

Mobilizing and Utilizing the Assets of a Local Community in Ethiopia: Asset Based  
Community Development (ABCD) in the Abbo Iddir of Bishoftu Town

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This is to certify that the thesis prepared by Tadesse Gobosho *Entitled: Mobilizing and Utilizing the Assets of a Local Association in Ethiopia: ABCD in the Abbo Iddir of Bishoftu Town* and submitted in fulfillment of the requirements for the Degree of Doctor of Philosophy (Social Work and Social Development) complies with the regulation of the university and meets the accepted standards with respect to originality and quality.

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## Abstract

This PhD dissertation reports the results of a qualitative investigation of Asset Based Community Development (ABCD) intervention processes through a local community-based Participatory Action Research (PAR) approach with Abbo Iddir of Kurkura Community.

Kurkura community was one of the communities found in Oromia National Regional State, East Showa Zone, Ada'a District but recently it is included under Bishoftu town administrative. Specifically, it is one of the communities from eight rural peasant associations who had been leading their life by agricultural activities specially, by farming land for years but because of the recent rapid expansion of Bisghoftu town and investment issues to all directions, Kurkura community lost their permanent assets and faced life challenges. The purpose of this research was thus to help these people to help themselves through mobilizing and utilizing the existing assets of their local association using community intervention research.

In this regard, data were gathered during an ongoing process of community intervention over the two years period of time through interview, participant observation and focus group discussions. The data were thematically analyzed and presented in chapters four, five and six of the thesis.

Through this community intervention research, one local association called 'Kurkura Two Consumers Cooperative Association' was formed and became aware of its assets and created a local business by mobilizing and utilizing its assets. The research found that local communities need practical development change supported by evidence based in their setting rather than teaching them what theory says. It also found that local community elders play major roles in settling disputes among members of the local community based on their traditional

conflict resolution strategies which in turn contributed to sustainable neighbourhood community development.

The research found that there were opportunities and challenges in building the foundations for sustainable community development at the local level, through creating and enhancing the capacity of a community association. The study explored individual life experiences through narrative interviews of their life challenges and ways of overcoming their challenges, their success stories and future vision.

In this regard, from June 2014 till March 2016 when I withdrew from active participation, the association provided 44,400kg of sugar, 19,000kg of wheat flour, and 54,466 liters of edible oil to community. Members began to saving from two birr per individual per week at the beginning and reached 49240 Ethiopian birr (ETB) until this thesis was organized. Both members and the surrounding neighborhood communities (non-members) directly or indirectly saved their time and energy by getting access of services in their village.

Similarly, Kurkura communities were saved from extra expenses of 953346 ETB as the first association's external audit report revealed. Though the research covered those activities that were done between May 2014 to March 2016, the association's capital reached 109, 465.68 ETB at the first audit report of March 2016 and increased to 374,163.52 ETB at the second external audit report of May 2017. This, include 60225.68 ETB net profit members obtained from the local business in 2016 which increased to 142,779.84 ETB net profit in May 2017 as the second audit report revealed. In addition, the association built permanent assets which cost 9,665.00 ETB and also which increased to 11,943.42 ETB permanent assets' cost.

Formal and informal social relationships as well as networks created and became stronger with different civic organizations. The association created networks with nine different

associations, institutions, and companies. Women also got relief due to access to basic commodities at their village so that their children helped them without the risks of car accidents.

Sustainable community development was achieved as some indicators showed. For instance, the number of members and customers of the association have increased. The association became profitable. The community is leading the association as well as running the business on their own. The association also created job opportunities for four individuals: three females and one male from surrounding community paying 920 ETB each per month. Elders of the association settled and also ready to settle conflicts among members in the future.

In general, from the researcher's perspective, this work brought a meaningful and practical positive change in particular, on the lives of the members of the association twenty five individuals who headed their households as well as on more than 2,700 families of Kurkura village and its surrounding communities in general because each customer is considered to be representing one family.

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To my family and friends, I would like to thank you for never quite understanding what or why I was doing a PhD but being excited about it regardless. You helped me balance my life in a way that helped put this thesis in perspective. In particular, thanks to Alemayehu Fekede, who has taught me more about life than any thesis could have ever taught me. Mr. Chala Jima, Mr. Kafani Hirpha and Mr. Abdi Ragassa are unforgettable since they are the champions of change in their neighborhood community development particularly, I would like to thank you for your incredible role in this research project from its design to its implementation

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## Acronyms

AB = Asset Building

ABCD = Asset Based Community Development

ADLI = Agricultural Development Led Industrialization

ETB= Ethiopian Birr

ECSA = Ethiopian Central Statistics Agency

GTP = Growth and Transformation Plan

KTCDA'= Kurkura Two Community Development Association

KTCCDA= Kurkura Two Consumers' Cooperative Development Association

MoFED = Ministry of Finance and Economic Development

ODA = Official Development Assistance

PAR= Participatory Action Research

PRSP = Poverty Reduction Strategic Programs

PASDEP = Plan for Accelerated and Sustained Development to End Poverty

SDPRP = Sustainable Development and Poverty Reduction Programme

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## Chapter one: Introduction

Social work is a profession which seeks to help and empower economically or socially vulnerable groups in society (International Federation of Social Workers, 2000). This helping and empowering people can be achieved through research and practice. This research is also a social work research, a research based on practice. In social work, the two concepts: research and practice have much in common. As Grinnell & Unrau, (2011), stated, both are problem-solving processes. All social work activities, including practice and research, are organized around one central assumption: There is a preferred order of thinking and action which, when rigorously and consciously followed will increase the likelihood of achieving our objectives.

In 2000, the two professional representative bodies, the International Federation of Social Workers and the International Association of Schools of Social Work adopted the following definition of Social work:

The social work profession promotes social change, problem solving in human relationships and the empowerment and liberation of people to enhance well-being. Utilizing theories of human behavior and social systems, social work intervenes at the points where people interact with their environments. Principles of human rights and social justice are fundamental to social work (International Federation of Social Workers, 2000, Para. 1).

This definition of social work was adopted for the purposes of this research. The research sought to reveal social work practice through the method of PAR in one local association in Ethiopia. As purposeful actions, I operated community intervention research at a neighborhood level. As Fraser, Richman, Galinsky & Day, (2009) stated, in social work, interventions are usually intended to reduce social problems. In order to solve the community's problem, first, this research highlights identifying of existing but unrecognized skills, gifts and capacities of

individual members within the target community. This was done considering that the skills, gifts and capacities are assets of individuals which could be contributed to their neighbourhood community's development. Second, the research focuses on intervention by mobilizing and utilizing these assets using PAR as a tool in the implementation of the ABCD approach.

Many scholars stressed that the profession of social work is different from other related disciplines by its focus. For instance, the profession of social work is distinguished from anthropology, psychology and sociology by its focus on inducing change (Rosen & Proctor, 1978; Rosen, Proctor, & Staudt, 1999; & Schilling, 1997 cited in Fraser, 2004)). As social work researchers, we are not content to study phenomena as they exist. The essence of social work research is the study of intervention—the development and design of systematic change strategies (Rubin, 2000; Thyer, 2000).

I decided to do my PhD dissertation project on this topic in the year 2010 after I attended an Integrated Community Development and Child Welfare Training Program organized by Addis Ababa University, School of Social Work and University of Illinois at Chicago. This training changed the way I thought about community development approach from need-based or problem-based to asset-based. I learned that each and every person and community, whether rich or poor has assets regardless of the environment in which they live.

These assets may be recognized or unrecognized. Thus, the main purpose of this research was to identify, mobilize and utilize these assets for individual and community development. This is because as Horton and Michele (2010) state, Social Work Doctoral programs are in a unique position to affect the production of research focusing on intervention and it is imperative for the social work profession that the on-going schism between researchers and practitioners be

effectively addressed (p. 378). It is with this goal that I decided to work on this topic with Abbo Iddir Association of Bishoftu Town.

While there are different setting for organizing or forming of Iddir in Ethiopia such as neighbourhood, work place and women's iddir (Solomon, 2009), this research focused on a neighbourhood association called the Abbo Iddir association. Neighbourhood iddir is one of the self-initiated community development approaches operating at the grassroots of the society in Ethiopia. Its formation is based on residents' interest in mutual socio economic support and managed through elected official's type of administration. It is inclusive in that individual from different economic, social, religious and other backgrounds who live together in a given community can become a member. Iddir also plays an instrumental role in changing the lives of its members by using the potentials of the community for community development.

Regarding community development approaches, there are various theories and perspectives. The dominant ones are need based or problem based and asset based or strength based community development approaches. In the second chapter of this thesis, however, I reviewed literature focusing on the concepts of assets and asset based community development. In the past, community development researchers and practitioners began their efforts by conducting a needs assessment that examined the problems and weaknesses of the community (Asset Building Community Development Institute, 2010).

One of the advantages of needs assessment is that problem identification can help mobilize communities to address local issues. The tendency, however, is for residents to look to others outside the community, especially to professionals, for help. By relying on professionals and others, communities become more dependent on outside resources and often lose control over the development process. In response to these tendencies, Kretzmann and McKnight (1993)

emphasized the importance of looking to community assets as a way to identify strengths and resources that can contribute to a strategic planning process.

As McKnight (1995) suggests, it is in the interests of professionals and technical-assistance providers to promote dependency. Communities frequently turn to outside assistance because they believe the issues or problems are too complex for local residents. This type of assistance does very little to help build community capacity. It is possible, however, for professionals and technical-assistance providers to empower local residents. This might mean helping residents develop the research skills, substantive knowledge, or both, to address community issues.

The distinction between needs and assets does not mean that practitioners have to make a decision to use one approach or another. In many cases, it may make sense to begin by identifying a community's assets and then assess its needs. A discussion of the needs and problems is almost inevitable in community processes and often serves to mobilize residents to act on an issue. The concern with an exclusive focus on needs is that a community often jumps immediately to problem solving rather than identifying its goals and strengths (McKnight, 1995).

Because of the above rationale, my literature review is selective and focused on assets rather than exploring the various community development theories and perspectives. Other theories and perspectives on community development are beyond the scope of my research.

## **Background of the Study**

Iddir, specially, neighborhoods iddir are found everywhere in Ethiopia where people live together as permanent residents. It is a grassroots indigenous association which includes people having diverse background such as social, economic, political, ethnic, language, religious and the others. The only criterion to be a member of a neighborhood iddir is being a permanent resident

of a given village and having an interest to be a member. So it is inclusive in nature. Since its foundation is based on members' interests, its administration is also democratic. It is a place where people talk about their own issues freely and express their own ideas without external influence.

Thus, it is a great opportunity to work with iddir for community development because organized people are strong enough to solve their common problem as well as find solution for future risks. One of these risks could be poverty. Research shows that the eradication of poverty is an unfinished business of the twenty-first century (Todaro & Smith, 2008). Although the task of ending extreme poverty could be difficult, as these researchers state, if we can only muster the will, "poverty is no longer inevitable. The world has material and natural resources, the know-how and the people to make a poverty-free world a reality in less than a generation which is not woolly idealism but a practical and achievable goal" (p. 251). Similarly, to eliminate poverty worldwide, as Alexander, David & Manila (2005) quoted Nelson Mandela's speech, "like slavery and apartheid, poverty is not natural. It is man-made, and it can be overcome and eradicated by the action of human beings." p. 23

Despite significant improvements over the past half century, every day, 2.8 billion of the world's people face poverty challenges (Henninger & Snel, 2002, p. 5). Particularly, extreme poverty remains widespread in the developing world in which about 1 billion people live on less than \$1 per day at purchasing power parity, and some 2.7 billion that is, over 40% of the world's population, lives on less than \$2 a day (Todaro & Smith, (2008); Olson, (2011)). Thus according to these researchers, poverty and economic stress remain realities of daily life for a substantial proportion of families and children.

Various programmes and strategies to alleviate poverty have been implemented overtime by developed and developing countries around the world (Gunasinghe, 2010). In this regard, Ethiopia is one of the pioneer countries in Africa to adopt development planning as an instrument to ensure national economic growth, regional development and over-all socio economic wellbeing. To this end, national development plans have been employed in the country since the 1960s (Getachew, 2010). Nevertheless, as which researcher indicates, the focus, methodical approach, and institutional set up have been changing over time. The post-1991 situation, however, is unique in the sense that a more comprehensive approach to development planning had been employed (p.23). Supporting Getachew's idea, Bevan, (2000) elaborates on the efforts Ethiopia is making. For example, Ethiopian government policy documents show a firm commitment to attacking poverty where the government's land policy is driven by the belief that the only way rural people will find security, and hence avoid destitution is by ensuring that they all have access to the major agricultural asset.

Moreover, as a guiding policy framework, the Agricultural Development Led Industrialization (ADLI) was adopted, while other institutional strategies have also been instituted subsequently. On the poverty reduction front Ethiopia has implemented two Poverty Reduction Strategic Programs (PRSPs) and begun to implement the third one (Haughton & Khandker, 2008). The first PRSP, named Sustainable Development and Poverty Reduction Programme (SDPRP), lasted for three years from 2002/03 – 2004/05. The successor to it, Plan for Accelerated and Sustained Development to End Poverty (PASDEP) spanning 2005/06 - 2009/10 and the third, Growth and Transformation Plan one (GTP1) (Getachew, 2010) and the fourth one, Growth and Transformation Plan two (GTP2) which was designed to be implemented

from 2015/16-2019/2020 has already started. Within all the stated strategic documents, the government has defined commitment to its foremost objective: poverty reduction.

Similarly, the Ministry of Finance and Economic Development report of Ethiopia from 1995/96-2010/11 supports the above idea saying that “the significant decline in poverty in all its dimensions and the fact that the number of people living in poverty has fallen from 2004/5 to 2010/11 indicates that Ethiopia is on the right track to achieve the MDG goals of halving poverty by 2015” (MoFED, 2013, p.4. Para.1.). The same report also suggested the following recommendation:

*Despite the substantial decline in poverty over the past years, there is still a worrying concern that the indicator of severe poverty did not fall since 2004/5, rather it increased. This means that poverty remains high in Ethiopia and the poorest of the poor are not significantly seeing the benefits of growth and government policies to reduce poverty. So the ongoing efforts must be consolidated in order to incorporate them into these (MoFED, 2013, P. 73).*

Different scholars also mentioned the seriousness of poverty in Ethiopia saying that, “although Poverty is a huge problem in Africa, it is very critical in Ethiopia” (Reynecke, 2006, p.3). Human Development Index also claims that, despite the government’s effortful struggle to reduce poverty, Ethiopia is still the poorest of the poor in the world (HDI, 2013). According to a joint government document, the total number of persons in Ethiopia was 93.2 million in 2016 and out of these, 10.2 million people need immediate humanitarian assistance. Similarly, according to the number of people enumerated in the third Population and Housing Census aggregating the May and November 2007 data sets was 73,918,505 (Central Statistical Agency). Among these million people, the 10+ ages 15,651,469 16 million were economically inactive

population due to different reasons. Similarly, 29.2% or more than 21million people were below poverty line where 28.2% or more than 20 million of them were under absolute poverty (Ethiopian Ministry of Finance and Economic Development, 2010).

The poverty problem is thus not the one day event. It is a cumulative effect of a year over year. Therefore, in order to fight poverty, sustainable community development at the level of people's livelihood is necessary and attention must be paid to the basic needs of people (Gunasinghe, 2010; Reynecke, 2006).

Thus, the concept of sustainable community development while linked to issues of poverty reduction and social protection, changes the focus from income and consumption to directly address the critical role that assets and capabilities play in improving individual and household social and economic well-being. Yet the emphasis on community development itself means that the importance of Asset Building (AB) – the accumulation and longer term consolidation of assets – is often not given sufficient emphasis (Moser, 2005, pp. 1-2).

This reality also led me to look at a new and alternative as well as sustainable development model to reduce poverty. One of these new development models to reduce poverty is asset based community development model in which local associations are seen as the main assets of a local community.

Though there are similar associations elsewhere in Africa, iddir is indigenous voluntary association to Ethiopia having different types. Among the numerous types of iddirs, the most common one is the neighborhood iddir which is formed by people living in the same neighborhood (Dercon, Hoddinott, Krishnan & Woldehannna, 2007). Among the functions of iddir, decent burial comes first and foremost. Some think that the spread of iddir has to do with

the Ethiopian culture that gives high value to funeral. However, Iddir can also be seen from developmental perspectives.

Many academics, for example, claim that iddirs have transformed themselves from burial associations to multifunctional ones as they have started undertaking a number of development work, business activities and credit facilities (Solomon, 2009, p. 538). For instance, in accordance with the capacity of the iddirs some work on sanitation development in the neighborhood, they share responsibilities in building smaller infrastructures like feeder roads and sewerage systems, and secondarily good social (neighborly) relations, social control, day cares, and schools. Quite a lot of the published documents on iddirs agree fact that iddirs have evolved from a mono-functional or limited area of function to a multifunctional network (p. 538).

There are also many studies on iddir in Ethiopia. Some of them focus on its nature: voluntarily, democratic or egalitarian nature of its administration (Costantinos, 1995). Others focus on its service as insurance during shock (Pankhrust, 2004, Dercon et al, 2007); still focus on its evolution (Tesfaye, 2002). Some focus on its progress on group based micro credit (Solomon, 2009) and others emphasize its function (Catholic relief services, 2010).

Most studies conducted on iddirs have similar themes highlighting that. Iddirs emerge in response to shock and they are based on human needs first and are also in response to social problems. For example, Catholic Relief Services (CRS) has capitalized on iddirs, for reaching groups with HIV. That is, prevention message which is aimed at transforming iddir in to community change agents that care for and support orphans and vulnerable children (CRS, 2010, p.1). When a member dies, the iddir makes a payment to surviving family members in cash or in kind (Dercon, et al, 2007). Besides some of their constraints; iddirs have the potential to act as agents of positive change. As Butcher (2007, p. 23) states, iddirs are common across large parts

of Ethiopia; voluntary and self-initiated; highly valued and respected; a working (in most cases) system of arbitration in disputes of financial management and discipline; long term and stable; cross socio-economic groups. Iddirs also have a variety of models adapted to the needs of different socio-economic groups and cope well with some problems of its individual members. (P. 23)

Furthermore, in their intervention more recently, iddirs have responded to the crisis of orphans-- children orphaned through HIV/AIDS. Some of them work on sanitation development in the neighborhood, sharing responsibilities in building smaller infrastructures like feeder roads and sewerage systems. They also work on good social (neighborly) relations, social control, day cares, schools and the likes (Solomon, 2009).

There are also general reports that Iddirs in the Gondar area of Amhara Region form a union and function in response to problems from the deficit model. For instance, iddir provides access to money contribution for sudden necessary expenditure (funeral) and for larger expenditures (such as wedding and house construction when somebody's house is burnt). These activities of iddir are directly related to problem- based or need-based approach (Berhanu, Gebre, Gebre Egziabher, Teshome, &Turton, 2004).

Therefore, the overarching research question of my study is: What assets exist in the Abbo Iddir Association and how do we mobilize them for sustainable community development? As the literature indicates, the problem-based approach has been a dominant community development approach for the last three to four decades all over the world. However, as Kretzmann & Mcknight (1993) state, using problem/deficit model, has many negative effects. Among these negative effects, internalizing problems to people and promoting low self-esteem and promoting that leaders and professionals are the only knower's and solutions for people's

problems. According to these researchers, problem-based approach also creates categories of who is funding and who is funded and is a relationship breaker, creating dependency and hopelessness in the people.

Need-based government policies typically focus on what communities lack as opposed to what they have. For decades, governments, both in developed and developing countries have used “a standard deficits calculations approach” (Peattie, 1983 cited in Zhang, 2008) “Calculations of ‘deficit’ based on bad data relating to poor categories may be joined with ‘programs’ constituting at best very partial solutions to the existing problems and at worst worsening needy people” (p.1).

Most conventional development work can be characterized as needs-based, i.e., interventions typically focus on problems and deficiencies. This has the unfortunate effect of encouraging communities to degrade themselves as victims and to put their worst face forward in an effort to attract external assistance. It also leads concerned outsiders into becoming charitable ‘fixers’ (Sherraden, 1991). In this case, deficit model sees iddir as response to crisis and crisis management rather than existing resource identification, mobilization and utilization. As a result of deficit model, “people are waiting only for outsiders to solve their problems rather than finding creative solutions and solving by themselves from inside. Therefore, though solutions based on deficit-based or problem-based models have their own advantage in solving problems for short periods, they do not produce the most effective relationships for enabling long lasting developmental change” (p. 42).

In contrast, Asset-Based Community Development (ABCD) sees the strengths and capacities of local communities. It rests on the conviction that sustainable development emerges from within a community by mobilizing and building upon local resources not from outside

(Bergdall, 2003). From ABCD perspective, “every single person has capacities, abilities and gifts” (Kretzmann, 2003, p.1). Thus, living a good life depends on whether those capacities can be used, abilities expressed and gifts given. If they are given, the persons will be valued, feel empowered and well-connected to the people around them. And the community around the person will be more empowered because of the contribution the person is making. Other researchers have also supported this view:

Every community has six basic categories of local assets: skills, knowledge, and experience of local residents; power of local voluntary associations and networks of relationships; resources of local public, private, and nonprofit institutions; community’s physical resources for example, the land, buildings, and infrastructures; local economy for example, producers, consumers, and barter and exchange activity; and community’s culture, history, and identity, particularly experiences of success. (Green & Goetting, 2010)

My study touches on all these areas because they are all intimately interconnected. However, my main focus is on the first and second basic category, that is, the skills, knowledge and experiences of the individuals and the power of local voluntary association and relationships of neighborhood iddir community.

### **Statement of the Problem**

Kurkura, which is found in Bishoftu Town, is the specific place for this research. Before January 2007, people of this Village, including members of Abbo Iddir had been engaging in agricultural activities and feeding their families using their own farmlands as the source of income. However, due to the rapid expansion and sprawl of Bishoftu into all directions and into the location of this village, the farmers lost their farm land. Actually, the people received money from the government for the compensation of their farmlands. However, it raised informal

controversy among people whether or not the given money actually compensates their permanent asset that is, their farm land.

I had been living in this village for a few years before I began this research and I continued to live here. During my stay, I have made some observations. For example, the people of this village were experiencing unusual problems: First, they lost their farm land which was their permanent source of income and livelihood. Because of this, most people were unable to provide even basic needs for their families especially, during the rainy seasons. Second, they finished spending the money that they received as compensation. Though this is not clearly identified and needs another research, the reasons may be lack of financial management skills or may be the compensation was not enough in relation to the lost asset that is, their farm lands. As literature on financial management suggests, it is wrong to simply provide someone with money without providing support in the process of improving themselves. This support will teach individuals and families how to save and maintain their assets once they are acquired (Malloch, 2009).

Third, new residents have been settling on previous Kurkura communities' farm land as well as in their village. Unlike the old residents, these new residents are not homogeneous. They are from different ethnic, economic, social, and religious backgrounds. The people of this village have been observing this new phenomenon that is, the expansion of many factories on their farm land since 2008. In addition, eight rural areas of peasant associations that surround the town including Kurkura village, have been included under Bishoftu town administrative from early January 2012 and this has become a newly urbanized community which is very different from their earlier way of life.

My other observation was that, despite its very close proximity to Bishoftu, a town that has access to electricity approximately for about sixty years while the village of Kurkura has existed in the dark. Similarly, there are many investors in the village of Kurkura who took the farm lands of the people in the name of investment before 10 years and have been running their own businesses by planting different factories including flower projects. In fact, before they got places for their investments, these investors promised to build different infrastructures for the village and people were happy. However, members of the Kurkura community have been waiting for 10-15 years for the infrastructures to come to their village and see some change in their lives.

In general, members of the Kurkura community contributed their farmland for the expansion of the town as well as for the investors. However; they have not received basic infrastructure such as electric light, water and road in their village in return. The use of these infrastructures is limited only to factories. Since they do not have access to water even for drinking, Kurkura residents have been going to town and buying or sometimes going to different factories and begging for clean water. Here, as a social work researcher, I needed to work with this community who used to be prosperous having their own farm land, produced much crops, had kept their family wellbeing and now have become marginalized in their own village.

If the above experiences are the problems and living experiences of this village community, what would be the solution? Is it possible for these people to reclaim their assets or do they have to wait for the external assistance for intervention and solve these problems for them? As a researcher I felt that it was difficult for these people to reclaim their farm land and waiting for external assistances to solve the problem is uncertain. Therefore, based on the knowledge I gained through my doctoral education in social work and social development, I

conducted my PhD dissertation to mobilize their existing assets and facilitate some change in their lives by using asset-based community development.

ABCD theory recognizes that everyone has capacities, skills, and abilities. It asserts that every time a person uses his or her abilities, both the individual and the community are strengthened. Thus strong neighborhoods are places where “the capacities of local residents are identified, valued, and used,” and “significant community development takes place only when local communities are committed to investing themselves and their resources in the effort.” (Neighborhood Centers (n. d), p. 3)

### **Objectives of the Study**

The general objective of this study is to understand the processes and outcomes of ABCD through action research with Abbo Iddir association, the components of which can offer a road map for other entities seeking to plan, organize, implement, and evaluate an ABCD process with local associations in Ethiopia. More explicitly, the specific objectives of this research are:

- To mobilize interested individuals and initiate them to organize under one local association that can bring change.
- To explore the existing assets (skills, gifts, and capacities) of individual members within their association
- To act on the existing problems and needs and create/facilitate change by using the identified assets of the organized or mobilized people
- To understand and describe the processes and outcomes of ABCD within their association.

### **Rationale for Choosing ABCD and Kurkura Community**

There are several reasons for choosing local association or iddir and the ABCD approach for this research. Since the formation of iddir is based on members' interest, it is appropriate to

apply the ABCD process, a process of identifying, mobilizing and utilizing their assets at association as well as at individual levels. Similarly, the importance of ABCD lies in its premise that communities can drive the development process themselves by identifying and mobilizing existing (but often unrecognized) assets, and thereby responding to and creating local economic opportunity. In particular, ABCD draws attention to social assets: the gifts and talents of individuals, and the social relationships that fuel local associations and informal networks (Mathie & Cunningham, 2002).

According to some scholars, the rationale behind the introduction of ABCD in Ethiopia is twofold. Ethiopia has been the largest recipient of food aid in the world and one of the largest recipients of official development assistance (ODA) for over two decades (Peters, Gonsamo, Molla & Mathie, 2009). As these researchers said, “One of the unintended results of this arrival of assistance has been what some have coined as ‘dependency syndrome’.” In more development-related activities, dependency syndrome refers to agencies that continuously pay per diem in supposedly “community driven” activities, which ultimately erodes or replaces traditional systems of self-help by instilling the belief that people should be paid for their participation and that external motivation is required. The second rationale refers to community potential that comes from community groups and individuals who want to play a more central role in their own development priorities. Indeed, even a cursory survey of some of the accomplishments that community groups have achieved with little external assistance reveals that there is considerable untapped and overlooked potential that could be scaled up for wider impact (Peters, Gonsamo, Molla & Mathie, 2009). Therefore, there is considerable untapped and overlooked potential that could be scaled up for wider impact.

In general, given the marginalization of Kurkura community, this research mobilized the strengths or the assets of individuals such as the talents, gifts, skills and capacities of individual members within Abbo Iddir and took action that contributed to this community's development. I chose to do this research with an iddir community because individuals within iddir are more organized than those without iddir and that the aims of the formation of their organizations are for the common purpose. Indeed, I chose to work with the Abbo Iddir community because an organized group of people can achieve sustainable community development more than unorganized individuals, as Berhanu, et al, (2004, p. 22) assert. In addition, it is relatively easy to take collective action for organized group of people like iddir than for unorganized groups. Similarly, collective action may be more suitable for providing neighborhoods community development in response to all aspects of shocks.

In the case of collective action, iddirs are seen as exemplary in which successful collective action is based on norms of trust and reciprocity (Dercon, Hoddinott, Krishnan, & Woldehanna, 2007). Through assets-based approaches to development, I believe that local communities have capacities to act on their existing problems and in some cases break the cycle of dependence and strengthen their self-reliance and sustainability. I initiated this process by planning and implementing a small single project with the community.

### **Significance of the Research**

Recently, as to my knowledge, many social work students in Ethiopia have been graduating from different programs (undergraduate, masters and PhD). However, since the social work profession is a newly established field in Ethiopia, there are very few or no research materials written on ABCD in the Ethiopian context particularly on community intervention through PAR. Thus, this research will help social work students in higher institutions as a source

of information for their further study. Next, this research aims at identifying the assets and capacities of a neighborhood particularly, the Kurkura community. As a result, the identified assets of individuals as well as their association help social work practitioners as well as the community leaders to easily mobilize the existing assets of individuals and connect people among each other accordingly to solve their existing problems and satisfying their needs.

Similarly, it encourages the participants of the research to willingly participate in their own community development process. Since these participants use their existing assets at the beginning, it creates the sense of ownership, responsibility, sense of independence, positive image about themselves and their community and regarding their community development activities. In addition to this, the local practitioners or community developers can learn from this research about the challenges and opportunities of ABCD processes. Since this research follows both theory and practice methods, its significance is considered to be very important both for researchers as well as practitioners in general and the Kurkura community in particular. Because Social workers deal with complex interpersonal processes assessing marginalized people needs and negotiating ‘packages’ of care to meet those needs (Reason & Bradbury, 2008). This research also seem complex processes because it comprise both of the social work research and social work practice processes together but the processes that lead to clear and rewarding outcomes. Since the practice research focuses on the people within their environment and initiated them to fully involve in their own community development, it is practically social work research and practice.

### **Scope of the Research**

Mobilizing the assets of individuals and local association for sustainable community development in Ethiopia is the broader goal of this research. However, since the types and

concepts of assets and local associations are very broad, it is not easily managed by this study. Therefore, this research focused mainly on four specific areas. First, it focused only on one of the indigenous local associations and its members: the Abbo Iddir found in Kurkura Village in the town of Bishoftu. This contextual focus on one local association produced a deeper understanding of the detailed and complex processes of asset based community development.

Second, it focused only on the association's and individuals' assets that were identified by the association and its members. This is because listing of assets is based on the willingness of an individual. If a person is not willing to tell all of his assets, thinking that it may be difficult for me to say a person has this amount of assets because I am guided by the values and ethics of the social work research. It is unethical to force individuals who have no interest to give information about them. These assets also focused mainly on the skills, gifts and capacities of its members including their financial assets as well. As Green, Moore and O'Brien (2009) state, the presence of hidden assets and unrealized connections means that communities can have very serious problems and still have capacity to join in solving them (p. 16). If these hidden, unrealized and unrecognized assets become uncovered and identified it can be the base for their neighborhood community development.

Third, it focused on exploring and documenting the existing assets mentioned above at individual and association level. The neighborhood communities are those who live together permanently. Thus, knowing the assets of individuals and knowing when individuals care enough to act within their neighborhood community and documenting these assets help to use the right assets at right times. Hence it is important to identify and document the assets of individuals in their neighborhood

Fourth, it focuses on the mobilization and utilization of their assets for the purpose of creating change. The existing assets should be mobilized because if assets of individuals within their neighborhoods are mobilized, it is easy to decide which asset could fit which gaps and clearly show a practical positive social change. Therefore, the research also focuses on mobilization and utilization of the assets.

## **An Overview of Research Area**

### **Physical setting**

The center of the study area is Kurkura Dambi kebele. It is currently found in Bishoftu town and formerly in Ada'a district, which is located in eastern Showa Zone of Oromia national regional state, central Ethiopia and south-eastern of Finfine. Kurkura Dambi borders Bishoftu town in its eastern part and Dukam town in its western; to the north Tadacha, to the south Dhibayu and to the south west Waayitu kebele. The Finfine-Djibouti main road divides this kebele into two big villages: Dambi village to the North and Kurkura Village to the South. There are four villages in Kurkura Dambi Kebele. These villages are named in Afan Oromo as Dambi Tokko, Dambi Lama, Kurkura Tokko and Kurkura Lama which means in English (Dambi One, Dambi Two, Kurkura One and Kurkura Two). The specific village in which I conducted my PAR was in the village of Kurkura Two. Although the study area of Kurkura Two was formerly found in Ada'a district, it now falls under Bishoftu Town because the eight kebele's that surround Bishoftu have been included under Bishoftu administrative town since January, 2012. One of the reasons for the inclusion of these kebeles under Bishoftu town was the rapid increase of the number of people in the town.

## **The people**

According to the report of the Ethiopian Central Statistics Agency (ECSA, 2007), the population of Bishoftu town is 99,928 though currently it may exceed the number. Among the mentioned total population, 47,860 were males and 52,068 were females. These are people with different geographical, ethnic, religious, economic and social backgrounds. According to the same statistics, the total population of the specific Kebele of Kurkura Dambi, in which my study area of Kurkura Two is located, was 4,166. Among this total population, 2,163 were males and 2,003 were females. The Oromo inhabitants of the study area follow a patrilineal system of genealogy. They belong to the Ada'a Oromo, one of the Oromo families (warra in Afan Oromo) that belong to the Tulama Oromo. The Tulama Oromo is one of the largest clans (gosa) of the Oromo nation. Ada'a is also a territorial district. Thus, Ada'a represents both the people and the territory.

Most of the indigenous Oromo people in this study area are followers of the Christian religion where most of them are Orthodox Christians, some are Protestants and others are 'Waqe-ffata', the indigenous religion. Therefore, the geographical distribution of Ada'a Oromo lies far beyond the Kurkura Dambi Kebele and the Ad'a Oromo even inhabit some areas of Liban district.

Regarding the iddir associations of the study area, though the number of neighborhood iddirs and the number of members in each village may vary, there are neighborhood iddirs in each and every village in Ethiopia in general and in Bishoftu Town in particular. There are eight neighborhood iddirs in the study area of Kurkura Two Village alone. The Abbo Iddir is one of these eight neighborhood iddirs in the village. Abbo Iddir was formed in 2005 and currently has

120 members. It is with this neighborhood iddir, the Abbo Iddir, that I decided to carry out this PAR.

### **Economic activity**

The life of Oromo people in Ada'a district including the Kukura Dambii Kebele, is based on agricultural activities. The soil of the area is black and very fertile for teff production so that it is known in the country by its teff production. Many people say Ada'a teff or Ada'a magna teff though the area produces other cereal crops like wheat, shimbura bakela and in rare cases maize. Besides the farming activities, the people also rear domestic animals and cattle such as cow, sheep, goat, and donkey.

