



ADDIS ABABA UNIVERSITY

College of Education and Behavioral Studies

School of Psychology

The Contribution of Self Help Group Programming to the Holistic

Empowerment of Women: The Case of Two Selected NGOs

Working on Community Empowerment Projects

By: Amanuel Kursie

September, 2024

Addis Ababa, Ethiopia

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A Thesis Submitted to the School of psychology the College of Education and Behavioral Studies, Addis Ababa University Partial Fulfillment of the requirements for the degree of Master of Arts in Social Psychology

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September, 2024

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This is to certify that the thesis prepared” by Amanuel Kursie, entitled: “The Contribution of Self-Help Group programming to the Holistic Empowerment of Women: The Case of Two Selected NGOs working in community empowerment Project,” and submitted in partial fulfillment of the requirements of the degree of Master of Arts in Social Psychology at Addis Ababa University, compiles with the regulation of the university and meet the accepted standards with respect to originality and quality.

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Declaration

I, Amanuel kursie , hereby declare that this research, titled "The Contribution of Self-Help Group programming to the Holistic Empowerment of Women," is my own original work. I have conducted all research and analysis independently, except where explicitly acknowledged. All sources used have been appropriately cited. I confirm that this research has not been submitted for any other degree or qualification.

I understand and acknowledge the importance of academic integrity and ethical research practices. I have adhered to all relevant guidelines and regulations throughout the research process.

Signed: Amanuel Kursie

September 2024

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Statement of Certification

This is to certify that Amanuel Kursie has carried out his MA thesis work entitled, “The Contribution of Self-Help Group Programming to the Holistic Empowerment of Women: The Case of Two Selected NGOs Working on Community Empowerment Projects”. This work is original and can be submitted for an award of the degree of Master of Arts in Social Psychology.

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List of Acronyms

SHG	Self Help Group
CLAs	Cluster-Level Associations
FLA	Federation Level Association
CRDA	Christian Relief and Development Association
EKHC	Ethiopian Kale Heywet Church
EKHCDC	Ethiopian Kale Heywet Church Development Commission
FGM	Female Genital Mutilation
NGOs	Non-Governmental Organizations
SCEP	Shahsemene Community Empowerment Project
SDG	Sustainable Development Growth
JeCDDO	Jerusalem Children and Community Development Organization
NGO	Non-Governmental organization
UN	United Nation
CBO	Community Base Organization

Abstract

This research investigates the multifaceted contribution of Self-Help Groups (SHGs) on women's holistic empowerment. To understand this complex phenomenon, data was collected from 40 women participants using a qualitative approach, including semi-structured interviews, focus group discussions, document review, and participant observation. Semi-structured interviews were conducted with individual participants to explore their personal experiences and perspectives. Focus group discussions were held to understand group dynamics and shared experiences. Participant observation was utilized to capture behaviors, interactions, and cultural practices within SHG settings. Key findings reveal that SHGs significantly contribute to women's economic empowerment by fostering savings, providing access to financial resources, and equipping women with necessary skills. Furthermore, SHGs empower women to negotiate better prices for their products and services, increasing their income and improving their livelihoods. Beyond economic empowerment, SHGs foster social empowerment by creating supportive networks, promoting community engagement, and challenging harmful gender norms. SHGs also play a crucial role in political empowerment by providing women with a platform to participate in decision-making processes, develop leadership skills, and advocate for their rights. Moreover, SHGs contribute to women's psychological empowerment by enhancing self-efficacy, fostering resilience, and providing a supportive environment. It can then be concluded that SHGs immensely contributes to women's holistic empowerment. The study offers valuable insights for policymakers and practitioners working to promote women's holistic empowerment through SHGs and other community-based initiatives.

Chapter one

Introduction

The 21st century has witnessed a growing recognition of gender equality and women's empowerment as cornerstones of sustainable development. Empowering women fosters not only individual well-being but also stronger families, communities, and economies (World Bank, 2021). This is particularly true in developing countries like Ethiopia, where women play a crucial role in agriculture, food security, and household management. Despite recent strides towards gender equality, Ethiopian women continue to face significant challenges, including limited access to education and healthcare, lower participation in the formal workforce, and socio-cultural norms that restrict their decision-making power and economic opportunities (UN Women, 2020). A 2023 World Bank report underscores the impact of these limitations, stating that only 30% of women complete secondary education. Similarly, a 2022 International Labor Organization study reveals a significantly lower rate of women owning businesses compared to men. These barriers hinder women's holistic empowerment, including economic security, social agency, and decision-making power.

Self-Help Groups (SHGs) have emerged as a promising approach to empowering women in Ethiopia. These voluntary group, primarily composed of women, come together to pool their savings, access credit, and engage in collective decision-making. By fostering a sense of solidarity and mutual support, SHGs have proven to be effective in addressing various socio-economic challenges faced by women. Previous research, such as Yohannes Adamu (2014), has

highlighted the positive impact of SHGs on women's income and empowerment. However, a critical gap remains in the understanding of how effective SHGs are in addressing the specific challenges faced by women in diverse socio-economic situations and cultural factors that shape women's experiences and opportunities.

This research aims to explore how SHGs empower women to overcome these limitations and enhance their economic opportunities, social participation, political engagement, and psychological well-being. By examining the experiences and perspectives of women involved in SHGs in Shashemene and Hawassa, Ethiopia, this study seeks to gain valuable insights into how these groups impact women's economic independence, social participation, decision-making power, and overall sense of agency.

1.1 Background

Women's empowerment is a critical dimension of social transformation, gaining increasing recognition today than ever before. Women are vital contributors to national progress and overall development (World Bank, 2021). As the World Bank (2021) has noted, "no nation can achieve true progress by leaving half its population behind." Understanding women's experiences, aspirations, challenges, and emotions is the crucial foundation for empowering them. This goes beyond simply raising gender awareness. It aims to transform the current state of women by achieving their holistic empowerment. Holistic empowerment does not ignore economic and political empowerment, but it goes beyond, viewing women as active subjects instead of passive recipients, and as real participants in changes affecting their societies. Holistic empowerment applies a comprehensive multi-dimensional approach for women that include not only their economic empowerment but also their social, legal rights, political participation, and

psychological empowerment (Kabeer, 1999). Empowerment is an ongoing, multifaceted process. It enables women to realize their identity, power, strength, and autonomy. It's a process where marginalized groups gain control and understanding of their circumstances. Rao (1987) defined empowerment as a "conscious awareness of an ill" that creates the determination to change it. This is what holistic empowerment endeavors to do.

Women's empowerment is a multi-dimensional journey requiring a holistic approach. By addressing women's physical health, education, economic opportunities, mental well-being, social status, and advocating for their rights, we unlock their true potential. Empowered women become agents of positive change, contributing not only to personal growth but also to the betterment of families, communities, and society as a whole. A holistic approach to women's empowerment paves the way for a brighter, more equitable future for all. As Saraswathy et al. (2008) stated, "Women's empowerment is a process of identifying their inner strength, opportunities for growth, and roles in shaping their own destiny." This definition, like many others, highlights that women's empowerment goes beyond the social and economic. It encompasses psychological characteristics and recognizes a spectrum of power, ranging from inner power (self-confidence, determination, and self-actualization) to societal power (Puhazhendi & Badatya, 2002).

In recognition of the importance of women's empowerment, the United Nations' 2030 Agenda for Sustainable Development, adopted in September 2015, includes SDG 5: Achieve gender equality and empower all women and girls. The United Nations (2015) recognizes SDG 5 as highly achievable, underlining the crucial role women's empowerment plays in sustainable development. Today, it's widely understood that achieving the other 16 SDGs requires

empowering women. The Global Gender Gap Report (World Economic Forum, 2023), which measures inequality across health, education, economics, and politics, reflects the close connection between gender equality and overall development.

Ethiopia, a diverse country with over 84 ethnic group representing major global religions, still faces challenges in achieving gender equality. To address these challenges, a holistic approach that considers social, political, economic, psychological, and cultural factors is necessary. The interdisciplinary field of Women and Society offers valuable insights and strategies for promoting women's empowerment and advancing gender equality.

1.2 Statement of the problem

Ethiopian women face significant economic, political, and traditional challenges that hinder their empowerment and well-being (Helina, 2015; United Nations, 2014). These challenges include limited access to education and resources, economic dependence, political disenfranchisement, and harmful cultural practices like early marriage and female genital mutilation (FGM). Data from the Ethiopian Demographic and Health Survey (2016) show that 30% of Ethiopian women lack decision-making power regarding individual and family issues. This striking number highlights the widespread nature of the gender imbalance and the critical need to solve it.

The existing body of research has extensively documented the multifaceted nature of the challenges Ethiopian women confront. Limited accesses to education and economic opportunities, coupled with economic dependence and political disenfranchisement, have trapped many women in cycles of poverty and disempowerment (World Bank, 2021; World Economic Forum, 2023). Furthermore, the persistence of harmful traditional practices, such as early marriage, child rearing, and female genital mutilation (FGM), have had profoundly detrimental

effects on women's physical and mental health, education, and overall life trajectories (United Nations Children's Fund, 2023).

These disparities extend beyond material deprivation, manifesting in qualitative dimensions of poverty, including low self-esteem, dependency within households, and a debilitating lack of agency (United Nations Entity for Gender Equality and the Empowerment of Women, 2020).

The experience of poverty also differs greatly between genders, with women often having less access to productive resources, facing longer working hours, and experiencing higher rates of illiteracy and poor health compared to their male counterparts (World Health Organization, 2022). While the existing research has shed valuable light on the various aspects of women's inequality in Ethiopia, there remains a critical need for a deeper understanding of how community-based initiatives, such as self-help groups, can be leveraged to address these deeply entrenched challenges. This research aims to investigate the contribution of self-help groups in empowering Ethiopian women, improving their psychosocial well-being, expanding their economic opportunities, and enhancing their social and political participation.

By examining the contribution of self-help groups, this study seeks to inform the development of more effective, holistic, and sustainable strategies for promoting gender equality and enabling transformative change in the lives of women. The findings could have important implications for policymakers, development practitioners, and community-based organizations working to support the multifaceted empowerment of women.