The statistics for the economic activity status of the specific study area of Kurkura Two Village is not separately available. However, according to the ECSA (2007), the economic activity status of Bishoftu Town where the study area is located, as reflected in the population aged 10 years and above, was 82,548. Among these people, about 46,820 are economically active and 35,728 were economically inactive. The term economic activity status, according to ECSA (2007, p.139), refers to the size and distribution of the work force of economically active and non-active population. Persons aged ten years and over who were engaged or available to be engaged in the production of economic goods and services during a given reference period were classified as economically active, while those who were neither engaged nor available to be engaged in the production of economic goods and services during a given reference period were considered economically non-active. Among 46,820 economically active people in Bishoftu, 38,209 were employed and 8,611 were unemployed. Finally, out of the total population of Bishoftu, 1,374 people are persons with different disabilities. Although these statistics may not

represent the specific economic activity status of Kurkura Two Village, they do reflect the overall picture of the area in which my study is conducted.

## Chapter Two: Conceptual Framework and Literature Review

### Conceptual Framework

I modified and adapted the ABCD approach as a conceptual framework that guides this research work within the specific socio-economic and cultural context of the Abbo Iddir Community. Community development has its roots in several academic disciplines, including sociology, economics, political science, planning, social work, and even architecture. (Asset Building Community Development Institute, (n.d)).

In this research, I defined some of the major concepts and issues for which there is considerable agreement in the community development field today and that guided my research. In this regard, I believe the asset approach offers the best potential for providing a common conceptual basis for community development theory in this research. This is because ABCD has the potential for the national and international development practice and it is viewed as an instrument for development agents to counter dramatic changes in the social, political and economic landscape (Mathie & Cunningham, 2003).

I begin with one of the most smooth terms—*community*. Though community is one of the central concepts in the social sciences, yet it frequently lacks a precise definition. In a review of the community literature (Asset Building Community Development Institute (n.d.), found more than 94 separate definitions. The term *community* also has been used interchangeably with *neighborhood*. I see *community* as including three elements: (1) territory or place, (2) social organization or association that provides regular interaction among residents, and (3) social interaction on matters concerning a common interest.

This definition excludes communities of interest, such as professional organizations or religious groups. Although many people have broadened the concept of community to include

interaction solely on interest, I focused on communities of place in this research. According to ABCD approach, each and every individual or association whether rich or poor has its own assets. Within the definition of assets provided by MacKnight and Kretzmann (1993), this research first, identified the skills, gifts and capacities of individuals and assets of their local association. Second, it mobilized these assets of individual members and their association. Finally, the research used those resources and assets to bring sustainable neighborhood community development. This conceptual framework could be represented by the picture below.

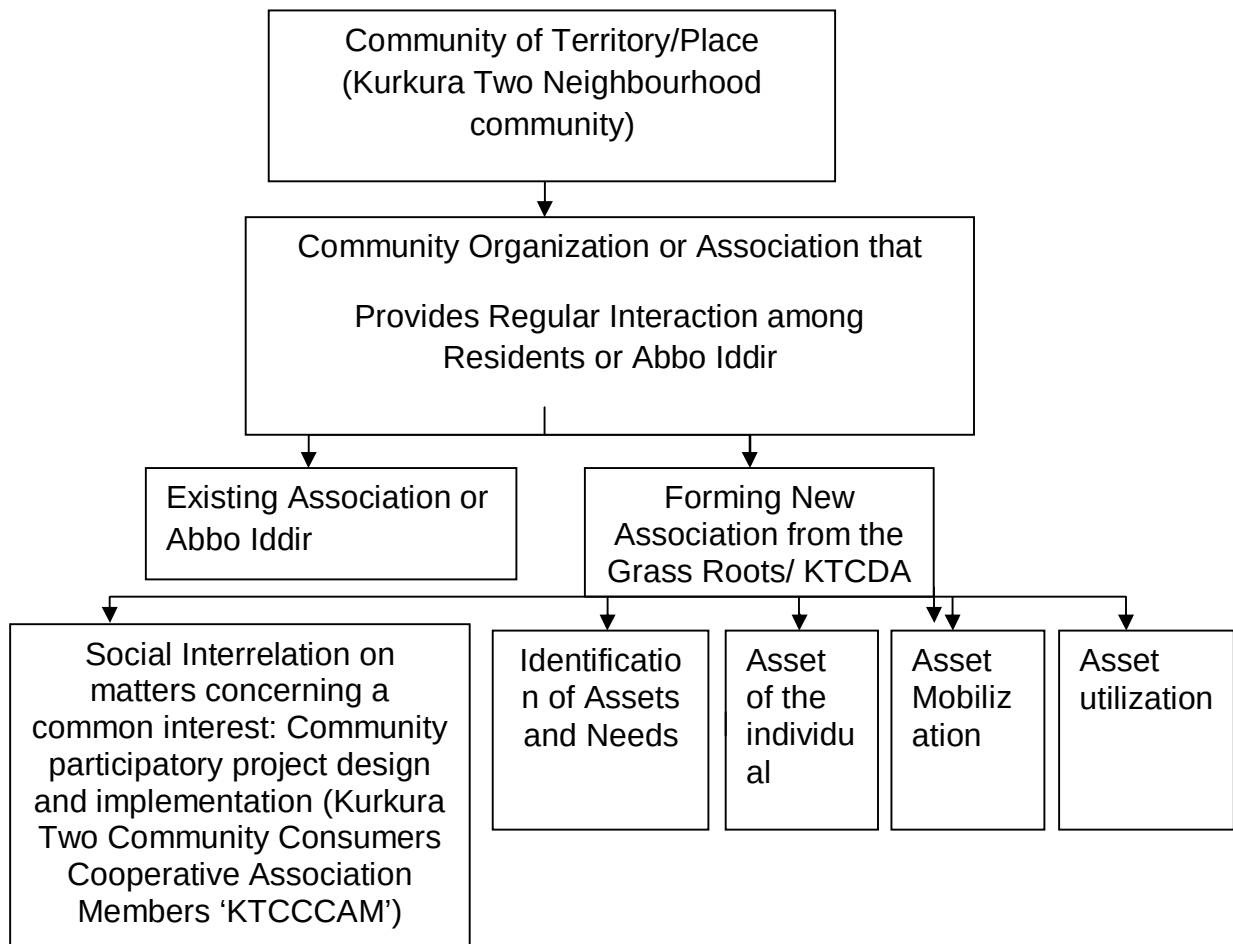


Figure 2.1: Representation of the Conceptual Framework

## **Literature Review: Concepts of Asset, and Asset Based Community Development**

### **Concepts of asset**

The concept of asset is very broad and has no single all-inclusive definition. One of the earliest concepts of assets is traced to the spirit of capitalism, which is historically intertwined with the Protestant Ethic, as Sherraden (1991) explains. During the middle ages, wealth and spirituality were seen by the church as incompatible. The traditional Christian orientation to property was framed in terms of stewardship. However, with the rise of Protestantism and capitalism in Europe this outlook was profoundly changed. Under Protestantism, hard work and accumulation of wealth were seen not only as serving the individual, but also as serving society and God, where this accumulation of money is typically called wealth or assets (Sherraden, 1991). Assets can be thought of as the things someone owns; the things someone has rights to, and expenses that have been paid for and have not yet been used up (Haber, 2004). Assets may be persons, physical structures, natural resources, institutions, businesses, or informal organizations (Berkowitz & Wadud cited in Kerka, 2003).

An asset is generally defined as ‘a stock of financial, human, natural or social resources that can be acquired, developed, improved and transferred across generations. It generates flows or consumption, as well as additional stock’ (Ford 2004 cited in Moser 2006). In the current poverty-related development debates the concept of assets or capital endowments includes both tangible and intangible assets, with capital assets of the poor commonly identified as natural, physical, social, financial and human capital (Moser 2006). Assets are what we want to keep, build upon, and sustain for future generations (Fuller, Guy & Pletsch, 2001).

As noted above, asset can be a very broad idea. The concept of assets has been applied to nearly everything of any conceivable value, concrete or abstract, including personal, social,

cultural, and political characteristics, as well as all categories of tangible wealth. The wide ranging literature on this topic comes from accounting, economics, sociology, political science, and philosophy. Therefore, there is no single correct definition of assets. The appropriate definition depends on the usage in a particular context (Sherraden, 1991).

### **Classification of assets**

Assets are often divided into current and noncurrent (sometimes called long-term). Current assets are those assets that are expected to be turned into cash or used up within the next twelve months. Typical current assets are cash, accounts receivable, inventory, marketable securities, and prepaid expenses. Noncurrent assets are those assets that are not going to be turned into cash or used up within the next twelve months. Noncurrent assets are further broken into the following categories: Fixed or tangible assets (also called plant, property, and equipment) such as land, land improvements, leasehold improvements, buildings, equipment, vehicles, machinery, furniture, fixtures. Intangible assets are: patents, copyrights, trademarks, franchise/area monopoly, investments, other assets (Haber, 2004).

According to Ambler (1999), assets can be divided into individual versus social, little versus big or other dichotomies. Each type of asset can be categorized (as in all matters of categorization, debatably) as either tangible or intangible. In addition, each type of asset can be viewed as generating a particular form of earnings. Ambler further divides assets into different types of capital: natural, social, human, physical, and financial. These are summarized in the following tables (1-3) along with examples that are classified by different researchers:

Table 2.1: Haber's 2004 Classification of Assets

| Types               | Examples                                                                                                                                                                                        |
|---------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1. Current assets   | -Cash, accounts receivable, inventory, marketable securities, and prepaid expenses.                                                                                                             |
| 2.Noncurrent asset  | - Fixed or tangible assets (also called plant, property, and equipment) such as land, land improvements, leasehold improvements, buildings, equipment, vehicles, machinery, furniture, fixtures |
| 3.Intangible assets | -Patents, copyrights, trademarks, franchises, investments, other assets                                                                                                                         |

Table 2.2: Ambler's, 1999 Classification of Assets

| Types                    | Examples                                                                                                                                          |
|--------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------|
| Natural capital assets   | - Forests, water, land, fish, minerals, etc                                                                                                       |
| Social capital assets    | - Membership in formal and informal groups, and networks that increase people's ability to work together and access institutions and services     |
| Human capital assets     | - Skills, knowledge, beliefs, attitudes, ability to labor, and good health.                                                                       |
| Physical capital assets  | - Affordable transport, water supply and sanitation systems, shelter, energy services, etc                                                        |
| Financial capital assets | Stocks (savings, credit provision) and regular inflows of money (e.g., wage labor, remittances, subsidies, transfer payments, other entitlements) |

Table 2.3: Sherraden's 1991 Classification of Assets

| Types                      | Examples                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|----------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1<br>Tangible<br>assets    | <ul style="list-style-type: none"> <li>- Money savings in the form of interest.</li> <li>- Stocks, bonds, and other financial securities, with earnings in the form of dividends, interest, and/or capital gains (losses).</li> <li>- Real property, including buildings and land, with earnings in the form of rent payments plus capital gains (losses).</li> <li>- Hard assets other than real estate with earnings, in the form of capital gains (or losses).</li> <li>- Machines, equipments and other tangible components of production, with earnings in the form of profits on the sale of products plus capital gains (or losses).</li> <li>- Durable household goods, with earnings in the form of increased efficiency of household tasks.</li> <li>- Natural resources, such as farmland, oil, minerals, and timber, with earnings in the form of profit on sell of crops or extracted commodities plus capital gains (or losses).</li> <li>- Copyrights and patents, with earnings in the form of royalties and other user fees.</li> </ul>                                                |
| 2.<br>Intangible<br>assets | <ul style="list-style-type: none"> <li>- Access to credit (other people's capital), with earnings depending on the uses of the credit (the nature of the investment).</li> <li>- Human capital, which is generally defined as intelligence, educational background, work experience, knowledge, skill, and health, but might also include energy, vision, hope, and imagination, with earnings in the form of salary or other compensation for work, services, or ideas provided.</li> <li>- Cultural capital, in the form of knowledge of culturally significant subjects and cues, ability to cope with social situation and formal bureaucracies, including vocabulary, accent, dress, appearance, with earnings in the form of acceptance in to rewarding patterns of associations.</li> <li>- Informal social capital in the form of family, friends, contacts and connections, sometimes referred to as a "social network," with earnings in the form of tangible support, emotional support, information, and easier access to employment, credit, housing, or other types of assets.</li> </ul> |

### Theoretical Perspectives on Assets

This section presents how assets are conceived from different theoretical perspectives. According to Mckernan and Sherraden (2008), there are three different theoretical perspectives on assets: assets as a storehouse for future consumption, assets as a vehicle for social

stratification, and assets as a tool for socioeconomic development. In these three theoretical perspectives, different scholars have different views. For example, theory and research on asset accumulation defines assets as storehouse for future consumption. In the two major economic theories of asset accumulation, the life cycle hypothesis and buffer stock theory, saving is defined as a way of balancing the fluctuation of household financial resources for consumption throughout the life time. (Mckernan & Sherraden, 2008)

According to the second theoretical perspective or the social stratification theory and research, assets are viewed as a major vehicle for transmitting class status from one generation to the next. Assets therefore, serve as a critical mechanism maintaining the current socioeconomic structure and inequalities. In this regard, asset is conceptually different from income. That means the role of assets go beyond the satisfaction of consumption needs (Caner & Wolf 2004 cited in Mckernan & Sherraden, 2008).

From the perspective of the third theory, assets may facilitate economic and social development. In this view, assets are an instrument in promoting the general capacity of individuals to advance economically, socially, psychologically, politically, and achieve goals beyond the satisfaction of consumption needs (Sherraden 1991; Sen 1999 cited in Mckernan&Sherraden, 2008).

Another scholar associates the concepts of strength-based and asset-based approach as they are similar. Strength based or asset based approaches are eclectic in that they have their theoretical origins in various but, related, fields. One important influence is humanistic psychology with its emphasis on phenomenological approaches to personal development and human beings' capacity for self-actualization. That is, the individual has the sufficient capacity to deal constructively with all those aspects of his life which can potentially come in to conscious

awareness which means, a meaningful demonstration of the counselor's acceptance of the client as a person who is competent to direct himself (Nel, 2006).

Another major influence comes from the field of organizational psychology, where these ideas have been transferred to strengths-based management in for-profit and not-for-profit organizations. Large group intervention methods have been adapted from these strategies of interpersonal and organizational development and applied successfully in community development (Banker & Alban, 1997 cited in Nel, (2006). These two theoretical developments suited policy makers in the third world who saw value in self-reliant participatory development strategies in recognition that governments by themselves could not achieve large-scale social development and these strategies have also been successfully applied with poor and marginalized population or community (Kretzmann & McKnight, 1993).

Over all theory and evidence suggests that asset based policies may promote development of individuals, families, and perhaps communities and society as a whole (Mckernan & Sherraden, 2008). Based on this development perspective that suggests assets building capacities, Sherraden reflects that, financial assets and physical property may facilitate socioeconomic development through "asset effects" which are capacities, attitudes, and behaviours that assets may generate independently from income (Sherraden, 1991). Since asset based builds from the inside out (Mathie & Cunningham, 2002), it develops a sense of capabilities and positive image about self at individual, community or societal level in which this in turn has also a positive social, economic and political effects. Thus if the development is built on asset based, there is a great opportunity for that development to be sustainable.

## Effects of Assets

Asset building is the process of supporting and encouraging people, to accumulate, develop, and preserve all types of assets. It is also a holistic approach that has many effects on individual as well as community development. For example, it has positive psychological, social, political and economic effects on people's life. (Malloch, 2009).

Although it is important to know the importance of income, income alone is not a sufficient strategy for helping the poor to move out of poverty as Bailey (2004) vividly reveals. Assets are not simply a luxury for households but are absolutely essential if they are going to achieve any kind of financial stability. A household with assets is better positioned to deal with unforeseen or unavoidable events that temporarily curtail or stop income flow- an economic downturn, for example, or a serious illness, the loss of a spouse, or a seriously ill child (Bailey, 2004).

Assets have positive effect on the livelihood of an individual or group of individuals or community. The positive effects of assets are to improve stability, to create a cognitive and emotional orientation toward the future, to stimulate development of human capital and other assets, to enable focus and specialization, to provide a foundation for risk taking, to enhance personal efficacy, to increase social influence, to increase political participation, and to increase the welfare of offspring (Sherradin, 1991). Hence from this perspective, ABCD is a different and powerful approach to developing communities and the people within them. It starts from the idea that all communities have the potential to be rich and they all have assets and resources which, uncovered and mobilized, have the power to transform (Alexander, 2007).

In an extensive review of published research, Bailey (2004) examined the effect of asset ownership on neighborhoods, families, and children and described as follow:

Assets are associated with economic household stability; decrease economic strain on households; are associated with educational attainment; decrease marital dissolution; decrease the risk of intergenerational poverty transmission; increase health and satisfaction among adults; decrease residential mobility; increase property maintenance; and increase local civic involvement (p.5).

Assets are also the base for all the life courses of individual, family or society. The presence or absence of this asset has psycho-social effects on individuals as Sherraden (1991) suggested. He suggests the presence of assets create long-term thinking and planning; provide a foundation for taking risk; increase personal efficacy and sense of well-being; lead to greater development of human capital; increase social status and social connectedness; and enhance the well-being and life chances of offspring (Sherraden, 1991). By contrast, households that do not have any substantial assets will face greater and more frequent difficulties and obstacles than those with assets (Bailey, 2004).

### **Community Development**

Community development is the planned evolution of all aspects of community well-being (economic, social, environmental and cultural). It is a process whereby community members come together to take collective action and generate solutions to common problems. It is a "grassroots" process by which communities: become more responsible; organize and plan together; develop healthy options; empower themselves; reduce ignorance, poverty and suffering; create employment and economic opportunities; and achieve social, economic, cultural and environmental goals (Frank & Smith, 1999).

As noted above, and as seen in the various definitions from the literature, the general concept of community development is both a process and an outcome. Furthermore, this research mainly focuses on community development defined in the context of assets by different

scholars. Hence, community development in the context of assets is defined as: Community building consisting of actions to strengthen the capacity of communities, to identify priorities and opportunities and to promote and sustain positive neighborhood change. It is asset building that improves the quality of life among residents of low- to moderate-income communities, where communities are defined as neighborhoods or multi-neighborhood areas.

Community development is also defined as a planned effort to produce assets that increase the capacity of residents to improve their quality of life. In this sense, community development is a place-based approach. It concentrates on creating assets that benefit people in poor neighborhoods, largely by building and tapping links to external resources (Philips & Pittman, 2009, p. 39). In the context of community development, assets can be defined as a stock of tangible and intangible assets, including financial, human, natural or social resources that can be acquired, developed, improved and transferred across generations.

### **Asset-Based Community Development Approach**

Kretzmann and McKnight (1993) are credited with developing the concept of ABCD, which draws on appreciative inquiry; the recognition of social capital; participatory approaches to development, which are based on principles of empowerment and ownership; collaborative economic development models. It places priority on making the best use of a community's resource base; and efforts to strengthen civil society by engaging people as citizens rather than clients (Mathie & Cunningham, 2002). ABCD, a development that recognizes and builds upon the strengths and assets of individuals, associations, and institutions address the felt needs of the local community (Yeneabat & Butterfield, 2012). It focuses on local assets as the primary building blocks of sustainable community development and builds on the skills of local residents, the power of local associations, and the supportive functions of local institutions (P. 133).

ABCD is also founded on the concept that each community already has a tremendous number of assets, which, if only accessed and channeled, can provide the resources necessary for success. It searches out the strengths of a community as means of sustainable development and it is a process of self-mobilizing and organizing for change (Macknight & Kretzmenn, 1993). These processes are “Collecting stories; organizing a core group; mapping the capacities and assets of individuals, associations and local institutions; building a community vision and plan; mobilizing and linking assets for economic development; and leveraging activities, investments and resources from outside the community” (Mathie & Cunningham, 2002, p.1-2).

Furthermore, ABCD draws upon existing community strengths to build stronger, more sustainable communities for the future (Spears, 2012). It involves working with the strengths, skills and resources of a community as a way to build engagement and jointly defined goals, rather than starting from a needs-assessment or deficit perspective (Burke, Murphy, Lanigan & Anderson, 2009). As an alternative approach, Mathie & Cunningham (2002) state:

The appeal of ABCD lies in its premise that communities can drive the development process themselves by identifying and mobilizing existing (but often unrecognized) assets, and thereby responding to and creating local economic opportunity. In particular, ABCD draws attention to social assets: the gifts and talents of individuals, and the social relationships that fuel local associations and informal networks. In considering its potential for international development practice, ABCD can also be viewed as a response to global changes in the social, political and economic landscape. (P. 3).

According to Kingslow and Horton’s (1998) explanation, three bodies of literature are important to understand asset based approaches to community development. The first, Robert Putnam’s work on the importance of social capital in building and maintaining democratic values and institutions has had important influence on many lines of social thought and practice, including

in the field of community development. Quoting Putnam's argument, Kingslow and Horton (1998) state, the importance of social capital as assets of local association as:

The key to building high level of social capital in a given community is fostering strong, dense, horizontal networks of civic engagement such as neighbourhood associations. Such networks are critical because they develop strong, shared norms of mutually acceptable behaviour; facilitate communication and information sharing; and regularly demonstrate the value of social cooperation. Communities with a strong web of horizontal social networks have the ability to self-regulate for healthy development; those that lack them find it extremely difficult to solve their common problems. (p.2)

The second set of literature is MaCknight and Kretzmann's work on asset-based community development. This literature presents a broad ranging definition of assets and provides practical methods for assessing and mobilizing them at individual, associational and institutional levels. The third body of literature -- Oliver and Shapiro's asset based analysis of racial inequality and Michael Sherraden's work on assets and the poor-- uses a more strictly economic conception of assets to structure a range of public policy.

The idea of ABCD was introduced in America in early 1991 by American economist Sherraden and then well promoted by MaCknight and Krezmenn and others beginning from 1993. Since then, it has been rapidly expanding to different parts of the world: to Europe, Canada, Australia, Asia and a few countries in Africa such as South Africa, Tanzania and Kenya.

### **ABCD Approach in Ethiopia**

ABCD approach is in the process of emerging in Ethiopia (Kebede, Getu & Negeri, 2011, p.13). It is the newly introduced approach in Ethiopia by very few non-governmental organizations (Coady international and Oxfam Canada) and few researchers: Butterfield, Gessesse & Kebede (2009), Kebede, Getu, & Negeri (2011).

Since 2003 Oxfam Canada, the Coady International Institute and three local NGO's (HUNDEE, Kembatta Women's Self Help Center and Agri-Service Ethiopia) have been testing a process of ABCD in 21 community groups in Oromia, Tigray and Southern Nations, Nationalities and peoples (SNNPR) Regions of Ethiopia (Peters, et al, 2009). According to these researchers, the evaluation of these organizations on the exercise or implementation of ABCD in Ethiopia since its introduction has revealed a number of changes. These changes include "an increased capacity to organize and mobilize resources, which has fostered an increased value placed on cooperative action and the contributions of the previously overlooked skills of marginalized populations" (p.20).

In addition to Coady International Institute and Oxfam Canada, Butterfield, Kebede and Gessesse (2009), conducted an action research on ABCD in Ethiopia with the special reference to Gedam Sefer. The research was aimed at assessing the individual skills, community participation skills, and entrepreneurship experience of a random sample of hundred poor female-headed households at Gedam Sefer. These researchers state that, "for a community like Gedam Sefer, the challenge to bring about change can be partially met if the skills and capacities of individuals within the community are built upon. They also emphasize community development first requires mobilization of resources from inside the community to address the community's pressing problems of poverty" (Butterfield, Kebede & Gessesse, 2009).

In this regard, Krezmann and MaCknight, (1993) emphasize the importance of local associations in mobilizing their existing resources. "The basic community organization for empowering individuals and mobilizing their capacities is the association. Association is an amplifier of the gifts, talents and skills of individual community members"(p.109). In Ethiopia for instance, there are different local associations that are considered to be a group of citizens

working together for mutual benefit. These associations are said to be traditional self-support systems.

Some of the traditional self-support systems in Ethiopia are for example, equb, mahiber, iddir, debo, affitcho, gemia, and others. These systems are formed based on people volunteering for different functions (Costantinos, 1995). Among these, equb is a major economic association that primarily serves to save cash. It is a formalized association with a secretary and a judge and usually a board of three persons. Each member has to find a guarantor of the equb for members to ensure that the member does not fail in his/her duties after he/she has received his/her lot.

Mahber and Senbete are other voluntary associations especially, related to religion where a group of people who belong to the same church form it. Members vary from 10 to 12 in number so that the feasts correspond with the month of the year. They also help each other during serious problems such as crop failure, accidents. Each member is responsible for the feast (food and Tella) on his/her turn (Costantinos, 1995, p.13).

Iddir is also an indigenous voluntary local association like other traditional self-help systems in Ethiopia. However, it is not specific to one group of people from church like mahberand senbete or not only to save money in cash to take it back. Though there are different types of iddir such as women's , friends', youth, faith-based, family, former schoolmates', neighborhood iddir, etc. (Dejene 2003; Shiferaw 2002 cited in Solomon, 2009), a neighborhood iddir has a holistic nature and includes diverse people from different ethnic, religious, political, social, economic and other back grounds.

With the exception of remote areas, nowadays iddirs have spread throughout Ethiopia so rapidly that it is now unthinkable to imagine a village without iddir. Iddir is the most widespread association although its composition, system, approach and size may differ from place to place.

In all of these places, iddirs are community oriented and mostly religiously and ethnically heterogeneous unless the vicinity is homogenous. They have a high level of participation and promote self-esteem. They are also egalitarian and transparent (Alemayehu, 1968; Dejene 2003 cited in Solomon, 2009, p.535). As Dejene, 2001 cited in Tesfaye, 2002) argued, "of all community based organizations in Ethiopia, iddiris said to be the most egalitarian, broad-based, transparent, and accountable one, though it is far from being ideal" (p. 31).

### **Critics on Asset-Based Community Development**

ABCD is not without its detractors. Critics of ABCD argue that it is a right-wing approach to community development, which implies that a disadvantaged community has only itself to blame, thus allowing the State to wash its hands of responsibility (Stoecker, 2005). Others argue that the approach understates the importance of political and economic systems that affect communities from the outside (stocker 2005).

Asset-Based Community Development is presented, by its champions, as an alternative to the 'prevailing' needs approach, where community leaders are forced to focus on the needs of their area so that they can secure funding from external agencies, thus demoralizing the community and making them feel powerless (Wilke, 2006). However Stoecker (2005) claims that the argument between the needs and assets approach has been misdirected. He challenges that the risk of disempowering communities occurs with the social service approach to community change, not the community organizing approach – which is designed to bring people together to influence public decisions (Stoecker, 2005). Mathie and Cunningham (2002) argue that even an external agency trying to promote ABCD is in danger of creating dependency within a community. They argue that external agencies are needed to facilitate the ABCD process but they should know when to step back (Mathie and Cunningham, 2002).

Another criticism is directed at the legitimacy of some programmes claiming to be using an ABCD approach. Some models are in fact needs-based approaches that co-opt the language of ABCD without embracing the philosophy behind it (Indianapolis Neighborhood Resource Center, n.d.). This raises an important point about the need, for those claiming to be practicing ABCD, to have a thorough understanding of ABCD and be faithful to its tenets.

Mathie and Cunningham (2002) see a difficulty in ABCD's tendency to 'lead by stepping back', which insists that power comes from existing associations and networks, and its emphasis on inclusive participation. They argue that existing associations may not be egalitarian. If this is the case, then the interests of those less powerful may be better served by a newly formed community organization. Perhaps the most pertinent and practical consideration for anyone considering the use of ABCD is its relative newness, which means that there is no long-term analysis of the approach within community development research. In addition, as Mathie and Cunningham state, proponents of ABCD may be overly optimistic about its benefits. There is a lack of self-criticism in the literature on ABCD, which tends to concentrate on its successes rather than its limitations.

### **Gaps in the Literature**

After examining the literature critically, I found gaps that made the application of ABCD both affirming and challenging in my study. In this section, therefore, I engaged these gaps in knowledge and how I adopted ABCD to the unique context of my study.

First, the advocates of ABCD did not give much attention to the time it takes for implementation in a given community especially, in developing countries. The main problem for a community like Kurkura Village is the time it takes to facilitate ABCD. Each and every individual is busy for securing daily basic needs, especially food. When daily survival is at stake,

building and accumulating assets for future generations is a far away dream. Where most people in developed countries may not have the lack of basic needs, their attention can be given to creativity. They can take time to discuss the new approach, see its strengths and weaknesses, and implement it. It is within this context for instance in USA that ABCD is effectively implemented.

The second critique, in addition to the issue of time, is the situation of bureaucracy in implementing this approach. ABCD focuses on bottom up approach rather than top down approach in which members of local communities meet with each other, discuss the issues that are important for them and act on them. However, to begin something, for example, to mobilize themselves, the community has to have official recognition. However, the process of legalizing the issue takes a long time.

My third critique of ABCD is looking at the skills and talents of community members. For example, in terms of the Kurkura Village, particularly the Abbo Iddir community, most of the members are landless, as stated in the statement of the problem. However, ABCD in general, gives little attention to the contribution of external assistance. For example, I watched DVD or one video conference conducted by Jody Krezmann and John MacKnight held in Washington DC. On this conference, the presenters asked the attendants to tell their skills. Then, each and every attendant responded that they have different skills which can assure us that people have diverse gifts, skills and talents.

Most people in Kurkura community have almost similar skills that are, farming skills, which means that the skills are not diverse and that the task is not as simple as implementing ABCD in developed countries. However, this does not mean that Abbo Iddir has no assets but to acknowledge that the implementation of ABCD is not as smooth as it is written in the literature. But this research with the Abbo Iddir community identified the assets of the community and

found the ways in which these assets were mobilized and utilized by the community itself and gave little emphasis to external assistance.

My fourth critique that could be taken as a gap is concerning the limitations of ABCD as a newly introduced approach in Ethiopia. Besides its importance, there are only few studies conducted on this approach as far as my literature review is concerned. For example, a research topic entitled as ‘applying an ABCD approach in Ethiopia’ was conducted by Peters, et al. (2009). The objective of this research was on facilitating NGOs, local government officials and six individuals selected by those government officials for interview.

The other research was conducted on a random sample of hundred poor female-headed households at Gedam Sefer, in Addis Ababa by Kebede, Gessesse & Butterfield, (2009). This research also focused only on women in which these women were not organized under one local association. They were randomly selected from Gedam sefer. Thus, the potential skills, capacities and assets of iddir, particularly neighborhood iddir, are overlooked or unnoticed in both of these studies.

On the other hand, many studies were conducted on iddir by different researchers such as Costantinos, (1995); Tesfaye, (2002); Pankhrust, (2004); Dercon, Hoddinott, Krishnan and Woldehannna, (2007); and Solomon, (2009). However, all of this research focused on the problem or need based approach. They focus on the iddirs’ contribution during shocks and deaths of its members. Thus, there is a research gap on identifying, mobilizing and utilizing the assets of local association and its individual members for sustainable community development.

In summary, my research with the Abbo Iddir community which later developed into Community development, addressed all of these gaps in several ways. First, my research starts from the sensitive awareness of the Kurkura community existing problems, needs and assets.

Secondly, it took into consideration the huge amount of time it takes to implement ABCD in a developing country. It took me two and a half years to implement ABCD in the Kurkura community. Third, it recognized that there were existing assets among members of the Kurkura community and it mobilized these assets without minimizing the needs of the community. Fourth, this research also used the best tools of ABCD, Appreciative Inquiry (AI), to seek out, redefine and revalue hidden skills.

Fifth, agreeing with Mathie and Cunningham (2002), this research critically engaged the divide between internal and external assistance and between asset-based and problem-based approaches. It acknowledged that there are both problems and assets in the Abbo Iddir community and gave consideration to both. In this regard, my research addressed these gaps through the overarching research question and sub-questions fleshed out in the following section.

### **Research Questions**

I formulated the overarching research question in ways that help me understand both the ‘what’ of identifying the existing assets and the ‘how’ process of implementing ABCD in the Abbo Iddir through action research. Therefore, the overarching research question is:

*What assets exist in the Abbo Iddir association and how do we mobilize and utilize them for a sustainable community development?*

This main research question was subdivided into the following sub-questions:

- What are the existing assets of Abbo Iddir as an indigenous local association?
- What are the existing assets (skills, gifts and capacities) of its individual members?
- How can the processes of ABCD model through community participation can identify, mobilize, and utilize the existing assets, skills and capacities within the Iddir?
- How can poor people within the community directly benefit from the ABCD application?

### Chapter Three: Research Methodology

In this chapter, I present the methodology of how I explored the above research questions and addressed the objectives of the research project. I start by providing the philosophical underpinning of my approach and then go into the details of methodological processes and ethical principles.

#### **Philosophical Underpinning**

The philosophical underpinning for this research is a social constructivist paradigm rooted in humanism. Social Constructivist paradigm “recognizes the importance of the subjective human creation of meaning, but doesn’t reject outright any notion of objectivity. Constructivism is built upon the premise of a social construction of reality (Wetmore & Theron, 1998). One of the advantages of this approach is the close collaboration between the researcher and the participant, enabling participants to tell their stories. Through these stories, the participants are able to describe their views of reality and this enables the researcher to better understand the participants’ actions (Baxter & Jack, 2008).

According to Wetmore and Theron (1998, p. 29), development has been conceptualized based on development theories which are in turn based on two major contested philosophical underpinnings: Positivism and humanism. As these authors state, development theories have been dominated by positivism which has included features such as: a belief in neutral observation as the proper foundation of knowledge; a value-free ideal of scientific knowledge; and a belief in the methodological unity of the sciences. These strategies for development and collection of data in the past led to the failure of development programmes and projects. A primary reason for the failure of these theories was their foundation of positivism, which was

barely compatible with people's development as a process, and people's continually changing social realities (Wetmore and Theron, 1998, p. 29; Padgett, 2008; Grinnell & Unrau, 2011).

On the contrary, the humanists argue that a person is born as an incomplete or unfinished being. There is no readymade world for people and it is up to them to make the world liveable. Participatory action research can fit this philosophy. PAR involves researchers and participants working together to examine a problematic situation or action to change it for the better (Kindon, Pain & Kesby (Eds). (2007). According to these scholars, people do this by giving things and actions meaning. When these actions are shared, a social reality is formed. This social reality is continually being formed and reformed through a dialogical process. Once people are understood as dialogical beings, change agents must realize that research in order to substantiate, analyse, and explain, or plan strategies for the realization of development cannot be done without the participation of the local actors and experts. They are the ones who create their own social reality and they are thus the ones who can identify it, and make choices regarding actions for change.

Similarly, as Miller and Brewer (2003) noted, participatory action research has thus a double objective; it aims to produce knowledge and action directly useful to people, and also to empower people through the process of constructing and using their own knowledge. Hence, the particular definition of development is located within this social reality. This conceptual picture is shared through dialogical consciousness, creating an ongoing process of conceptualizing development, although the manner in which this construction of reality is created is not straight forward. Thus, development is an integrated value-loaded cultural process which encompasses natural, environmental and social relations and it is a process by which the members of a society increase their resources to produce sustainable and justly distributed improvements in their quality of life consistent with their own aspirations (Wetmore & Theron, 1998, p. 36).