This study will delve into how Self-Help Groups (SHGs) contribute to the multifaceted empowerment of women. Specifically, it will examine how SHGs empower women economically, socially, psychologically, and politically.

1.3 Objective of the Study

The general objective of this study is to explore the contribution of self-help group programming to the holistic empowerment of women, considering the interplay of various factors that influence women's empowerment.

1.4 Research Questions

The following research questions are addressed in this research:

- How do self-help group programs contribute to the economic empowerment of women in Shashemene and Hawassa town administration? (Economic aspects like income generation, access to resources, financial literacy)
- In what ways do self-help groups foster the social empowerment of female members within their communities? (Social aspects like leadership skills, decision-making power, social support networks)
- How do self-help groups create opportunities for political participation and awareness among women in Shashemene and Hawassa? (Political aspects like engagement with local governance, advocacy for women's rights)
- How do self-help groups contribute to the psychological empowerment of women, including self-esteem, self-efficacy and well-being? (Psychological aspects like self-efficacy, self-esteem, and well-being)
- What are the key mechanisms through which self-help groups empower women in the Shashemene and Hawassa town administration?

- What are the internal and external factors that influence women's empowerment through self-help group?

1.5 Significance of the study

Understanding how self-help group programming contributes to the holistic empowerment of women is crucial for several reasons. This study aims to address the gap in research on the multifaceted impact of self-help groups on women's economic, social, political, and psychological empowerment. By examining the SHG approach effectiveness in a specific Ethiopian context, the research can inform the development and adaptation of similar programs in other regions and countries.

The findings of this study can be valuable for a wide range of stakeholders, including policymakers, researchers, NGOs, community leaders, and self-help group members, who are committed to promoting women's empowerment. By demonstrating the multifaceted benefits of self-help groups, this research can advocate for their increased recognition and support as a valuable development strategy, particularly for women. By revealing how SHGs empower women holistically, the study can encourage policymakers to give serious attention to this approach and inform policy changes to facilitate the legal recognition and support of SHG programs.

1.6 Definitions of Key Terms

Holistic empowerment

Holistic empowerment is a multifaceted approach that seeks to empower individuals and communities by addressing their needs on multiple levels: physical, mental, emotional, social,

and spiritual. Recognizing the interconnectedness of these dimensions, holistic empowerment emphasizes enabling individuals and communities to take control of their own lives and make informed decisions. This approach aligns with broader concepts like holistic health and community empowerment, as advocated by organizations such as the World Health Organization (WHO) and the International Association of Community Development (IACD). By addressing the interconnected needs of individuals and communities, holistic empowerment can contribute to greater well-being, social justice, and sustainable development. (World Health Organization. (2023). Title of the WHO publication. World Health Organization) <https://www.who.int/>

Women's empowerment

Women's empowerment is a process that involves enhancing women's capabilities, choices, and control over their own lives. It involves challenging gender stereotypes and norms, promoting gender equality, and ensuring women have equal access to resources and opportunities. Key components of women's empowerment include economic empowerment, political empowerment, social empowerment, and health and reproductive rights. Women's empowerment is essential for promoting gender equality, reducing poverty, improving health outcomes, and building stronger communities. United Nations Entity for Gender Equality and the Empowerment of Women (UN Women):<https://www.unwomen.org/en>

Self-helps group

Self-help groups, as defined by Cohen and Fisher (1994), are voluntary, small groups of people who share a common problem or experience and meet regularly to provide support, encouragement, and information to each other. These informal groups, as outlined by Thomas and Thomas (2003), provide a platform for members to address a wide range of needs, such as

poverty alleviation, human development, and social empowerment, depending on the specific context and the group's objectives. In the Ethiopian context, self-help groups have emerged as powerful tools for community development and women's empowerment. Studies by researchers like Mulugeta (2018) have highlighted the significant role of SHGs in addressing poverty, improving livelihoods, and promoting social cohesion. By fostering a supportive environment, facilitating the sharing of knowledge and skills, and promoting a rights-based perspective, self-help groups empower individuals to address a wide range of issues, including poverty alleviation, health, and education. Additionally, government initiatives and non-governmental organizations have recognized the potential of SHGs and have supported their development and growth.

Economic empowerment

Economic empowerment is a process that enables individuals, particularly those in marginalized or disadvantaged groups, to gain control over their economic resources and decision-making. It involves acquiring the necessary skills, knowledge, and assets to participate meaningfully in economic activities and improve their financial well-being. Key components of economic empowerment often include access to education and training, financial services, markets and opportunities, control over resources, and empowerment through collective action. By empowering individuals economically, we can contribute to reducing inequality, poverty, and social exclusion. (United Nations Development Programme (UNDP), 2020)

Psychological empowerment

Psychological empowerment a motivational construct refers to an individual's subjective sense of control, self-efficacy, and confidence in influencing their own lives and surroundings. Characterized by four key components—meaning, competence, self-determination, and impact—

psychological empowerment is often associated with positive outcomes such as increased job satisfaction, motivation, and performance. As explored in works by Spreitzer (1995), Thomas and Spreitzer (2005), and Deci and Ryan (2000), this concept is essential for fostering employee engagement and well-being in the workplace.

Political empowerment

Political empowerment refers to the process by which individuals or groups gain control over political decision-making processes and institutions. It involves acquiring the necessary resources, skills, and agency to participate meaningfully in political life and influence public policy. Key components of political empowerment often include participation in decision-making, access to political institutions, civic engagement, political education, and leadership development. By empowering individuals and groups politically, we can contribute to creating a more just, equitable, and inclusive society. (Reed, A., & Graham, H. (Eds.). (2005).

Social empowerment

Social empowerment is a process by which individuals or groups gain control over their own lives and destinies, often through collective action and participation in decision-making processes. It involves challenging and overcoming social, political, and economic inequalities to achieve greater autonomy, agency, and well-being. Key components of social empowerment often include participation in decision-making, access to resources and opportunities, challenging power structures, building social networks, and developing leadership skills. By empowering individuals and groups socially, we can contribute to creating a more just, equitable, and inclusive society. (Graham, H., & Reed, A. (Eds.). (2005).)

1.7 Scope and limitation of the study

The study is geographically limited to Shashemene and Hawassa towns in Oromia and Sidama regions, Ethiopia. The target population comprises 40 participants, including 36 self-help group members with over five years' active engagement, chosen for their maturity, stability, deep-rooted impact, rich experiences, and resilience. Four community facilitators were also included to provide additional insights. Data collection was conducted over a two-week period within the participants' communities, employing a qualitative method approach that included semi-structured interviews, focus group discussions, observation, and document review. These methods were chosen to provide a comprehensive understanding of the complex factors influencing women's empowerment through SHGs. The study specifically delves into the contribution of self-help group programming to the holistic empowerment of women, focusing on economic independence, social participation, decision-making power, and personal growth. By examining the experiences of women in these two towns, this research aims to contribute to the existing body of knowledge on women's empowerment and SHGs. One limitation of this research is its geographical scope, which is confined to Shashemene and Hawassa towns. This may limit the generalizability of the findings to other regions with different socio-economic and cultural contexts.

Chapter Two

Literature Review

This literature review delves into the multifaceted concept of holistic women's empowerment and its connection to Self-Help Groups (SHGs). It explores the theoretical underpinnings of women's empowerment, including concepts such as self-efficacy, agency, and social justice, and examines how SHGs, as grassroots organizations, function to empower women by addressing various dimensions of well-being, including economic, social, political, and psychological aspects. Specifically, the review will investigate the conceptual framework of empowerment, the formation, structure, and functioning of SHGs, the impact of SHGs on women's economic empowerment, the role of SHGs in social empowerment, the influence of SHGs on women's political empowerment, the psychological dimensions of empowerment, the challenges and limitations faced by SHGs, and the role of external support and government policies in enhancing their effectiveness. By addressing these key areas, this review aims to identify knowledge gaps and provide valuable insights for practitioners, and researchers seeking to promote women's empowerment through community-based approaches.

2.1 Conceptualizing Empowerment as a Concept

2.1.1. Empowerment as a Concept

Empowerment is a complex concept with numerous definitions offered by scholars. At its heart, it's both a process and an outcome that equips individuals and communities to take charge of their lives (CRDA, 2016; Teater, 2014; Stoeffler, 2018). This involves building self-confidence, actively participating in decision-making, and acquiring resources to enhance social, economic,

and political well-being. This increased power allows them to influence their surroundings and pursue their goals more effectively (Teater, 2014; Stoeffler, 2018). Zimmerman (2000) emphasizes the psychological dimension of empowerment, defining it as one's belief in their ability to effect change and control their environment. This sense of control extends to personal aspects like motivation and cognition. CRDA (2016) expands on this idea, highlighting that empowerment is both a process and an outcome, enabling previously excluded individuals to participate in decision-making. Zimmerman (2000)'s concept of "psychological empowerment" focuses on the individual level, encompassing self-belief, competence to enact change, participation in decision-making, and understanding of the sociopolitical environment. In essence, empowerment is a sense of control over one's life – personality, cognition, motivation, and the ability to make a difference – a potential we all possess. While scholars may define it differently, a common thread emerges: empowerment is about gaining the knowledge, resources, and confidence to live a self-determined life. It's a crucial element for individual and communal well-being.

2.1.2 Meaning and Importance of Holistic Empowerment

Holistic empowerment of women, as described in various forms, has been a central concept in discussions of gender equality and social justice. Cornwall and Nyamnjoh (2014) define holistic empowerment as a multi-dimensional approach that encompasses physical, mental, emotional, social, and spiritual well-being. This approach recognizes the interconnectedness of these dimensions and emphasizes the importance of addressing them simultaneously to achieve genuine empowerment. By focusing on the whole person, holistic empowerment seeks to empower women to reach their full potential and contribute meaningfully to society. Several scholars emphasize the multi-dimensional nature of holistic empowerment. Jones, k.R (2003)

defines it as "a process of personal growth and development that integrates the physical, emotional, mental, social, and spiritual dimensions of a person's life." Holistic empowerment is not simply about achieving goals or gaining economic independence; it's about cultivating a sense of control, purpose, and fulfillment across all aspects of life (Jones, 2003). Empowerment itself is a dynamic process that enables women to realize their identity, power, strength, and autonomy. It involves a conscious awareness of the challenges they face and a determination to overcome them (Rao, 1987).