Therefore, this research is also guided by humanist philosophy which says knowledge is socially constructed and the social reality is not value free. In this regard, research participants participated in knowledge construction through dialogical processes. This dialogical processes, took place in four phases: community mobilization, existing asset identification, asset mobilization and asset utilization. In each phase we used a commonly known cycle of action research as stated by Dick (2000, p. 3), planning, acting, observing and reflecting, then in the light of this, planning for the next cycle. Thus, I conducted this research using ABCD as a model for community development through action research that was guided by constructivist theoretical framework rooted in humanist philosophy.

### **Research Methods**

I agree with the view that both qualitative and quantitative methodologies have their specific strengths and weaknesses. Neither is better than the other. Both are useful in their specific contexts and for specific goals. Quantitative methods are helpful in summarizing huge amount of data and expressing them in numerical percentages and tables and numerical figures and relationship between variables. For example, quantitative methods are more suitable for prevalence and incidence studies. Qualitative methods are more process oriented and they generate rich data that express experiences and tell stories. My project is suited more for qualitative methods as I was working with intricate processes of asset-based community development that require the generation of rich qualitative data rather than summarizing and tabulating.

Thus, in congruence with the above philosophical approach, I used qualitative research method for this study. It was qualitative because the research explored the assets and capacities of the local association and how these assets could be identified, mobilized and utilized within

the local association in practical. The whole research is a process, a community development process. The research was also qualitative primarily because community development is a process of sense making and meaning making, a process of interpreting reality and creating new social reality.

In addition, this research followed a PAR process just focusing on the ABCD model adopted for the context of this study as indicated in the gaps in the literature. As Swart, (2005) suggested, “PAR involves some members of the subjects of the study, participating actively in all phases of the process from the design of the project, through its implementation, and including the actions that come with or follow upon the research”(p.326).

Since the research questions I designed were exploratory and needed detailed understanding of the ABCD processes, I also chose the tool that fits best in answering these research questions. I used appreciative inquiry (AI) as a tool that actively engaged interviewees and focus group discussants in conversation about their success stories, the strengths, talents, and aspirations of individuals and their neighborhood. In essence, this becomes a mutual search for what gives life to the community in order to support and encourage them. These processes were about meaning making and process-oriented collaborative research suited for qualitative method. I used a qualitative method for all of these reasons.

### **Definitions and concepts of PAR**

Participatory action research is about working towards practical outcomes, and also about creating new forms of understanding, In this regard, one of the many approaches to community development is a community action in which a group of people come together, mobilize themselves, and discuss their issues in a participative dialogical process. In this process, people fully participate in identifying their own existing problems, needs as well as assets and acting on

them to solve their problems or satisfy their needs based on their existing assets. When this process is supported by rigorous research it becomes PAR.

Some scholars also tried to reveal its origin saying that action-research was born in the context of critical pedagogy within educational disciplines, and expanded into other fields, especially those with more social approaches (Civallero, 2007; Green & Goetting 2010). Action research is known by many other names, including participatory research, collaborative inquiry, emancipatory research, action learning, and contextual action research, but all are variation on a theme (O'Brien, 2001).

Participatory research sometimes called 'Community research' is concerned with how people shape, take part in, and benefit from research. It differs from traditional research as it is collaborative instead of being top down. A tenet of community research is that it establishes self-critical communities and is a systematic learning process. PAR is a process for drawing learning from experience (Dick, 2000) and it is a process through which people investigate meaningful social topics, participate in research to understand the root causes of problems and find solution (Powers & Allaman, 2012). Thus PAR is about learning from experience. The experience is usually drawn from some task assumed by a person or team (Dick, 2000).

All the above concepts indicate that PAR is an alternative paradigm which gives practical knowledge that is genuine and valid for the people because it is the result of direct involvement of the target people. PAR helps to change practices of irrationality, injustice and unsatisfying forms of existence and it is also a process of identifying problems, find solutions and helps to promote social and political transformation and help us to build a better as well as freer society.

In general, PAR is a democratic process concerned with developing practical knowing in the search of worthwhile human purposes, grounded in a participatory world view. It seeks to

bring together action and reflection with grassroots community, theory and practice in participation with others to find practical solutions to issues of pressing concern to Kurkura people.

#### Rationales for choosing PAR

Action research is best considered a family of approaches and practices. The core concern for action researcher is to develop practical as well as conceptual contributions by doing research with, rather than *on* people (Bradbury & Reason, 2011). Qualitative action research in social constructivist approach to inquiry seeks to empower research subjects to influence decision making for their own aspirations. This is because action research is intended to produce both change or action and understanding or research. This is about academic and practice integration through action research (Lincoln, 2001; O'Brien, 2001; Bradbury & Reason, 2011).

What separates this type of research from general professional practices, consulting, or daily problem-solving is the emphasis on scientific study, which is to say the researcher studies the problem systematically and ensures that the intervention is informed by theoretical considerations. Much of the researcher's time is spent on refining the methodological tools to suit the needs of the situation, and on collecting, analyzing, and presenting data on an ongoing, cyclical basis (O'Brien, 2001).

Bradbury and Reason (2008), further explain the advantage of PAR comparing with that of traditional research. According to them, research is usually thought of as something done by people in universities and research institutes that is, theoretical rather than practical which does not help people find how to act to change things in their lives. Hence, there is often very little connection between the researchers thinking and the concerns and the experiences of the people who are actually involved. Ordinary people are quite capable of developing their own ideas and

can work together in a co-operative inquiry group to see if these ideas make sense of their world and work in practice. In this regard, action research is more appropriate.

All these conversations inform my rationale for choosing PAR. In summary, my rationale can be twofold. The first is to understand how people produce knowledge that is socially constructed based on their social reality in their social context and to see how they act to change things in their lives by using their socially constructed knowledge. The second rationale is to add knowledge and practice experience to research and the principles of PAR enables a social worker to exercise community intervention simultaneously through research and practice.

### **Processes of PAR**

As Bradbury and Reason (2008) state, the process of PAR or what they also call a co-operative inquiry, cycles through four phases of reflection and action which, took two and a half years to conduct. Phase1 was an exploration phase. During this phase, the research participants and I came together to explore an agreed area of activities. The agreed area was creating a local business association.

Phase two was engaging in action. Here the actions in this phase were fulfilling the preconditions to realize a local business association. These preconditions were showing willingness to work together. We did this through signing a contract and keeping it as a document, fixing regular meeting dates and planning the project. In this phase, the research participants engaged in the actions on which they had agreed; and observed and recorded the process and outcomes of their own and each other's action and experience.

During this phase, research participants participated in regular meeting and exchanging ideas, contributed money as monthly payout and created capital for starting the business. They formed committees and played committee roles in the legal recognition of their business

association. All the processes starting from the first day, all the research participants agreed to be recorded by audio or video and discussions were audio recorded different activities were also video recorded based on the signed consent.

Phase three was a full engagement phase. During this, participants became fully immersed in and engaged with their action and experience. Some of them participated in buying commodities, others on selling commodities, and still others on controlling and following up the activities. Then, all the participants turn by turn fully engaged in selling the commodities to the customers.

Finally, phase four was an assessment phase. In this fourth phase, after an agreed period in phase 2 and 3, the participants re-assembled their practical and experiential data and considered their original ideas in the light of these data. For instance, after all the participants fully engaged in selling commodities for a month, they discussed on the challenges and opportunities based on their practical experiences and arrived at another conclusion that is, employing workers rather than doing the buying and selling themselves. This was done through assessment and evaluation of their actions.

As a result of these cycles, participants developed and reframed their ideas. They rejected some of them and posed new questions for the next cycle of action, focused on the same and sometimes on different aspects of the overall inquiry. Therefore, I went through these crucial phases with the research participants, taking this general guideline. See the detailed processes and practice presented under chapter six.

### **Creating Awareness for the Research Participants**

ABCD is a capacity building process in which people who live and work in the community play a central role in the development of the vision, the decisions made, raising the

money, and the work necessary to build their community (Public Health Institute, report, 2002, p. 1). Bergold and Thomas (2012) state that, this process can be difficult for people who have never had anything to do with research to understand the various methodological procedures (p.19). Therefore, creating awareness among the research participants is needed to enable them to carry out the procedures applied within the framework of the project. Similarly, these researchers report that capacity building on the part of research partners represents a core aim in community-based participatory research.

In this awareness creation, the participants not only gain the information required for participation in the research process, but also general competencies in their own experiences through these focused discussions, all of which contribute to the awareness of the researcher and the research participants themselves. Hence, the awareness creation is a mutual process which is engaged not only by the researcher but also by the participants.

Hence, ABCD awareness creation inspires communities and groups to recognize that every individual in a community has something important and worthwhile to contribute to the good of their community and that these contributions can be mobilized along with resources of community groups, to realize the common vision (Public Health Institute, report, 2002). Therefore, creating awareness on ABCD approach with Abbo Iddir community was important not only because it was new for them but also because it helped them look at their capacities and existing skills in new and empowering ways that contribute to the development of their community.

In my proposal, I planned to give three days awareness building sessions for the research participants on the concepts of ABCD that is, three hours per day totally for nine hours. As the process unfolded, however, awareness building became more important and took much longer

than I thought. I explained about the concepts of ABCD to all of the Abbo Iddir members for two days one hour per day on their meeting days and continued to give awareness to all of the members of the new association who accepted the idea of research and formed new sub association that is, one day per month and one hour per day for six months.

From these awareness buildings, we learnt many things. For instance, individuals who became aware of the issue became organized and strongly connected because they voluntarily have been coming to the meeting and discussing on their issues. They participated directly decision making. They discussed and decided what they wanted to do. For example, they actively participated in their local business project design and its implementation and observed positive outcomes. These are all the lessons we learned from awareness building.

### **Data Gathering Tools**

I used three data gathering tools appropriate for a qualitative action research method such as interview, observation and focus group discussion.

#### **Interview**

In line with the research questions, I used interview as one of the data collection tools. Interview as Yin, (2009, p.106) suggests, is one of the most important sources of qualitative information. Though there are different types of interviews in social sciences, I used an in-depth interview because it provides ample and detailed data. In this regard, I explored about the facts of the research participants' existing assets as well as their opinions towards mobilization and utilization of these assets through asking participants' life stories.

The data was the narrative of ten individual life stories. I purposefully used the interviewees' life stories because of its importance in generating data to my intended research.

Thomson (2011) has

|                                                         |
|---------------------------------------------------------|
| <p>Researcher's Notebook Places<br/>Data in Context</p> |
|---------------------------------------------------------|

life stories in the following way:

if we pay close attention to what individual life stories have to say, within those stories we discover a huge amount about the overall structural shape of economic, political, and educational inequality (data) as well as the lived out effects these social and economic structures have on individual lives, families, generations and communities. Indeed, one of the main things that life stories have to tell us is that everything is interconnected - the global and the local, the political and the personal, the public and the private (p.7).

By doing so, more importantly, I explored the meanings and the values they attached to problems and assets and to the entire ABCD process of identifying problems as well as identifying, mobilizing and utilizing their assets. I explored the crucial question of what this entire process means to them. Therefore, the in-depth interview focused on case study topics and its insight provided the rich stories of the participants and their perceived underlying assumptions and explanations.

### ***Inviting participants for interview***

I invited 10 individuals for an in-depth interview. In my proposal, I planned to choose these 10 individuals from the members of the Iddir who are more expressive and critical about the information they provide. However, due to the fluid, participatory, negotiated, and emergent nature of action research (Allen & Hutchinson, 2009; Civallero, 2007; Kindon, Pain & Kesby, 2007; Nygreen, 2009-2010), I purposively interviewed 10 people who first accepted the idea of my research from the Abbo Iddir and later formed a new sub association for the specific purpose of this research. During my stay with Abbo Iddir meeting, I also observed that these individuals were more critically expressive on different issues raised during the meetings.

### ***Interview procedures***

First, I prepared questions for an in-depth interview guide and second, I identified 10 persons. Third, I contacted them one by one and explained my research and asked whether they were

willing to be interviewed or not. Finally, after they were willing to be interviewed, then I conducted one hour to one and a half hour individual in-depth interviews because I wanted to get detailed information. Based on their consent and the importance of the study, I used audio recorder while I interviewed all of them because audio recording would help me concentrate on listening to what interviewees say. As Dawson, (2002, p. 99) suggests, audio recorder has a complete record of interview for transcribing and analysis, including what is said and interaction between interviewer and interviewee. It has plenty of useful quotations for report.

Audio recording checklist for interview: Each and every data gathering technique and equipment have its own advantages and disadvantages (Yin, 2009, p. 202). I prepared the recording check lists to avoid or at least minimize the problem during data gathering process. I made sure that my audio recorder was working properly and I tested it prior to the interview. I also checked the batteries beforehand for the quality of recordings. Similarly, I chose appropriate places where there is no noise that might affect the quality of the recording. After I went through my checklist accordingly, I used the equipment for the research purpose.

### **Focus group discussion (FGD)**

A focus group discussion is where a number of people are asked to come together in order to discuss a certain issue focused on the purpose of the research. The focus group is facilitated by a moderator who asks questions, probes for more detail, makes sure the discussion does not go off the point of focus and tries to ensure that everyone has an input and that no one person dominates the discussion (Dawson, 2007). Therefore, the moderator attends to both the content and process of the discussion.

As moderator, I spent some time helping participants to relax. In all focus groups, I explained the purpose of the group, what was expected of participants and what would happen to

the results. I negotiated the length for the discussion and asked that everyone respects this negotiation as it could be very disruptive having people come in late or leave early. On the average, I used one and a half hours length per FGD, although one lasted a lot longer.

I conducted two FGDs, each consisting of 6 members based on Bloor, Frankland, Thomas, and Robson, (2001: p. 35) suggestions. According to these scholars, smaller groups are favored since they are the normal setting for discussion and allow sufficient time for considerable input from each group member. Therefore, I purposively made the groups to have six members each. I was limited to two focus groups because of the number of the participants who embraced the idea of the research, created a sub-association, and started their local business project. Though the number of members in the new sub-association gradually increased, those people who accepted the idea of the research earlier and became the research participants were 22 in number.

I invited ten of them for in-depth interviews and twelve of them for the two focus groups discussions. There was no overlap of members doing both individual interviews and focus group discussions. Therefore, I invited all the members purposively and all 22 members accepted the invitation and participated in the research. Because of the limited timeframe of my research, I did not conduct any more interviews or focus groups after more members joined the sub-association.

### **Participant observation**

Researchers conduct observation in two ways such as direct observation and participant observation (Dawson, 2007). They take detailed field notes of their participant observation and write down their interpretations and reflections on the unfolding processes (Emerson, Fretz & Shaw, 2011). Throughout all of this research process, I was engaged in all of the community activities specially, in the new sub-association that is, Gudina Umata consumers cooperative

association that was formed as a result of this research. Therefore, I made a practical community intervention and used the tool of participant observation throughout this research process.

My participant observation began from the first meeting day, with the Abbo Iddir community that was from June 10, 2013 and continued into the newly formed sub-association. I learned about their willingness to come together, discuss their own community issues and participation in actual community activities. For example, through my participant observation, I was able to understand their participation in generating ideas, arguments, and their understanding of their current problems and future risks. In short, my participant observation was an ongoing process in which I had placed myself in this community and fully participated especially in identifying and prioritizing problems and needs, identifying existing resources or assets, and mobilizing members to utilize these assets.

### **Data Gathering Processes**

My data collection began from awareness creation that led to interviews, focus group discussions and participant observations. I prepared myself by reading and making notes on the concepts of ABCD and explained it within the context of the research when I met each concerned individuals and associations. For instance, I explained it to the gate keeper because I saw him first. The gatekeeper was a person who was born and grown up in the village. He was also one of the Abbo iddir leaders and knows the community very well too. I also explained it to the Abbo Iddir leaders when I first contacted them. On two occasions of their general meeting, I informed Abbo Iddir members about my research objectives in line with ABCD approach. It was because of this awareness creation that some people embraced the idea and became research participants.

My next step in data gathering process was preparing an interview guide. I prepared interview and focus group discussion guide as well as time lines for the interviews and FGDs. I made sure whom I was going to interview. Based on this, I conducted ten in-depth interviews. The interview was focussing on the interviewees' life story. The aim of these life story interviews was to find out the interviewees' past experiences, challenges, problems and ways of overcoming their problems and to reveal their success stories. Through these stories, I found out their existing needs and assets in which the identification of their assets in turn led me to the implementation of ABCD through PAR. Then to analyze this data, I followed the steps in a qualitative thematic analysis method.

The other step in the data gathering process was conducting focus group discussions. Like the in-depth interviews, here also I prepared focus group discussion guide questions but the questions were not on their own personal life history. Questions were designed to seek information about the Kurkura community. I posed similar questions to both focus groups and discussed on them. The discussions focused on the identification of assets, needs, problems, challenges, failures, opportunities and successes as a community. This focus groups discussion did not stopped on identification of the community's problems and needs but also helped the discussants to design projects together and continuously and fully engaging as well as participating in the designed projects and solving their community problems and also satisfying their needs too. Through these dialogical processes, they arrived at solutions for their individual and community needs and problems that was the process that led to the beginning of the creation of their local business.

In general, through these two data collection tools, twenty two individuals participated in the research processes. Their intention was to solve their problems and satisfy their needs and

bring sustainable neighbourhood community development. In this case, they fully engaged and participated from the phase of project design to its implementation. In all of this research processes, I had been working with these people. I fully participated in each and every activity in the research processes as a facilitator. In these facilitation roles, I observed the challenges and opportunities in community development processes. Since this research was a PAR work, as a researcher, I also observed the challenges and opportunities of handling both the research and the action.

The other data gathering tool was participant observation. After I discussed with the members of the focus groups and the ten interviewed individuals separately, I understood that they became volunteer to work together. Thus, the data gathering process was through ongoing processes of the research. In this regard, I took detailed field notes and wrote my interpretations and critical reflections throughout the whole process of my participant observation. These notes were accumulated and developed as the capacity building and community development process unfolded until the cooperative association was formed and started functioning smoothly. I entered these field notes into my analysis of the data. The nature of the research was more of practical in that research participants have been fully involved in bringing positive changes based on the ABCD approach. I was with them from the beginning until I withdrew from the processes at the end of my own research. In general, in this entire community practice, the processes of data gathering through action research took about two and a half years to start and complete the whole project.

### **Data Analysis**

The central purpose of analysis in qualitative study is to filter, sort and organize the masses of data acquired during data collection (Grinnell & Unrau, 2011). In this regard, I

analyzed the data based on the following procedures: preparing data in transcript form, establishing a plan, coding the data and categorizing the data based on their themes, interpreting data and assessing the trustworthiness of its result. The interaction between data collection and data analysis also allowed me a greater flexibility in interpreting the data and permitted me a greater adaptability when I drew its conclusion. In general, among the following methods such as thematic, narrative, critical discourse and interpretative phenomenological analysis to analyze a qualitative research data, I used thematic data analysis.

### **Thematic analysis**

It is a method for identifying, analyzing and reporting patterns (themes) within data. It organizes and describes the data set in (rich) detail. I am a beginner researcher in conducting qualitative research. Thus thematic analysis method can offer a more accessible form of analysis, particularly for those early researchers in a qualitative research career like me. This is because thematic analysis does not require the detailed theoretical and technological knowledge of approaches such as grounded theory (Braun & Clarke, 2006). As these researchers indicate, in contrast to Interpretative phenomenological analysis (IPA) or grounded theory (and other methods like narrative or critical analysis), thematic analysis is not wedded to any pre-existing theoretical framework, and therefore it can be used within different theoretical frameworks (although not all), and can be used to do different things within them (p. 81).

Thematic analysis can be a good fit with constructionist method, which examines the ways in which events, realities, meanings, experiences and so on are the effects of a range of discourses operating within society. This matches with my overall research paradigm that is, social constructivist paradigm. It also acknowledges the ways individuals make meaning of their experience, and, in turn, the ways the broader social context impose on those meanings, while

keeping focus on the material and other limits of ‘reality’. Therefore, thematic analysis can be a method that works both to reflect reality and to make it understandable. Themes are something important about the data in relation to the research question, and represent some level of patterned responses or meanings within the data sets (Braun & Clarke, 2006). In this regard, I analyzed the data inductively because I collected the data specifically for this research via interview, focus group and participant observation. As literature suggests an inductive approach means the themes identified are strongly linked to the data themselves (Braun & Clarke, 2006).

In this approach, if the data have been collected specifically for the research (via interview or focus group), the themes identified may bear little relation to the specific questions that were asked of the participants. Unlike deductive approach, they would not be driven by the researcher’s theoretical interest in the area or topic. Inductive analysis is therefore a process of coding the data without trying to fit it into a preexisting coding frame, or the researcher’s analytic preconceptions (Braun & Clarke, 2006). In this sense, this form of thematic analysis is data-driven.

### **Data Analysis Processes.**

Thematic analysis of qualitative data is not a linear process of simply moving from one phase to the next. Instead, it is more recursive process, where movement is back and forth as needed, throughout the phases (Braun & Clarke, 2006). In light of this, I analyzed my data thematically moving back and forth between the data, the themes and the literature. Finally, I did analysis in Afan Oromo since the source language is Afan Oromo and then wrote a report or dissertation in the target language that is, English.

During this community intervention, I analyzed the data through ongoing processes especially, those data obtained through participant observation. As Kindon, Pain & Kesby, (2007) state:

Analysis is an ongoing feature of the PAR's cycle of action and critical reflection. The forms that participatory analysis takes vary, as it is a situated and collectively negotiated process. Its practice with rather than separate from, participants reflects PAR's commitment to collective knowledge production and largely distinguishes it from traditional 'research as usual' analysis processes.

Supporting this idea, Kindon, et al., (2007) state, analysis in PAR may span the range from more traditional and qualitative modes to approaches which engage in a process of collective interpretation and negotiation of meanings. That is, participatory research can take place where only one person (usually the academic researcher) does the analysis; or where some, but not all co-researchers are able or willing to conduct analysis; to where findings are 'verified' with a wider group, but then analyzed by the facilitators; and, finally, there are cases where a collective research team is fully involved in all stages of the process (p. 182).

In this research case, however, it was me who took major role in analyzing the data. However, the contributions of research participants were there on an ongoing analyses process as we did collective sense-making and created a shared meaning and understanding of the prevailing reality and the new reality transformed through the ABCD during intervention. By comparing the data from the three methods (individual in-depth interview, Focus groups discussions and participant observation), I arrived at the processes and outcomes of Asset based community development. That is, how research participants were mobilized to act on their needs and problems by identifying and mobilizing their skills and assets for sustainable neighbourhood community development.

In this regard, I came up with 120 codes which were categorized under four potential themes: loss, hardship, overcoming adversity, and gifts and skills with different subthemes. Thus, my thematic chapters and subthemes/sections under them came out of my thematic analysis. These analyses were presented in chapter four in details which in turn led to social work practice through community participation. I briefly presented data obtained through participant observation particularly; the actual processes of this PhD research project in chapter five. Then, I presented the reflections of the research participants that were obtained through focus groups discussion in chapter six which was conducted through focus group discussions in which both of the chapters were also came up with themes and subthemes. Finally, I presented the findings and discussions of the research in chapter seven and eight that were drawn from the analysis of the three chapters: chapter four, five and six as well as the conclusion section in chapter eight.

## **The Role of Research Participants and the Researcher**

### **Role of research participants**

In the research process, the research participants played an active role by organizing and participating in different meetings concerning the research issues. They shared their experiences with each other. In the process of sharing experiences, they identified their community's problems, their association's assets as well as their own skills, gifts, talents and capacities. Based on the identified assets, they planned for action and accomplished a mini project by mobilizing and utilizing their existing assets through addressing the identified problems. In this regard, they assured their neighborhoods community development according to their action plan. They were organized into various committees and played committed roles in leading their mini project.

They generated different ideas, reflected their feelings and made decisions during the entire research process.

### **Role of the researcher**

My role in the research processes was in line with PAR approach in the context of ABCD. Since PAR is based on participation, and participation in this research case was based on the participants' interests, my role was first building rapport with all concerned individuals who could influence my research. In this regard, I started the process by approaching and creating rapport with Abbo Iddir leaders and members. I sought their help that enabled me to carry out my research in collaboration with their association and with individual members of the association. With this purpose, I approached them and explained the objectives of my research and we agreed that I carry out an 'Orientation Session' for the larger members of the association.

Based on the orientation that I gave, 64 members were temporarily mobilized to form a new sub-association within Abbo Iddir where 42 members left the new sub-association thinking that the newly formed association will not be sustainable because of the presence or membership of some individuals from a previous failed association. I played various interrelated roles in the whole process of the research. This sub-association was created for the sole purpose of carrying out my proposed asset-based PAR. Thus I played a role in community mobilization. I also played a teaching role to create awareness and provide a detailed understanding of ABCD for members who were mobilized enough to take risk and try out the concepts and processes of ABCD. I played the committee role in the project since I became fully involved in the activities of the research committees until I withdrew from the processes at the end of my research. I also played a participation role like any member in every activity of the association. During the planning, implementation and evaluation of each stage of the research process, I acted as a facilitator,

hence playing a facilitator role. I was also involved in reconciliation when conflicts erupted between members. I and other two individuals from the members of the association mediated the two conflicts between members. Thus I played a mediation role.

Similarly, I played the role of a negotiator at the beginning of my research process. For instance, there was conflict between members of the previous association which might have had negative impact on my research. In order to resolve the conflict and make the beginning of my research smooth, I and other individuals from Abbo Iddir negotiated with the community elder to mediate in the disputes of those individuals fighting among themselves and settle the issue.

During both interviews and focus group discussions, I asked general and easy questions first that they easily answered. I listened carefully to everything people said, acknowledging that I was listening by making good eye contact and taking notes regarding issues to which I might return later. In the focus groups, I made relatively no one person dominated the discussion. I preferred to use a list of questions as my interview schedule, as my overall aim for the interviews. In these, I played the role of the interviewer, the listener and moderator.

In general, my overall role here in this PAR was that of an enabler by making co-operative relationships, so that all those involved worked together as co-researchers and achieved the goals and objectives of the research. Because of the smooth relationship created among individuals, all research participants were involved in the design and management of the project; everyone got into the experience and action; everyone was involved in making sense; thus everyone involved took initiative and exerted influence on the process. Therefore, although there were conflicts and disagreements that happen in any groups working together, this was a research *with* people rather than *on* people.

## **Ethical Issues**

In this ethical issue I considered the three fundamental principles of general social research ethics that can be expressed as: Respect for persons, beneficence and justice (Milligan, 2007). I strove to treat research participants as autonomous agents. I also tried to minimize any harm and power imbalance that may tacitly cause harm. I also did my best to treat them equally and fairly without discriminating against any of them.

Besides the above principles, I considered further ethical issues that emphasize dimensions of mutual empowerment and co-responsibility in PAR: For example, I considered that all knowledge is situated, not neutral as stated by (Smith, Bratini, Chambers, Jensen, & Romero, 2010). Bringing to social work, I considered ethics based on six core values of social work research and practice.

In general, ethical problems are viewed not as sudden but in a process-oriented way: they occur, they go on and they change. Both of us or I and the participants were reflexive. Since I was from this community, I was also sensitive to what they saw as good or bad. I knew this more or less by their eyes and was responsive to their needs (not driven only by my own agendas). I provided more detail on ethical issues and invited individuals who were my research participants. I appended an informed consent at the end of this research work. All these ethical issues took priority over my research demands.

## Chapter Four: Research Participants: Challenges and Potentials

### Getting to Know the Participants

#### Introduction

This chapter introduces the way three sources of data presentation is structured and information about the research participants specially, the ten interviewees' profiles and examines the data obtained through in-depth interview. The collected data through participant observation and focus group discussions were structured separately from chapters four to chapter six of this paper respectively. Each of the three data sets could be structured based on its own specific objectives and research questions which collectively contribute to overall research work. As literature suggests, the naturalistic researcher is more concerned to give an account of the reality of the research process specially, on the data analysis and presentation (Gillham, 2000). According to this scholar, data analysis and presentation has its own structure which has broad similarities to a traditional research report but based on its character and essential components, it has quite five different qualities: chronology, logical coherence, aim of the research, research questions and emergent theorizing or explanation.

The first alternative structure of data presentation is in a chronological way where the order in which things happened. This is not quite the same as the logic of the research process: according to this structure, the researcher will discover evidence that relates back to discoveries he or she made earlier; later insights will cause a researcher to revise his or her understanding of what happened before. But in write up, a researcher can switch back and forth to link these up.

The second structure is based on its logical coherence of the data. Chronology is not always going to be adequate as a way of presenting common themes or issues as the above scholar puts. A researcher may need to bring these together and lay them side by side: especially

important when researchers are cross-referring or transplanting different sources of data on the same issue. Third, it can be structured based on the aim of the research: This act as a kind of retrospective effect on the structure. That's where a researcher going and that direction have to be kept in sight, whatever digressions may arise. Fourthly, structuring of the data presentation can be based on emergent theorizing or explanation of the issues being dealt with. This is what gives meaning or understanding to what researchers are about. It is not enough to be descriptive in this type of structure; researchers have to be able to explain what they find.

The fifth structure is based on the research questions: the development of these, in response to researcher's increasingly clear grasp of the issues, is a continuous strand. These are the sub-plots of the narrative, the answers to which will allow researcher to achieve the overall aim. The fifth one is the structure that I mainly used in my data presentation. The first data set obtained through in-depth interview helped me to identify people who have common interest, to identify their assets as well as mobilizing them. This is presented in chapter four.

The second source of data was participant observation and presented in chapter five. This was the next step where a mini business project was designed and implemented together with research participants after identifying the assets and the needs of individuals through interview. Thus the process of program design and implementation was observed through full participation of the researcher. The other source of data was focus group discussion. This was the stage of reflection on the outcome of the research project. The research participants were categorized in to two groups discussed and reflected their ideas focussing on over all research processes. This was also presented under chapter six of this paper.

### Participants Profiles

To start from the profile of participants, as can be observed from the table below, all interviewees have similar backgrounds. They were born in the same village from farming families, they were all male and all of them were married. They only differ in their age, educational status, their current occupation and the number of children they have.

| Interviewees   | Sex  | Age | Educational Background | Place of Birth and Current Address | Background | Current Occupation          | Marital Status | No of Children |
|----------------|------|-----|------------------------|------------------------------------|------------|-----------------------------|----------------|----------------|
| Interviewee:1  | Male | 30  | Grade 8                | Kurkura Village                    | Farmer     | Farming                     | Married        | 2              |
| Interviewee:2  | Male | 38  | Grade 4                | Kurkura Village                    | Farmer     | Farming/daily labourer      | Married        | 4              |
| Interviewee:3  | Male | 52  | Grade 6                | Kurkura Village                    | Farmer     | Farmer                      | Married        | 4              |
| Interviewee:4  | Male | 44  | BA Degree              | Kurkura Village                    | Farmer     | Government worker           | Married        | 1              |
| Interviewee:5  | Male | 36  | Uneducated             | Kurkura Village                    | Farmer     | Farming/daily labourer      | Married        | 1              |
| Interviewee:6  | Male | 35  | Diploma                | Kurkura Village                    | Farmer     | Farming/daily labourer      | Married        | 2              |
| Interviewee:7  | Male | 21  | Uneducated             | Kurkura Village                    | Farmer     | Farming/Informal broker     | Married        | 4              |
| Interviewee:8  | Male | 42  | Grade 8                | Kurkura Village                    | Farmer     | Farming/cart driver         | Married        | 1              |
| Interviewee:9  | Male | 64  | Grade 10               | Kurkura Village                    | Farmer     | Factory guard and/or Farmer | Married        | 4              |
| Interviewee:10 | Male | 75  | Uneducated             | Kurkura Village                    | Farmer     | Farmer                      | Married        | 7              |

Table 4.1: Personal Information of the Interviewees

Their age varies from 21 to 75 years. Regarding their educational status, three of them did not have any formal schooling. The other five interviewees were between the 4th-10th grades. Only two persons had secured higher education certificates: one a diploma (10 +3) and

the other a bachelor degree. Like their age and their educational status, they were also different on their number of children. Among ten interviewees, four of them have 4 children each whereas three interviewees have one child each. The other two persons have two children each and only one interviewee has 7 children of his own.

As data revealed, all of them had been helping their parents by looking after the cows, fetching water and collecting fire woods during their childhood. In all interviewees there were no females because my research participants were all from Abbo Iddir of Bishoftu town in which it had no female members. Actually, I knew that females of Kurkura village have their own iddir but I purposively designed to work with Abbo iddir whose members purely males are thinking that males or husbands are heads and representatives of their own family so that I could easily get necessary information about their family and their community because I thought that males are more available to continuously discuss with compared to females. On the other hand, although females were not included in the research processes and not invited for the interview, the research outcome directly benefited equally both males and females in the family.

In general, the profiles in the above table give us the broad outline of the commonalities and differences of participants. Their personal stories emerging from the in-depth interviews tell us the details of how their lives have been attached to the community's farming activities and how these lives have been challenged by the rapid expansion of the Bishoftu town since a few years.

### **Data Analysis**

I analyzed the data that was obtained through an in-depth interview by three stages. In stage one, I collected, clustered and categorized codes in to potential themes according to Braun & Clarke's (2006) of phase 3 data coding and clustering. Thus in the first stage, I collected data

codes and clustered them by seeking patterns, reviewing themes and creating subthemes following Braun and Clarke's phase 4 and 5. I had gone through the cluster of themes one by one and categorized them into subthemes.

I had gone through the themes themselves and saw if they were actually mutually exclusive enough to be different themes. In this regard, I categorized 120 codes first under six themes by thinking that the themes were good but I also needed to pull them apart so that I got distinct themes standing on their own. For instance, "Gifts and skills" and "Overcoming Adversity or Hardship" are two separate themes. There were a lot of overlaps and commonalities that they may actually be just one theme. I also pulled them apart by defining them differently. By doing this, I came with four major themes and eleven sub themes which became the outline of this chapter. Stage three was the writing up. After I went through these analysis processes, I wrote up the report.

### **Challenges and the Ways of Overcoming the Challenges**

During an in-depth interview, participants narrated what challenges they experienced and how they overcame those challenges in their life. Among those challenges, multiple losses and hardships were narrated in detail. In order to cope with those challenges, interviewees also explained ways of overcoming the challenges. They further explained what gifts and skills they had in the past and present which helped them to improve their livelihood as well. The analysis also covered all of these potential themes.

### **Losses**

Loss is an inevitable part of life, and grief is a natural part of the healing process. The reasons for grief are many, such as the loss of a loved one, the loss of health, or the letting go of a long-held dream. Dealing with a significant loss can be one of the most difficult times in a

person's life ([www.whatsyourgrief.com/](http://www.whatsyourgrief.com/)). Loss is a recurrent theme in human life, always present and bound with life (Kouriatis & Brown, 2007). Extensive research has been conducted on. However, there seems to be paucity in the area of strength based on significant loss experiences. Thus, understanding of interviewees' life story narratives was very significant to my research that is, asset based community development. Supporting this, Nouwen stated: "A deep understanding of one's own pain makes it possible to convert weakness into strength and to offer one's own experience as a source of healing to those who are often lost in the darkness of their own misunderstood sufferings." (cited in Kouriatis & Brown, 2007, p.3.). As understood from the interview data, interviewees encountered multiple kinds of losses in their life.

### **Kinds of Loss**

**Loss of parents** was one of the multiple losses that interviewees experienced in their life. As data revealed, they lost their farm land, education, parents and health. For instance, one interviewee lost his parents in his early childhood. When his mother became pregnant for the first time, unfortunately his father joined military service during the Derg Regime (1974-1991). As soon as he joined the battle field, he died there. Then the child or an interviewee was born after his father died. He was the only child for his father but after his father's death, his mother remarried a man who had a first wife and his own children. Then an interviewee's grandfather was not happy with the marriage of his son's wife to another person. So the grandfather took back the farmland that he transferred to them first and gave it to his own children who were alive.

His grandfather abandoned that because of two reasons: First, his son's wife married to another man. Second, he suspected whether the child that was born belonged to his son or not. Since then, the first interviewee said, "I and my mother became land less from my father's side."

After few years, his mother gave birth, a son and two daughters to her second husband. Although her second husband got three children from her, he did not give any care to her and her children. The affection of her second husband was to his first wife and to the children from his first wife. Besides the first challenge that was losing of the farm land that served as a means of their income, and the second challenge from the second husband became very serious for the mother and the four children. An interviewee was the child without father in the family whereas his two sisters and one brother were children with father and mother but no help from their father. Thus the interviewee and his mother faced multiple losses.

As data shows, another tragedy (loss to death) happened to the interviewee. The incident happened in 1999. One day, as the interviewee narrated, there was a wedding ceremony in their village. The interviewee's mother was invited to the wedding ceremony like other people in the village. During the ceremony, people were showing their happiness through different activities. Some people were dancing; others were eating food and drinking alcohol. In the middle of the ceremony, few individuals were firing the guns. In this instance, while somebody was trying to fire the bullet in the air, unfortunately the gun was directed to the interviewee's mother and killed her. Eventually, four children were left without mother and an interviewee was left without both parents that became the tragedy to the interviewee at a very early age.

Similarly, various kinds of loss such as loss in life, loss in death, loss in abandonment and loss in running away from home faced another interviewee. As understood by interviewing him he first left the home. He also lost his family to search a better life. After he left home, his grandfather took him to live with. However, the child did not continue living with the grandfather for long time because of three reasons: lack of access to education, father's death and family problem. In order to get access to education, he came back to his family's home. He lived

with his mother and began school but he couldn't go beyond grade two. His family specially, his elder brother wanted him to stop the school and engage in farming activity to help the family. Finally, he neither stayed in education nor lived with his family. He left home for the second time which exposed him to the loss of his family specially, his parents in his early teen age.

**Loss of education** is also taken as a loss in many interviewees' lives. Loss may stem not only from death but also from any kind of ending of a significant and meaningful attachment. Furthermore, it may be any type of loss that has a great impact on a person's thoughts, beliefs, feelings, behavior, and relationships to self and others (Kouriatas & Brown, 2007). Thus, loss of education was also another challenge to the interviewees because almost all the interviewees lost their education during their childhood due to family problems. As data shows, some individuals started their education and stopped due to parent's death and other economic problems. Particularly when the father dies, it is culturally mandatory for the son specially, for the first son to take family responsibility. Similarly, other interviewees stopped their education at elementary level and engaged in farming activities due to their parents' ages. When their parents became older and older, they could not work farming activities so that the children were forced to leave the school. As understood from the narrative story, the cause of the loss of land or loss of asset was due to parents' ages and loss of parents through death at children's early age which led them to risks at that time.

Similarly, the other interviewee's challenge began when he was a child. He stopped his school at grade eight because of economic problems. His father had also another wife. As interviewee explained, having many family members made his father to make bias. He turned his face to his second wife and her children. In addition to this, the mother of the interviewee died in the same year when he was in grade eight. These challenges made him to totally stop his

education at his early age. Due to this problem, his grandmother took him to live with her but few times later she also died. He said, “I liked to continue my education like my friends but due to those problems, I was forced to leave the school”. Thus, the most difficult time in his life was loss of education due to his grandmother death.

**Loss of land** due to the expansion of Bishoftu town and investment issues is the other unforgettable challenge in the life of the interviewees. Almost all the interviewees had already detached from the previous life style and did not adapt to the new mode of life that is, to the urban life. Thus, the loss of land led them to confusion. The loss of land was also generating more loses. One interviewee said that, in order to overcome the existing challenges of the loss of land, the husband and his wife discussed and agreed on what they could have to do. The agreement was sending his wife to Arab Country to save the life of their family members who were at risks. Thus, an interviewee was forced to send his wife to Yemen country for domestic work. To do that, he borrowed money and sent her to abroad thinking that she will send the money back by getting the salary but as soon as she arrived Yemen, she faced health problem and she couldn't achieve her objective of getting money and helping her family.

Therefore, her husband again borrowed money and bought air ticket from here (Addis Ababa air lines) through agency worker and sent to Yemen. After staying for four months, she came back to home and now living with her family. He said, “All of these mess was created after we lost our permanent farm land or asset that has been transferred from generation to generation as a source of income.” One interviewee also explained about the land loss in this way:

I have two pairs of oxen for farming and some two cows for milk. I also have small farm land. The other assets I have are eucalyptus trees and a residence house made of wood and iron sheet. Investors took two hectares of my farm land. One hectare was given to

Chinese investors and the other hectare was given to the other investor who engaged in flower project. I do not have other assets beyond these.

Finally, the person lost his land that led him to confusion. This was not only loss in itself but also as an outcome of major losses and state of confusion as to what happens next, where to go and what to do.

**Loss of hope and power to preserve own permanent asset** is another loss as the data showed. Besides the loss of farm land, one of the interviewees explained how Loss of hope and power influenced him not to preserve own permanent asset as follow:

I regretted for being wasting my money, time and energy in planting trees and giving care specially, for these eucalyptus trees. It has been my permanent asset, renewable resource that has been helping me as sources of income. Now all of these assets are waiting to be destroyed together with the land loss. Cattle have no place for grazing so that they will be lost soon or sold and these trees will be destroyed and other people will build houses in place. These assets cannot be replaced by anything. This made me loss of future hope and power to preserve my permanent assets not only me but also most of our village communities.

**Loss of dream/goal** as narrated by one of the interviewees is another challenge. As data revealed, the challenge of this interviewee was not attached to the loss of farm land but to his dream of education. His goal was to join higher institution directly after completing the high school but he failed to join though he was one of those students who were computing for rank in the class while he was in high school.

The challenge troubled him for the time being but gradually, he had opportunity for joining Teachers Training Institution (TTI), College and University level. Later on, he achieved his goal and reached where he wished to reach. The second challenge was on building residential house. First, he got the residential place but he did not have enough money to build a house on this place. To build a house, it costs about 200,000 to 300,000 ETB. This is very huge money for

a person working in a government office and waiting only for the monthly salary. That was also a challenge for him. Though he lost his dream and goal, he did not sit simply. He was persistently in pursuit of his goal.

Other interviewee also explained regarding the loss of dream, goal and future hope focusing more on problems than assets by saying that “having these assets specially farm land and cattle will be a dream because there is no large area of land for cattle to eat grasses. Farm lands were taken from us by the government so that the land becomes narrow and narrow for farmers. We don’t have other place to go.” He was saying this being in uncomfortable mood thinking about his future bending down his head and putting his right fingers on his right check.

Similarly, another interviewee narrated that he lost the dream of getting farm land from his family. As data revealed, he left his family’s home at his early age. He lived in Jimma for some years by working different activities as daily laborer and obtained constructive skills through experience. He then decided to come back to his family expecting that he would get farm land as well as residential place from his family but things went opposite. While he came back even his family lost all of their o land due to investments and expansion of Bishoftu town. Thus his dream or goal of getting farm land and even getting residential place was not achieved.

**Loss of job** was another challenge. One interviewee narrated his life story regarding the loss of job as follows:

I served the Derg Regime from 1974-1991. I also got married there whereas after the regime was defeated, I came back to my birth place in 1993 with my wife and my children. However, my family and I faced great challenges because we did not have any resources to survive. We did not have land to farm, money to use, enough basic needs to live properly.

Loss of job for this participant was a means of survival. After facing problems, he and his wife were hired as a domestic worker working for other families and survived. They went through

these challenges and became independent family. Thus, loss of job can be seen as the means of survival

### **Consequences of loss**

As loss is multidimensional, its consequence: Instability, Irresponsibility, hardship and cultural pressure are also some of the many consequences of loss.

**Instability** is one of the consequences of loss. For instance, loss brought economic, social and psychological instability on the life of these people. Loss of farm land means lack of food and means of income so that all the family members faced economic problems. Similarly, loss of education restricted their job opportunity to work and survive in the absence of their farm land. In the same way, loss of parents has social and psychological consequences on their life. However, it can be seen in both ways. On one hand, they felt as if they were not equal to others with parents. On the other hand, they felt as if they learned a lot from their challenges and helped them to live independently.

**Irresponsibility** is also one of the consequences of loss. As data revealed, one person was engaged in illegal trading because of the loss of the lack of farm land but one day his properties were robbed or taken away by police at check point when he came from Harar. He further stated in the following way:

I left with only 50 ETB in my pocket at that time. Since I was very angry and lost hope with the event, I did not take care for my remaining money. I used the rest of my money inappropriately and finished it. That was the challenge for me that I never forgets.

Thus, due to multiple losses, he felt irresponsibility which can also be considered loss of a sense of responsibility, so the consequence is not just an outcome of one kind of loss but the loss of a different kind in and of itself.

**Hardship** is also another consequence of loss. As participants explained, their land was taken away because of rapid expansion of Bishoftu town and due to investment issues. Since they have been farmers, their life has been depending on farming lands and rearing cattle. However, as their current situation shows, they became landless. So it is impossible to rear many cattle and farm large land as earlier since there is not enough farm land and wide grazing areas. Thus, the only alternative one is just keeping two to three oxen for plowing the existing small farm land for very few people. Some individuals who have one to two cows for using milk are also restricting them in their own garden. In this case, they are facing hardship on the scarcity of farm land.

**Family hardship** is another challenge was the family hardship that impacts on most interviewees (participants). As the data revealed, all of the participants face life challenges but the types of challenges and the way of overcoming were different from each other accordingly. For some, parents' death was the challenge and for others, the age of the parents was the challenge. Still for some other families' economic problem was the challenge. In all of the challenges, the participants faced hardship and took family responsibilities.

Leaving family to go to school was actually not entirely loss but a kind of choosing to lose something in order to gain something. For instance, one of the interviewees faced challenges from two directions during his past life. The first challenge was raised from his mother and elder brother. The second challenge was from his wife. He narrated about the disagreement between him and his family especially, from his mother and his elder brother. He said, "My mother wanted me to help her but I wanted to learn and because of this the disagreement began." He also pointed out that the source of the conflict was his elder brother who was a farmer and had no

awareness about the use of education. So he also wanted his younger brother, an interviewee, to stop his education and help the family.

On the contrary, an interviewee said, “At that time, I was clever, scored good marks and also had great interest to continue my education where as the disagreement became increased from time to time and came to climax in 1988 E.C. which was taken as the main reason for leaving my family’s home.” Impacts of wife’s illness (health issues) were another family hardship. One participant narrated how he has been facing family hard ship as follows:

Farming activity is an activity when a husband and a wife being together and work in the field. In this regard, my wife had been helping me in the farming field but after the last three years she became a diabetes Millets patient. So treating her and managing my family in all directions were loaded on me. I lose much money to continuously treat her. I heard information about the disease which says when someone who is a diabetes millets patient is wounded; he or she cannot be cured.

However, it is obvious to be injured as seen from experience when someone goes to farm land to work. Thus, she cannot work with me. She rather needs others’ help. In order to escape from this risk, she chose to stay at home and due to this; I have been facing great financial and psychological challenges since few years. I am still struggling and God knows about my future. (Story of one interviewee regarding the impact of his wife’s illness)

**War and hunger hardship** is another hardship because of the consequences of loss. Beside the family hardship, interviewees also explained that they faced hunger hardship and war field hardship. For instance two interviewees narrated that they participated in the war during the Derg Regim where Shabian army controlled their teams for some times and then. The Derg army came and re controlled the area. Finally, the Derg brought those soldiers who had been under the control of Shabia to Bilate Military Training campus for restorative training. In this way, they

were being tossed around. They also explained that they faced great problem both by losing their beloved friends war field and at the same time faced a great hunger.

On the other hand, they reflected that they are very happy because they went out of these problems and became independent persons. They married and got children and even one of them also worked hard and bought a Bajaj car and started his private business where hardship made them strong. In general, hardship makes a stronger person however so the consequence of hardship can be positive but it is important not to fall into the trap that says people should go through hardship in order to be strong.

**Cultural pressure** is another challenge. Gerontocracy or cultural and family pressure where participants are expected/compelled to listen to elders and do as elders say was another unforgettable challenge in the life of one participant. As this participant narrated, his family wanted him to work only for them rather than encouraging him to have his own asset whereas his aim was to help them as well as to create his own asset. This conflict forced him to leave his family's home. He said, "I escaped to my elder sister who was living in Finfo. As soon as I reached there, I told her not to give any information to anybody about me. Then she accepted my idea and closed information." A week later, his mother suspected and came to her daughter's home in search of her son. As she promised, an interviewee's sister was unwilling to disclose information about her younger brother to their mother. Finally, the mother couldn't find her son so that she went back to her home. An interviewee continued to narrate the event after his mother went back to her home in this way:

I suspected that my mother might come and take me back one day. But I once decided not to go back to my family's home so that I planned to change place of living. Then I left my sister's home and was employed as a farmer in one rural family around Finfo. After I lived for two and a half years there, one day I came to visit my sister. Unfortunately, she

told me that our relative from our rural village died. Then I and my sister went to our birth place to bury the dead. When we arrived there, my mother saw me and cried to show her feelings. Then she greeted me first and then gradually approached me for negotiation. She asked me to live with her but I said no. Then she called some elders from the village to settle the disagreement between me and the family. Finally, the elders forced me to live with my mother. They told me that I would live with her and my mother should send me to school fulfilling all the educational materials for me. They also told me that I should help her after school.

This gerontocracy or family and community pressure continued by the elders and an interviewee took his own crops and gave them their own. However, his mother and his elder brother were not interested with the division of that production. Then the conflict was raised due to priority problem. He said, “I was responsible for the farming. I planned and prioritized activities to be done first and then next whereas my family’s intention was just to work and finish their own first and then pass to mine.” He further elaborated what he experienced from his mother and elder brother as follow:

My younger brothers and sisters liked me but my elder brother was influential in the family so that all the family members support his idea. He and my mother created problem on me. It is not the issue of priority for the appearance of the conflict as I said earlier but my family wanted to exploit my labour. It was me who plough the entire farm field during the summer but when it comes to harvest, they left me alone and harvest their own share. I was very angry and felt sad with their decision and action so I again left their house and searching for other job.

Family/cultural pressure on eldest son was another challenge in the life of most children in general and on the life of some interviewees in particular. For instance, the two participants were government soldier during the Derg Regime and they associated their main challenges to military life. Both of them were forced to stop their education in their early age because it was culturally

believed that the first son should take family responsibility filling in for father (when father dies, son steps up to the plate).

Therefore, eldest son is considered as father since family or cultural pressure influenced them to stop their education and take responsibility. If they were educated, they would have secured their means of income. Thus loss of farm land as well as lack of the sources of another income gradually had negative effects.

### **Early family responsibility**

The data obtained from some participants revealed that family responsibility was another challenge. One participant narrated that he was responsible for his parents since both parents became aged. Thus an alternative action he took was just being employed in one rural family with 1000 ETB per year in which half of his money was paid for him in cash and another half paid in kind. After he lived for three years employers became attracted with the employee's good behavior and good activities.

They considered the employee as their own child but he refused and came back to his parent's home. Then he rejoined his parents and engaged in agricultural activities to help them. His parents also gave him a plot of land as his own property. Then he felt confidence, took family responsibility and continued to help his parents and himself by farming that land. However, his life challenges of the second interviewee began after his father died because he took family responsibility and burden before the right age of taking family responsibilities.

### **Consequences of hardship**

The costs of hardship are many as data revealed. After losing of their permanent assets, gradually, Kurkura community became economically affected. Their sustainable source of income was lost once and for all. In this regard, the families could not provide enough crops, to

feed their family, could not afford enough money to buy clothes for their children as well as other benefits related to money specially the money that was generated from their farm land and cattle.

This community is also socially as well as culturally affected. Their previous social tie was very strong. They had a close relationship among each other because they have blood ties and daily visited each other, exchange information through drinking coffee together. However, they became disrupted by the new phenomenon. The new residents settled on their farmland as well as in their village so the relationships and cultural practices are not smooth as before.

These people are also psychologically affected since they lost their big and permanent assets farmland and cattle. Most of them are pessimists. They lose hope, feel risk, mentally depressed and physically diminished. They are exposed to lack of money and they are unable to satisfy their needs. Feel powerless and negative self image and more suffering. In general, the consequences of loss and hardships faced by this community are many and things described above are some of them.

In general, this research showed that significant personal losses have a great impact on a personal and social dimension. Most of the time loss is related to the death of parents or kin; however, since loss is multidimensional, “space” should be given to participants to also express other possible personal loss experiences that can be of great importance and meaning in terms of the impact of that loss on the self and also space should be given to the ways of multiple healings for their multiple losses.

## **Overcoming Adversity**

### **Learning survival skills**

Experiencing difficulties and challenges through losses have many negative impacts on the life of a person; however, they may either make a person become stronger in searching new survival skills as well as beginning new life style or leads to unrecoverable life and death. According to the data obtained through interviews, most individuals gained new skills by their own in order to survive themselves.

As narrated by one of the interviewees, his wife suffered from diabetes mellitus disease. Since they understood the seriousness of the disease as well as that they could not afford money to buy medicine. Then, they decided to be the member of the diabetes mellitus patients' association. Being recognized as a member indicates, being easily getting medical services from the association.

Thus, an interviewee has been leading life in this way until his wife started benefitting from the Association. Now their association is giving her insulin free of charge on a monthly basis with a daily testing machine. First, the husband was taught by the association how to administer injection. He treated her for two years and in the mean time, she was also taught how to use the machine by herself. In this way, they learnt the new skill and able to survive.

Similarly, others shift from farming skills to trading skills. For instance, one interviewee stated that his mother became a merchant. She walked long distance on foot between two markets: remote rural market and Bishoftu town for her children's survival. Though preparing food as well as doing all the house chores for the family was traditionally familiar to females' role, her son or the interviewee was doing the house chores such as cooking food, fetching

water, collecting fire wood. This was because he was the first child in the family. In this case they developed a survival skill.

### **Positive thinking**

Positive thinking, forward looking and hope are another way of overcoming adversity. As data revealed, one interviewee was forwarding on his wife and daughter's entrepreneurial skills. An interviewee's daughter was a grade eight student. She was the first child in the family. After losing their farm land and stopping farming activities, an interviewee's family had opened small grocery in which the wife of the interviewee is working.

Thinking positively from their own side or perspective, the parents assigned their daughter to work in the grocery with her mother. They understood their daughter's help as a good thing but the question of future risk still exists because she might soon leave her education if things will be continued this way. They even planned to send her to Arab country after she completed grade 10 at her 16 years old.

In general, though they are living in uncomfortable life situations because of the loss of their farm land as data shows, through hard working, domestic working as well as working as a guard in different factories around them, most interviewees refusing despair, refusing lose hope, as well as living on hope through developing new survival skills.

### **Education as important to overcome adversity**

Almost all interviewees understood that education is important to overcome hardships. Even though the life becomes hard for them, they send their children to school. For instance, one interviewee has four children where all of them are attending their school. I asked him how he managed to send all of these four children to school. That is, whether he had enough resources, capacity or not? Then he replied, "Actually, I have no many assets especially, at this time

because once I lost my farm land. However, I decided to send my children to school because *I* don't want my children to face the same experience that I faced thinking that he experienced a misfortune." Thus, they prefer their children to go to school than engaging in other activities. This shows that whatever situation they live in, they are committed to their children's education.

In addition to education, some parents also found life alternatives for their children. As one interviewee narrated, his first son who is 17 refused to attend his education at his childhood age. Beside this, the child has some mental problem. Thus, the father found him another alternative that is buying horse and cart encouraging working on it through setting goals.

### **Persistent search for solution**

According to the data obtained through interviews, all the interviewees faced challenges in their course of life. In spite of individual as well as collective challenges that they faced in their life, they persistently search for solutions. Some of them found jobs in factories working as guardians, others as daily laborers, and others engaged in house construction activities, and some others created their own small businesses such as opening small grocery and working on horse and cart. However, this is not to say that they are leading better life compared to their previous livelihood but to show that they are responsive to their problems in finding solutions and making their families stable as much as they can.

Besides these general themes, one of the interviewees narrated his challenges and how he found solution. Unfortunately, his wife became sick and he became challenged. He took her to different health centers for treatment but different physicians could not identify her disease for some times. Yet he did not stop searching for solution. He continued to take her to other new clinics that he had never contacted before. One day, he took his wife to Ada's clinic, a private clinic found in Bishoftu town, where a medical doctor diagnosed his wife's sickness as a

diabetes millets. Then the doctor started to give her medical treatment there. After sometime, she was transferred to Bishoftu Hospital. While her husband was following up her treatment, he met some individuals in the hospital who had the same problem as his wife. They told him that there is a diabetes millets patients' association. Through this continual search, he found solutions which made him a little more stable.

Sometimes people have to have luck on their side... sometimes what is unexplainable skill is considered luck. One interviewee explained about his adversity saying that "I was a soldier during the Derg Regime. My role was detecting explosives on the war field. While I was engaged in that obligation, one day in 1991, the war was opened in every direction. Hundreds and thousands of people died in the war field but I survived with help of God. So in whatever name it comes luck is an important factor in overcoming adversity).

### **Persistence in pursuit of goal**

Interviewees have experienced different losses in their life. As data show, the most difficult time in their life was when they loss their farmland because their land was everything for them. They attached all of their benefits: economic, social, cultural, psychological as well as political benefits to their land. It was the permanent asset and the base for their survivals passed from their ancestors to them and expected to be passed again to their children. The loss of this vital asset in turn led them to loss of future hope and dream which increased their grievances.

Unlike others, the challenge of one interviewee was associated to his education although the loss of farmland indirectly has negative impact on him. He was one of those students who were competing for rank in the class when he was in the high school. His goal was to join higher institution directly after completing grade twelve but he could not directly join higher institution. This problem troubled him for the time being but after some years, gradually, he had

opportunities to join Teachers Training Institution (TTI), College and University level. Later on, he achieved his goal and reached where he had wished to reach.

His second challenge was on building residential house. First, he got a plot but did not have enough money to build a house, which costs about 200,000 to 300,000 ETB. This is a very huge money for a person working in a government office whose income is only his monthly salary. This in turn challenged his dream but he is persistent to achieve his goal.

Similarly, another interviewee was unable to stay at home after losing. His goal was to be an independent person leading his family. He went to Akaki town, one of the sub cities in Finfine and was employed in one road construction project as a daily laborer. He worked there for some three years where he gained the construction skills with which he came back to Bishoftu. He is engaging in the same activity as a local contractor and earning money. Thus, he worked hard in a tiresome way and achieved his goal.

### **Overcoming challenges**

As data shows, most interviewees took risks to overcome their challenges. Some borrowed money from saving and credit association. Some participated in equb association to build house and start some small businesses. As they intended, they also achieved their goals though taking risk is so difficult. The other way of coming out of challenge was braking out of traditional roles.

Some interviewees were trying to change their role from traditional way of farming activities to the modern way of rearing cows for milk in their compound. Some others were already changed their role to trading as well as construction roles through developing necessary skills by engaging in the activities. For instance, some started trading coffee by going far away from their home. Searching for another job was not actually because they hate their previous

farming activities but because of the inability to work as usual in their natural settings due to loss of farmland.

In the past, during harvesting time, this community hired individuals as daily laborers to harvest their crops. They knew the difference between employer and employee to some extent. Thus, they perceived those individuals who had been working in different factories as daily laborers were poor. This time, most of the individuals from Kurkura community are facing the same experience as a daily laborer losing their previous privileges. However, they were not losing hope. Although they are not satisfied by the situation, they changed their attitude towards daily laborers; they started to share similar experience with them hoping that they will come out of their problems.

### **Hard work contributes to success**

Hard work, which is considered to be the base for success is about doing something that may not directly inspire a person but that is necessary for a person to achieve his/her goal (what does hard work really mean? (Internet source: <http://www.pearsoned.com/education-blog/hard-work-gotten-today/>). As data revealed all interviewees were successful in their past life though they complained about the present situation in relation to loss of farm land. Hard working contributes to their success. For instance, most of them were successful in their agricultural production and leading their families properly in the past. All of them are still successful in their marriage and having children. Only one interviewee is successful in his education. The base for their success was their hard working. Most of them are being versatile even after facing problems by doing all kinds of work: farming activities, working as a daily laborer in the factory, as a guardian, and as merchants.

According to the data, education also played a great role for the success of some interviewees. One of the interviewees whose families are farmers has first degree and became the government worker. The other interviewee is also a hard worker and very much committed to upgrade himself through education. Thus they considered education as success and hard working as the base of their success.

Numerous studies show that happy individuals are successful across multiple life domains, including marriage, friendship, income, work performance, and health (Lyubomirsky & etal, 2005). Similarly, all of these interviewees are successful in their marriage because all of them established their own family. One of the interviewees expressed his feeling saying that some people complain their way of life.

He explained that he was not married when he joined military campaign during the Derg Regime and faced serious problems. After his return from the war field, he was dependant on his parents but gradually, he worked hard and married. Thus he felt that establishing family as success. Similarly another interviewee explained that he had tried many activities for his life survival including farming activities, trading clothes and trading coffee but in all of these occupations, he failed to be successful. What he achieved in his life was only getting married. He married and has one child. Hence, he considered that establishing family as success.

Many interviewees think that their children's success as their own success. One of the interviewees has four children. Three of them have their own job and become independent. His first son is a mechanic whereas his first daughter got married and has two children. She is now a housewife. His second daughter is a government worker. She also got married and has one child. The second one has completed grade ten but has not yet got job. Thus almost all of his children

have secured their life being independent. He did not hide the challenges that he faced in giving care of his children until they became independent. He said,

We did not have any resources except our labor. After we lost our own farmland, I and my wife were employed as domestic worker at different places and collected some money. Next, we used the money and got farming land as a contract from the neighboring kebele. In this way we have been leading our family and our children became successful. Thus, I believe that our children's success is our success.

Living with neighbors and other community in harmony through creating smooth social relations indicate success. For instance, one interviewee explained that he lives peacefully with his neighborhoods, colleagues at work place and with friends. He is participating in Iddir, religious fellowships, wedding ceremonies, during funerals, and so on. In which an interviewee considered good social relations all as success in life. Caring about others such as family support contributes to success. Besides his own effort, one interviewee witnessed that the contribution of his family played a great role to be successful in his education. They provided him food, clothes and educational materials. Thus caring about others contributes to success.

### **Gifts and Skills**

This chapter particularly, this section answers one of the research questions set as 'What are the existing assets (skills, gifts and capacities) of the association's individual members?' Facing challenges not always but sometimes leads to developing new survival skills. According to the data, most interviewees suffer a lot about their future risks due loss of their intergenerational asset that is farmland. In spite of these sufferings, different individuals have developed different new survival skills in addition to their pre-existing skills. For instance, some individuals were working in the newly emerged flower project around their village as daily laborers using their previous farming skills whereas some others developed their own new

survival skills such as entrepreneur skills by opening small groceries as well as shops. Whereas one interviewee did not associate the way he developed his entrepreneurial skills to his recent land loss. He engaged in a local trading in his late adolescent age narrating the way he began his skills saying:

I observed that somebody who had no farm land in our neighbor was buying and selling eggs as well as hens and got money. Then I was attracted to do the same thing with that person. I had gone to market early in the morning. I tried to buy and sell eggs. Then I saved some money. Meanwhile I shifted from eggs to sheep and goat. Then I was buying sheep and goats from the farmers with some discount price and selling to the merchants who came from a distant place. This activity attracted me to go further in trading. Then I decided to go far from my birth place and start trading at Jimma area.

However, two individuals from the interviews developed other survival skills such as home construction skills. One person, who is relatively young in age compared to other interviewees, has a driving license but he has not yet fully used it as a source of income.

Elders, specially, who lead their local iddir have also traditional and cultural way of handling their association or neighborhood communities. Hence they have managerial skills. They have also additional skills. They mediate problems when it happened between individuals in their neighborhood community in order to settle the disputes. Particularly, one interviewee explained that he is nominated even at the district level as one of the elders who can resolve the conflict. Thus, some of them have problem solving skills. One of these elders is also working as a guard in one factory where he developed another alternative survival skill by shifting from farming activities. Actually, his previous experience being a soldier helped him to be employed in the factory and secure some sort of income.

Living with hope is another survival skill that participants developed through their course of life. According to the data, facing challenges sometimes led them to hard working and living with hope through developing new survival sets of skills in settling the existing problems. As one interviewee narrated, he faced challenges because of the lack of maturity at his early age to manage family. Besides his father's death at the interviewee's early adolescent age, there were lack of crops in the house and lack of enough food to eat. These problems together with family responsibilities created challenges on him that he not forgotten in his life.

Currently, he is responsible for four of his biological children, two of his adopted children and his mother whose age is 80. All of the family members are dependent on him and on his wife which makes his life very challenging. Though there are challenges, he lives with hope. Not only hope but he is working and getting benefit from different activities. He sometimes works in a packing factory as a daily laborer. He also fattens some oxen in his compound. He has also opened a small shop with his wife and his daughter. He has different skills in different areas of jobs so that he is developing new alternative survival skills shifting half way from the former agricultural activities. Positive thinking and forward looking leads someone to develop good communicative skills and live with others peacefully. Regarding this one interviewee said,

I naturally do not want to hurt anybody. I think this positive thinking developed in my life and helped me to make social relationships with others. I also thought that, this positive thinking made me to feel self-confidence, work hard and became successful in my life. I am a planned person. I plan to do what I can and leave what I cannot. I plan based on my resource and ability. I live my life; I do not worry myself to live as others live. I am not over ambitious and put myself in the stress. All of these things are my gifts.

Therefore, positive thinking towards other people led to positive social relationships and making social connections, having positive social relationship and social connections with others in turn develops a sense of confidence.

Scouting and intelligence work can be a natural gift or a skill achieved through training. As one interviewee explained, he had taken a military training and served as a soldier. This experience is an asset that could be converted into other skills. Using those military skills, he is currently working as a guard.

Table 4.2: Summary of Individual Interviewee's Assets (skills, gifts and talents)

| <b>Interviewees</b> | <b>Asset</b>                                                                                                                            | <b>Skills</b>                                                                                                                                                              | <b>Gifts</b>                                                                                                                                   |
|---------------------|-----------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|
| Interviewee1        | Residence house, small farm land, a pair of oxen, one cow, six sheep, three donkeys, a carhorse and a small shop.                       | Farming skills, packing skills in the factory, Ox fattening skills and marketing skills                                                                                    |                                                                                                                                                |
| Interviewee2        | Residence house, small farm land, a pair of oxen, one cow, six sheep, three donkeys, a cart horse and a small shop.                     | Farming skills, packing skills in the factory, ox fattening skills and marketing skills                                                                                    | Positive thinking for people, living with other individuals with mutual relationship                                                           |
| Interviewee3        | Two pairs of oxen for farming, two cows for milk, small farm land, eucalyptus trees and a residence house made of wood and iron sheet   | Modern skills of rearing cattle                                                                                                                                            |                                                                                                                                                |
| Interviewee4        | A child, a residence house made up of bricks, renting rooms, salary or financial asset, association membership, health and extra time,  | Skills: teaching skills, educational administrative skills, computer skills, Video recording skills and curriculum development, educational supervision, teachers' affairs | Positive attitude towards any person, sympathy, humanity and helping people, loving my job and effectively accomplishing my activities on time |
| Interviewee5        | Residence house, vision and hope to, health, association membership                                                                     | construction skill, farming skill and skill of selling coffee and clothes                                                                                                  |                                                                                                                                                |
| Interviewee6        | health and residence house                                                                                                              | construction skills, farming skills and skills in shoe factory                                                                                                             | Imitation and creativity                                                                                                                       |
| Interviewee7        | Four children, seven cows, three donkeys, a horse and a cart, small farm land, a residence house, and house with eight rooms to be rent | Farming skills, military skills and horse cart driving skills as well as neighbourhood conflict resolution skills                                                          | Positive attitude towards neighbours, avoiding bad habits such as alcoholics and smokers                                                       |
| Interviewee8        | A child, a residence house, a three wheels driving car or Bajaj, a cart and a horse, hens, small farm land and labour.                  | 3 <sup>rd</sup> level car driving skills licence, informal broker skills                                                                                                   | Tolerance, positive thinking,                                                                                                                  |
| Interviewee9        | Two pairs of oxen, five sheep and three donkeys, small farmland, Education and retirement pension of Derg military service as well.     | Farming skills, Military skills, working in the factory as guard.                                                                                                          | Being honest, respect for others                                                                                                               |
| Interviewee 10      | A house made up of wood and mud, Labor                                                                                                  | Farming skills                                                                                                                                                             | Honesty                                                                                                                                        |

In general, the above lists of individual assets indicate that there are potential capacities for change through mobilizing and utilizing these assets. Whereas, for the sake of this research project, very few assets such as ideas, small amount of money, labor, social capital or the relationships between participants, construction skills, management skills were utilized. Thus these were the participants who mobilized themselves and also mobilized their emotional, psychological, and material as well as successfully participated in the ABCD intervention research. This process led neatly to the following chapters that discussed the processes of ABCD and PAR.