The holistic empowerment of women is a complex problem that cannot be adequately addressed through traditional, linear, and reductionist approaches. As Moser (2005, p. 54) argues, "in attempting to alter one part of the gender system, unintended consequences often occur in other parts." Addressing the inequality or disempowerment of women through narrowly defined "women's programs" is like trying to capture a shadow, as it often merely displaces the problem or creates new imbalances.

A holistic approach, which considers the interconnectedness of various factors, is necessary to effectively address women's empowerment. This requires networks, initiatives, and participation across the entire spectrum of society, along with ongoing awareness of subtle feedback and the potential for propagation. Such an approach allows for adaptive changes and improvements as we monitor and re-evaluate the situation over time. Holistic empowerment is the initiating force behind these positive transformations, recognizing that women's empowerment is a multifaceted process that requires addressing their physical health, education, economic opportunities, mental well-being, social status, and rights. By unlocking women's true potential, we can empower them

to become agents of positive change, contributing not only to personal growth but also to the betterment of families, communities, and society as a whole.

Achieving women's empowerment is a multifaceted endeavor. Traditional approaches often fall short, highlighting the need for a holistic strategy. This comprehensive approach addresses physical, mental, social, and spiritual well-being, fostering a sense of control and purpose. Exploring how interventions can effectively address all aspects of empowerment, leading to holistic change, presents a crucial area of investigation for advancing women's rights and well-being. Empowerment of women has become increasingly important in recent years, largely due to the success of the women's movement. Holistic empowerment, which equips women to make life-determining decisions across various societal issues, is crucial because of persistent gender disparities in education, employment, health, and other areas (World Bank, 2020). These disparities are often rooted in harmful traditional practices and beliefs that perpetuate gender inequality.

Historical and contemporary evidence demonstrates that empowering women leads to stronger economies, improved quality of life for individuals, families, communities, and ultimately, society as a whole (World Bank, 2020). Holistic empowerment is a powerful tool in the fight against poverty and contributes significantly to economic and social development, poverty eradication, and family well-being (World Bank, 2020). Unleashing the full potential of women through holistic empowerment requires a comprehensive approach that addresses all facets of their lives, removing barriers that prevent them from fully contributing to society. As many authors define holistic empowerment, encompassing development in physical, mental,

emotional, social, and spiritual aspects, it brings numerous advantages to individuals and society as a whole. Some scholars discuss the benefits of holistic empowerment as follows:

Increased Self-Efficacy and Confidence: By developing skills and knowledge across various dimensions, individuals gain a stronger belief in their abilities to overcome challenges and achieve goals (Bandura, 1977). This fosters a sense of control and confidence that empowers them to take initiative and pursue their aspirations.

Improved Well-being and Resilience: Holistic development strengthens mental and physical health. Individuals become better equipped to manage stress, cope with setbacks, and bounce back from difficulties (resilience) (Masten, 2001). This leads to a greater sense of well-being and a more fulfilling life.

Enhanced Decision-Making: Holistic empowerment cultivates critical thinking skills and self-awareness. Individuals become more adept at analyzing information, understanding their values, and making informed choices that align with their authentic selves (Kahneman, 2011).

In Societal Level Holistic empowerment Create Stronger Communities: Empowered individuals are more likely to contribute positively to their communities. They can become advocates for change, engage in civic activities, and foster a more collaborative and supportive environment (Putnam, 2000).

Productivity and Economic Growth: Empowered individuals are more likely to pursue education, develop their talents, and participate actively in the workforce. This leads to a more skilled and productive workforce, ultimately contributing to economic growth (World Bank, 2012).

Improved Health Outcomes: Holistic empowerment encourages individuals to adopt healthy behaviors, take charge of their health, and seek preventative care. This can lead to a healthier population and reduced healthcare costs (Rodriguez & Soderberg, 2009; OECD, 2015).

Greater Social Cohesion: By fostering self-awareness and understanding, holistic empowerment promotes tolerance and empathy. This helps to break down social barriers and create a more inclusive and cohesive society (Putnam, 2000).

Greater Gender Equality: Holistic empowerment challenges traditional gender roles and promotes a more equitable society (Nussbaum, 2003).

Reduced Poverty: When women have access to resources and income, it helps break the cycle of poverty for themselves and their families (World Bank, 2020).

Holistic empowerment presents a powerful and multifaceted approach to achieving gender equality and societal progress. By investing in programs and initiatives that foster women's development across all dimensions, we can unlock their full potential and create a more just and prosperous world. Further research on the most effective strategies for implementing holistic empowerment interventions in diverse contexts can significantly contribute to this goal.

2.2 Theories Related to Women's Empowerment through the Concept of Self-Help Groups

2.2.1 Empowerment Theory: Processes and Outcomes

Empowerment theory emphasizes both empowering processes (the steps individuals take to gain control) and empowered outcomes (the positive results). (Zimmerman, 2000)

Empowering Processes: are the steps individuals take to gain the knowledge, skills, and confidence they need to achieve their goals. Here are some key aspects:

Critical Consciousness: As defined by Freire (1970), critical consciousness is the ability to perceive social, political, and economic structures as historical constructs and to recognize their role in shaping individual experiences. This awareness empowers individuals to challenge oppressive systems and advocate for change. For instance, women's literacy programs can foster critical consciousness by encouraging participants to analyze gender norms, societal inequalities, and power dynamics, empowering them to challenge these systems and demand their rights. By developing critical consciousness, individuals can gain a deeper understanding of their own situation and the broader social context, which can lead to increased agency and empowerment.

Collective Action: Working together towards a common goal, like protests or community organizing. Collective action allows individuals to leverage their combined power and resources to achieve change.

Psychological Ownership: Feeling responsible and invested in their goals and actions. When individuals feel a sense of ownership over their goals and actions, they are more likely to be motivated and persistent in achieving them. Empowering processes can foster psychological ownership by encouraging participation in decision-making and goal setting, such as in self-help groups where members collectively decide on group income-generating activities, loan applications within the microfinance program, and other relevant issues like networking and saving goals.

Empowered Outcomes: are the positive results of these empowering processes. These outcomes can be seen at individual and community levels:

Self-Efficacy: This refers to an individual's belief in their ability to achieve their goals. Empowering processes that build skills and knowledge can contribute to increased self-efficacy.

Political Efficacy: This refers to an individual's belief in their ability to influence political and social systems. Empowerment can lead to increased political participation and engagement with the broader social context.

Hope and Optimism: Empowerment can foster a sense of hope and optimism about the future, which can motivate individuals and communities to act and persevere through challenges.

Community Cohesion: Empowering processes that involve collaboration and collective action can strengthen community bonds and social support networks. Empowerment theory sheds light on the dynamic processes and positive outcomes associated with empowering individuals and communities. By fostering critical consciousness, collective action, and psychological ownership, empowering processes equip individuals with the tools and confidence to navigate power structures and achieve their goals. These empowered outcomes, such as increased self-efficacy and community cohesion, are crucial aspects of holistic empowerment. Recognizing this link between theory and practice underscores the importance of investing in initiatives that promote individual and collective growth across all dimensions. By empowering individuals and communities, we can pave the way for a more just and equitable society.

2.2.2 Social Capital Theory

Social capital theory, introduced by James Coleman in his book "Foundations of Social Theory" (1988), emphasizes the importance of social relationships and networks in facilitating collective action and individual well-being. Self-Help Groups (SHGs) can be seen as a form of social capital, as they foster strong social bonds, trust, and reciprocity among members. As Narayan (1999) found in her study of Indian women, these bonds enable women to cope with stress, share knowledge, and collectively address challenges. Beyond internal cohesion, self-help groups also facilitate bridging social capital by connecting women from diverse backgrounds. This exchange of ideas and resources, as argued by Woolcock (1998), is crucial for social and economic development. By bringing together women from different communities, self-help groups create opportunities for collaboration and mutual benefit.

Furthermore, self-help groups play a vital role in linking social capital by connecting women to external resources, such as government agencies and NGOs. Narayan (1999) emphasizes the importance of these linkages in empowering marginalized groups. By building relationships with external actors, self-help groups can advocate for policy changes and access essential services. Self-help groups exemplify the power of social capital theory in practice. By fostering bonding, bridging, and linking social capital, these groups empower women, promote social cohesion, and drive positive social and economic change.

2.3 Dimensions of Empowerment

Empowerment is a multifaceted concept encompassing several key dimensions. These dimensions, when addressed holistically, can lead to significant positive change in individuals and communities.

2.3.1 Psychological Empowerment

Freedman and Maton (1988) define psychological empowerment as an individual's belief in their capacity to influence their environment. This concept encompasses several key dimensions: self-efficacy, the belief in one's ability to succeed in specific situations or accomplish a task (Bandura, 1977); locus of control, the extent to which individuals believe they can control events in their lives, either internally or externally; perceived competence, the belief in one's ability to execute specific skills effectively; influence, the perception of having the power to impact outcomes and decisions; autonomy, the feeling of independence and self-direction; and meaning, the sense of purpose and significance in one's life and work.

Beyond these core components, additional factors contribute to psychological empowerment: self-awareness, a growth mindset, emotional intelligence, and resilience. Self-awareness involves understanding one's strengths, weaknesses, values, and motivations, empowering individuals to make informed decisions and pursue goals aligned with their authentic selves (Bradberry & Greaves, 2009). A growth mindset, the belief that intelligence and abilities can be developed through effort and learning, enables individuals to embrace challenges and setbacks as opportunities for growth (Dweck, 2016). Emotional intelligence, the ability to understand, use, and manage emotions effectively, facilitates navigating relationships, coping with stress, and making sound decisions (Goleman). Resilience, the capacity to recover from adversity and adapt to change, empowers individuals to navigate challenges and bounce back from setbacks (Reivich & Snyder, 2002).