## Chapter Five: The Action Research Plans and its Processes

### **Introduction**

This chapter presents data that I gathered through participant observation. One of the research questions is ‘how can the processes of ABCD model through community participation can identify, mobilize, and utilize the existing assets, skills and capacities within the Abbo Iddir community?’ The whole chapter thus answers this question. An action oriented activities towards change that were being run by one interested group containing twenty-five individuals or research participants. In which these individuals began from coming together and conducting different meetings, generated ideas, assessed their existing assets, needs, designed and implemented projects to satisfy their needs.

Hence, observable activities or evidence based activities by the research participants during actual practice were narrated step by step. Four things were considered as the basic requirements in starting a group. These were need assessment, strategic identification that the group planned to achieve a goal, the possible time frame for strategic implementation by the group and evaluation of the results achieved.

### **Principles of Group Work Approach**

For any practice to be successful, it must follow certain principles. The group work approach that we (I and the research participants) followed had principles and techniques which we used as guidelines. The three guiding principles of the group work approach we employed were initial concern, individualization, and collective decision-making.

#### **Initial concern**

Particular attention was given to the group’s initial concerns and resistance, usually by acknowledging that most beginnings tend to evoke conflicting feelings of hope and uncertainty,

or excitement, and fear of the unknown. Thus, we began by dealing with parts of the total issues such as finding solution for the high basic commodity price, rather than attempting to solve whole community problems within a short period of time, as some individuals had expected.

The initial concern was not only the problem of high commodity price but the availability as well as the time and labor it consumed to get those basic commodities. Therefore, these concerns could be identified and solved at the initial.

### **Individualization**

The problems and needs of individual members as a part of whole community led to participation in the group. Our individual problems and needs emerged as we seek our identity within the group. Often, group members require special support, confrontation or reinforcement, for contributions to the group, as a means of acknowledging movement towards change and self-realization. Therefore, it is through these group considerations that the research participants set action plans and had implemented by group guiding principles.

In the processes of our action research, all the members have their own roles and responsibilities either as an individual or as committee members or collective action. Specially, in order to facilitate our roles, we formed different committees that could act on different activities. These were executive committee, management committee, and internal audit committee. The executive committee had five members in it: a chair person, a clerk, a cashier, a financial worker and one person as a member. The management committee had three members: a chair, a clerk and a member. Like management committee, an internal audit committee had also three persons: a chair, a clerk and a member.

### **Collective decision-making**

I, as a facilitator recognized the worth, dignity, and uniqueness of group members, and enabled them to assume increasing responsibility and control in group deliberations and planning. Each individual member was encouraged to support the group's efforts. That led to a better level of self-direction as could be observed from the different pictures at different stages in this chapter. They did this based on certain decision making principles: For instance, considering collective/group decision making principles as an evolutionary process, as a circular rather than a linear process, as many different types of influences that affect a group's decision making and as a system of external and internal constraints. These four principles revealed that decision making was part of a larger problem-solving process by engaging when there was a need to address an unsatisfactory situation or overcome some obstacle.

In general, a participatory action research is an 'inquiry as a means by which people engage together to explore some significant aspect of their lives, to understand it better and to transform their action so as to meet their purposes more fully' (Reason 1994a cited in Sek 2009, p. 64). This definition highlights the transformational role research can play in everyday social work practice and in the lives of people who use social services. Furthermore, this methodology underpins a participatory and constructivist worldview.

### **Implementation of the ABCD Approach through PAR Processes**

One of this research questions is to understand how ABCD approach works. As Dan Oedekoven (2006) stated, the ABCD approach requires five steps that will help a community to be building blocks necessary for a bright new future. The first step is mapping or inventorying the assets of individuals, associations, institutions, and organizations within the community. The second step is building relationships within the community for mutually beneficial problem

solving. The third step is mobilizing community's assets to take full advantage of them for community development and information sharing purposes. The fourth step is building a community vision and plan based on input from a large, broadly represented community group and the last and the fifth step in ABCD processes is identifying and accessing those resources needed from outside the community.

Step one and two above such as mapping assets of individuals and building relationships within a group of community were presented through narratives of individual life stories in chapter four in-depth interviews. The assets of individuals such as skills, gifts, and success stories of individuals were also identified through individual in-depth interview and carried out within the community for mutual benefits. In fact, all the steps were not entitled but implicitly embedded in the processes. The other three steps in implementing ABCD are presented here through action research processes in which the processes were divided into many action plans.

### **Action plan one**

Action research is a cyclical process in which planning, acting, and reflections are recursive at different steps in the same project. The first action plan of this project was developed through mutual understanding between the researcher and the members of a local association, the Abbo Iddir Association. Those common issues were lack of infrastructures such as clean water, electricity, loss of farm land and high price commodities. After discussing on common issues and challenges of the community, those issues or needs were prioritized to find solutions first for high commodity price.

The idea of this local business creation came up to address the prevalent issues of high commodities prices due to lack of basic commodities and services within the community. Then some individuals who embraced the idea from within Abbo Iddir Association came together and

formed a sub-association. As a facilitator of the ABCD project, I automatically became a member of the sub-association because the sole purpose of the association was to carry out the ABCD project through creating and running local business.

The association was first named as ‘Walda Gudina Umata Kurkura Lama’ which means ‘Kukura Two Community Development Association’. I used these names interchangeably in this paper some times in Afan Oromo and other times in English just to say the same thing. After we organized ourselves through electing committees, contributing money for initial capital and decided to work on basic commodities provision, we wanted to accomplish two important things before hand: First, we wanted to get legal recognition or certificate for the security of our association.

Second, we wanted to work on local business through basic commodity provision. In order to achieve these objectives, it was mandatory to modify the name of our association. Hence, the previous ‘Kurkura Two Community Development Association’ was modified as ‘Kurkura Two Community Consumers Cooperative Association’. Finally, we got certificate and legal recognition for our association. Then this new association conducted its first formal meeting on 2013-09-27 and made decisions in the following priority areas such as the deadline for membership registration fee, buying shares, accepting additional members and implementing the plan to create a local business.

The main aim of the plan was to form basic foundational issues for our association. Thus, we discussed and made decisions regarding the above issues based on the priorities members identified. In this regard, first we decided that the deadline for the membership registration fee and buying share would be on 2013-10-09. Then we made decisions on how to increase our capital budget in order to start our local business, supply enough commodities for the customers

and expand our community services. In this case, one of the alternatives to increase our capital budget was to increase the number of members. So we needed additional membership to work together to solve our common problems. In order to do this, we decided to prepare both written and oral announcement and make it open to the public at iddir meetings. We also decided to make thirty copies of the written announcement and display at different areas of the site. So that people could easily access it. This announcement would stay in place between September 28, 2013 and October 09, 2013.

Third, we made a business plan. The plan was concerned with how to bring small amount of basic commodities such as sugar, oil and wheat powder to start both local business and community service. We agreed to start our business by bringing 200kg of sugar first and see the situation. Based on that situation, we would decide on the amount of sugar that would satisfy the community's needs.

### **Action plan two**

The association had two committees': executive committee and managerial committee who had five members and three members respectively. The executive committee is a committee that can discuss on different agendas proposed by members of the association and decide together what has to be done. This committee also can decide on the association's finance. The managerial committee in its turn follows up whether the activities were done smoothly or not regarding the association's money.

Then the association's executive committee conducted a meeting on 2013-10-10 and planned to implement four activities. The first activity was fulfilling necessary working materials. The second activity was introducing all the residents who were not the members of the association to come and get service from the association, the third activity was ordering the

banners that introduces our association and services to public and fourth, deciding the first opening date to give community service by distributing basic commodities.

Actually, the association had a legal recognition to create local business but had no place for office. It rented one for shopping and another room for assembling materials. The members' or the committees' meeting have been held sometimes under trees and other times under newly built private buildings. Thus, regarding the first issue of providing the necessary working materials, the executive committee allowed budget for buying necessary instruments for shopping activities and office equipment.

Based on this, we allowed the budget to buy 23 items. Some of these items were: a file cabinet necessary for holding the documents, note books for registration, note books for minute writing, for auditing, and for protocol. In addition to these, we planned to buy file cabinets for incoming and outgoing letters, for putting application letters, members' personal files, and planned to print receipts (receipts for income and expenditure), and to print seals. Similarly, decisions were made to buy different stationary materials such as pens, pencils, fastener, stapler, staples, duplication paper, calculator machine, two tables and two chairs, and beam balance.

Once the association's address/place/service quarter is determined and the office is organized, the second decision was made to introduce our community service to the residents to whom our association would provide basic commodities at a fair price. By fair price we meant fair when compared to the price of private shops so that every resident should be able to access these services. We also agreed to inform people about our service both orally and in a written form as announcement.

Third, we decided to prepare four banners that would introduce our association and our services to the community. In this regard, we planned to erect these banners at different places in

the site to attract customers. Finally, we decided to accomplish all these works and start distributing basic commodities to the residents at fair price on 2013-06-12.

### **Action plan three**

The meeting was continued on 2013-06-09 by the members of Kurkura Community Development Association. The main purpose of the meeting was to fix the regular meeting dates of the members of the association and deciding on the members expected fees. These expected fees were the members' registration fee, paying for share, and monthly payouts. For instance an individual member is expected to pay and complete 200ETB for registration, 1000 ETB for share which could be completed within a year and 20 ETB as a monthly payout. The main aim of these payments was to increase our financial capital and then start the actual business. In this regard, members decided to meet regularly as a general assembly once a month to update themselves and discuss on their issues.

### **Action plan four**

The regular meeting continued on 2013-06-24. This day was very important for the sustainability of our association because it was the time of reflection on our past works and activities. Fourteen members of the association came together and discussed on three important issues. First, we discussed on the progress of our association. Second, we discussed on who will continue to sell commodities of the association. Finally, we discussed future direction of the association.

Though every member knew every activity of their association by fully participating in it, the executive committee reported the association's progress in an organized way to the members. In this regard, first, the executive committee reported the activities types and amounts of materials bought for the association's purpose)

Second, since its beginning, the members of the association have been running their business turn by turn but since it was a rainy season, in June 2013, it was difficult for farmers to stay in the shop when they should be working on their small farm lands. Thus, they proposed a new idea to hire one sales person. We all agreed and decided to hire one person who takes responsibility and sells the commodities.

Regarding the worker's wage, we agreed to add some amount of money on our monthly payout until the shop is able to pay for itself. For the one year, before this meeting, members had been paying 20 birr as monthly regular payment to improve the association. Now, we agreed to add thirty birr and decided to pay a total of fifty birr per month per member in order to solve the worker's salary issue. Third, discussed and reflected on how to increase capital and expand community services. In this regard, discussed and agreed to supply more commodities such as soap, salt, pasta, macaroni, tea leaf, candle, and other small commodities in addition to basic commodities such as sugar, oil and wheat powder. In order to realize this, we agreed to buy shares in three times and decided to complete within 10 months on 2013-07-07.

Fourth, we discussed the regular monthly payout collection date and decided to collect the monthly payout on the first Sunday of each month. We also discussed on the penalty issue and decided to pay five birr as a penalty if anyone breaks this rule and failed to pay on the fixed date. Fifth, we discussed on sales person employment issue and decided to pay 500 birr as a monthly salary. We also discussed about the persons who are going to be hired and then we agreed to give priority to members or for the member's family who has the required skills in the area. If there is no person from among member or family of the members, we decided to hire from outside. The meeting was concluded this day by sharing reflections on the day's discussions and decisions.

### **Action plan five**

When we formed our association on the first day, we promised each other that every member must be clear about activities in the association. Thus, on December 10, 2013, we conducted the general assembly to listen to the committee's report about the first issue and presenting other three issues for discussion which needs the general assembly's decision. The first issue was presenting the report regarding the income and expense of the association. The second issue was allowing per diem and fixing the amount of payment for those people who purchase and provide commodities for the association. The third was allowing per diem for the auditing committee who make audit of the income and expense of the association once per month and report to the general assembly of the association. The fourth and final issue was about the working place.

The general assembly made decisions on all of these issues. Regarding the first issue, the report was not presented because of the absence of the audit committee chair person though the work of auditing was completed. So it was postponed to the next general assembly. Concerning the second issue, three persons were selected from among the members. Though, members gave responsibility to those three persons to run the purchasing activities interchangeably, it was decided that only two persons were enough to purchase materials at any one time. Therefore they elected the third person as an alternate member to replace a standing member in cases where one of the two standing members was absent.

Third, the Assembly also agreed on the amount of per diem that should be paid out to these purchasers. There were times when purchasers went to the market three to five times and came back without purchasing. Therefore, they decided to give 50 birr per person as per diem if and only if they purchase and provide materials with legal receipt for each and every purchased

item. All the members including those purchasers knew that the per diem was not enough compared to their loss of time, energy and money. However, it was decided, by considering their commitment and interest to improve and sustain their association, that the improvement of the association will be their bigger reward.

Fourth, members also decided on the amount of per diem to be paid out to the members of audit committee. The committee has three members in it. Then the general assembly decided to give them 50 birr per person per month when they only did the association's auditing activity and reported to the assembly. The fifth issue is about the rent of the house for the cooperative shop. For the initial four months, a member of the association gave two rooms to his association: one room for shopping and the other room for storage. After four months, members of the association appreciated his kindness and decided to give the owner of the house 300 birr per month regularly as a house rent for one room and continued to use the other room for free which will be considered in the future. This was done after the association started to run its own business and started to get benefit from it.

### **Action plan six**

At this stage, members of the association came together on 2014-06-17 and discussed on three issues. The first issue was about absentees. Almost all members have been actively participating in giving monthly payout but some individuals about four did not attend the general meeting. Then the question was raised by the attendants of the meeting as to why this happened? Different ideas were generated to address this question. When some individuals responded to this question, they said that "those absentees had their own personal cases that all of us may face. So we should not worry and should not take this as a serious issue."

Others said “no, we did not only need their money but their presence and ideas. They should feel a sense of ownership since they voluntarily formed this association. So, those absentees did not have any special case. They could manage their cases out of the meeting time. They were absent because of their carelessness. Their carelessness might be due to loss of their pre-existing assets that led to loss of hope where this event even initiated some of them to be engaged in drinking alcohol. Therefore, decision should be made regarding this absenteeism.” The meaning of carelessness was interpreted by participants in this way though it needs further investigation about the concerned individuals. After some discussion, we came to a consensus and agreed to set rules for absenteeism. That is, a person who was absent for one day or did not attend the regular meeting day must pay five birr as a penalty on the next meeting. I was personally surprised why our members decided a very little amount but I did not want to disagree with the proposed money as a penalty because I later realized that five birr might be big enough for them to pay. It was also decided to stop a member’s membership if the absentees did not learn from their mistakes.

The second discussion was on increasing the association’s capital in sustainable ways. In this regard, it was suggested that one way of increasing the association’s capital is increase membership. Then it was decided to increase the number of members from 22 to 50. Since people could not easily become a member of the association, they should be well informed and be aware of the advantages of this association. Therefore, we agreed to take responsibility and convince people to become members.

The third issue was listening to association’s financial audit report. It had been about a year since the association was formed but it had about three months since the association fully engaged in running its local business (consumers’ cooperative shop). So, the audit report

included only the prior three months. In this regard, the audit committee reported that the capital of the association reached 31871.50 ETB. Finally, the audit committee reported that within the last three months, the association made a profit of 6937 ETB. In this way, the meeting was concluded with enthusiasm and the day for the next meeting was set for 2014-08-16.

### **Action plan seven**

Almost all the members of the association about eighteen individuals again came together on 2014-07-23 for the general assembly. Three issues were presented at the meeting. These were the audit report, purchasers and shoppers' letter of application, and the members' obligations regarding monthly payout. All three issues were presented for discussion one by one.

First the audit report was presented by the chair of the internal audit committee. The audit includes the first audit report and was done just from the start. Based on this, the association used 31276 ETB for different expenses such as house rent, workers salary, purchasers per diem and transportation. Then the association's income was reported as 79811 ETB. Finally, 46294 ETB was reported as cash money which helps to run the business.

After listening to the audit report, one member suggested that the audit report should clearly tell us the amount of money that is present on permanent materials. Another member also suggested that the audit report should tell us clearly our net profit. Then all the members supported the two suggestions and the audit committee also accepted and promised to present their future report in a way that satisfies members.

The second concern was about the promotion of association's workers. Three persons took responsibility and had been working regularly for the association. Two persons were assigned to purchase commodities and provide these commodities to the association's shop. They did this by receiving no per diem or salary for a year whereas the other individual from

outside the association was hired as a shopkeeper earning 500 ETB as monthly salary. After working for a year, three of them submitted application letters which explained their concerns to the general assembly. The two purchasers applied for withdrawal from giving service that they had served the association for a year and now it is other members' turn to take responsibility and continue the work. On the other hand, the shopkeeper applied for salary increment.

All members listened to their cases and made decisions. Regarding the application of the purchasers, the members decided to hire one experienced person with 800 ETB per month as a purchaser and also made decision on the second application by increasing the salary of the shopkeeper from 500birr to 800 birr. Two individuals from the members were not satisfied with the amount of salary to be paid for the workers. They argued that paying this amount of money may have negative impact on their profit margin. For example, if we pay 1600 birr per month for two workers and 300 birr for house rent, how much do we make as profit for the business?

Most members argued against the idea of the two individuals. They first asked whether or not those two members, who were not satisfied with the amount of pay out money, could take responsibility to run the association's business even by taking the proposed money. The two individuals were afraid of taking responsibility. After that, the members discussed and agreed that their intention was not only gaining profit for themselves but also to serve the community. The communities were very much satisfied with the association's services. So they decided that, in order to sustain their association and its services to the community the only option was hiring two persons. Actually, majority of the members did not undervalue the idea of the two members but challenged the idea for the sake of taking better alternative and finding better ways in which the association could get more profit.

Finally, we made the decision on the extent of member's participation in every activity. We discussed and agreed that members were the bases of their association since we voluntarily formed it. Thus, no one was more concerned or cared about the association more than us. We convinced each other that our continuous and full participation in every aspect is crucial in improving the association. We focussed on this issue because few individuals did not attend meeting or contribute the money that was expected from them. The concern was that this lack of commitment might gradually have a negative impact on the strength and continuity of the association.

### **Action plan eight**

The association committee conducted a meeting on 2014-10-12 based on the general assembly's decision made earlier. Before this meeting, internal vacancy announcement on purchaser's position was prepared and displayed at the association's shop in a way that was visible for all the members and stayed for two weeks. Then, one person from the members applied for the position. This person was one of the two individuals who had been working on purchasing with no per diem for a year. Since no one else from the members applied for this position the association's management committee approved his employment. At the same time, the committee approved the shopkeeper's salary increment from 500birr to 800birr.

### **Processes of PAR**

In this PAR, the research participants and I used the steps suggested by Bradbury and Reason (2008). According to these authors, those steps cycle through four phases of reflection and action. However, for the specific context of my own research, I added one phase at the beginning. That is, I developed the preparation phase or rapport building phase before starting on

the four phases that Bradbury and Reason suggested. In phase1 a group of the research participants came together and explored an agreed area of their activity.

In phase 2, the research participants engaged in the actions on which they have agreed and observed and recorded the process and outcomes of their own and each other's actions and experiences. In phase 3, the research participants became fully immersed in and engaged with the work of their association. Finally, in phase 4 after an agreed period in phase 2 and 3, the research participants re-assembled their practical and experiential data and considered their original ideas in the light of these data. Thus, this PAR used five steps: the first one is building rapport and the other four steps were steps suggested by Bradbury and Reason explained above.

### **Phase one: rapport building**

In the first phase, I built a rapport with a gatekeeper or one of the Abbo Iddir leaders. I traveled there to start my research during the farming season. Since the target population for the research were farmers, the rapport building time took me four months from May, 2013 to August, 2013. Besides this, the general meeting of the iddir was held once a month and was difficult to meet with them outside their regular meeting day. So it was mandatory for me to wait for the time of the regular meeting.

In the first month, which was in May, I wanted to contact my research gatekeeper and introduce myself and my research objectives. The person was a guard in one of the salt factories around the Kurkura Two village. Then I travelled to his work place staying for an hour with him explaining the goals and objectives of my research that I wanted to work with Abbo Iddir and made sure of his willingness to work with me. I also requested him to introduce me to the leaders and members of the iddir. He listened carefully to me; accepted my idea and promised to

introduce me to their iddir community. He gave me an appointment for the next week to introduce me to those leaders. I took his phone number and departed that day.

Based on his promise, in the second week, he took me to the leaders. These leaders were well informed about me and about my research objectives from the information the gatekeeper provided. Therefore, they did not take much time to accept my idea after I introduced myself and my research objectives to them. Similarly, they agreed and promised to take me to their iddirs general meeting day and introduce me to Abbo Iddir members.



Illustration 5.1: Abbo Iddir Leaders with the Researcher

Illustration 5.1 shows the three Abbo Iddir leaders and I or the researcher sitting on the basement of the building on their farm land just adjacent to their village. These leaders also gave me an appointment two weeks from that day. They made it two weeks because their general meeting was scheduled two weeks from the day I contacted them. Based on the appointment, I went to their general meeting place after two weeks. Many people, about 120 members, were gathered at their meeting place. They met in the field sitting on unfinished basement of a building. Some buildings were built and others were under construction as seen from around the picture above. These hundreds and thousands of houses were built on their farm land.

Then, iddir leaders introduced me to Abbo iddir community and gave me a chance to introduce myself and my research in-detail to the members of the iddir. I saluted them; introduced myself and informed them that I am a PhD student in Social Work and Social Development in Addis Ababa University. Next, I explained the purpose of my research and why I wanted to work with Abbo Iddir community from the grassroots using ABCD model through PAR.



Illustration 5.2: Members of Abbo Iddir, Abbo Iddir Leaders and the Researcher

Illustration 5.2 shows when Abbo Iddir leaders introduced me to their iddir members. After I also introduced myself, I left the stage for the discussion particularly on their current situation. What changes have been going on since a few years and the impacts of these changes on lives? They discussed on advantages and disadvantages of the expansion of the town on their lives. Its future risks and benefits were also discussed at the meeting. Then I introduced them to the concepts of ABCD and how they could address some of existing problems, needs and future risks by mobilizing their existing assets such as their gifts, skills, knowledge labour, money and other material resources.



Illustration 5.3 Abbo Iddir Community and the Researcher

Illustration 5.3 shows when Abbo Iddir leaders allowed me to stay with the meeting and went back to the members. Then I stood up in front of the Abbo Iddir community and started to explain my research objectives and opened the way for discussion.

Finally, I suggested that we (Abbo Iddir members and I) can begin together to bring change starting from where we were. However, this idea was contested by some members. Some people contested my proposal saying that it was a government who took their farm lands and that it was also the government who can solve their common problems. These people openly told us as if I and the iddir leaders were designing strategy to corrupt their iddir's money. Abbo Iddir has about 35000 birr capital at that time and this money was collected for funerals. So some people were worried about their money. For this reason, they couldn't accept the idea of the research.

### **Phase two: community self-mobilization**

During this phase, a group of research participants came together to explore an agreed area of their activity as supported by Bradbury and Reason (2008) in an action based research approach. In our research context, this group of people were individuals who accepted the idea of the research and showed their willingness to work together. Since some people from the Abbo

Iddir rejected the idea in the beginning, it was necessary for those who accepted the idea of working together to start self-mobilization.

These interested individuals discussed to contribute what they have in their pockets just to show their willingness to organize themselves by forming a new sub-association while also securing their Abbo Iddir membership as it was. I said “sub-association” because all the members of the new association were also members of Abbo Iddir. Based on this, those interested individuals contributed their money for the first time on the first day. Many of them contributed 2 birr some of them five and very few individuals paid ten birr. I also contributed 100 birr just as a motivation. As soon as I paid, one person spoke to me loudly saying that “Oh, while you were suspected by some individuals, you contributed a lot.” Their first impression towards me began here. Since it was in July, the rainy season and critical time for farmers, we fixed our next meeting day on the regular meeting day of Abbo Iddir. In this way, we completed the first general meeting of the sub-association (Kurkura Two Community Development Association). However, I was a bit confused about members’ contestations at the Abbo Iddir meeting. I questioned myself:

Why did some people refuse the idea of working together while I was approaching them positively; while I was asking them for their own benefit and to solve their existing and pressing problems with them? Why they rejected this idea in public meeting which might help them? I asked myself again. Was the rejection of the idea really about worrying of their iddir’s money or were there other issues associated with this? I also thought that I share similar ethnic, language, cultural historical back ground with the community so why they were divided while some accepted my idea and some others refused it. I continued to think again saying that was that because I was from different birth place?

Finally, I realized what different scholars stated in the literature about community intervention that is, community intervention is injurious, is complex and challenging but its outcome is

rewarding (Fraser, Richman, Galinsky & Day, 2009; Bradbury & Reason, 2008). I continued to search for reasons for their refusal if there were any that would be explicitly responded by asking some individuals since they know each other. They knew who did what in the community, whether good or bad. But they reserved themselves from accusing each other at the meeting. Since I was very much concerned about the disagreement between them, I tried to ask some of the individuals separately.

They told me the fact behind the refusal of the research idea. They had formed youth association and started business earlier but their association failed due to some individual members. These individuals become members again in this new association. That was why most people did not want to work with those people thinking that if they are included in the new association, similar experience will happen. Therefore, this was the true reason for those people who rejected the idea of working together. They wanted to exclude those individuals with whom they had earlier problems but they could not state that at the meeting.

After I heard this idea, it was difficult for me to exclude one group and include the other. I wanted to work with all members. I, as a researcher, see all of them with the same eye. Thus, what I did was finding a way in which these individuals could avoid their dispute. One of the ways to resolve the conflict was using the Oromo traditional conflict resolution mechanism because Oromo have a long-standing indigenous mechanism to resolve conflicts and restore peace.

As Gutema and Charles (2013) state, even today, many people in Oromo society do not like resorting to state courts or any government office for resolving conflicts. They prefer the traditional conflict settlement mechanism called '*jaarssummaa*'. *Jaarssummaa* is a council of elders that mediates between conflicting parties. In the Oromo tradition, whenever conflict

occurs, it must be brought under control quickly. Otherwise, animosity keeps on festering by drawing into the conflict more parties than those who are directly engaged in the conflict. For the Oromo, revenge, which means attacking violence by violence, serves no good purpose (p187).

In this regard, before it develops into revenge and another serious threat to our association, which the Oromo regard as an endless evil, I and some individuals asked community elders to settle the dispute between disagreed individuals. When the elders agreed to help us, we brought those individuals before the elders. Then the community elders used their traditional ways of conflict resolution to settle the dispute as can be observed from the picture below.



Illustration 5.4: Kurkura Community Elder's Traditional Conflict Resolution

In the process of traditional conflict resolution, the elders brought five things at stages such as stone, bone, bullet, wet wheat grass, cow dung and ash. As can be seen from the illustration 5.4 the materials are put on the ground between the elders and the concerned bodies or accuser and accused. These things are feared in the society because of their negative or positive images. For instance, bare bone, ash, bullet and stone have negative image and plants specially sources of food and animals such as cows have positive image. Thus, for somebody,

facing those things which have negative image and losing those things which have positive images is considered a curse.

It is based on this concept that elders brought together the two parties of the accuser and the accused persons to the stage and ordered them to follow the procedures turn by turn in order to settle the dispute. What the elders and the quarrelling persons said in this case is described in the following four tables. The tables were categorized in a way that I thought readers can understand how it is said in source language and its English translation rather than putting in one table and making difficult to read and understand.

Table 5.1: Traditional Conflict Resolution of the Kurkura Two Community of the Oromo Society

Table 5.1.1: Warning a Suspected Person to Tell the Truth about the Case

| <b>Traditional conflict resolution processes by Oromo Elders in Afan Oromo</b>                                                                                           | <b>Elders traditional conflict resolution processes in its English translation</b>                                                                           |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Kaksiisaa (jaarsolii keessaa tokko): Qaalii waaqaa lafaa jedhi<br>Kakataa (nama qarshii fudhate jedhamee shakkame): Qaalii waaqaa lafaa                                  | One of the elders: (say by the words of heaven and the earth)<br>The accused person: Words of the heaven and the earth)                                      |
| Kaksiisaa: Qaalii Aabboo<br>Kakataa: Qaalii Aabboo<br>Kaksiisaa: Qaalii Sambataa<br>Kakataa: Qaalii sambataa                                                             | Elder: Words of Abbo<br>Accused: Words of Abbo<br>Elder: Words of Almighty (Sabbath)<br>Accused: Words of Almighty                                           |
| Kaksiisaa: Qaalii dachee<br>Kakataa: Qaalii dachee<br>Kaksiisaa: Qaalii samaayii rabbi<br>Kakataa: Qaalii samaayii rabbi                                                 | Elder: Words of the earth<br>Accused: Words of the earth<br>Elder: Words of the God in the sky<br>Accused: Words of the God in the sky                       |
| Kaksiisaa: Ganzabni kun<br>Kakataa: Ganzabni kun<br>Kaksiisaa: Natti hindabarre<br>Kakataa: Natti hindabarre<br>Kaksiisaa: Ani qulqulluudha<br>Kakataa: Ani qulqulluudha | Elder: This Money<br>Accused: This Money<br>Elder: It never passed to me<br>Accused: It never passed to me<br>Elder: I am Innocent<br>Accused: I am Innocent |

Table 5.1.2 Materials Used for Traditional Conflict Resolution: Bullet and Ash

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>Kaksiisaa: Rasaasa kana qabadhu</b><br/> Kakataa: Tole<br/> Kaksiisaa: Kun ibidda<br/> Kakataa: kun ibidda<br/> Kaksiisaa: yoonan ganzaba kana nyaadhee too irratti dhokse<br/> Kakataa: yoonan ganzaba kana nyaadheetoo irratti dhokse<br/> Kaksiisaa: yoon assaasayetoo, acabarbar - etoo irratti dhokse<br/> Kakataa: yoon assaasayetoo, acabarbareet oo irratti dhokse<br/> Kaksiisaa: xiyyiitiin kuni, ibiddi kun na hindhabiin<br/> Kakataa: Xiyyiitiin kuni, ibiddi kun na hindh abiin assaasayetoo, acabarbareet oo irratti dhokse</p>         | <p><b>Elder: Touch this Bullet</b><br/> Accused: OK, I touched it!<br/> Elder: This is a fire<br/> Accused: This is a fire<br/> Elder: If I took this money and hide it as if I did not take<br/> Accused: If took this money and hide it as if I did not take<br/> Elder: If intentionally hide the truth and confuse people<br/> Accused: If intentionally hide the truth and confuse people<br/> Elder: This bullet and this fire will not loss me<br/> Accused: This bullet and this fire will not loss me</p>            |
| <p><b>Kaksiisaa: Qabi daaraa kana</b><br/> Kakataa: Tole qabeera<br/> Kaksiisaa: yoon ganzaba kana ofii balleech etoo ganzaba kana irratti dhokse<br/> Kakataa: yoon ganzaba kana ofii balleèche etoo ganzaba kana irratti dhokse<br/> Kaksiisaa: Yoon dhokse<br/> Kakataa: yoon dhokse<br/> Kaksiisaa: yoon nyaadheetoo dhokse<br/> Kakataa: yoon nyaadheetoo dhokse<br/> Kaksiisaa: Daaraa kana ana haagodhu<br/> Kakataa: Daaraa kana ana haagodhu<br/> Kaksiisaa: Bukunii ana haagodhu<br/> Kakataa: bukunii ana haagodhu<br/> Kakataa: Tole qabeera</p> | <p><b>Elder: Touch this Ash!</b><br/> Accused: Ok, I touched it!<br/> Elder: If I used this money for my purpose and hide it as if I didn't take<br/> Accused: If I used this money for my purpose and hide it as if I didn't take<br/> Elder: If I hide it<br/> Accused: If I hide it<br/> Elder: If used it and hide it<br/> Accused: If used it and hide it<br/> Elder: May God make me this ash<br/> Accused: May God make this ash<br/> Elder: May God make me dust of ash<br/> Accused: May God make me dust of ash</p> |
| <p><b>Kaksiisaa: Qabi lafee kanas</b><br/> Kaksiisaa: Yoon nyaadheetoo dhokse<br/> Kakataa: Yoon nyaadheetoo dhokse<br/> Kaksiisaa: Akka lafee kanaa ana haamaaxu<br/> Kakataa: Akka lafee kanaa ana haamaaxu<br/> Kaksiisaa: Gogaa anarraa haaquncisu jedhi<br/> Kakataa: Gogaa anarraa haaquncisu</p>                                                                                                                                                                                                                                                      | <p><b>Elder: Touch also this Bone</b><br/> Accused: OK, I touched it!<br/> Elder: If ate and hide it<br/> Accused: If I ate and hide it<br/> Elder: May God peels my flesh and left my body like this bone<br/> Accused: May God peels my flesh and left my body like this bone<br/> Elder: Say may God peels my skin<br/> Elder: Say may God peels my skin</p>                                                                                                                                                               |

Table 5.1.3: Materials Used for Traditional Conflict Resolution: Especially, Grass and Cow

Dugs

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>Kaksiisaa: Marga kana qabi</b><br/> Kakataa: Tole qabeera<br/> Kaksiisaa: Kun midhaani<br/> Kakataa: Kun midhaani<br/> Kaksiisaa: Midhaan kana ana haa hanqisu<br/> Kakataa: Midhaan kana ana haa hanqisu</p> <p><b>Kaksiisaa: Dhoqqee horii kana qabi</b><br/> Kakataa: Tole qabeera<br/> Kaksiisaa: Kan loonti buuse<br/> Kakataa: kana loonti buuse<br/> Kaksiisaa: Dacheen naaf hintoliin<br/> Kakataa: Dacheen naaf hintoliin<br/> Kaksiisaa: Kan kana buusu ana haadhowwatu<br/> Kakataa: Kan kana buusu ana haadhowwatu<br/> Kaksiisaa: Waaqni gadaa shananii ana biraa hinhafiin<br/> Kakataa: Waaqni gadaa shananii ana biraa hinhafiin</p> | <p><b>Elder: Touch this Grass!</b><br/> Accused: Ok, I touched it.<br/> Elder: This is a food<br/> Accused: This is a food.<br/> Elder: May God make me unable to reach this food<br/> Elder: May God make me unable to reach this food</p> <p><b>Elder: Touch this Cow dung</b><br/> Accused: Ok, I touched it.<br/> Elder: This is a manure dropped from cow<br/> Elder: This is a manure dropped from cow<br/> Elder: May God not bless the earth for me<br/> Accused: May God not bless the earth for me<br/> Elder: May God refuse to give me cows<br/> Accused: May God refuse to give me cows that drop this manure<br/> Elder: The God who created the Five Gadas may follow and hurt me</p> |
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Table 5.1.4: Warning the Accuser not to raise the Issue again after the Accused Person Accomplished what was needed from him.