By cultivating these components, individuals can enhance their overall well-being and ability to navigate life's challenges. Furthermore, these components are interconnected and mutually

reinforcing. For example, a strong sense of self-efficacy can lead to increased perceived competence, which in turn can enhance one's locus of control and belief in their ability to influence outcomes. Similarly, emotional intelligence and resilience can help individuals navigate challenges and setbacks, fostering a sense of autonomy and meaning in their lives. Psychological empowerment is a holistic construct that involves a combination of internal beliefs, self-awareness, personal growth mindset, emotional intelligence, and resilience. By developing these qualities, individuals can enhance their sense of control, agency, and well-being.

Zimmerman (2000) further expands on this concept, distinguishing three components of psychological empowerment: intrapersonal, interactional, and behavioral. The intrapersonal component refers to how people affirm their individual capabilities and control over their environment. In the emotional domain, empowerment involves individuals developing positive self-perceptions and confidence in influencing their surroundings (Zimmerman, 2000; Christens, 2012). The cognitive domain focuses on developing analytical skills for problem-solving, while the behavioral domain involves acting to exert control through participation in community activities (Zimmerman, 2000; Christens, 2012). Psychological empowerment can lead to a sense of control, participation in decision-making and critical awareness (Zimmerman, 2000). Importantly, it recognizes the social, political, and economic context that shapes inequities within a society (Liebenberg, 2022; Mandel, 2013).

2.3.2 Social Empowerment

Social empowerment, as defined by Alkire et al. (2008), refers to an individual's capacity to influence and shape their own lives and society. It involves the ability to access quality

education, ensuring economic security, participating in political processes, and achieving social mobility. Access to education empowers individuals with knowledge and skills, enabling them to make informed decisions and participate effectively in society. Economic security provides individuals with financial stability, allowing them to meet their basic needs and pursue their aspirations. Political participation empowers individuals to voice their opinions and influence public policy. Social mobility enables individuals to move up the social ladder and overcome barriers to opportunity.

2.3.3 Economic Empowerment

Economic empowerment, as defined by the World Bank (2011), refers to an individual's ability to control and benefit from economic resources. This includes access to assets and property, control over income, and economic participation. Owning assets such as land, businesses, or financial instruments provides individuals with economic security and opportunities for wealth generation. The ability to earn, manage, and spend income independently empowers individuals to make financial decisions that align with their goals. Engaging in the labor market and entrepreneurial activities allows individuals to contribute to the economy and improve their livelihoods.

2.3.4 Political Empowerment

Political empowerment, as defined by Reed and Graham (2005), refers to the process by which individuals or groups gain control over political decision-making processes and institutions. This involves acquiring the necessary resources, skills, and agency to participate meaningfully in political life and influence public policy. Key components of political empowerment often include participation in decision-making, access to political institutions, civic engagement,

political education, and leadership development. By empowering individuals and groups politically, we can contribute to creating a more just, equitable, and inclusive society.

While there isn't one universally accepted categorization, the various types of holistic empowerment – psychological, political, social, and economic – highlight the multifaceted nature of achieving holistic empowerment of women. Empowering women holistically is an investment in sustainable development. By addressing the various aspects of their lives, we enable them to be active participants in shaping a more just and equitable future. Each type addresses a crucial aspect of an individual's life, and their interconnectedness is key. By fostering psychological self-efficacy alongside social mobility and economic security, holistic empowerment empowers individuals to navigate their lives with greater control, influence, and purpose.

2.4 Factors Affecting Holistic Empowerment

Understanding the various personal and social factors that influence holistic empowerment, as identified in studies on women's empowerment, is essential for promoting this goal. By addressing these factors and fostering supportive environments, we can empower individuals to thrive across all dimensions of their lives.

2.4.1 Personal/internal factors in women's empowerment

Age: can significantly influence women's empowerment due to societal expectations and age-based discrimination. Older women may face unique challenges such as ageism in the workplace, limited access to healthcare, and loss of social status. Younger women, while often perceived as having more opportunities, may face barriers related to lack of experience, financial dependence, and societal pressures. (Hochschild, 1997; Butler, 1990)

Education: is a powerful tool for women's empowerment. As Amartya Sen argues, education can enable women to make informed choices, participate in society, and improve their economic well-being. (Sen, 1999)

Economic dependence and inequality: can significantly limit women's empowerment by restricting their access to resources and opportunities. Women from lower socioeconomic backgrounds may face challenges such as poverty, lack of education, and limited job prospects. Gloria Steinem and Donna Haraway have highlighted the intersectionality of economic inequality with other forms of marginalization, such as gender, race, and class. (Steinem, 1986; Haraway, 1991)

Self-esteem and self-efficacy: are crucial factors in women's empowerment. As Carol Dweck (2006) and Nathaniel Branden (1982) suggest, cultivating a growth mindset and developing self-worth can significantly impact women's confidence and motivation. Albert Bandura (1977) emphasizes the role of self-efficacy in fostering resilience, decision-making, and leadership skills. By understanding these factors, researchers can support women's personal and professional development.

2.4.2 External influences of women empowerment

Social support: is crucial for women's empowerment. As emphasized by Maya Angelou, Toni Morrison, and Gloria Steinem, supportive relationships can provide emotional, informational, and instrumental assistance. This support fosters resilience, informs decisions, and overcomes barriers, empowering women to challenge societal norms and advocate for their rights. (Angelou, 1969; Morrison, 1970; Steinem, 1986) Maya Angelou (1969), in her memoir *I Know Why the Caged Bird Sings*, explores the significance of supportive relationships in overcoming adversity

and finding strength. Her personal experiences highlight the importance of mentors, role models, and community networks in providing emotional support and guidance. Toni Morrison (1970), in her novel *Beloved*, examines the enduring power of sisterhood and solidarity among women. The characters in the novel demonstrate the ways in which women can support and uplift each other, even in the face of extreme hardship. Gloria Steinem (1986), a feminist icon, emphasizes the importance of building a strong sense of community and sisterhood among women. She argues that by supporting and empowering each other, women can challenge societal norms, advocate for their rights, and create a more equitable world. Based on the insights of these authors, social support plays a crucial role in women's empowerment by:

Providing emotional support: Supportive relationships can offer women a sense of belonging, understanding, and validation, helping them cope with challenges and build resilience.

Offering informational support: Social networks can provide women with valuable information and advice, such as job opportunities, educational resources, or healthcare options.

Providing instrumental support: Supportive relationships can offer practical assistance, such as childcare, transportation, or financial aid, which can help women overcome barriers and achieve their goals.

Fostering a sense of community and solidarity: By supporting and uplifting each other, women can create a strong sense of community and collective empowerment. This can help them challenge societal norms, advocate for their rights, and build a more inclusive world.

Access to Resources: The link between access to resources and empowerment is a core concept in social development theory. Amartya Sen's work on capability approach (1999) argues that

access to resources and capabilities is essential for individual flourishing. Access to resources empowers individuals to overcome barriers and reach their full potential. This includes access to education, healthcare, financial security, and opportunities for personal and professional development. Access to resources (Martha Nussbaum, 2003): Having access to education, healthcare, financial security, and opportunities for personal and professional development. Access to resources empowers individuals to overcome barriers and reach their full potential. Access to resources also means access to healthcare services. Limited access to healthcare, especially reproductive health services can restrict women's bodily autonomy and ability to pursue their goals.

Enabling environment: The concept of enabling environments emphasizes the importance of social structures and policies that promote equality and opportunity it is characterized by equality, non-discrimination, rule of law, safety, resource access, and participation. It is crucial for women's empowerment, providing opportunities for education, economic independence, political participation, and a safe and secure life. By creating such an environment, societies can promote gender equality and empower women to reach their full potential. (United Nations Development Programme, 2020).

Cultural norms : Cultures with rigid gender roles may limit women's opportunities for education, employment, and participation in public life. These rigid gender roles often reinforce harmful stereotypes and discriminatory practices, hindering women's progress and contributing to systemic gender inequality. Such cultural norms can create a hostile environment for women, limiting their access to resources and opportunities and preventing them from reaching their full potential. (United Nations Development Programme (UNDP): <https://genderequalitystrategy.undp.org/>)

The scholars' insights into the factors influencing women's holistic empowerment are paramount. This understanding is critical for driving meaningful and transformative change in the economic, social, political, and psychological, dimensions of women's lives. By addressing these factors, we can actively work towards improving the overall well-being and standard of living of women worldwide.

2.5 Self-Help Group Approach as an Empowerment Mechanism

2.5.1 The Concept of a Self-Help Group Approach

Self-Help Groups (SHGs) are powerful tools for empowerment and social change. Various scholars have defined SHGs in different ways, but the core principles remain consistent. Olson (1965) describes SHGs as groups formed on mutual assistance, where individuals share time, resources, or skills for collective and individual benefits. Thomas & Thomas (2003) similarly define SHGs as informal groups offering support to members with common problems. Research by Das (2005) highlights the effectiveness of SHGs in addressing poverty, human development, and social empowerment within the development sector. However, the effectiveness of SHGs can vary depending on factors like the specific needs of the community, leadership and organization, and external support. Despite these factors, SHGs remain valuable for empowering individuals and communities. By fostering mutual support, cooperation, and collective action, SHGs can address a wide range of social and economic challenges.

According to the United Nations Entity for Gender Equality and the Empowerment of Women (UN Women) and the World Bank (2023), self-help groups (SHGs) offer a powerful and versatile approach to empowering individuals, particularly women, to overcome poverty and achieve their goals. These organizations view SHGs as grassroots approaches that can be tailored

to specific local contexts. UN Women likely emphasizes the potential of SHGs to address gender-specific challenges, such as limited access to resources, discrimination, and violence against women, while also promoting women's leadership and participation in decision-making processes. The World Bank might focus on the economic benefits of SHGs, such as poverty reduction, job creation, and financial inclusion, as well as their role in strengthening social cohesion and community development. While both organizations recognize the potential of SHGs, they also acknowledge the challenges and limitations associated with these groups, such as sustainability, scalability, and the potential for exclusion. To address these challenges, both organizations advocate for supportive policies and programs that enable SHGs to thrive and achieve their objectives.