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|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>Maanguddota kaksiiisan hunda: Irraa ba'i! Irraa ba'i! Irraa ba'i!</b><br/> Kaksiisaa: Amma ani irraa ba'e<br/> Kakataa (nama qarshiin jalaa bade):<br/> Amma ani irraa ba'e<br/> Kaksiisaa: Isa hinxaraxaru<br/> Kakataa: Isa hinxaraxaru<br/> Kaksiisaa: Naa kakatee deebi'ee keecha hingalagalu<br/> Kakataa: Naa kakatee deebbee'ee keecha hingalagalu<br/> Kaksiisaa: Yoon kanan keecha galagalu ta'e<br/> Kakataa: Yoon kanan keecha galagalu ta'e<br/> Kaksiisaa: Kuni qaalii Aabbooti<br/> Kakataa: Kun qaalii Aabbooti<br/> Kaksiisaa: Kuni qaalii Waaqaati<br/> Kakataa: Kuni qaalii Waaqaati</p> <p><b>Kaksiisaa : Dhagaa kana qabadhu</b><br/> Kakataa: Tole Qabadhe garuu turaamee waan himaa<br/> Kaksiisaa : Himadhu<br/> Kakataa: Guyyaa tokko miya bituu dhaqee birriin tokko kiisatti na hafteetti.<br/> Isheedhaan dhufee asitti xajjiitti dabalee dhugeerayyu<br/> Kaksiisaa: Lakkii isaa mitii, mucaan abidda siif seene, mucaan akkaana na godhe jettee hinhimattu, hinyakkitu</p> <p>Kaksiisaa : Yoo kanan yakku ta'e<br/> Kakataa: Yoo kana yakku ta'e<br/> Kaksiisaa : Akka dhagaa kanaa naa godhu<br/> Kakataa: Akka dhagaa kanaa naa godhu</p> | <p><b>All of the elders say to the accuser, leave him! Leave him! Leave him!</b><br/> Elder: Now I left him<br/> Accuser (a person who loses his money):<br/> Now I left him (the suspect)<br/> Elder: I will not suspect him.<br/> Accuser: I will not suspect him<br/> Elder: After he was cursed (taken oath?) I will never raise the issue again up on him<br/> Accuser: After he was cursed I will never raise the issue again up on him<br/> Elder: If I accuse him by the same issue again,<br/> Accuser: If I accuse him by the same issue again,<br/> Elder: This is the Word of Aabbo<br/> Accuser: This is the Word of Abbo<br/> Elder: This is the Word of God (This is the Word of Waaqaa)<br/> Accuser: This is the Word of God (This is the Word of Waaqaa)<br/> <b>Elder: Touch this Stone</b><br/> Accuser: OK, I touched it but let me say one thing.<br/> Elder: Speak out!<br/> Accuser: One day when I went to the town to buy beer for our business association, one birr was left in my pocket then I added that birr to my money and drank Dadhi (a local drink made up of honey).<br/> Elder: No, that is not the case but you should not accuse him, not suspect him because the suspected person once entered the fire for you or was cursed once if he really took your money.<br/> Elder: If I accuse him again<br/> Accuser: If I accuse him again<br/> Elder: May God make me like this stone<br/> Accuser: May God make me like this stone</p> |
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After the hidden conflict was resolved in this traditional way, we came together to explore activities to be done based on what the surrounding community needed. Through a series of meetings, we agreed on a range of activities and prioritized creating community awareness on self-mobilization, forming an association, and working for the legal recognition of our association. These activities were designed to meet the objective of the research, which is to bring about community development through self-mobilization. This involves assets and needs identification, as well as assets mobilization and utilization in order to solve existing problems and satisfy community needs. In this case, individuals who accepted this idea voluntarily mobilized themselves and formed an association known as ‘Walda Guddina Uumata Kukura Lama’ which means ‘Kurkura Two Community Development Association’. Building individuals’ awareness to voluntarily form their association was completed during the six months from September 2013 to February 2014.

### **Phase three: engagement**

After we agreed to work together and formed an association, we engaged in the actions on which we have agreed and participants observed the process and outcomes of our own and each other’s action and experience. In this regard, our third phase was engaging on how to get legal recognition for our association; preparing seal as well as legal receipts by the name of our association. The legal recognition for our association was approved at zone administration level. However, it had to go through structural procedures which began from the newly formed association itself to kebele, woreda and then ended at zone. These processes took three months from March 2014 to May 2014.

To begin the process, members of the association conducted a meeting and selected four individuals from the members who could communicate with concerned bodies and accomplish

the legality of their association. These four individuals took responsibility and started the process representing their association. The representatives took the agreed individuals written and signed document which explained their willingness to work together and submitted to their kebele administrative office for the supportive decision.



Illustration 5.5: Representatives of the Kurkura Two Community Development Association and the Researcher

Illustration 5.5 shows when four individuals representing members of their association were waiting for administrative decision at the gate of their kebele administration office in order to get supportive letter for the legality of their association. Based on their application, the kebele administrative wrote letter of support to the office of the Woreda Cooperative Societies. The letter of support indicated that the members of the association were residents of their kebele.

Then these representatives took letter of support from the kebele to those concerned bodies that facilitate the activity of the association's legal recognition at the woreda level.



Illustration 5.6: Representatives of Kurkura Two Community Development Association Talking with Woreda Facilitators

Illustration 5.6 shows when the associations' representatives discussed with the facilitators of the legal recognition at woreda level in the office of the woreda. The facilitators were two men and one lady. The other four were a researcher and three individuals representing their association. Then these facilitators took our application letter, support letter written by the kebele administration. They attached their own supportive letter and took to the whole package to the office of the cooperative societies of East Show Zone.

Finally, we got the Registration Certificate of Cooperation Societies and assured our association's legal recognition on March 24, 2014 from the East Showa Zone consumers' Cooperative Association Office. Although we first we named our association as 'Waldaa Guddina Uummataa Qurquraa Lamaa' which means Kukura Two Community Development Association, this name had to change. Since we first focused on consumers issue according to our priority, we categorized our association under consumers' cooperative societies.

Therefore, we modified our association's name as '*Waldaa Itti Fayyadamtoota Guddina Uummataa Qurquraa Lamaa*' which means 'Kurkura Two Community Development Consumers Cooperative Association' (KCDCCA). Thus our association is legally known by KCDCCA.





Illustration 5.8: Association's Legal Seals

#### **Phase four: full engagement**

The commitment to participation means that considerable emphasis is given to the process of research as well as to its outcomes. Participants are engaged in the research process actively, and the research aims to provide tools for the improvement of the lives of participants (Miller and Brewer, 2003).

Similarly, all the members of our association felt confidence because we started to receive legal receipt for each and every payment made for our association. After all the necessary preconditions were fulfilled, we conducted one general meeting and discussed on how to start our business, which is the shop of the cooperative association. The focuses of our discussions were first, on fixing of our business opening date and second, the discussion was on how to continuously and actively participating in all activities. We also agreed to run the business turn by turn by devoting our own time and skills. In this regard, we agreed to bring basic commodities on June 6, 2014 and sell to the surrounding communities.



Illustration 5.9: Research participants running their Own Local Business

The illustrations 5.9 show the members participation in selling their association's basic commodities. In the first picture the researcher was working with three members. In the second picture, the members started to sell their basic commodities such as sugar and cooking oil. They agreed to run their business turn by turn in pairs on their own. The members were 22 in number. Thus, one pair works one day every ten days. In this way, they continued for a month. The members had observed that their work was effective. So, they discussed and agreed to promote their business by displaying banners at different places in the villages of the surrounding communities to attract consumer customers.



Illustration 5.10: Research Participants Promoting their Local Business

Illustration 5.10 shows when some members who have the skills were actively working without payment to make the banners open to public. They were mixing cement and sand to erect the banner in the dug hole. I, the researcher was also a participant observer. After the business promotion was made, the association started to serve many customers. However, this activity created problems on members because most members were farmers and it was the rainy season.

### **Phase five: the re-assembling**

Research participants loved working for the common interest and at the same time most of the participants were very much concerned for own farming activity because some of them left with small farm land and some others took farm land as a contract from the farmers of the surrounding kebele. Thus, they wanted to farm during this rainy season in beginning from June 2014. This reality raised the idea of employing a worker for their business. They conducted a meeting, discussed on the issues and agreed to employ one shopkeeper.

Some members raised questions regarding employment and job description issues during the discussion. For instance, one individual explained that their business was at an infant age and cannot cover all the expenses and therefore, what is the source of income for the worker's salary? Another individual asked if a single employee will work both as purchaser and seller or shopkeeper asking that if one worker serves as seller, who will provide commodities to the shop? Still another individual asked the amount of money that will be paid for a worker.

After listening carefully to all the questions, I brought the third question to the first and invited all the participants to propose the amount of money to be paid for the worker. One person proposed 400 ETB as a worker's salary per month, the second proposed 600 ETB and the third one 500 ETB. Then all the participants agreed and approved to hire one worker and pay 500 ETB per month.

We also decided to employ one worker as a seller. Since providing commodities does not take much time, members elected two persons as purchasers from among them. The two individuals took responsibility based on their willingness to help their association without per diem or salary except for transportation and mobile phone card fee. Finally, the members decided to pay the worker's salary from their pocket by contributing 30 ETB per month per member. They also agreed to continuously pay until their association's business was able to help itself. Based on the members' decision and following formal employment procedure, one accountant was temporarily employed as seller or shopkeeper as shown at the picture below.



Illustration 5.11: Worker of the Association providing service to the Kurkura Two Community

Illustration 5.11 shows when an employee was fully engaged in the association's work. She was serving the surrounding communities. She began to work for the association in July 2014. After the worker was employed and began her work, the members got some relief and were happy with their decision. The relationship among members became strong. They usually talk about their business to each other and to me. Members and non-members alike started to be successfully served. The members and the surrounding communities found services near their residence.

Since the service delivery is in their neighbour, there is no need for transportation. Therefore they started to send their kids to the shop and buy their basic commodities.



Illustration 5.12: Many children and many women of Kurkura community are getting Services in their own neighbourhood.

Illustration 5.12 shows many kids like other adults coming to the association's shop and waiting for service. The customers now started to give the association some constrictive feedback. They said that "it is really very good to provide us with this service. Though our aim is to get basic commodities from your shop, we also need extra commodities like different kinds of soap, spaghetti, Macaronis, candles, matches, dry cells, batteries and other necessary materials."

After the association's worker heard these comments from the customers and informed the members, the members started to discuss the issue. We all agreed to satisfy the needs of the customers. However, it was difficult to conduct meetings within short time intervals since it was farming season, during July and August. In addition to this, it was difficult for most of the farmers to get money because they did not have enough crops to contribute extra money for the provision of additional commodities. Therefore, we postponed the issue of providing additional commodities for their customers until September 2014.

In September, we came together and decide to provide additional goods to maintain the interest of the customers increase the supply of basic commodities and improve our services. In this regard, some members bought second shares to increase the association's financial capital. Using this capital they increased the supply of basic commodities. For instance, we increased sugar supply from 500kg to 1500kg. We also increased food oil from 180 liters to 2700 liters and wheat powder from 500kg to 1000kg.

For the purpose of transparency, every activity had been reported monthly to all the members by the internal audit committee of the association so that nothing had been hidden from each member. Therefore, each and every member believed that the business was running well. Due to this fact, we made yet another decision to buy extra commodities with 5000 birr to satisfy customers. Then the commodities were bought and customers got different services with fair prices from the same shop at the same time. Besides the basic commodities, the following picture shows small commodities provided by the association based on the needs of the customers.



Illustration 5.13: Increasing goods and services in addition to basic commodities

To meet the community's needs in accordance with their constructive feedback, additional commodities such as different soaps, matches, tea leaf, macaroni, and others were provided by the association as seen from the illustration 5.13. The processes did not stop there. New ideas

were arising from time to time. For example, there were two individuals from among the members who were guards for the salt factory around their village.

One of these individuals was one of the Abbo Iddir leaders, and community elder; so people listen to him when he talks. This person and his co-worker spoke with the owner of the factory. They told him that they formed an association and created local business. After listening to them, he requested to buy the packing materials that were already used by the association. He also proposed that the association could buy sacks of salt for a cheap price compared to the private shops. After they heard this information these guards informed their association.

The members discussed the issue and accepted the idea. A link was created between the association and the salt factory. Based on this linkage, the association has been purchasing at least four sacks or 200kg of salt per month from the factory. The factory has also been buying empty used sacks or packing of sugar, powder, and packing of edible oil from the association once per month since September 2014. In this way, the association and the factory created a mutually-beneficial relationship which refers to Social capital as ABCD literature revealed.

Social capital refers to relationship structure that relies on obligation, expectation and trust worthiness of those involved. In such structures people would have expectation for reciprocity of benefits or in the sharing of goods and services and other forms of assets or assistance. Trust is the most important element in this social capital as the ability of people to work together successfully for the common goal depends on the measure of trust that develops between them (Neiman, 2006). In this regard, the close ties that exist in Kurkura Two consumers' cooperative association and the salt factory serve as an assurance which guarantees the trust worthiness of their activities both business and social.

## Chapter Six: Reflections of the Research Participants

This chapter presents the overall reflections of the research participants on the processes of the research project. Reflective practice is basically any instance where an individual thinks critically about an action, thought, or experience. This thinking then enables the increase of the self-awareness and working competence (Epstein and Hundert 2002; Levine, Kern and Wright, 2008). Similarly, Adamowich, Kumsa, Rego, Stoddart & Vito (2013) have also emphasized the importance of critical reflection as:

With the increasing awareness of power and privilege in current theorizing, social workers are increasingly called upon to engage in critical self-reflection and develop strategies of reflective use of self in their practice. Critical self-reflection has important interdisciplinary implications for reflective practice. What cuts across all faces of social work practice also cuts across multiple disciplinary boundaries. Critical self-reflection is also a necessarily relational process whether in social work, management, business or politics. It is a relational process at the interpersonal, intergroup, intercommunity or international relationships.

It is also a form of mental processing with a purpose and/or anticipated outcome that is applied to relatively complex or unstructured ideas for which there is not an obvious solution” (Moon, 1999, p.23). Hence some of the purposes of reflection are to: Consider the research process or the research project; engage in personal or self-development; make decisions or resolve uncertainty ...; and empower or emancipate ourselves as individuals (and then it is close to self-development) or to empower/emancipate ourselves within the context of our social groups (Moon, 1999, cited in Watton Collings & Moon, 2001).

Reflection is also a purely personal response to situations, events, experiences, or new information. Reflective practice critically examines not only the what, but also the why (Hampe, 2013). In this case, the participants of this research reflected their ideas on different issues about

what they had experienced in their PAR processes or research project such as the reflection of the past and present situation of their community, about the nature, advantages, challenges and future vision of their association.

### **Understanding the Past and the Present Situation of Kurkura Community**

All participants' reflected their understanding on the past and the present situation of their community. As understood from their reflections, in the past, their land was considered as intergenerational asset that had been passed from father to son, from generation to generation. Their land had been their main source of income. They had been using their land both for farming and for grazing cattle on it. Their lives were generally depending on land. One of the participants for example, said that "there is no life without land. In addition to that, we had been culturally, socially and economically intertwined among each other since we have been living here for years." As a result of this, they had been living stable life.

However, all of these tangible and intangible assets have been gradually disappearing this time. In the last few years for instance, the continuity of their previous aspects of social ties such as helping each other, drinking coffee together, visiting each other on daily basis and trusting each other were under question. In general, their social values become decreasing. According to their reflections, because of the rapid expansion of the town and investment issues, they loss their tangible assets such as farm land as well as their cattle and intangible assets such as social values. This phenomenon has both positive and negative impacts on the livelihood of Kurkura community. On the other hand, their future exposure to infrastructures such as road, clean water, and electric light as well as being familiarizing themselves with urbanization and new socialization with new residents are considered to be their positive impacts.

On the other hand, its negative aspect is marginalization. The participants reflected that all the investors and new residents fulfilled own basic infrastructures such as roads, water and electric light. However, the indigenous communities who lose their land and reside adjacent to the new residents and factories are living in the dark and also cooking their food using natural wood because of the lack of electric light. They are also fetching water walking long distance in the dust during dry season and in mud during rainy seasons in their village because of the lack of appropriate roads and clean water in their village. For these reasons, they are simply watching these infrastructures near their village. Among all the investors, only the owner of the salt factory is sometimes willing to give them clean water and the others are not.

In the past, they were fetching water walking long distance using their donkeys but now there is no land to keep these domestic animals so that they are forced to carry water on their shoulder. As understood from their reflection, Kurkura community were overlooked because while infrastructures are fulfilled for the new residents who began to live since four to five years and fulfilled for the factories that are adjacent to their village while the target community is denied access to these infrastructures.

### **Future risks**

The research participants reflected that their future will be full of risk because they lost what they had and did not build any assets that helped them as a means of income. As they said, currently, they are keeping their cattle on some places left between the newly built houses but in the next two to three years these places will be occupied by factories and new residences. Since there will no grazing area for their cattle, their alternative way will be losing them like their farmland. For this reason, there is no hope to continue rearing of cattle that have been playing

great role in their livelihood as before. As understood from their reflection, they are using their existing resources but after finishing their existing assets, their future will be at risk.

Remembering the past one participant reflected that “we used to farm all of this wide areas before some few years and collect huge crops particularly teff but now most of us hanged our farming tools.” They did not only hang their farming tools as he said, they also finished the money that was given to them as compensation of their farm land. By shaking his right leg, he said, “the day becomes dark to most people in the village. Actually, I am at the boarder of the village to the rural side because of this I left with small farm land but I still suffer a lot since the town is rapidly expanding. I assume that the next step will make me totally land less. Thus we do not know what will come to us in the future.”

On the other hand, another participant critically reflected the realities that he observed. He said, “Some few individuals in the community who received relatively enough money are trying to familiarize themselves to the new urbanization.” According to him, they are building extra houses in their compound for renting. Still few individuals also bought horses as well as carts and started to work. In a few cases; however, some of them are not yet detached from the farming activities. They go to rural areas, take farmland as a contract and use it.

In general, because of the loss of hope, some of them started to misuse most of their time in alcohol drinking and moving here and there without work. As one participant said, “I don’t exactly know how some of us will live or lead our families in the future in these ways.”

As data shows, they became hopeless because of two reasons: First, the compensation was not enough except for very few individuals who relatively took much money according to the area of their land. Second, farmers understood that they will never get resources or assets equal to what they lost. In this regard those who lost their farm land and their money are in risk.

Thus, I personally see these changes in two ways: positively and negatively. The constructions of many beautiful and planned residential houses and its infrastructures are built in their village. Similarly, the presence of many factories around them creates job opportunities for some of the youth. As some participants said it is a positive change when seen from the perspectives of the new residents and investors who got residence as well as run their business day and night using that land and cheap labour respectively.

On the contrary, many people loss their permanent asset that cannot be replaced by any means. This in turn created hopelessness among many people who finished their money that was given to them as compensation. In the past, those who were aged and had health problems had been giving their farmlands to other farmers as contract but now they totally lost this irreplaceable resource which indicates other future economic risks on the life of those people with disabilities.

As data shows, the problem of losing money and facing risk happened because of two reasons: First, the farmers lost their farmland and took money as compensation that was calculated by its ten years crop production whereas the compensation did not exceed ten years. Second, very few individuals were aware of the future and used their money properly however, those who were not aware of the future used their money improperly and finished even before the intended time. Thus it brought a negative impact on those people who never faced before.

In the past, all farmers were relatively similar. They harvest and save their crops in their home. It was also not easy to totally clean all the crops from the house and sell it. Therefore, I observed that the situation in the past and present are very different. In general, there are changes and the changes are positive for those investors and the new residents since they built their own permanent assets.

## **Loss of Farm Land and its Consequences**

### **Ways of losing farm land**

Rapid expansion of Bishoftu town and the investment issues were the two major reasons for the loss of farmers' farm land. According to the participants' reflection, they loss their lands in two ways: total loss and partial loss. For the total loss, farmers have no right to ownership. They completely lost their farmland once and for all. They will never get their land after receiving the money for compensation. Regarding the second loss, farmers have partial right to reclaim their asset because there is a signed contractual agreement between the farmers and the investors. However, the farmers informally complain that the agreement was biased and designed from the best interest of the investors. Therefore, it is still under question whether the farmers can retake or reclaim their own resource (farm land) if unfortunately, the disagreement will arise. In general, farmers were withdrawn from cultivating on their own land by receiving the calculated amount of money.

The baseline calculations for the two types of land loss were an estimation of the ten years crops production. That is, contractual agreement for ten years for that of partial loss of land and the assumption of ten years yield for the compensation of the totally lost land. The participant further reflected what happened in the past ten years and still happening as follows:

We heard that if the government needs the land for the investment, expansion of the town and others, the owner of the land must get enough compensation and leave that land. However, we lost our farm land without getting enough compensation. For all of us (farmers) our farm land is our hope throughout our life and even expected to be transferred to our children whereas we were assumed as if we only live for ten years on this world. One of the discussants sadly said, '*Beenyaan nuuf kennamte du'aadha*' which means 'the given compensation was considered to be dead. We said this because the

compensation was calculated based on the assumptions of the amount of crops that can be produced within ten years on that specific farm land. People can live many years and even transfer his/her permanent assets to children.

According to them, those concerned bodies from the government actually told them to open a hotel, a shop, buy a car, and so on with money they took as compensation. But the advice was on the meeting without any significant training which could help them change their life with the given money. Leave alone about buying a car and opening a hotel reflected one of the participant, “The given money cannot construct even a basement for a small house.” Thus, according to him, someone cannot bring improvement and change on his/her life unless the compensation is big enough to do what needs to be done.

I asked them to further reflect on how much was enough regarding the compensation and then he said, “There were people who implicitly sell their land to those who were said to be illegal individuals by feeling hopeless on the sustainability of their farm land.” Those illegal people bought one metre square( $m^2$ ) of land with 200 to 300 birr but at that time, for the same area of land, the government paid 10 birr which now increased to 18 birr/ $1m^2$ .

Thus, owners of the land knew that they were going to lose their farm land with very minimum payment by the government. Though the money received from illegal persons was not yet enough to compensate the lost farm land, it was relatively better than that of the government. That was why he said the compensation was not enough from this perspective.

This action in turn led people to grab land and expand illegal activities in relation to land resource which made difficult even for the government to control the practice. In the year 2015/16 hundreds and thousands of illegal residence houses in Oromia Region in general and around Bishoftu town in particular were destroyed by the government to stop illegal

constructions. This in turn caused negative economic, social, psychological and in general the future risks on the affected citizens of the country as consequences of the land loss.

### **Consequences of land loss**

The consequence of land loss can be positive or negative based on the nature of the current Kurkura people. Land loss has negative impacts for those of indigenous Kurkura people because they lost their intergenerational assets that cannot be replaced. According to the data, those people who lost their farm land and received money as compensation have experienced challenges such as loss of farm land, grazing land, cattle and even their previous social cohesion in their neighborhood. As one of the participants explained, when the land was transferred to money, it seemed much but it was gradually used for different purposes and was finished. On the contrary, it has positive impact for those new residents as well as investors who occupied the area because they gained new land to live on and to invest on respectively.

After the land was lost and the money was finished, the conflicts were raised among family members specially, between children and the parents. Due to this conflict, family heads felt a sense of irresponsibility and could not satisfy their children's needs. In general most individuals have neither the farmland nor the money that was given to them as compensation and suffered from future risk.

The other consequences of land loss were making people feel sad and risk. As one participant reflected, his parents gave him a plot of land called "*gulummaa*" in *Afan Oromo* which means '*private land*' that helps individual as a source of income throughout life. That land was a very productive and helped him to lead his family but it was taken from him ten years ago and given to the investors. At that time, its cost was calculated by 6 birr and fifty cents for one square metre and was multiplied by its total area. Then he was given the money as compensation

based on this calculation. He saved that money for some times but gradually the money came to an end.

Additionally, it is very difficult to take farm land even for one harvest season as a contract because of its expensiveness. To take one forth of hectare land as a contract for only one rainy season, it costs 1000-2000 ETB based on the fertility or the nature of the productivity of that specific farm land. Where this cost is completely different from what they received for similar area of farmland in the past. Hence, it seems that almost all the doors are closed according to their discussion.

In general, from these participants experience or observation, Kurkura communities are facing great problems due to the loss of their farm land. Despite the unfair compensation from the perspectives of the participants, many people used the given compensation inappropriately and even some of them finished without doing anything with the money.

### **Advantages of the Association as Tangible and Intangible Asset Building**

Participants reflected that, Gudina Umata Consumers Cooperative Association has advantages both for members and surrounding communities. The association provides sugar, wheat powder, and edible oil as well as other small commodities. The first three basic commodities listed above are scarce and very expensive in private shops whereas easily accessible in the association's shop. Since the shop is found in their village in fair prices, the surrounding communities in general and the members of the associations in particular are saving their money, time and energy from unnecessary expenses. As understood from the reflection of the group, especially, those disadvantaged groups such as older people and people with health problem became advantageous because they found the service around their residence.

One of the discussants viewed its advantage from the social values it gives to the founders of the association. The association's business was opened and is being running in Kurkura village and has provided services in their village. This in turn has given the founder and members of the business association a sense of ownership, responsibility, confidence and respect by their community. They also realized the value of social capital in forming this association because all the individuals who established this association were from Abbo Iddir. So they knew each other which helped them to be easily connected and worked together for the common purpose through strengthening their social relationships and networks.

### **Contribution of the Research Participants**

As data shows, all the members contributed to make their association sustainable. Their contributions were multifaceted. For instance, money was one of the contributions by the research participants to establish consumers' cooperative association locally. All of them contributed equal amount of money for registration fee that was 200 ETB per member. They also contributed equal amount of monthly payouts starting from paying two birr at the beginning and finally increased to 50 ETB per member per month. Each and every member contributed 1000 ETB within two and a half years in addition to other 1000 birr to buy single share. All of these contributions have been to strengthen the association, share the benefits and serve the surrounding communities in a sustainable way. After that, the association itself started to generate its own income and also cover its own costs.

Labour was another contribution by the research participants. In the beginning, the association had no enough money to employ workers who could work in the association's shop. Hence, the members started to sell commodities in their own through pair arrangement on daily base. Each and every member devoted their labour and time without any payment just to

strengthen their association. They worked in this way for two months and then one worker was employed in the shop.

Moreover, some individuals with construction skills contributed their skills in promoting the associations business by placing or erecting banners in different accessible areas in the village as well as in the town. They also made heat or rain protection in front of the shop to properly handle their customers. Some others also contributed their skills by taking the committee, managerial, leadership as well as purchasing roles without asking any payment.

One of the participants also allowed the association to use two rooms in his residence: one room for the store and another room for shopping for three months without any rent. After three months, the members discussed and decided to give him three hundred birr which is a minimum rent compared to other shops. Besides giving shops, this participant also serve the association as a guard and as a record officer. The other participants' contribution was generating constructive comments from time to time. The members freely generated ideas and identified their own existing assets that could be contributed to strengthen their association.

Besides their contributions, the group also reflected that other concerned bodies also cooperated for the sustainability of the association. For instance, the Ada'a wereda Consumers Cooperative Association's Office and the East Showa Zone Consumers Cooperative Association's office played role in giving the association an official and legal recognition. As the data above shows, the participants were actively engaged in their neighbourhood community development by providing different contribution by their own and acknowledging other external bodies' of indirect contribution to the formation and sustainability of the association. In general, the participants became aware of the value of different assets in building another asset from a development approach.

As observed from their discussion, participants promised to continue their contribution to strengthen more and sustain their association. All the members have been contributing much for the improvement of the association but it was not to say that each and every step went smoothly. There were challenges but they tolerated and achieved their goal. Supporting this idea one of the participants reflected that:

There are still many people in their community who are resourceful but refused to accept our idea at the beginning thinking that as if we might not be successful. Now they have seen practically what is there on the ground and that we become successful. However, they felt shame to become members of the association. These people are important for our association so we have to encourage them again to be our members.

The above reflection was helpful for the association because it was after this discussion that very strong individuals became members of the association. These individuals who came to be members after the establishment of the association played important committee roles in the sustainability and improvement of this cooperative business association. The other participant also said that *'hojiin keenya ija godhatteetti waan ta'eef eenyuyyu duubatti hindeebi'au'*. It is to say that, they practically saw the fruits of their efforts and no one will turn back in the future but the contribution towards their association will be continued. This, participant promised that he is very happy to serve his association for its improvement and its sustainability of the future.

### **The Challenges in the Research Processes**

There were challenges in implementing this ABCD. One of the challenges was the withdrawals of the members from the association. Among the members, there were some individuals who gradually left the association specially, in the beginning suspecting that as if the association will not practically bring change and because of the amount of fee for registration

and buying share. Some said the amount of money for registration and for share is high that is, 200 birr for registration and 1000 birr for single share.

Others said that there were some individuals who committed problems in another association where the association was failed to continue due to corruption problem committed by some individuals whereas these some individuals now became the member of this new association. So, according to the complaint, unless these individuals leave this new association, most of the members would not continue together.

However, for the complaint that was raised on the amount of money to be paid, the decision was made by all the members of the association including those individuals who raised complaint. In this regard, all the members agreed to pay, 200 birr for registration within two months and 1000 birr for the share that could be completed within 10 months of time. In this case, a member is required to contribute or pay 100 birr per month for a year. This payment was not so much difficult when it was compared to the establishment of a long lasting association that would contribute to sustainable community development.

Secondly, some of the members of this new association were earlier associated with another association which had failed. These individuals were suspected as if they committed problems in the previous association. So, individuals raised the issue that members of the previous association should not be members of the new one because they did not trust them. However, almost all the members decided that each and every member should be treated equally since we are about to form new association which is completely different from the previous one.

In addition to this, the previous association had no legal background so that it opened the way for corruption whereas this new association fulfilled the necessary preconditions that prevented corruption. Though many convincing ideas were presented, those people who raised

the complaint resisted it and gradually resigned from the association taking their money back. Thus in some way, the challenge influenced the association negatively in getting new members.

After the remaining members of this new association went through different challenges and steps and approved the practical change in the community, those who left the association as well as other new individuals were coming to be the members of the association. One of the discussants said, “We organized ourselves, legally recognized and effectively served our community and still serving as it was intended and we have seen practical changes.” Similarly, another participant also reflected the progress of the association in this way:

We assured that not only helping ourselves but also helping others. We have been practically serving the surrounding communities by providing basic commodities with fair price. We will also continue to serve our people. We felt happy and confidence by helping ourselves and our people and this is one type of change for us. Many people, including those who left our association, become very much interested in our association’s practical services to the community so that they want to be our members. But since our payment and other contributions become increasing from time to time, it becomes difficult for some of those individuals who first escaped from the membership to rejoin our association.

Based on the ABCD approach as well as social work principle, the major objective of forming this association was helping the community to help themselves. Based on this principle, those individuals who accepted the idea were organized themselves. They formed new association and contributed their existing resources or assets (idea, skills, profession, money, materials and labour). Finally, they organized these resources and achieved the objective of satisfying the members as well as the surrounding community needs such as saving their money through avoiding unnecessary expense to buy basic commodities and other small commodities.

### **Researcher's Reflection on the Challenges of the Research Process**

Besides the participants' reflections on challenges during the research process, I also observed as well as experienced different challenges as a researcher. The first challenge that I encountered was the issue of time. When I selected the research topic, I thought that I could easily manage and complete within a short period of time. That is, at least to complete within one to one and a half years. The subject area I selected, that is, community development by itself is the complex when I practically engaged in the activity. In addition, ABCD model the newness model when compared to other models of community development that had its own challenge to share the practical local research experience. Similarly, I employed a qualitative PAR methodology where the project was designed and implemented by the research participants and I. In this regard, the research methodology I used for conducting or implementing the project was time consuming.

Thus, after I engaged myself in the actual community intervention, it took me about three years from 2013 to 2016. Convincing people especially, farmers who were uncomfortable with loss of their farmland to form local business association at first, specially, when it comes to action was a big challenge since individuals resisted the idea by doubting its visibility. Since the participation and contribution were based on the participants' interest. That in turn took much time in convincing individuals to accept the idea of the research. For this reason, it took a long time to convince each other and make aware of the advantages of self-mobilization as well as starting the local business association project for community development.

When the idea of development is raised, as one participant reflected, many people in their context think that as if it is the responsibility of the government as well as nongovernmental organizations to carry on such activity because the problem of land loss is associated with the

government. So it was not easy to change the ways of thinking because it is perceived as external bodies should solve their own community problem rather than solving by their own. Therefore, social work practice in the area of community development especially, through qualitative PAR is a tiresome, time consuming activity and very challenging.

The second challenge I encountered was the financial challenge. Financial, material, human resources as well as time are determining factors designing and implementing any project. Although I requested additional financial support, I could not get any except one thousand dollars or twenty thousand ETB given to every PhD student for paper work. Hence, the financial challenge that I faced within these three years of community intervention or project implementation was a big challenge I experienced.

The third challenge was lack of material resources. I engaged in the target community without any material resources except the idea of the research. The community mobilization was realized and the new association was formed through the research processes but there was no office or office equipment for the formed association. The association also started to design the local business project where it did not have its own shop or other material necessary for the shopping activities. Therefore, that was not also an easy challenge at a time though it was gradually solved by the members of the association themselves without an external assistance or support.

The fourth challenge was lack of skilled manpower in the area of accounting from the members of the association at first when the business project began. I started the project with farmers who do not have the knowhow of accounting to run their project smoothly regarding the financial issue. Since there were no well trained professional in the area of accounting at the beginning, the first two weeks activities were covered by the members themselves because the

initial capital was small. However, the problem was solved gradually by hiring a person with related experience.

The other challenge that I observed during the research process was conflict of interest among some members of the association. Some of these conflicts happened between individuals before the formation of this new association. Since the conflict was not resolved earlier, it continued to be reflected in this new association. Thus our first action was taking measure to avoid this conflict between the disagreed individuals. We also resolved that conflict using the community elders or using Oromo traditional conflict resolution method.

The other conflict of interest was raised gradually through the research processes between some members. At the beginning, all the members were serving the business association voluntarily without payment. Then gradually, the business association started to hire three workers on three positions: The first worker as store keeper, the second as purchaser and the third as shopkeeper or as a seller. The association had announced to hire those workers from inside and outside the association to pay each worker 500 ETB as a monthly salary which was gradually increased to 920 ETB. In this case, three workers were employed.

There were also some individuals from the members who did not fit the criteria but were interested in working and getting the money paid. For instance, the conflict was raised between the purchaser and the other individual both of whom were members of the association. Rumour spread among the members as if the purchaser engaged in corruption. Hearing this, the purchaser immediately decided to quit the job by submitting application to the association explaining the reason that made him quite his job. The issue was passed to the association's audit committee and the committee worked on each and every activity of the purchaser and brought the audit report to the general assembly. Finally, the audit report assured that the purchaser was free of

corruption. Since the conflict between the two individuals had negative impact on the sustainability of the business association, the case went to elders and the conflict between the individuals was resolved by the elders.