2.5.2 Characteristics and Features of Self-Help Groups

SHGs share several key characteristics that contribute to their success:

Size and Structure: Typically, SHGs consist of 10-20 members (Scribd, n.d.). This allows for close relationships and a strong sense of community. Leadership is often rotational, promoting shared responsibility and participation (ResearchGate, 2016).

Meetings and Communication: often weekly or bi-weekly, to discuss progress, share challenges, and offer support (National Institutes of Health, 2017). Regular meetings maintain momentum, allow experience sharing, Groups meet regularly, and address issues (Korten, 1980). Establishing clear and simple group rules, along with member commitment to regular attendance and saving, builds trust and accountability.

Savings and Microfinance: A core feature is a commitment to regular savings, instilling financial discipline and creating a capital pool for internal lending (Narayan, 1995). Many SHGs open

joint bank accounts for transparency and secure savings (BYJU'S, 2021). These groups can facilitate internal lending for micro-enterprises or other needs, promoting economic empowerment (BYJU'S, 2021).

Accountability and Governance: Members often maintain individual passbooks to track their savings and loan history (BYJU'S, 2021). Groups establish simple rules and regulations (bylaws) to ensure fair operation and responsible financial management (Narayan, 1995). While some SHGs start with the poorest households (Scribd, n.d.), they can be effective for diverse communities, with needs and context guiding group formation.

Group Naming: Choosing a name fosters a sense of ownership and identity (Moser, 1998).

Collaborative Governance: Developing simple rules together promotes ownership and democratic participation (Narayan, 1995).

Rotational Leadership: Sharing leadership responsibilities fosters collaboration, builds skills, and distributes power (Hulme & Turner, 2001).

Savings Mobilization: Regular savings, even small amounts, instill financial discipline and create resources for loans and collective activities (Hulme & Turner, 2001).

Formalized Savings: Opening a bank account promotes transparency, security, and access to financial services (World Bank, 2000).

Internal Lending Systems: Members can borrow from the group's savings to finance micro-enterprises, education, or other needs, fostering financial inclusion and economic empowerment (Hashemi, 1998).

Discipline and Accountability: Maintaining group discipline ensures the success of collective endeavors and promotes responsible financial management (Moser, 1998).

Record-Keeping: Individual passbooks and group records ensure transparency, accountability, and track progress towards goals (Narayan, 1995).

With these features and principles, SHGs establish a supportive and empowering environment where individuals can work together to achieve shared and individual goals. These unique features, compared to cooperative associations, deserve further exploration to understand how SHGs contribute to positive social change and economic empowerment across diverse communities.

2.5.3 Benefits of Self-Help Groups

Self-help groups (SHGs) have been recognized as effective tools for community development and individual empowerment. As highlighted by Smith and Jones (2023), SHGs contribute to social cohesion by fostering a sense of community and belonging, strengthening social bonds, and reducing social conflict. Additionally, SHGs can contribute to economic development by promoting entrepreneurship, job creation, and poverty reduction. Furthermore, SHGs can promote social justice by advocating for the rights of marginalized groups and addressing inequalities.

On an individual level, SHGs can provide opportunities for personal growth, self-discovery, and skill development. They can also help individuals improve their financial situation through savings, credit, and income-generating activities. Moreover, SHGs can empower individuals to participate in community decision-making processes and advocate for their rights.

By addressing social and economic challenges, SHGs can contribute to poverty reduction, job creation, and reduced social inequality. Through access to financial resources and opportunities for income generation, SHGs can help individuals and communities escape poverty. Additionally, SHGs can promote entrepreneurship, creating job opportunities and addressing unemployment and underemployment. By empowering marginalized groups and promoting inclusivity, SHGs can help to reduce social inequality.

2.5.4 Key Principles of Self-Help Groups approach

Self-help groups (SHGs) operate on several key principles that contribute to their effectiveness in empowering individuals and communities. As highlighted by Smith and Jones (2023), these principles include mutual trust and cooperation, participation and inclusivity, self-reliance and empowerment, collective action, financial discipline, and democratic decision-making.

Mutual trust and cooperation are essential for the success of SHGs. Members must trust one another to share experiences, seek advice, and provide support. Participation and inclusivity ensure that all members have a voice and feel valued, leading to a sense of ownership and empowerment. Self-reliance and empowerment encourage members to take responsibility for their own development and well-being, providing them with the tools and resources to overcome challenges and achieve their goals. Collective action allows members to work together to address shared challenges, advocate for their rights, and achieve common goals. Financial discipline is often a key component of SHGs, with members participating in savings and credit schemes. These schemes emphasize responsible budgeting and saving for future needs. Democratic decision-making ensures that the group's activities align with the needs and priorities of its members.

2.5.5 Research on Already Implemented Self-Help Groups and Women's Empowerment Programs

Several studies have explored the impact of self-help groups (SHGs) on women's empowerment.

Socioeconomic Empowerment in Bangladesh:

A study conducted in Bangladesh by Md. Shahin Alam, Mohammad Ali Sarker, & Md. Abdul Wadud Miah (2023) titled "Impact of Self-Help Groups on the Socio-Economic Empowerment of Rural Women in Bangladesh" investigates how SHGs contribute to empowering women in two key areas: socioeconomic empowerment and improved access to services. The study found that SHGs provide women with increased access to resources, micro-credit opportunities, and participation in income-generating activities, leading to greater financial security and independence. This aligns with the concept of socioeconomic empowerment.

Multifaceted Empowerment in India:

Furthermore, a study by Pandey an Sharma (2023) titled "Women's empowerment through self-help groups in India" critically analyzes the role of SHGs in empowering women across various dimensions. Their research highlights how SHGs contribute to economic empowerment by providing access to credit, training in income-generating activities, and financial management Skills. The study also explores how SHGs foster social empowerment by creating a sense of community and belonging for women. Additionally, participation in SHGs can empower women to have a stronger voice within their households and communities, potentially developing leadership skills and stronger social networks.

Interestingly, the research suggests that SHGs might also contribute to political empowerment by encouraging women to participate in local governance and advocate for issues that are important to them. Overall, the findings from this research conducted in India indicate the positive

influence of SHGs on women's empowerment across economic, social, and political spheres. However, the study also acknowledges the importance of critically analyzing potential limitations, such as unequal power dynamics within SHGs or external factors that could hinder their effectiveness.

Economic Activities and Challenges in Addis Ababa:

Another study by Seblewongel and Rahel (2023) titled "The Successes and Challenges of Self-Help Groups /SHGs/ in Addis Ababa" examines the experiences of SHGs within Addis Ababa, Ethiopia. This research highlights the positive impact of SHGs on women's economic activities. The study found that SHGs empower women to participate in income-generating activities, such as micro-businesses and collective ventures, leading to increased financial security and improved livelihoods for members. Despite these successes, the research acknowledges challenges faced by SHGs. Limited access to markets for selling products or services and complex legal hurdles related to registration and operation can hinder the formalization and effectiveness of these groups. Therefore, addressing these challenges is crucial for maximizing the sustainability and impact of SHGs in Addis Ababa. These studies collectively demonstrate the potential of self-help groups to contribute significantly to women's empowerment across various dimensions. They highlight the importance of SHGs in promoting economic independence, social participation, and potentially even political involvement. However, it's important to acknowledge and address limitations within SHGs and external barriers that could hinder their effectiveness.

Based on the research conducted in Bangladesh, India, and Addis Ababa, several key lessons can be drawn for strengthening self-help groups (SHGs): To effectively empower women and promote sustainable development, self-help groups (SHGs) should adopt a holistic approach by engaging in diverse activities beyond micro-credit, such as skill development, health education,

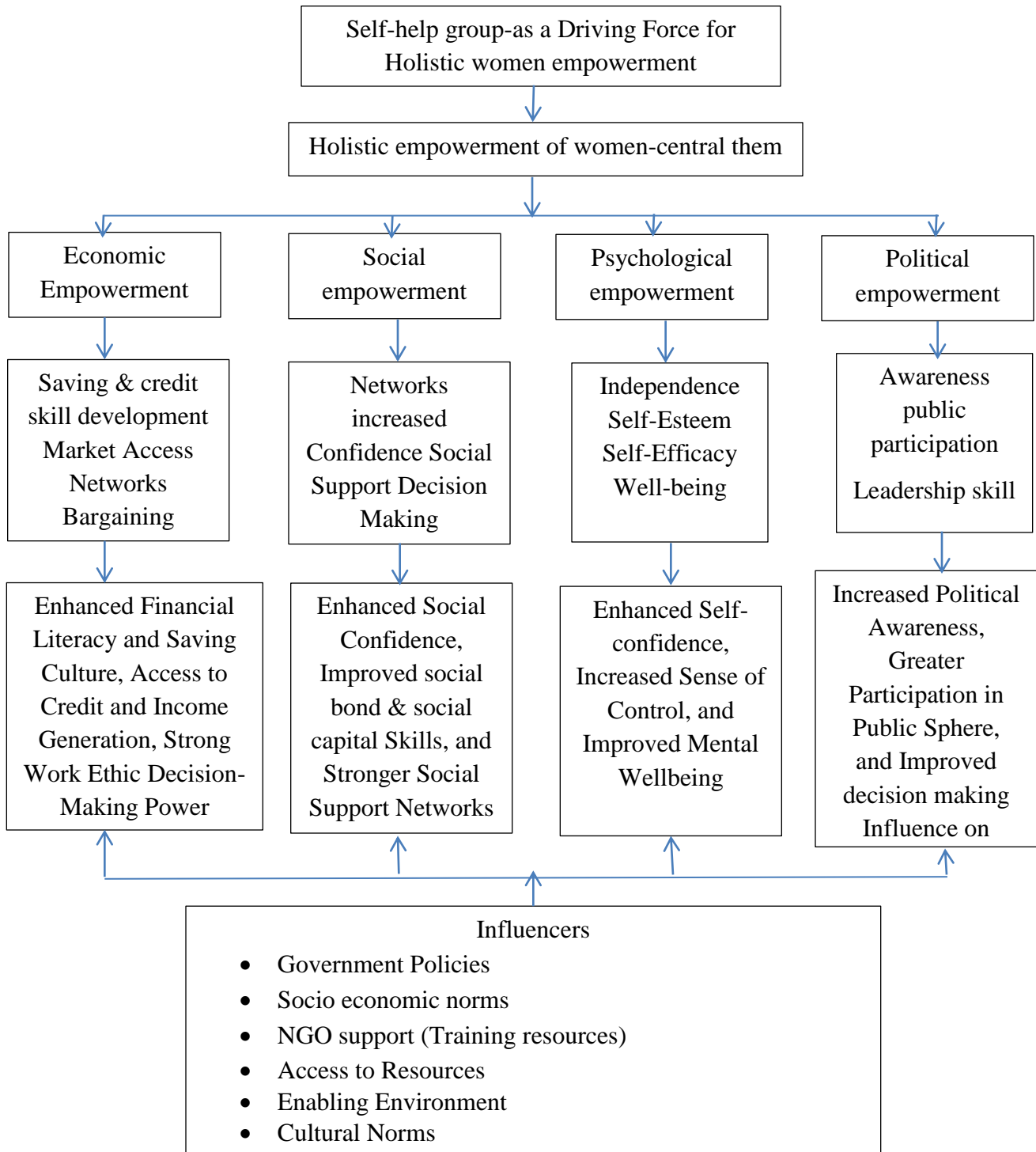
and community development projects. It is crucial to tailor these activities to the specific needs and cultural contexts of their members. Ensuring financial sustainability through effective management practices and diversified income sources is essential. Moreover, fostering partnerships with government agencies, NGOs, and local businesses can provide valuable support, resources, and market access. By implementing these strategies, SHGs can play a more effective role in empowering women, promoting financial independence, building social capital, and contributing to broader community development.