### **Suggestive Solutions and the Future Improvement of the Association**

ABCD involves working with the strengths, skills and resources of a community as a way to building engagement and jointly defined goals, rather than starting from a needs-assessment or deficit perspective (Burke, Murphy, Lanigan, & Anderson, 2009). As a researcher, I actually conducted an in-depth interview regarding the life stories or the experiences of the participants in a narrative form. As the in-depth narrative interviewed data revealed, there were failures and successes, challenges and opportunities, losses and gains, weaknesses and strengths in each and every interviewees' life course in the past as well as visions, objectives and things that motivate them in the future.

Thus to start the mini community development project, I took the second from each and every pairs listed above such as their successes, opportunities, gains and strengths as the basic foundation of this research project. Based on this methodology, the research participants built an engagement and implemented goals that they jointly defined. In this regard, one participant reflected that they learned a lot through action and long process in which they themselves are solution finder of their community problems.

He further reflected that they did not borrow any money from anywhere. They started the project by contributing little money that they had from their pocket though there were external assistances. What they got from the others was the facilitation role. For instance, I, the researcher had been with them by generating ideas of being together to serve themselves. Similarly, they got facilitation role from different concerned bodies such as Kurkura Dambi Kebele

Administrative office, Ada'a Woreda Consumers' Cooperative Association Office and East Showa Zone Consumers Cooperative Association Office; Trade and Market Development Office of Bishoftu Administrative Town, as well as Cooperative bank of Oromia.

As this participant reflected, they went through different steps and achieved their objectives. Many people wished and came to the association to share experience and wanted to apply similar projects in their community so that it is transferable. So the participant said, "We are happy and feel confidence working by ourselves with minimum external assistance. This is an indicator that we are the solutions for our community problems."

The next participant suggested that they can do more in the future because they have seen the difference. He said that:

We are not only looking the difference but tasted its benefits. We are leading our projects with ourselves. We began from our existing resources without any external influence." We can do more than this because we have not fully used our potentials, resources, skills, knowledge, and even all the resources of the residents themselves. We have to be a role model for our community and attract rests of the residents to our association to provide or give better services. We, the members, have to motivate each other, increase our capital budget. We have to plan other projects that benefit ourselves and community. Really this is a good start for all of us."

Yet another participant reflected on what he thought would be the solution for the existing Kurkura community problems and future actions. He said, "There were individuals who took much money about one to two hundred thousand and even half a million birr for the compensation of their farm land". In my opinion, he added that it was better if the government would have organized or mobilized those people who took compensation by ten or twenty people and made them to begin business with the assistance of the government. So, all of the farmers might secure their sources of income that that can replace the lost farmland. If similar event will

happen, it is even better to implement this idea in the future. In general, development is good and expansion of the town is also inevitable but development and the expansion of the town should not harm land users or farmers.

This participant further reflected on the comparison between iddir and business association in which he is a member. He is a member in four neighbourhood iddir associations in their village. He is also working as a chairman for one iddir association and as a clerk for another iddir. He is a member in the third and forth iddir as well. He also explained that the major objective of iddir is to help members during serious problems specially, during death, wedding, unexpected accident happened to the member.

Iddir helps member who faced such problems in cash or in kind. In general, the formation of iddir specially, neighbourhood iddir is problem or need based. It targets to help members only when the problem arises. Unlike neighbourhood iddir, the formation of our business association is on building assets because we are observing new things after we formed this association. Since we observed the economical, social and motivational values that this business association has for us, it is up to us to make it sustainable. Finally, one participant at the last reflected his idea in this way:

I don't have much to say but there are some few people who are not easily understand and aware of their current and future situation. Some individuals naturally act as if they are the only knower and influential in the community but their thinking is negative. Such kinds of people are dangerous to sustain the already started community project by our consumers' cooperative association. Thus, we have to be aware of such people and have to work either in changing these individuals' mind or in protecting our association from their destructive ideas.

Finally, he concluded his idea by saying that all of them should move their association forward by creating strong mutual relationship and well understanding among each other such as by teaching, advising, helping, loving, meeting regularly, discussing and strengthening each other.

As can be understood from this participant's reflection, there are individuals knowingly or unknowingly who have destructive ideas about the vision of positive change. Thus, identifying such types of individuals and making them aware of the issue and making them actively participate in the change processes can sustain their project. In addition to this creating smooth relationship among members and other community members also play an important role in sustaining the association as well as their community development project.

## Chapter Seven: Findings and Discussion

### Introduction

Interventions vary in effectiveness whether intended to change individuals, families, groups, schools, communities, organizations or legal structures (e.g. Policies) (Fraser & etal, 2009). According to these scholars, some interventions work well while others do not. When an intervention is called *evidence-based*, it means that the intervention has been evaluated using scientific methods and the cumulative findings from evaluations demonstrate that the intervention is effective in producing a desired outcome (p.11).

In this context, effectiveness simply means that the program produces positive outcomes when compared to routine or other ethically acceptable research approaches. The terms evidence-based, proven, and effective all refer to scientific findings showing that an intervention is responsible for producing desirable results (Fraser, 2004).

In this regard, this research achieved its general objective. The general objective of the study was to understand the processes and outcomes of ABCD through action research with Abbo Iddir association, the components of which can offer a road map for other entities seeking to plan, organize, implement, and evaluate an ABCD process with local associations in Ethiopia. The whole research process was evidenced by pictures, photographs, videos and audios where some of which are included in chapter five and others were appended at the end of this paper.

According to Midgley 2006 (cited in Fraser, 2004), interventions can be a single action or a cluster of actions. In this case, this research contains a cluster of actions where every action in this research process has its own research outcome as a part to proceed to the next stage where one action was the base for the next stage in achieving the overall research objective. Thus, this chapter discusses and presents the overall findings of this research as follow:

### **Community mobilization**

A group of individuals from Kurkura neighborhood mobilized to form an association as a result of this research process. Their mobilization in turn opened the way to come together and discuss on their community issues. The research participants also learned that mobilized communities are stronger than immobilized communities and understood that the newly formed association as one of the assets of the community.

Mathie & Cunningham (2003), for example, pointed out that, ABCD approach is not only people-centered (as in the sustainable livelihood approach) but as a citizen driven approach. The active citizen mobilizes (is mobilized) at the associational level. These scholars argue that, as associational life gains momentum, it builds up the capacity over time to leverage external resources, and to claim rights and access to services (p. 8).

In this regard, the participants of this research discussed their current situations, the existing and pressing problems of their community, designed a project, set a plan of action for its implementation, participated in the action and solved their problems collectively that could not be solved by individuals. This implies that if communities get opportunities of working with social worker whose main intentions are on ABCD model, communities become their own problem solver and development agents. In other words it implies that social work is a helping profession that helps people to help themselves through such social work practice.

### **Relationship building**

Building Relationships is one of the outcomes of this research. One of the strengths of ABCD is its ability to serve as a catalyst to relationship building (Lincoln, 2001). In this regard, Kurkura Community identified their own assets such as their strengths, gifts, skills, money, and others to solve their own problems by themselves. Through regular discussion on their common

issues, new relationships regarding the new association were built and connections were made among them though they had their own pre existing social and other relationships among each other.

Before the beginning of this research, these individuals were not connected in this way but now about 25 individuals have been connected for the same purpose. Relationships became the change agent and strengthened Kurkura community in the processes of ABCD through this PAR. After people knew and understood the research idea, they began to work together for positive community change. The following two diagrams show the nature of relationships among research participants in Kurkura community before and after the idea of the research began.

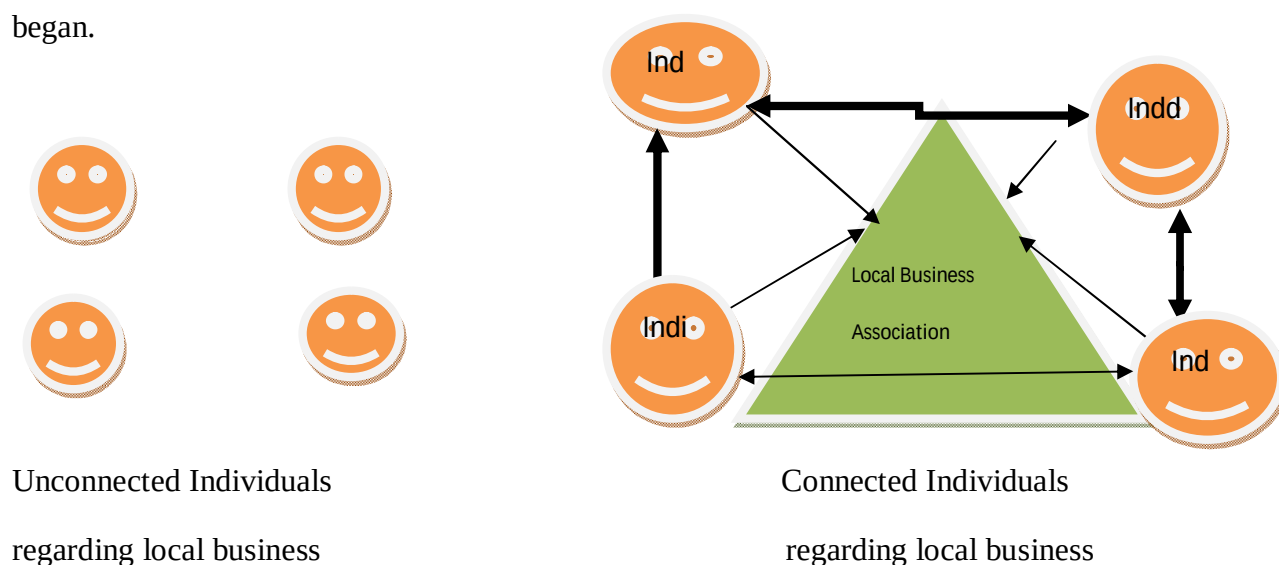


Figure 7.1: The Nature of Relationships among Research Participants before and after the Implementation of the ABCD

The first diagram above represents community members before ABCD was introduced in Kurkura community. People were not connected to each other to create local business through mobilizing their assets but they had connection within local iddirs, whose major purpose is to bury the dead and help each other during funerals. Once the ABCD model was introduced and applied through this PAR, relationship development began. The arrows in the second diagram

represent connections and networks that were formed as a result of the introduction of the ABCD model. Connections were also made among individuals and between the individual members and the newly emerged local business association.

### **Network creation**

Asset-based community development is based on the principle of community-driven development rather than development driven by external agencies, where communities, public and private sectors work in closer partnership (Braithwaite, 2005). The network of relationships is the product of investment strategies (Vermaak, 2009). Individual or collective, consciously or unconsciously aimed at establishing or reproducing social relationships that are directly usable in the short or long term, i.e., at transforming contingent relations, such as those of the neighborhood, the workplace, or even kinship, into relationships that are at once necessary and elective, implying durable obligations subjectively felt (feelings of gratitude, respect, friendship, etc.) (P. 402).

The following diagram showed the networks between our local business association and different concerned bodies who contributed to the association. This diagram places the association at the center, showing how it connects with and makes use of the surrounding institutions as its assets to implement the business project and became successful.



Figure 7.2: The Net Work between the Consumers' Cooperative Association and other Stake Holders

As stated by Wilke (2006), ABCD is the vehicle through which all neighborhood's assets can be identified and then connected to one another in ways that multiply their power and effectiveness is the result of mobilizing social assets activate more formal institutional resources such as local government, formal community-based organizations, and private enterprise.

After a group of people from Kurkura Community built formal and informal social networks with different private and government institutions where creating this network by itself is an asset of the community, they started to carry out their own local business and community services by themselves through mobilizing their money, skills and labor.

These networks are positive because each and every concerned body has contribution in improving the association. Therefore, the created network between the association and the other parties was the results of the research. It is also in this way that network was created and brought Kurkura neighborhood development. The designed local business project was also designed,

implemented and has been sustained. The project which has a dual purpose to community service as well as local business scaled up the members while it continues to recognize local associations as the driving force.

#### Creation of economic opportunity

Social workers can and already do play a major role in poor communities with regard to micro and small enterprise (Lombard, 2003). In this regard, the participants of this research had identified economic opportunity which was crucial to the micro-planning phase that activated ideas for group action. These activities were done by the research participants or group of people who formed new association. According to Vermaak, (2009), the volume of social capital possessed by a person or agent is important for understanding the structure and functioning of the social world. Social capital is the idea that a social network 'works' for its members (p.402) but the association built through this research contributed beyond its members. The participants of the research or the members of the association set a vision and used ABCD model through PAR. We did this, aiming that everybody in the village plays a role in creating local economy. So it would be valuable to have as many people as possible who could be involved in identifying and running local economic opportunities with the village communities at large.

In order for us to make decisions about improving local economy, we first need to understand how it works. Thus I, the researcher and the research participants in the group discussed that the local economy has inflows of income as well as outflows of expenditure. When research participants understood this, we started to see possibilities for increasing money coming in to the village and decreasing money flowing out. Among others some of the methods to implement these ideas were coming together and forming association, then collecting money

to increase our capital assets that is our financial capital, identifying economic opportunities and creating local business association.

Gradually, the three activities were done through research processes. In the creation of local business, the participants saw the importance of bringing basic commodities and serving both ourselves and the surrounding communities. We also saw this could increase inflows of money rather than taking our money to the town, buying these basic commodities from private shops and increasing our expenditure from day-to-day. By doing this, we also understood that we could keep money circulating within the village and therefore contribute to local economic growth and neighborhood community development.

Without any available funding made from the external body, we came together and identified sources of incomes to begin our local business. Then we discussed how our assets could be mobilized and utilized in order to bring positive change. Members of the new association or the research participants then saw both the effect of Kurkura Two Community Development as an Association, Kurkura Two Consumers Cooperative Association project as a local economy and the importance of developing the capacity of members as well as the neighborhoods community to sustain livelihoods. The table below shows activities done through these research processes and its outcomes for community development.

Many scholars assert the nature and principles that successful community development follows. They suggest that successful community development is *asset-based, internally-focused, and relationship-driven*. Although some resources from outside the community are often needed, the key to lasting solutions comes from within. The gifts and skills of residents and the assets of the physical community are always the starting place. No plan, solution or organization from outside the community (Rans & Green, 2005). Based on these guiding principles, this research

found out the hidden treasures (gifts, skills, and other strengths) of the research participants and created economic opportunities within the community thinking that if communities get economic opportunities, they can fully engage in and benefitted from it. So that the communities become psychologically, socially and politically powerful in satisfying their own needs as well as solving problems on their own.

Table 7.1: The Incomes and sources of Gudina Umata Consumers Cooperative Association from September 2014 to February 2016

| No | Sources of income          | Total amount of money |           |
|----|----------------------------|-----------------------|-----------|
|    |                            | Birr                  | Cents     |
| 1. | Members' Registration fees | 5000                  | 00        |
| 2  | Monthly payout             | 6740                  | 00        |
| 3  | Buying Shares              | 42000                 | 00        |
|    | <b>Total</b>               | <b>53740</b>          | <b>00</b> |

### Practical Community Service

Social workers will always responsible for creating economic opportunities as well as delivering social services to vulnerable in society (Lombard, 2003). This research also had focussed and worked on creating both small business and priving social services. In this regard, the association which was created in June 2014 by the research participants has been providing services until this time in a sustainable way but the report covered between June 2014 and February 2016. In this regard, the association provided services for the communities focussing on basic commodities such as sugar, edible oil and wheat powder as well as other small commodities. This section also answered particularly one research question which says, 'How can poor people within the community directly benefit from this project?'

### **Sugar provision**

Guddina Umata Consumers Cooperative Association provided 44400kg of sugar with fair price to the surrounding communities. A kilo of sugar costs 25 ETB (birr) from private shops whereas it costs 15 birr from the cooperative's shop that is, a difference of 10 birr that customer saves from one kilo gram of sugar. In a simple calculation, 44400kg of sugar times 10 birr (the price difference between private shop and the association's shop) = 444000 birr which means this amount of money was saved from unnecessary expense.

### **Wheat powder provision**

Similarly, Gudina Umata Consumers Cooperative association has provided 19000kg of wheat powder and sold with fair price. A kilo of wheat powder costs 15 birr from the private shops whereas it costs 10 birr from the association's shop. That means the difference of five birr on each kilo of powder compared with that of the price of private shop. In the same manner, if we calculate 19000kg of powder times five birr (the price difference between private shop and the association's shop) = 95000 birr has been saved from unnecessary expense.

### **Edible oil provision**

Among these three basic commodities such as sugar, wheat powder and food oil, the community needs food oil at large. Food oil has been provided according to the purchasing power of the customers. That is, some customers need to buy three litres of food oil at once and others need to buy five litres of food oil at once. Based on the needs of the customers, within these last two and a half years Gudina Umata Consumers cooperative association has provided 1367 packed cartons. Each carton contains six plastics of food oil and each plastic contains three litres of food oil as well. This means 1367 cartons multiplied by six plastic containers is equal to

8202 plastic containers. Again, 8202 plastic containers multiplied by three litres of oil equals to 24606 litres of food oil.

Each plastic with three litres of food oil costs 73.50 (seventy three birr and fifty cents) which means one litre of food oil costs 24.50 birr (twenty four birr and fifty cents) from the association's shop. On the other hand, one plastic container with three litres of food oil costs 100 birr (hundred birr) from the private shops with 26.50 (twenty six birr and fifty cents) price difference compared with association's price.

Similarly, the association has provided 1491 packed cartons where each carton contains four plastics of food oil and each plastic contains five litres of food oil. This means 1491 cartons multiplied by four plastic containers is equal to 5964 plastic containers. Again, 5964 plastic containers multiplied by five litres of oil equals to 29820 litres of food oil.

Each plastic with five litres of food oil costs 117 birr (one hundred seventeen birr) which means one litre of food oil costs 23.40 birr (twenty three birr and forty cents) from the association's shop. On the other hand, one plastic container with five litres of food oil costs 150 birr (one hundred and fifty birr) from the private shops with 33 birr (thirty three birr) price difference compared with association's price. Here, it has to be clear that each litre of food oil has different prices even in the association's shop based on the type of plastic container. When it comes with the plastic container with five litres, one litre of food oil costs twenty three birr and forty cents whereas, when it comes with the plastic container with three litres, one litre of food oil costs twenty four birr and fifty cents.

Overall, unlike traditional development intervention the ABCD approach provides a model that is empowering and can create sustainable outcomes (Fuimaono, 2012) especially, for those farmers who loss their permanent assets. Thus the results of this research show that participants,

including all of the Kurkura Two community, have improved their livelihood as evident in financial outcomes along with ability to meet or satisfy their basic commodity needs. Although most of the community members had not heard of ABCD framework in essence its principles are embedded and reflected in this social work practice that was carried out by the research participants.

### **Creating job opportunity**

According to Singh 2000 cited in Lombard, (2003), there is a close relationship between unemployment and poverty reduction at the macro and micro economic levels. Micro economic and small businesses are crucial for developing countries that they generate up to 40 percent of rural and half even more of urban employment. It also provides skills and enterpreuneral training and act as a vital link with the formal sector business and “more important, they are the main path for poverty allivation (p.3).

In this regard, creating job for the surrounding community members was another outcome of this research. Gudina Umata Consumers Cooperative Association has created job opportunity for three individuals. Two of them were females and one was male. Both females completed grade 12 but they were house wives. Both have children and specially, one of the women is a family head. Her husband died this year and she took family responsibility thus getting this job is a good opportunity to the woman to support her children. They were even not the member of the association.

By considering their problem as well as their education, the association employed them as a store keeper and as salesperson with monthly salary of 920 ETB. The third person was one of the members of the association. He had served the association as a purchaser for one year

without salary and then the general assembly decided to employ him with the same salary mentioned above.

Table 7.2: Commodities that have been provided to Kurkura two Communities by Gudina Umata Consumers Cooperative Association from June, 2014- March, 2016

| No                   | Types of Commodities    | Measurement unit | Amount of commodities provided by the association (From June 2014-March, 2016) | One Unit purchase price |       | Total purchase price |      | One Unit sell price |      | Total Sell price |      | Total Unit Interest or benefit |           |
|----------------------|-------------------------|------------------|--------------------------------------------------------------------------------|-------------------------|-------|----------------------|------|---------------------|------|------------------|------|--------------------------------|-----------|
|                      |                         |                  |                                                                                | birr                    | cent  | Birr                 | cent | birr                | cent | birr             | cent | birr                           | cent      |
| 1                    | Sugar                   | Kg               | 50400kg                                                                        | 13                      | .7034 | 690651               | .36  | 15                  | .00  | 756000           | .00  | 65348                          | .64       |
| 2                    | Wheat Powder            | Kg               | 19000kg                                                                        | 7                       | .962  | 151278               | .00  | 10                  | .00  | 190000           | .00  | 38722                          | .00       |
| 3                    | Food Oil with five lit  | Liter            | 29860 lit                                                                      | 22                      | 30    | 665878               | .00  | 23                  | .40  | 698724           | .20  | 32846                          | .00       |
| 4                    | Food Oil with three lit | Liter            | 24606lit                                                                       | 23                      | 20    | 570859               | 20   | 24                  | .50  | 602847           | .00  | 31988                          | .00       |
| 5                    | Custom er cards         | Num ber          | 2851 cards                                                                     | 1                       | 25    | 3563                 | 75   | 5                   | 00   | 14255            | 00   | 10691                          | .25       |
| 6                    | Member s' ID Cards      | Num ber          | 25 cards                                                                       | 4                       | 00    | 100                  | 00   | 10                  | 00   | 250              | 00   | 150                            | 00        |
| 7                    | used products           | Num ber          | 706 empty sacks                                                                | –                       | –     | –                    | –    | 3                   | 50   | 2471             | 00   | 2471                           | 00        |
| 8                    | used products           | Num ber          | 1624 empty cartons                                                             | –                       | –     | –                    | –    | 1                   | 25   | 2030             | 50   | 2030                           | 50        |
| <b>Total benefit</b> |                         |                  |                                                                                |                         |       |                      |      |                     |      |                  |      | <b>151,251</b>                 | <b>39</b> |

As the data above in the table 7.2 revealed, Guddina Umata Consumers Cooperative Association provided 50400 kilograms of sugar, 19000 kilograms of wheat powder, and 54466 liters of edible oil. From the first three basic commodities shown in the table above, the association has got benefits of 168904.64 birr (one hundred and sixty-eight thousand and nine hundred and four birr with sixty four cents).

In addition to this, from selling members' ID card, customers' service card, used sacks and cartons, the association got a benefit of 15342.75 birr (fifteen thousand three hundred and forty-two birr with seventy five cents). In general, the association got **151,251.39** birr (one million eight four thousand two hundred and forty seven birr with thirty nine cents) benefit.

Table 7.3: Comparing Private Shops and Gudina Umata Association's Shop Basic Commodities Prices

| No                                                                          | Types of Commodity         | Amount of commodity provided | Commodity price from Private shop |       |             |       | Commodity price from Association's Shop |       |             |       | Price difference between private's shop and association's shop |       |                |            |
|-----------------------------------------------------------------------------|----------------------------|------------------------------|-----------------------------------|-------|-------------|-------|-----------------------------------------|-------|-------------|-------|----------------------------------------------------------------|-------|----------------|------------|
|                                                                             |                            |                              | Unit price                        |       | Total price |       | Unit price                              |       | Total price |       | Unit price                                                     |       | Total price    |            |
|                                                                             |                            |                              | Birr                              | Cents | Birr        | Cents | Birr                                    | Cents | Birr        | Cents | Birr                                                           | Cents | Birr           | Cents      |
| 1                                                                           | Sugar                      | 50400kg                      | 25                                | 00    | 1,260,00    | 00    | 15                                      | 00    | 756,00      | 00    | 10                                                             | 00    | 504,000        | 00         |
| 2                                                                           | Wheat Powder               | 19000kg                      | 15                                | 00    | 285,000     | 00    | 10                                      | 00    | 190,00      | 00    | 5                                                              | 00    | 95000          | 00         |
| 3                                                                           | Food Oil with three liters | 24606 lit                    | 33                                | 33    | 820117      | .98   | 24                                      | 50    | 602847      | 00    | 8                                                              | 83    | 217270         | .98        |
| 4                                                                           | Food Oil with five lit     | 29860 lit                    | 30                                | 00    | 895800      | 00    | 23                                      | 40    | 698724      | 20    | 6                                                              | 60    | 197076         | 00         |
| <b>Total price difference between private's shop and association's shop</b> |                            |                              |                                   |       |             |       |                                         |       |             |       |                                                                |       | <b>1013346</b> | <b>.98</b> |

Table 7.3 revealed that because of this research, Kurkura communities were saved from **1,013346.98** birr (one million and thirteen thousand and three hundred and forty six birr with ninety eight cents) of unnecessary expenditure within these two years. This is evidence based and a practical change among the target community.

### Asset building

Asset building can be an effective tool in reducing poverty and in equality because it increases capacities at individual and household levels and also at the community level

(Attanasio and Szekely 2001; Paxton 2001; Sen 1999; Shapiro and Wolff 2001; Sheraden 1991; Weber and Smith 2003 cited in McKernan & Sheraden, 2008). Social work is a helping profession which helps individuals to help themselves. Taking the value of asset and the role of the profession, this social work research in the same way helped the community and then the community also helped themselves.

The following tables show the financial as well as the physical assets that Gudina Umata Consumers Cooperative Association has built within the past two years. The association itself was formed through this social work research. After its formation, it built its own assets which are considered to be as a tool for socio economic development. The tables were taken from the formal evaluation and the external audit report of the association's project from June 2014 – February 2016. The information in the tables is the translation of the original evaluation and audit report by the source language (Afan Oromo) to the target language. The original report which is written in source language is appended at the end of this paper.

Table 7.4: Description of Permanent Assets of Gudina Ummata Consumers Cooperative Association

**Date: 29/06/ 08**

| <b>N o.</b>  | <b>Budget Title</b> | <b>Quantity</b> | <b>Initial Price</b> |           | <b>Current Value Price</b> |           |
|--------------|---------------------|-----------------|----------------------|-----------|----------------------------|-----------|
| 1            | Table               | 1               | 1,000                | 00        | 1,000                      | 00        |
| 2            | Chair               | 2               | 600                  | 00        | 600                        | 00        |
| 3            | Supportive table    | 1               | 450                  | 00        | 450                        | 00        |
| 4            | Banner              | 1               | 1,600                | 00        | 1,600                      | 00        |
| 5            | Calculator machine  | 1               | 250                  | 00        | 250                        | 00        |
| 6            | Stapler             | 1               | 65                   | 00        | 65                         | 00        |
| 7            | Shelf               | 1               | 4,800                | 00        | 4,800                      | 00        |
| 8            | Bean balance        | 1               | 900                  | 00        | 900                        | 00        |
| <b>Total</b> |                     |                 | <b>9,665</b>         | <b>00</b> | <b>9,665</b>               | <b>00</b> |

## **Association's Asset**

### **Social and financial capital assets**

The newly built association due to this research has also built different social as well as cultural assets. One of its assets is the increments of its members. The number of members is increasing from 25 in March 2016 to 147 members in May 2017(the latest data). Thus, the members have been increasing from time to time which in turn increased the financial capital assets of the association from 109465.68ETB in March 2016 to 374,163.52 ETB in May 2017(according to the May 2017 association's second external audit report data). Hence , the financial capital assets of the association is also increasing from time to time. The presence of elders as members is another asset for the association because they practically resolved the conflicts among members based on traditional conflict resolution. Thus they are the social assets for the association.

### **Institutional assets**

As MacKnight and Krezmann (2003) assert, individuals, associations and institutions are the three basic assets of the community. Financial institutions are new tools to capture local wealth for local Development (McKnight & Cretzmann, 1996). One of a community oriented financial institution in Ethiopia is Oromia Cooperative bank. Hence, KurkuraTwo Consumers Cooperative Association has created a network with this bank. In addition to this, Kurkura Dambi Kebele Administrative office, Bishoftu town Consumers Cooperative Office and Bishoftu Town Trade and Market Development Office became institutional assets for the Kurkura Two consumers' cooperative association.

### **Future risk**

Knowing future risk is very important because the solution can be searched to minimize the risk. In this regard, this research also found that there were risks. As data shows, those families who lost their permanent farm land and only left with 500m<sup>2</sup> for a residence. If there were children above 18 years old in the family, 105m<sup>2</sup> of land was also given for these individuals to build a house. According to the data obtained from the interviewees, children under 18 years old were not considered in this land policy where this in turn has a future risk on the survival of these siblings when they grow up.

The other risk the data revealed was about the weakening of the social ties. Kurkura communities have strong social cohesion since they are relatives and have been living together for many years. However, because of the rapid expansion of the town the new residents are immersed among them which could break the former neighborhoods relationships among the indigenous community. In fact, the new form of relationships through marriage and iddir may be emerged with the newcomers or residents in the future but the earlier relationship among the former Kurkura community is not going as smooth as before. Thus, it may have future risk on their pre existing social values.

Additionally, satisfying their family basic needs is also under risk since they lose their permanent source of income. Therefore, mobilizing this community in an inclusive way under developmental association as well as mobilizing their existing assets and making use of it to satisfy their needs minimizes their future risk.

### **Success gained**

The research found the following themes as indicators of success in this research processes: Local people actively engaged in their own development activities as can be

evidenced in chapter five of this paper. As Burkett & Bedi (2005) pointed out, in endogenous or community-initiated development, participation is often built around small, concrete and local realities and geared towards unique local context that people can relate to; therefore commitment to action can be more visible and personally relevant. Based on this assumption, the research participants developed a clear vision and outcomes by understanding their community contexts how change happens and what will be required through focus group discussion and reflections as presented in chapter six.

They also used their skills, gifts and assets where it is rooted on asset/strength-based community development model. These assets were investigated by inviting individuals to narrate their life stories through in-depth interviews. Thus by identifying and mobilizing their assets, the neighborhood local business association was built. These research participants also developed further social and economic relationships and the ability to work with others.

Through this research processes, in the last two and a half years community capacity has been built. The capacity of skilled teams (Committees) from the community who work with communities and lead their own development created. Both formal and informal reflections that can improve their development are regularly carried out by the members of the association and documenting progress and celebrating success were all observed. The reason for the successful of the research project was the approach it used. That is ‘asset-based Community Development’ (ABCD).

As many scholars asserted, ABCD is a powerful approach focused on discovering and mobilizing the resources that are already present in a community. The ABCD approach provides a way for citizens to find and mobilize what they have in order to build a stronger community

(Green, Moore and O'Brien, (2006), Kingslow & Horton (1998), Kretzmann & McKnight (1993) & Kretzmann (2003)).

### **Implications to Social Work Research**

This is a social work PhD dissertation. The research combined the theory of community development particularly the ABCD to its practical implementation through community intervention. Thus, the target communities in their environment at their residences benefitted from the research. It was practically observed from this research processes that there were challenges while both social work research and practice simultaneously implemented. However, considering the research challenges and capitalizing its opportunities and strengths part as well, this work has contributed both research knowledge as well as practice skills that work in a local context as a beginning which other researchers can either learn from, improve or criticize it. In addition to practically serving the target community, I believe that this research can also be transferrable to similar communities. Thus it serves as a reference for both community development researchers in general and social work researchers in particular as well as for practitioners who have interest in the area of asset based community development through action research.

Doing community intervention for PhD dissertation research by implementing asset based community development is challenging since it is a complex processes, consuming much time and lack of enough research fund to complete the dissertation as per schedule of the university. However, regardless of its challenges and complexities, the research outcome is rewarding both for the student researcher and the target community in the presence of researcher's and research participant's commitment to work together. Generally, there are multiple suggestions for doing community based participatory research whereas I adapted the

following seven key suggestions to my research from Khobazi & Filiker, (2010)'s material for Doctoral Students Considering or Conducting Asset Based Community Participatory Action Research Project:

The first suggestion is seeking a supervisor who is affiliated with the ABCD participatory research project (preferably as Principal Investigator or supervisor). This suggestion helps student researchers benefit from the experience and support of a supervisor who understands both researcher's needs and those of the community. Trust in the supervisor by the community research team also facilitates the ABCD process for students, and contributes to the acceptance of the student's dissertation by academic departments. In this regard, students with departments also should seek thesis committee members who are supportive of ABCD or experienced with participatory research.

The second suggestion should be identifying people whom you are working with and why you decided to work with. This suggestion includes identifying individuals who are considered to be acceptable among the target community and can be influential; contacting those accepted individuals or elders in the community and creating a rapport with them facilitates the work very smoothly. Telling elders the objectives of the research clearly and convincing them in a logical and rational way based on their realities minimizes the gap creates mutual understanding. If these preliminary activities are fulfilled, elders can create the researcher's positive image in the community so that the majority of the community members can accept the researcher.

The third suggestion should be investing in and committing to building trust. Building trust with the target community specifically with research participants during the overall research processes is essential. Thus, be transparent and clear about the skills or resources to be

contributed, the academic process, and time commitments. Transparency allows for the development of realistic expectations by community members of what the student or researcher can do, and how the working partnership will be formed. Do not make promises you are not sure you can keep.

Learning to become a collaborator with marginalized communities is the fourth suggestion that should be stressed. Positive change is expected from a research that follows an ABCD model. Hence, acknowledging and acquiring the special skills necessary in working with marginalized communities is important. Continual dialogue, validation, acknowledgement, and respect of all team members are essential in producing internally valid study results. In addition, engagement involving openness and mutual learning ensures the relevance and appropriateness of the thesis to the community. This should help the researcher to understand and value the critical importance of community knowledge than assuming own academic knowledge as superior.

Listening to the interviewees' narrative life stories during interview is another fifth suggestion. During interview, focus on their strength and success stories and appreciate them so that you can identify their skills, gifts, talents and other capital assets and record them. Asking them their future vision and the way they will implement their vision (methods and plans) helps the researcher to find out interviewees' capacities and potentials. Telling them that they are able persons and that they can contribute positive things for their own and their community's life with what they have or with their existing assets. By doing these they trust you and develop their own positive image. Then ask them to work together for the betterment of their life and get their promise to work with you and participate in every activity.

The sixth suggestion should be identifying the community's needs. Discussing with target people and listening to their problems and needs should help the researcher to be selective and specific to act upon it with the research participants. Prioritizing the listed problems or needs is also important since some problems are beyond the research capacity and takes long time and big resources to act on it.

The seventh and the final suggestion should be designing project with the community based on their existing assets. This can be done through mobilizing their existing assets, planning and acting on activities for its implementation with participants to solve their existing problems and satisfying their needs. All of these mean what social work profession needs from social work research and social work practice in communities.