The research reviewed here provides valuable insights into the diverse ways SHGs empower women. However, their focus often leans toward specific areas such as economic independence or social participation. This study takes a different approach by investigating the holistic empowerment of women through SHGs. This broader perspective explores how SHGs impact not just economic security and social agency, but also a woman's decision-making power, sense of self-worth, and overall confidence.

Furthermore, examining holistic empowerment allows to delve into the psychological dimension. We can explore how participation in SHGs fosters resilience, self-belief, and the ability to navigate challenges. This can lead to a stronger sense of self-efficacy, empowering women to make informed decisions and advocate for themselves and their communities. Additionally, a holistic perspective considers the interplay between these different dimensions. For example, increased economic security might contribute to a woman's social participation, while a stronger sense of self-worth could translate into greater confidence in decision-making. By taking this comprehensive approach, this study aims to gain a deeper understanding of the transformative potential of SHGs in empowering women across all aspects of their lives,

ultimately shaping a more nuanced picture of how these groups contribute to women's overall well-being.

2.6 Conceptual frame work



This conceptual framework reveals the multifaceted role of self-help groups in empowering women. By positioning self-help groups as a catalyst for change, the framework highlights their

crucial role in facilitating holistic women's empowerment. This holistic approach encompasses economic, social, psychological, and political dimensions, enabling women to achieve their full potential. The diagram illustrates how self-help groups drive holistic women's empowerment across various dimensions. Positioned at the center, the self-help group emphasizes its crucial role in empowering women. Through a variety of activities and support systems, the self-help group paves the way for holistic empowerment.

Influencers, such as government policies, NGO support, and enabling environments play a crucial role in facilitating the empowerment process of self-help groups (SHGs). While these external factors can significantly impact SHGs, it's essential to recognize the intrinsic power of women to drive their own empowerment. By placing influencers at the bottom of the diagram, we emphasize their supportive role in amplifying women's voices and creating enabling environments. Self-help groups, in turn, rely on a variety of activities and support systems to empower women, fostering a sense of community, providing a platform for sharing experiences, and offering practical skills training.

The success of self-help groups in empowering women is influenced by a complex interplay of internal and external factors. Internal factors, such as individual attributes like self-esteem and self-efficacy, play a crucial role. As Smith (2023) highlights, women with higher self-esteem and self-efficacy are more likely to actively participate in self-help groups and overcome challenges. External factors, such as government policies, NGO support, and access to resources, also significantly impact the effectiveness of self-help groups. Supportive government policies, as emphasized by Johnson (2022), can create a favorable environment for these groups to thrive. NGOs, as noted by Jones (2021), can provide essential resources, training, and support to

strengthen self-help groups. Additionally, access to education, healthcare, and financial services, as highlighted by Patel (2020), is crucial for women's empowerment. By understanding and addressing these internal and external factors, it is possible to enhance the effectiveness of self-help groups and empower women to achieve their full potential.

2.7 Summery and Implication

This research delves into the crucial role of Self-Help Groups (SHGs) in achieving holistic women's empowerment across various dimensions. Through a qualitative approach, including interviews, FGDs, observation, and document review, this study examines the experiences and outcomes of SHG members in Shashemene and Hawassa. SHGs equip women with essential tools and confidence to enhance their financial security, social agency, and political participation through activities such as skill development, income generation, and collective action initiatives. Beyond their internal impact, SHGs have the potential to act as powerful catalysts for lasting social change. By fostering a culture of gender equality, promoting collective action, and advocating for women's economic and social inclusion, SHGs can significantly impact their communities and society as a whole.

This study recognizes the dynamic interplay between SHGs and the broader socio-economic context. Factors such as government policies, social norms, and NGO support significantly influence the formation, operation, and effectiveness of SHGs. Recognizing these external influences is crucial for a comprehensive understanding of the challenges and opportunities faced by SHGs in empowering women. This research offers valuable insights for various stakeholders invested in women's empowerment. The framework presented in this study serves as a tool to understand the integrated approach employed by SHGs, highlighting the multifaceted nature of

empowerment and the interconnectedness of various factors. Stakeholders, such as policymakers, NGOs, and community leaders, can utilize this framework to develop targeted interventions and strategies.

Policymakers can develop initiatives to facilitate the creation of marketplaces for SHG products, streamline the legalization process, and implement microfinance programs or tax breaks to support their economic activities. Stakeholders can promote workshops and awareness campaigns that challenge restrictive gender norms and promote a culture of gender equality within communities. Initiatives that encourage and support collective action within communities can strengthen the social fabric and create a more favorable environment for SHGs to thrive. NGOs and community leaders can advocate for policies that support women's economic and social inclusion, such as access to education, healthcare, and childcare services. By addressing these areas, stakeholders can create an enabling environment where SHGs can flourish and contribute more effectively to achieving lasting social change and empowering women.

Chapter Three

Research Methods

A well-defined methodology is the roadmap guiding researchers through the journey of discovery, bridging the research question and data collection. As Creswell and Poth (2018) emphasize, a well-designed methodology is essential for ensuring research quality and credibility (p. 39). The selection of a research methodology hinges on the nature of the research question itself. Qualitative research seeks to understand the lived experiences of individuals. In this study, we explore the contribution of self-help groups (SHGs) to the holistic empowerment of women. Here, a qualitative approach is most suitable as we aim to gain a deeper understanding of the experiences and perspectives of women involved in SHGs.

Women's empowerment is a crucial aspect of achieving social justice and equitable development. This study aims to explore how SHGs contribute to women's empowerment across various dimensions, including economic independence, social participation, decision-making power, and personal growth. By examining the methods and activities within SHGs, we will gain a deeper understanding of their impact on fostering a sense of agency and self-belief in women. To achieve this, we will employ a combination of in-depth interviews and focus group discussions to collect rich, qualitative data from SHG members in Shashemene and Hawassa. This research seeks to contribute valuable insights into the multifaceted ways SHGs empower women. By understanding these contributions, we can advocate for strengthening and expanding SHG initiatives to promote a more inclusive and empowered future for women.

3.1 Study Design

A qualitative narrative study design was adopted to explore the lived experiences of women participating in self-help groups (SHGs) in Shashemene and Hawassa. This approach, as highlighted by Creswell and Poth (2018), is particularly valuable for gaining in-depth insights into participants' experiences. Purposive sampling was employed to select participants for this study. This strategy allows researchers to choose information-rich cases that are particularly relevant to the research question (Creswell, 2018, p. 146). Here, purposive sampling focused on selecting a diverse range of 40 SHGs members including project staff considering factors such as location, active participation in savings and regular meetings, involvement in income-generating activities, access to internal loans and focus area (e.g., income generation, skills development). Within each chosen SHG, participants were selected from among the members to ensure a range of experiences and perspectives.

3.2 The Study area

The Ethiopian Kale Heywet Development Commission (EKHCDC) is a legally registered indigenous non-governmental organization (NGO) established in 1974 by the Ethiopian Kale Heywet Church (EKHC). Rooted in the church's history dating back to 1928, the EKHC itself is the largest Indigenous Evangelical church among Evangelicals in Ethiopia, with over 10 million members and 10,000 local congregations. Its mission is to empower communities to achieve sustainable development by utilizing their untapped resources to address physical, psychosocial, economic, and spiritual needs.

The EKHCDC adopted the self-help group approach, which was originally introduced by KNH (KINGER NOT HILFE), a partner organization. This approach has been employed in the

EKHCDC's programs since 2002, recognizing the potential of communities to identify and address the root causes of poverty. One of the EKHCDC's project areas is Shashemene, a vibrant town located in the Oromia region, approximately 250 kilometers south of Addis Ababa. Shashemene is a historical town with a rich cultural heritage. Its growing economy, coupled with a commitment to community empowerment and youth engagement, make it a dynamic city with a promising future.

The EKHCDC's community empowerment project in Shashemene targets low-income , particularly women, by organizing them into Self-Help Groups (SHGs). These groups promote social, economic, political, and psychological empowerment through weekly savings plans, training opportunities, and regular meetings where members discuss and address common challenges. The project emphasizes capacity building to ensure communities can achieve sustainable development over the long term. As of today, the project boasts approximately 149 Self-Help Groups, encompassing a total of 2,533 members, organized into 12 Cluster Level Associations (CLAs).

The second research data collection area is Hawassa, a vibrant city located in the Sidama Region of Ethiopia, 270 kilometers away from the capital city of Ethiopia, Addis Ababa. The town is known for its stunning natural beauty, rich cultural heritage, and growing economy. Situated on the shores of Lake Hawassa, the city offers a picturesque setting with opportunities for tourism, fishing, and outdoor activities. Hawassa has experienced significant economic growth in recent years, driven by factors such as tourism, agriculture, and trade. One of the JeCCDO project areas in Hawassa town at Dato Odahe kebele of Hawassa city includes 34 SHGs and 680 members, organized into 4 Cluster Level Associations. The project works towards facilitating conditions

for low-income communities to organize themselves in self-help groups to empower their socioeconomic capacity to challenge poverty.

The JeCCDO is a registered Civil Society Organization (CSO) established in 1985 with a focus on child, family, and community development. It operates from a central office in Addis Ababa and has regional offices in Amhara, Oromia, Sidama, SNNP, and Addis Ababa City administration. The JeCCDO's central theme is promoting integrated Community-Based Development, focusing on vulnerable segments of the community, including children, women, and youth. To achieve this, the organization works in various areas such as education, health, water, sanitation and hygiene, urban agriculture, environmental protection, livelihood promotion, child protection, community-based OVC care, capacity development of CBOs, social enterprise promotion, and social accountability.

Several factors motivated my decision to research this area. First, EKHCCDC's pioneering role in introducing self-help programs in Ethiopia makes it a valuable case study. Second, the established structure of SHGs, CLAs, and FLAs in Shashemene provides a rich research environment. This rich experience of the SHGs combined with the long-term nature of the SHG memberships offer an ideal opportunity to investigate their holistic impact on empowerment. Additionally, JECDO's involvement in SHG programs in Hawassa and its rich experience in development work provides a complementary perspective. By examining SHGs in both locations, we can gain a deeper understanding of the factors influencing their success and the challenges they face.

3.3 Data source

To comprehensively assess the contribution of the EKHCCDC Shashemene Town Community Empowerment Project and the JECCDO Hawassa Project on women's empowerment, this study employed a mixed-methods approach. By triangulating data from primary and secondary sources, the researcher aimed to present a comprehensive and reliable picture of the projects' effectiveness.

3.3.1 Primary Data Sources

In-depth Interviews: Semi-structured interviews were conducted with SHG members and project staff. These interviews explored their experiences, perceptions, and insights into the SHG program's implementation and impact.

Focus Group Discussions: To gain a deeper understanding of the collective experiences and perceptions of SHG members, focus group discussions were conducted with groups of SHG members, including CLA representatives. These discussions facilitated open-ended conversations and generated rich qualitative data on shared experiences, challenges, and benefits derived from participation in the SHGs.

Participant Observation: Through participant observation, the researcher attended regular SHG meetings to observe discussions, rotational leadership, and decision-making processes firsthand, gaining insights into the program's dynamics, processes, and outcomes. This method is particularly valuable because observing interactions within the group setting can reveal behaviors and dynamics that may not be captured through interviews or focus group discussions (FGDs).

3.3.2 Secondary Data Sources

Document Analysis: Relevant documents, such as SHG meeting minutes, financial leader or records, project reports were analyzed to gather additional information and contextualize the findings. By combining these primary and secondary data sources, the research aimed to provide a comprehensive and nuanced understanding of the role of SHGs in women's empowerment.

Language: Interviews and focus group discussions were conducted in Afan Oromo and Amharic (Shashemene) and Amharic (Hawassa) to facilitate effective communication with participants. Data from these methods will be analyzed using thematic analysis to identify key themes and patterns. Ethical considerations were prioritized throughout the research, including obtaining informed consent and ensuring confidentiality. This mixed-methods approach provides a robust understanding of the SHG contribution and challenges.

3.4 Population data

The study population consisted of active members of Self-Help Groups (SHGs) from the EKHCCDC Shashemene Community Empowerment Project and JeCCDO Hawassa Project. These participants, aged 18-55, had been involved in the SHGs for over five years and regularly attended weekly meetings. They actively participated in savings and income-generating activities such as small-scale businesses and urban agriculture. Data was collected through various methods. Two focus group discussions (FGDs) were conducted, each involving 14 participants from SHG members who representing Cluster Level Associations (CLAs) in Shashemene and Hawassa. This larger group size was chosen to allow for a diverse range of perspectives and experiences to be shared. By facilitating open discussions and encouraging active participation, the FGDs generated rich and detailed data. Additionally, individual interviews were conducted

with eight SHG members and four project community facilitators. In total, 40 individuals participated in the research.

To further understand the SHGs' financial management and activities, the researcher conducted a document analysis of weekly saving ledgers, meeting minutes, and project reports. Additionally, the researcher observed SHG members during their regular meetings, specifically focusing on saving practices, group discussions, and the rotation of leadership roles. This combination of document analysis and observation provided valuable insights into the financial health and operational dynamics of the SHGs. The study participants were all female and represented a diverse range of religious and ethnic backgrounds, including Orthodox, Protestant, Muslim, Catholic, Oromo, Amhara, Gurage, Sidama, and Wolayta. This diverse sample allowed for a comprehensive understanding of the SHGs' activities and the experiences of their members. By combining focus group discussions, interviews, document analysis, and observations, this study was able to gather a rich and diverse dataset that provides a comprehensive understanding of the contribution of self-help group programming on women's empowerment in Shashemene and Hawassa.

3.5 Sample Size and Techniques

A purposive sampling strategy was employed to recruit research participants, aligning with the qualitative research paradigm's emphasis on in-depth understanding (Creswell & Poth, 2018). This approach allowed for the selection of information-rich cases relevant to the research question (Patton, 2002). The researcher aimed to gain a deep understanding of the lived experiences of women within Self-Help Groups (SHGs) and their contributions to empowerment.

Purposive sampling enabled the selection of SHGs with diverse characteristics, such as location and focus area, ensuring a rich data set.

Within each SHG, participants were purposefully selected based on criteria such as years of membership, active participation, loan utilization, and income-generating activities (Etikan et al., 2016). This approach ensured the inclusion of women with a comprehensive understanding of the SHG's impact. Thematic saturation will guide the sample size, and the inclusion of 40 participants provides a solid foundation. Additionally, involving project staff and cluster-level association representatives offers diverse perspectives, enriching the data and fostering a nuanced understanding of the phenomenon under study. Data was collected through a combination of focus group discussions (FGDs), interviews, observations, and document analysis, complementing the purposive sampling strategy.

3.6 Data Collection Instruments

To gain a deep understanding of the lived experiences of women participating in self-help groups (SHGs) in Shashemene and Hawassa, a combination of qualitative data collection methods will be employed:

Semi-structured Interviews: 8 SHG members and 4 community facilitators were interviewed to gather in-depth information about their experiences with the project. In-depth interviews will be conducted with individual SHG members to explore their motivations for joining, their experiences with the group, the benefits they derived, and the challenges they faced. This method allows for a flexible and open-ended approach to data collection, enabling participants to share their stories in their own words.

Focus Group Discussions (FGDs): Two focus groups, each consisting of 14 representatives from different Cluster Level Associations within the SHG network, were conducted to facilitate discussions on shared experiences, perceptions, and challenges. This approach ensured a diversity of perspectives and allowed for a deeper understanding of group dynamics and emerging themes. To ensure active participation of FGD, the researcher employed several strategies: a clear introduction, icebreaker activities, active listening, balanced participation, time management, summarizing key points, and maintaining a positive environment. These strategies facilitated productive and informative discussions.

Document Analysis: Relevant documents, such as SHG meeting minutes, financial records, and project reports, will be analyzed to gather additional information about the SHGs' activities, achievements, and challenges. This method can provide a historical perspective and contextualize the findings from the interviews, FGDs, and observations.

Participant Observation: Observing SHG meetings and activities will provide firsthand insights into group dynamics, rotational leadership, decision-making processes, and the overall functioning of the groups. This method allows researchers to understand the contextual factors that influence women's experiences within SHGs. A total of 40 individuals participated in the data collection process. The data collected through these methods provided valuable insights into the SHGs' effectiveness, challenges, and impact on the community.

3.7 Data collection procedure

To gain a comprehensive understanding of SHG contributions to holistic empowerment, a qualitative research approach was employed. A total of 40 participants were involved in the

study. All 36 SHG members who participated in the research had been members for over five years. Twenty-eight of these members participated in two focus group discussions (FGDs), with 14 members in each FGD. These participants were purposefully selected to represent a diverse range of experiences and perspectives within the SHG community. Additionally, eight SHG members were selected for individual interviews based on specific criteria such as leadership roles and involvement in various SHG activities. To further contextualize the findings, four project staff were also interviewed to provide insights into the overall project context and their interactions with SHG members. Depending on the emerging themes, the researcher considered incorporating additional focus group discussions to explore group dynamics and shared experiences. In addition to interviews and potentially focus groups, the researcher collected data through document analysis. This involved reviewing SHG weekly saving and meeting minutes and project reports to gain insights into the group's activities, achievements, and challenges. Analyzing these documents provided a complementary perspective to the data gathered through interviews and observations. To ensure data saturation and triangulation, the researcher continued to collect data until no new insights emerged and considered incorporating additional data collection methods, such as observations or case studies, to verify and corroborate the findings. By combining these qualitative data collection methods, the researcher aimed to capture both collective and individual experiences, opinions, and motivations regarding SHGs, as well as the broader project context.