In addition, all these key suggestions are also key principles in social work community practice in community development. As Nash, Munford and O'Donoghue (2005) stated, While many workers will be employed as community development workers, others (for example, social workers) will be able to use community development principles in their daily work and to use these principles and community development practices to analyze and identify how the individual situations of social service clients can be transformed (p.87).

In this research case, I view community development as a process and a way of perceiving the world. Community development should be viewed as a 'mindset' that characterizes a particular perspective on the world that is asset based community development perspective that gradually develops individual or community positive self image rather than problem based perspective that develops negative self-image as well as dependency syndrome on individuals or communities.

In general, the methodological and theoretical implications broadly utilized in this research work such as integrating the asset based community development model (ABCD),

participatory action research approach (PAR) and designing as well as implementing specific mini project and making use of these realize social work research and practice and bring visible positive outcomes on the life of individuals or target communities. Because as stated in the research questions assets and needs of the target community was identified.

After the identification of assets with full participation of the research participants, some people were organized and form an association. Next the assets of this organized group were also mobilized and then the surrounding community's as well as the research participants' needs were also identified. Then through full engagement of the research participants in the research processes, mini project was designed and implemented focusing on goods and service delivery and satisfied the identified needs of the target community. This implies that, the outcome of this research work is in line with the theories and definition of social work profession. As for awarded by the IASSW and the IFSW (2001):

Social work profession promotes social change, problem solving in human relationships and the empowerment and liberation of people to enhance well-being. Utilising theories of human behaviour and social systems, social work intervenes at the points where people interact with their environments in which principles of human rights and social justice are fundamental to social work.

Thus this research intervened community at their permanent and natural living environment and promoted social change by delivering new services that were not existed in their village before. For this reason, it solved high basic commodities' prices and minimized unnecessary expenses of the target community. It also created new voluntarily consumers' cooperative association which in turn strengthened social relationship between members of the association, between the association and the customers as well as other stake holders.

In general, as Nash, Munford & O'Donoghue (2005) assert, community development involves a vision of how things might be changed so that sustainability and social justice can be achieved at global and national levels. This research also implemented ABCD focusing on its sustainability. It prioritized first on identifying, mobilizing and utilizing what individuals have and satisfied their needs rather than focusing on what they lack. In this regard, this work contributed practically and methodologically to social work practice and social work education.

## Chapter Eight: Conclusion

This research is a practical community intervention research which took at least two and a half years working with the community. It was intended to mobilize and utilize the assets of a local association modeling ABCD in the Abbo Iddir of Bishoftu Town by forming self help group in the form of consumers' cooperative association through the PAR approach. As Fraser & et. al, (2009) asserted, a social work research is aimed at helping people to help themselves.

In the same way, the social work Code of Ethics specifically, describes how professional knowledge and scientific research form the basis for practice. The Code of Ethics obligates social workers to contribute to the profession by conducting their own empirical research and sharing their findings with colleagues. Professionals also critically examine the social work literature to integrate research findings with their practice.

Implementing asset based community development model through participatory action research approach made important contributions to socio-economic development. The capacity of consumers' cooperatives that is asset based, created practical and sustainable enterprise. Thus, regardless of its challenges, implementing asset based community development model in this research secured productive employment as well as the generation of income and thereby contributing to poverty reduction.

Moreover, asset based cooperative associations that are driven by the people's values as well as principles and focus on their local communities, strengthen rural economies and provide significant positive externalities for the rest of society. Furthermore, leveraging the contribution of cooperatives to development requires the promotion, formation and growth of cooperatives in a manner that is sustainable and respectful of their autonomy. As a social work field, this research also indicates this reality because social workers contribute to and draw on research related to human behavior and the social environment, and intervention methods as stated by NASW, revised in 2008.

Social work codes of ethics also require that social workers attend to issues of social justice, equity and human rights in their research and practice. In this regard, this research also focused on community intervention and particularly working with those people who lost their farm land in the name of town expansion and investment issues. Thus working with people on identifying their needs where getting basic commodities in fair prices is one of their needs. Then this research took practical action and found practical solution by identifying individuals' assets and mobilizing the target groups as well as mobilizing their assets. In this regard, it brought fairness and social just specially, on goods and service delivery, which in turn reflect equity and human rights.

As some scholars state, whether at the individual, organizational, state, or national level, making a difference usually involves developing and implementing some kind of action strategy. Thus this intervention research method is a dynamic process that requires a set of complex strategies to design, plan, implement and evaluate the difference. At the core, making a difference is what social work practice is all about (Fraser & etal, 2009). In order to reduce these complexities, social workers need to identify specific areas of intervention during their social work practice in the future rather than merging complex areas such as youth, family, elderly, as well as people with disability so that the practical solution becomes visible.

Even though designing and implementing this research project was so challenging, a number of key outcomes were achieved which includes a shift in thinking and practice in the community association from a needs-based paradigm to include an asset-based perspective. This was most evident in the marked contrasts between the old strategic plan and the new approach that was adapted and developed in the project.

The analysis of the project outcomes and these influencing factors enabled a range of conclusions to be drawn. Firstly, local community associations such as individuals and community centers citizen associations are capable of playing a more prominent role in supporting comprehensive community initiatives for sustainable development. However, the importance of these associations as a foundational infrastructure has been undervalued and their potential contribution misunderstood. More research and development is required to change this evaluation at all levels of operation.

Secondly, improving the role and strategic direction of such association in Ethiopia needs to be reviewed to better understand their potential contribution to sustainable development at the

local level, as well as their future purpose. This is particularly relevant in developing and implementing comprehensive community initiatives, including local area planning. This involves a shift away from the traditional social services approach currently encouraged to a broader role that embraces the community through both an asset-based and needs-based perspective.

Thirdly, the capacity building of the association through an asset-based perspective proved a useful tool in developing it and the early signs were that it was moving towards an expanded role at the local level (although threats regarding the legality for the sustainability of the association was also evident during the project).

Fourthly, governance and leadership issues must be addressed in developing this community association due to their limited capability to community member projects beyond the bare bones. However, as voluntary committees and members were part-time, the coordination of such capacity-building exercises proved difficult. With no funding available for the ongoing development of this association, an imbalance might have been created between external expectations of the centre and its ability to support external developments.

Fifthly, the knowledge about strategy development and implementation is limited in such association as many of the members were farmers and, I would argue, among local development professions themselves. There appear to have been limited efforts to use social techniques to improve the implementation of plans and projects at the local level. The program centered nature of planning; both at the associational and community level, produced fragmented solutions that fail to integrate appropriately the various perspectives of different sectors.

In general, asset based community development, PAR, and local association are the three intertwined pillars for the successful implementation of this research project. Through these research processes, Kurkura community particularly, those of the research

participants learned that they are capable of solving their own problems and their community problems. Since they participated in their community development project from its design to its implementation and practically observed positive change that is building assets, they develop a sense of ownership and independence. Now, the project is running by the community since February 2016 after I withdrew from the intervention. This could be taken as an indicator of the role of action researcher and community led development. That is for the development to be sustainable; first, the action researcher should withdraw himself/herself after the foundation is established and second, the community should lead the project on their own.

In conclusion, the ABCD approach is central to achieving social change. Its implementation requires a commitment of both researchers and the research participants while working together, to support themselves and the community to be agents in their own change processes. The challenges are many, but so are the rewards as practically seen in this research project. Actually, this is a research conducted in specific area on specific community around Bishoftu town. In the same way, there are various communities specially those indigenous farmers communities around the urban areas in the country. These communities have been persecuted due to the rapid expansion of the towns as well as the investment issues both in the town as well as in the rural areas. These issues need detailed and further research looking from different points of views such as from the indigenous farmers who lose their own farm land or from the right of ownerships, from the new residents and investors point of views who occupied the farm lands and made it their own, from the government administrative point of views as well as from the policy issues.

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## Appendix

### **Appendix A: Interview and Focus Group Guide**

I used Appreciative Inquiry (AI) tool, to identify community's assets. As suggested by (Cooperrider, 1999), AI is an effective tool to guide individuals and communities to focus constructively on their capacities and opportunities. AI utilizes a method of interviewing that creates deep conversation about what matters most to an interviewee and so uncovers the skills, talents, abilities, and aspirations of each individual engaged in the interview or in the dialogue (p.15). Similarly, for focus group discussion or relection, I used AI tool because it assists groups to 1) value the best of what is, 2) envision what might be, and 3) innovate what will be in the process of group discussion.

Therefore, I just employed the following as my major focus points. I went through detailed questions by raising different issues related to the interviewee's skills, and capacities during interview process that led to those core points. I interviewed in-depth to understand the interviewee's life experiences in detail. Since my objective was to identify their assets and

capacities I focused on pointing out the following major areas from the interview. Hence the following points were my interview and focus group guides.

### **Interview guide**

I. I asked interviewees to narrate their life stories based on the following themes: personal background except their names, failures and successes, gain and loss, challenges and opportunities, and strategies of managing problems in their past life as well as their current needs and their existing assets, their future vision, objectives, plan, risks, and suggestive solutions. Specifically the questions were:

#### 1. Personal background

1.1. How old are you?

1.2. What is your marital status? Married or single?

1.3. If married, do you have children?

1.3. If the answer for question number 1.3 is yes, how many children do you have and how difficult or easy for you to care about them?

1.4. What was your previous job?

1.5. What is your current job?

1.6. If your current job is different from your previous one, why you changed it.

2. During your child hood, what you wanted to be? Did you achieve your vision?

2.1. If the answer for question number 2 is no, why you did not achieve your vision?

2.2. Were there unforgettable challenges that you faced in your life?

2.3. If your answer for question number 2.2 is yes, what were those challenges?

2.4. How did you manage those challenges?

3. Did you get any unforgettable opportunities in the past?

- 3.1. If the answer for question number 3 is yes, how did you use or see those opportunities?
3. 2. Were there things that motivated you in the past?
- 3.3. If your answer for question number 3.2 is yes, what things motivated you much and how they motivated you?
- 3.4. Were there things that you loss but that feel most important for your survival?
- 3.5. If your answer for question number 3.4 is yes, what are those most important things for your survival and how as well as why you loss them?
4. In what activities you were successful in your past life and how you became successful?
5. What are your existing problems as well as needs and how you solve your problems and satisfy your needs in the future?
6. What are your existing assets and how do you see the concept of asset?
7. What is your future vision and how you will achieve your vision?

### **Focus group guide**

The questions presented for the group discussion were shaped during an ongoing research processes focusing on two steps: First, it focused on how to start the project? What things to be important and the availability of these things to design a project and how these things could help to implement the project? Second, theme was focusing on the reflection about the practical implementing of the project that was where we were and where we are now? What challenges faced and opportunities gained?

In this regard, the following questions were presented to the group as the first step.

1. What existing assets do the members of the newly emerged association have?
2. What are the existing needs and problems of Kurkura community?

3. How can we mobilize our assets (gifts, talents skills, money and other tangible and intangible assets)?
4. How can the suggested needs and problems be managed (how these problems and needs can be prioritized)?
5. What would be the role of the each and every member in the association?

In the second step was focused on the reflection and the following questions were provided:

1. Where did we begin?
2. Where are we now?
3. How did we arrive here?
4. What were the challenges?
5. What were the opportunities
6. What did we learn from our journey?
7. What will be our next step?

## **Appendix B: Informed Consent Form**

Exploring the assets of local associations in Ethiopia with the special reference to Abbo Iddir, an indigenous local association, in Bishoftu town:

Dear Participant:

You are invited to participate in a research study that will attempt to identify, mobilize and utilize the assets of Abbo Iddir and the assets of individual members in this iddir which follows an ABCD approach. You can decide not to participate. The following information is provided in order to help you make an informed decision whether or not you would like to participate. If you have any questions please do not hesitate to ask. You are eligible to participate in this study because you are the member of this iddir.

**Project:** Exploring the assets of a local association in Ethiopia with the special reference to Abbo Iddir in Bishoftu town: An ABCD approach

**Purpose:** The purpose of this research is to understand the process and outcomes of ABCD through action research with Abbo Iddir, the components of which can offer a road map for other entities seeking to plan, organize, implement, and evaluate an ABCD process with local associations in Ethiopia.

**Procedures:** You will be asked to participate in an interview and focus group discussion and allow me to observe you during a time when an interview and focus group discussion will be going on. The interview will take approximately one hour to one hour and a half of your time. The interview will also be audio and video recorded and will take place at your home. During this interview, you will be asked a series of questions. These questions are designed to allow you to share your experiences as an individual and as a member of Abbo Iddir. Additionally, you will be asked to tell me demographic information and questions regarding your family. The observation will take approximately 25 minutes of your time and will take place as necessary as possible or may be two days after the interview. The observation will take place at your home or where the assets exist and will be video-recorded or photographed by camera.

**Risks and/or Discomforts:** There are no known risks or discomforts associated with this research.

**Benefits:** The information gained from this study may help us to better understand the experiences of asset building by Abbo Iddir and its individual members and how these existing assets of this iddir and the individuals within it could be mobilized and utilized to help poor children and poor women in the iddir in a sustainable way.

**Compensation:** You will not receive any type of compensation for participating in this study.

**Opportunity to ask questions:** You may ask any questions concerning this research and have those questions answered before agreeing to participate or during the study. Or you may call Tadesse Gobosho at any time, (251) 911723125 or email [tgobosho@gmail.com](mailto:tgobosho@gmail.com). If you have questions about your rights as a research participant that have not been answered by the investigator or report any concerns about the study, you may contact the Addis Ababa University, College of Social Science, School of Social Work, telephone (251) 111239650.

**Freedom to withdraw:** You are free to decide not to enroll in this study or to withdraw at any time without adversely affecting my or your relationship with the investigator or the University Addis Ababa. Your decision will not result in any loss of benefits to which you are otherwise entitled.

**Consent:** If you wish to participate in this study, you will be interviewed, observed, tell me about your family's demographic information and provide a document that shows your associations or your own assets. You are voluntary making a decision whether or not to participate in this research study. Your signature certifies that you have decided to participate having read and understood the information presented. You will be given a copy of this consent form to keep.

Signature of Participant \_\_\_\_\_ Date\_\_\_\_\_

I hereby give consent to audio record my interview.

\_\_\_\_\_

Participant

\_\_\_\_\_

Date

In my judgment I am voluntary and knowingly giving informed consent to make research participants feel confidence to participate in this research study and to keep research ethics.

\_\_\_\_\_

\_\_\_\_\_

Signature of Investigator

Date

Tadesse Gobosho, M.A. Mobile: (251) 911723125

School of Social Work

Participant Informed Consent Form

**Appendix C: the Evaluation and the External Audit Report of Gudina Umata Consumers  
Cooperative Association's Project**

The audit report was conducted by the source language that is in Afan Orom and translated to English, which is the target language. Both reports were put as appendix A and appendix B respectively. The original paper of this page is sealed at the top left corner and at the bottom center page as well as the teeter of authorized person. The dates and years in this audit report are according to Ethiopian calendar (E.C.).

With Regards!

**Appendix C1: General audit report to the association by the external auditors**

Ref. No. 001/203/08

Date: 04/09/2008

To: Gudina Umata Consumers Cooperative Association

Bishoftu**Subject:** Sending the Audit report

This is your association's financial audit report that was conducted by two of our office's auditors. The audit covered the time between 03/10/06\_29/06/08 E.C. Thus we sent you the detail of the report by attaching to this official letter.

Therefore, in this audit report:

1. Recoded money as a shortage or discrepancy = no short seen
2. Borrowed money from other bodies by the association which will be collected from the members and returned= No borrowed money
3. Share profit or money profit that will be paid to members of the association

Based on the Cooperative proclamation number 147/91 as well as the rules and regulations of the association, we advise the office of the cooperative association of Bishoftu administrative town to follow whether the given comments will be changed in to practice or not.

With Regards!

CC

- Agency of Oromia Cooperative Association

Finfine

- Office of the Cooperative Association of Bishoftu Administrative town

Bishoftu

## **Appendix C2: Auditor's Reflection**

Date: 29/06/08 E.C.

Gudina Umata Consumers Cooperative Association

Bishoftu

Based on our office request through official letter number F001/66/08 written on 21/06/08 to conduct financial audit of your association from 03/10/2006- 29/06/08, we completed the audit and presented its report as follow:

### Auditors' Reflections

1. This audit activity was done in a way that fits basic universal audit principles and plans
2. We assure that this audit was done based on the documents, recorded files, rules and regulations of the association
3. We understood that the audit was done based on the audit rules, regulations, principles and the agreement made between the auditors and the association as well.

Therefore, according to our auditing skill and personal opinion, except very few things that need future improvement, the other financial management of the association was correct. Hence we assured that the association was strong enough in its quality work based on the proclamation number 147/91 paragraph 36 of the cooperative association to be continued.

With Regards!

External Auditors of the Association

Gizachew Abera: signature

There is a circled seal here

Tarekegn Amenu: signature

### **Appendix C 3: Auditor's final comment**

#### Final Comment

1. The auditing activities should be done regularly on monthly based in future because putting dozens of audit activities for a year or a year and a half may make audit activities a little bit complex and challenging for the auditor.
2. For income generated from sales of commodities, the daily hand in hand cash receipt must be legally prepared and given to the buyers or costumers
3. The report should be monthly reported in a regular base to our office.
4. The association should have its own office in the future since it does not have yet.
5. We observed that the amount of money for buying a single share is very high so that it was impossible to add new members. Thus we advise that it should be corrected.

There are signatures of the two auditors and circled seal here at the bottom right of this page.

#### **Appendix C4: Description of resources and debit**

Gudina Umata Consumers Cooperative Association

Description of Resources and Debit

Date: 29/06/08

##### **A. Assets**

##### **1. Moveable assets**

Cash money in hand = 12,700.00

Money on bank account = 53, 658. 26

Money on inventory assets = 33,442.42

Total money on moveable assets = 99, 800.68

##### **2. Permanent Assets**

Different assets = 9,665.00

The sum of moveable assets and permanent assets = 109, 465, 68

B. Debit and Capital

1. Debit

Profit to be shared among members = 42,157.98

2. Capital

Share = 49,240.00

Contingency = 18, 067.70

Capital = 67,307.70

The sum of debit and capital = 109, 465.68

There is a circled seal and two auditors' signatures here

### **Appendix C5: Explanation of debit and credit**

Gudina Umata Consumers Cooperative Association

Explanation of debit and credit

Date: 03/10/06- 29/06/ 08

#### **Income**

From sales of products = 1,721,314.00

From the customer's card sales = 12,165.00

Total from sale = 1,733,479.00

#### **Expenditure**

For buying products (items) = 1,640,808.22

For buying temporary materials = 16,218.15

Products provided for sale = 1,657,026.37

Minus; products in the store = 33,442.42

Sold items = 1, 623, 583. 95

Gross profit = 109, 895.05

### **Other Incomes**

Registration fee = 4, 800.00

Member's ID cards = 500.00

Bank interest = 772.66

Total amount from other incomes = 6,072.66

Total amount from other incomes plus Net profit = 115,967.71

### **Other Expenditure**

Different expenses = 1,010.97

For Labourers = 5,629.00

Salary =20,750.00

House rent = 6,800.00

Transport and per diem = 20, 137.50

Repairing = 1, 414.56

Total amount of other expenditure = 55,742.03

Net profit = 60,225.68

### **How to Share Net Profit**

Dividend = 70% = 42,157.98

Contingency = 3% = 18,067.70

Total = 60,225.68

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### **Appendix C6: Explanation of the audit balance**

Gudina Umata Consumers Cooperative Association

Explanation of the Audit Balance

Date: 03/10/06- 29/06/ 08

| No | Budget title                 | Debit     |    | Credit    |    |
|----|------------------------------|-----------|----|-----------|----|
| 1  | Cash money in hand           | 12,700    | 00 |           |    |
| 2  | Money in the bank account    | 53,658    | 26 |           |    |
| 3  | Permanent asset              | 10,365    | 00 |           |    |
| 4  | Share                        |           |    | 49,240    | 00 |
| 5  | Registration                 |           |    | 1,800     | 00 |
| 6  | Sell of commodities          |           |    | 1,721,314 | 00 |
| 7  | Sell of customer card        |           |    | 12,165    | 00 |
| 8  | ID card sell                 |           |    | 500       | 00 |
| 9  | Bank interest                |           |    | 772       | 66 |
| 10 | Buying products/commodities  | 1,640,808 | 22 |           |    |
| 11 | Buying temporary instruments | 16,218    | 15 |           |    |
| 12 | Different expenses           | 1,010     | 97 |           |    |
| 13 | Labour workers               | 5,629     | 00 |           |    |

|              |                             |                  |           |                  |           |
|--------------|-----------------------------|------------------|-----------|------------------|-----------|
| 14           | Salary                      | 20,750           | 00        |                  |           |
| 15           | House rent                  | 6,800            |           |                  |           |
| 16           | Transport cost and per diem | 20,137           | 50        |                  |           |
| 17           | Repair                      | 1,414            | 56        |                  |           |
| <b>Total</b> |                             | <b>1,788,791</b> | <b>66</b> | <b>1,788,791</b> | <b>66</b> |

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### **Appendix C7: Explanation of income and expenditure**

Gudina Umata Consumers Cooperative Association

Final Explanation of Income and Expenditure

Date: 03/10/06- 29/06/ 08

| <b>No.</b> | <b>Budget title</b>                    | <b>Income</b> |    | <b>Expenditure</b> |    |
|------------|----------------------------------------|---------------|----|--------------------|----|
| 1          | Income from members registration fee   | 4,800         | 00 |                    |    |
| 2          | Income from buying share               | 49,240        | 00 |                    |    |
| 3          | Income from selling commodities        | 1,721,314     | 00 |                    |    |
| 4          | Income from selling customers card     | 12,165        | 00 |                    |    |
| 5          | Income from selling members ID card    | 500           | 00 |                    |    |
| 6          | Income from bank interest              | 772           | 66 |                    |    |
| 7          | Expense for buying commodities         |               |    | 1,640,808          | 12 |
| 8          | Expense for buying temporary materials |               |    | 16,218             | 15 |
| 9          | Expense for buying permanent materials |               |    | 10,365             | 00 |
| 10         | Different expenses                     |               |    | 310                | 97 |

|    |                                    |                  |           |                  |           |
|----|------------------------------------|------------------|-----------|------------------|-----------|
| 11 | Expense for daily labourer         |                  |           | 5,629            | 00        |
| 12 | Expense for salary                 |                  |           | 20,750           | 00        |
| 13 | Expense for house rent             |                  |           | 6,800            | 00        |
| 14 | Expense for transport and per diem |                  |           | 20,137           | 50        |
|    | Expense for repairing              |                  |           | 1,414            | 56        |
|    | Cash money in hand and in bank     |                  |           | 66,359           | 26        |
|    | <b>Total</b>                       | <b>1,788,791</b> | <b>66</b> | <b>1,788,791</b> | <b>66</b> |

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### Appendix C8: Description of permanent assets

Gudina Umata Consumers Cooperative Association

Description of Permanent Assets

Date: 29/06/ 08

| No    | Budget title       | Quantity | Initial price |    | Current value price |    |
|-------|--------------------|----------|---------------|----|---------------------|----|
| 1     | Table              | 1        | 1,000         | 00 | 1,000               | 00 |
| 2     | Chair              | 2        | 600           | 00 | 600                 | 00 |
| 3     | Supportive table   | 1        | 450           | 00 | 450                 | 00 |
| 4     | Banner             | 1        | 1,600         | 00 | 1,600               | 00 |
| 5     | Calculator machine | 1        | 250           | 00 | 250                 | 00 |
| 6     | Stapler            | 1        | 65            | 00 | 65                  | 00 |
| 7     | Shelf              | 1        | 4,800         | 00 | 4,800               | 00 |
| 8     | Bean balance       | 1        | 900           | 00 | 900                 | 00 |
| Total |                    |          | 9,665         | 00 | 9,665               | 00 |

### **Appendix C9: Confirmation on the counted financial assets**

Date: 29/06/ 08

Bishoftu Administrative Town

Association's Name: Gudina Umata Consumers Cooperative Association

#### Confirming of Counting the Existing financial assets or Cash in Hand and in Bank

I am Kafani Hirpha, a cashier of Gudina Umata Consumers Cooperative Association. The amount of money described below in the table is present in my hand and in bank on 29/06/08 E.C. Thus, I confirmed and signed in front of the witnesses to facilitate the auditing activity by the auditors that the amount of money is exact.

| <b>No.</b> | <b>Type of money</b> | <b>Quantity</b> | <b>Total</b> | <b>Remark</b> |
|------------|----------------------|-----------------|--------------|---------------|
| 1          | Birr                 | -               | -            |               |
| 1.1        | 100                  | 93              | 9300         |               |
| 1.2        | 50                   | 34              | 1700         |               |

|     |                                                            |     |                  |              |
|-----|------------------------------------------------------------|-----|------------------|--------------|
| 1.3 | 10                                                         | 139 | 1390             |              |
| 1.4 | 5                                                          | 62  | 310              |              |
| 1.5 | 1                                                          | -   | -                |              |
| 2   | Cents                                                      | -   | -                |              |
| 2.1 | 50                                                         | -   | -                |              |
| 2.2 | 25                                                         | -   | -                |              |
| 2.3 | 10                                                         | -   | -                |              |
| 2.4 | 0.05                                                       | -   | -                |              |
| 2.5 | 0.01                                                       | -   | -                |              |
| 3   | Waiting documents                                          | -   | -                |              |
| 4   | Cash money in bank                                         | -   | -                |              |
| 4.1 | Cash exists in Oromia Cooperative bank (on saving account) |     | 17,253.66        | A/C 00513483 |
| 4.2 | In Oromia Cooperative bank (by check account)              |     | 36,404.60        | A/C 623      |
| 4.3 | In commercial bank of Ethiopia                             |     |                  |              |
|     | <b>Total</b>                                               |     | <b>66,358.26</b> |              |

In words Sixty-six thousand three hundred and fifty-three with 26 cents only. I assure with my signature that only the above mentioned money is in my hand and in bank.

A person who confirmed

Auditors

Signature

Name: Kafani Hirpha

1. Obbo Gizaw Abera

There is signature here

Signature is found here

2. Obbo Tarekegn Amanu

There is signature here

Witnesses

Name

Signature

1. Chala Jima

There is signature here

2. Tadesse Gobosho

There is signature here

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### Appendix C 10: Confirmation of assets inventory

Date: 29/06/08 E.C.

Bishoftu Administrative Town

Association's Name: Gudina Umata Consumers Cooperative Association

#### Confirming Asset Inventory Result

I am Medina Kasim, a store keeper of Gudina Umata Consumers Cooperative Association. The amount assets or resources described below in the table are present in the store on the day of February 29, 2008 E.C. Thus, I confirmed and signed in front of the witnesses to facilitate the auditing activity by the auditors that the amountsof assets or material resources are exact.

| No. | Kinds of assets | Unit of Measurement | Quantity | Purchase   |             | Sell price |             | Remark |
|-----|-----------------|---------------------|----------|------------|-------------|------------|-------------|--------|
|     |                 |                     |          | Unit price | Total Price | Unit price | Total price |        |

|              |                       |        |      |    |    |              |           |    |    |             |           |  |
|--------------|-----------------------|--------|------|----|----|--------------|-----------|----|----|-------------|-----------|--|
| 1            | Tea leaf (40gm)       | number | 19   | 3  | 50 | 66           | 50        | 4  | 50 | 85          | 50        |  |
| 2            | Tea leaf (80gm)       | number | 13   | 6  | 5  | 84           | 50        | 9  | -  | 117         | -         |  |
| 3            | Popular soap (2250gm) | number | 42   | 12 | 40 | 520          | 80        | 14 | -  | 588         | -         |  |
| 4            | Popular soap (210)    | number | 93   | 10 | 50 | 976          | 50        | 12 | -  | 1116        | -         |  |
| 5            | Popular soap (150)    | number | 97   | 7  | -  | 553          | -         | 8  | -  | 632         | -         |  |
| 6            | Sami soap             | number | 21   | 6  | -  | 126          | -         | 7  | -  | 147         | -         |  |
| 7            | Diva Soap             | number | 1    | 6  | 80 | 6            | 80        | 8  | -  | 8           | -         |  |
| 8            | Solar soap (250gm)    | number | 31   | 11 | -  | 341          | -         | 12 | -  | 372         | -         |  |
| 9            | Solar soap (200gm)    | number | 14   | 8  | 50 | 119          | -         | 10 | -  | 140         | -         |  |
| 10           | Boaz pasta            | number | 5    | 10 | 50 | 52           | 50        | 12 | -  | 60          | -         |  |
| 11           | Give soap             | number | 20   | 6  | 80 | 136          | -         | 7  | 50 | 150         | -         |  |
| 12           | Crown Omo cartons     | number | 30   | 8  | 33 | 149          | 90        | 9  | 50 | 285         | -         |  |
| 13           | Jolly Juice           | number | 39   | 2  | 64 | 102          | 96        | 3  | -  | 117         | -         |  |
| 14           | Zenit oil             | number | 2    | 22 | 10 | 44           | 20        | 23 | 50 | 47          | -         |  |
| 15           | Olive oil             | number | 5    | 21 | 46 | 107          | 30        | 23 | 50 | 117         | 50        |  |
| 16           | Rani Juice            | Number | 14   | 11 | -  | 154          | -         | 11 | 50 | 161         | -         |  |
| 17           | Kibirit               | packet | 36.6 | 4  | 50 | 164          | 70        | 5  | -  | 183         | -         |  |
| 18           | Vaseline              | number | 49   | 0  | 75 | 36           | 75        | 1  | -  | 49          | -         |  |
| 19           | Small Candle          | number | 8    | 1  | 38 | 11           | 04        | 2  | -  | 16          | -         |  |
| 20           | Small ajax soap       | number | 69   | 2  | -  | 138          | -         | 2  | 50 | 172         | 50        |  |
| 21           | Big ajax soap         | number | 16   | 3  | 34 | 61           | 44        | 4  | 50 | 72          | -         |  |
| 22           | Hisoap                | number | 3    | 12 | -  | 36           | -         | 14 | -  | 42          | -         |  |
| <b>Total</b> |                       |        |      |    |    | <b>4,088</b> | <b>49</b> |    |    | <b>4677</b> | <b>50</b> |  |

I assure with my signature that materials or assets of the association which currently exist in the store are only those listed in the table above.

A person who confirmed

Auditors

Signature

Name: Medina Kasim

1. Obbo Gizaw Abera

There is signature here

Signature is found here

2. Obbo Tarekegn Amanu

There is signature here

Witnesses

Name

Signature

1. Chala Jima

There is signature here

2. Tadesse Gobosho

There is signature here

3. Kafani Hirpha There is signature here

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### **Appendix C 11: Confirming asset inventory result**

Date: 29/06/08 E.C.

Bishoftu Administrative Town

Association's Name: Gudina Umata Consumers Cooperative Association

#### Confirming Asset Inventory Result

I am Medina Kasim, a store keeper of Gudina Umata Consumers Cooperative Association. The amount of assets or resources described below in the table, are present in the store on the day of February 29, 2008 E.C. Thus, I confirmed and signed in front of the witnesses to facilitate the auditing activity by the auditors that the amounts material resources are exact.

| No. | Kinds of assets       | Unit of Measur<br>ement | Quan<br>tity | Purchase      |    |             |    | Sell price |    |             |    | Re<br>m<br>ar<br>k |
|-----|-----------------------|-------------------------|--------------|---------------|----|-------------|----|------------|----|-------------|----|--------------------|
|     |                       |                         |              | Unit<br>price |    | Total Price |    | Unit price |    | Total price |    |                    |
| 1   | Motuma dry cell       | number                  | 20           | 6             | 67 | 133         | 40 | 7          | -  | 140         | -  |                    |
| 2   | Big durata dry cell   | number                  | 65           | 5             | 67 | 368         | 55 | 6          | -  | 390         | -  |                    |
| 3   | Small durata dry cell | number                  | 57           | 1             | 95 | 111         | 15 | 2          | 50 | 142         | 50 |                    |

|    |                                      |        |      |     |    |               |           |     |    |               |           |  |
|----|--------------------------------------|--------|------|-----|----|---------------|-----------|-----|----|---------------|-----------|--|
| 4  | Goal Omo soap                        | number | 16   | 1   | 80 | 28            | 80        | 2   | 50 | 40            | -         |  |
| 5  | Crown Omo                            | number | 9    | 2   | 10 | 18            | 90        | 2   | 50 | 22            | 50        |  |
| 6  | Black festal                         | number | 180  | 0   | 63 | 113           | 40        | 1   | -  | 180           | -         |  |
| 7  | Hang able tea leaf                   | number | 156  | 0   | 30 | 46            | 80        | 0   | 40 | 62            | 40        |  |
| 8  | Rice                                 | kg     | 6.5  | 14  | 20 | 92            | 30        | 17  | -  | 110           | 50        |  |
| 9  | Griseline                            | number | 1    | 4   | 58 | 4             | 58        | 5   | 50 | 5             | 50        |  |
| 10 | Salt                                 | kg     | 20   | 3   | 12 | 62            | 40        | 5   | -  | 100           | -         |  |
| 11 | Customers card                       | number | 567  | 1   | 75 | 992           | 25        | 5   | -  | 2,835         | -         |  |
| 12 | Sugar                                | kg     | 1410 | 16  | 67 | 23,504        | 70        | 18  | -  | 25,380        | -         |  |
| 13 | Jerkins of Edible oil with five Lit. | Jerkan | 33   | 111 | 40 | 3675          | 20        | 117 | -  | 3,861         | -         |  |
| 14 | Member's ID card                     | number | 40   | 5   | -  | 200           | -         | 10  | -  | 400           | -         |  |
|    | <b>Total</b>                         |        |      |     |    | <b>29,333</b> | <b>43</b> |     |    | <b>33,669</b> | <b>40</b> |  |
|    | <b>Total</b>                         |        |      |     |    | <b>4,083</b>  | <b>99</b> |     |    | <b>4,677</b>  | <b>50</b> |  |
|    | <b>Grand Total</b>                   |        |      |     |    | <b>33,442</b> | <b>42</b> |     |    | <b>38,346</b> | <b>90</b> |  |

I assure with my signature that materials or assets of the association which currently exist in the store are only those listed in the table above which totally costs thirty-three thousand and three hundred and forty six birr with ninety cents.

A person who confirmed

Auditors

Signature

Name: Medina Kasim

1. Obbo Gizaw Abera

There is signature here

Signature is found here

2. Obbo Tarekegn Amanu There is signature here

Witnesses

Name

Signature

1. Chala Jima

There is signature here

2. Tadesse Gobosho

There is signature here

3. Kafani Hirpha There is signature here

Two round sealed are present here at the bottom center and bottom right of this page



**Appendix D: Photos that show different levels of intervention in the research processes**