3.8 Data Analysis Procedure

The qualitative data gathered through interviews, focus group discussions, and observations were analyzed using thematic analysis, as outlined by Patton (2015). This method, aligned with the research objective, allowed for a deep exploration of the rich experiences and perspectives of

SHG members. The data analyzed included transcripts from interviews and focus group discussions, as well as field notes from observations. A systematic process of thematic analysis was followed, involving familiarization with the data, generating initial codes, identifying themes, reviewing themes, and defining and naming themes. To ensure rigor and trustworthiness, reflexivity was employed to acknowledge the researcher's potential biases and assumptions. Focusing on the lived experiences of women within SHGs, thematic analysis revealed themes around empowerment, the challenges faced in achieving holistic empowerment, and the contribution of SHGs to their lives. These themes, along with potential sub-themes, provided valuable insights into the multifaceted ways in which SHGs contribute to the holistic empowerment of women.

3.9 Credibility and Confirmability

To ensure the credibility and trustworthiness of the findings, several strategies were employed. Triangulation, a methodological approach advocated by Denzin and Lincoln (2018), was used by combining multiple data sources, including interviews, focus group discussions, document reviews, and observations. This allowed for cross-verification of information and a more comprehensive understanding of the phenomenon. Member checking, as suggested by Lincoln and Guba (1985), was conducted to confirm interpretations with participants, ensuring their perspectives were accurately represented. To address potential bias, reflexive journaling, a technique emphasized by Creswell (2014), was utilized to document personal biases and assumptions, enabling a critical examination of the research process. Through the implementation of these strategies, the researcher aimed to produce credible and confirmable research findings that contribute to a deeper understanding of SHG contributions to holistic empowerment.

3.10 Ethical Consideration

This research prioritized ethical principles to ensure the well-being and rights of participants from self-help groups (SHGs). Informed consent, confidentiality, and anonymity were woven into the study's fabric. Participants were fully informed through a detailed information sheet and were free to choose participation. Their identities and sensitive details were kept confidential, and data was anonymized whenever possible. These measures fostered trust, encouraged open sharing, and ultimately contributed to a more nuanced understanding of SHGs' contributions to women's holistic empowerment.

Summary

This research employed qualitative methods to delve into the rich experiences and perspectives of women within SHGs. Data was gathered through in-depth interviews, focus groups, and observations, allowing for a comprehensive exploration of participants' lived experiences. Thematic analysis, an inductive approach, was used to identify, analyze, and interpret recurring themes within the collected data. This rigorous analysis uncovered insights into how SHGs contribute to women's holistic empowerment, encompassing various aspects of well-being and social participation. Ethical principles of informed consent, confidentiality, and anonymity were paramount throughout the research process, ensuring participant well-being and fostering trust.

Result

This study explored the contribution of Self-Help Groups (SHGs) to the economic, social, political, and psychological empowerment of women in Shashemene and Hawassa, Ethiopia. The specific objectives were to assess the contribution of self-help group for Economic, Psychological, Political, and Social empowerment of women. To address these objectives, data was collected from 40 members of SHGs affiliated with two organizations: Ethiopian Kale Heywet Church Development Commission (EKHCDC) and Jerusalem Children and Community Development Organization (JCCDO). Interviews, focus group discussions, and observations were employed as data collection methods to provide in-depth insights into the experiences and perspectives of SHG members.

This study identified several key mechanisms through which SHGs empower women in the target areas. First, SHGs serve as platforms for community mobilization and advocacy, encouraging women to come together, build social networks, and collectively address their common challenges. Second, SHGs promote financial literacy and savings culture, providing training and support for women to develop sound financial practices and build assets. Third, SHGs facilitate women's participation in income-generating activities, supporting micro-enterprise development, collective enterprises, and value chain integration. Fourth, SHGs foster leadership development and capacity building, empowering women to take on leadership roles within their communities and develop the necessary skills to succeed in various endeavors. Fifth, SHGs provide regular follow-up and capacity building and technical assistance to ensure the sustainability of their initiatives. This includes encouraging members to maintain regular meetings, consistent saving habits, and active participation in income-generating activities. Additionally, SHGs can facilitate collaboration and networking among members and with

external stakeholders to expand opportunities and support. By focusing on these areas, SHGs create a conducive environment for women to organize themselves, develop their skills, and participate in economic and social activities. This, in turn, contributes to their overall empowerment and well-being.

4.1 Socio-demographic characteristics of respondents

Age Distribution: The majority of participants (52.5%) fall into the 40-49 age group, followed by the 30-39 age group (40%). Only a small percentage (7.5%) is in the 50-59 age groups, and there are no participants in the 20-29 age groups. This age distribution suggests that the self-help groups in your study primarily cater to women in the 30-49 age range. It's possible that factors such as family responsibilities, career stages, and health concerns may influence the participation of women in different age groups.

Educational Attainment: The majority of participants have completed at least primary education (85%), with a significant portion (40%) having completed elementary school. Only a small percentage (5%) is unable to read and write. This suggests that the self-help groups in your study are primarily reaching women with at least a basic education. This may influence their ability to participate in group activities, access resources, and benefit from empowerment programs.

The participants in each marital status category: Single: 2.5% (1/40) Married: 92.5% (37/40) Divorced: 2.5% (1/40) Widowed: 5% (2/40) **The Interpretation Marital Status:** The overwhelming majority of participants (92.5%) are married, indicating that self-help groups may be particularly relevant to women in committed relationships. Small percentages (5%) are widowed, suggesting that these groups might provide support and resources to women facing significant life changes.

Tale 1: Socio-demographic of participants

Category		Interview	FGD	Total	Percent (%)
Age	20-29	-	-	-	0%
	30-39	4	12	16	40%
	40-49	7	14	21	52.5%
	50-59	1	2	3	7.5%
	Total	12	28	40	100%
Gender	Male	-	-	0	0%
	Female	12	28	40	100%
	Total	12	28	40	100%
Educational status	Unable to read and write	-	2	2	5%
	Read and write	2	12	14	35%
	Elementary	5	11	16	40%
	Junior	1	3	6	15%
	High school	2	-	2	5%
	College	2	-	-	5%
	Total	12	28	40	100%
Marital status	Single	1	-	1	2.5%
	Married	11	25	37	92.5%
	Divorced	-	1	1	2.5%
	Widowed	-	2	2	5%
	Total	12	28	40	100%

Data collected through focus group discussions, in-depth interviews, and observations with self-help group members and social workers clearly demonstrates the transformative impact of these groups on the lives of poor women. Participants consistently reported significant improvements in their personal, family, and economic circumstances since joining.

4.2 Economic Empowerment through Self-Help Groups

SHG membership has significantly improved the economic lives of women in Shashemene and Hawassa. By fostering financial literacy, promoting savings, and providing access to credit, SHGs have empowered women to take control of their financial futures.

4.2.1 Building Financial Literacy and Saving Culture

Self-Help Groups (SHGs) have emerged as powerful catalysts for economic empowerment among women in Shashemene and Hawassa, Ethiopia. By fostering a culture of saving and providing access to both internal and external credit, these groups have significantly enhanced the financial livelihoods of their members. Community facilitators explained:

Initially, members lacked the endurance and courage to save regularly and make sacrifices for empowerment. However, through consistent facilitation, follow-up, mentoring, and capacity-building training, they gained strength. This enabled them to save regularly, access loans, and engage in income-generating activities such as agriculture, livestock rearing, small-scale business, or handicrafts. The saving culture helped members avoid harmful financial practices and become more cautious with their money. As the facilitators added, members became more outgoing, learned work ethics, and participated in income-generating activities. These positive changes have not only

improved women's financial well-being but have also contributed to their overall empowerment and confidence.

Community facilitators also share that self-help groups have helped members find purpose and meaning in their lives, develop a strong work ethic, practice self-control, and pursue personal growth. For example, many members have shared stories of overcoming personal challenges, building stronger relationships with family and friends, and gaining a renewed sense of hope for the future. They've gained confidence and a sense of purpose to lead their lives and families. SHGs have significantly improved both the social and economic lives of members. These empowered members now serve as leaders and catalysts for change within their communities, believing they possess the resources necessary to overcome challenges with proper guidance.

The SHG members share that prior to joining SHGs, most participants faced severe economic hardships, relying solely on their husbands' income. They had limited access to financial resources and lacked knowledge about saving and income-generating activities. SHG participation has dramatically transformed their financial landscape. Not only has a culture of regular saving taken root, but members have also progressed from initial weekly savings of 0.50 cents to 2 birr to substantial amounts of 50 birr per week. In low-income communities where formal financial services are scarce, these savings serve as a lifeline, enabling women to meet unexpected expenses, invest in their businesses, or even contribute to their children's education. Additionally, SHGs offer a safe and accessible platform for women to build financial security. Members have progressed from initial loans of 150 birr to larger loans of 30,000 birr, demonstrating their increased financial capacity. These loans have allowed women to start or expand their businesses, purchase assets, or invest in their communities. Community facilitators

in Shashemene noted that significant initial sacrifices were required to establish a saving culture. When marginalized and low-income women joined the Self-Help Groups (SHGs), many expressed concerns about their ability to save regularly due to their limited income and dependency. To address these concerns, facilitators creatively utilized cultural practices. They highlighted the daily coffee ceremony, a beloved tradition, and asked participants to consider the cost of each ceremony. By suggesting that they forego one coffee ceremony per week and save the money, the facilitators presented a relatable and achievable goal.

This approach proved effective, inspiring many women to start saving regularly. This new habit fostered a sense of financial discipline, encouraging them to be mindful of their spending and avoid impulsive purchases. As a result, they began to reduce their reliance on harmful traditional practices that drain their resources. Over time, these women gained confidence in their financial abilities and started participating in small-scale business activities. This increased their income and, in turn, their savings. The consistent growth in savings allowed them to access larger loans for various purposes, including education and business ventures, enabling them to improve their lives significantly.

Moreover, the total savings of the members have reached 124,000 birr, highlighting the effectiveness of the SHGs in promoting a culture of saving and financial discipline. These financial gains have not only improved women's economic well-being but have also empowered them to make their own decisions, gain independence, and contribute to their families and communities.

Self-help group members have shared inspiring stories of their financial journeys. One SHG member said:

My group members and I began saving with just 0.50 cents per week, but now we can save 50 birr. We had no prior saving experience. Before, we spent impulsively. Now, we value every coin. Through consistent saving, members have secured initial loans of 200.00 birr, and currently, they can access up to 30,000 birr to expand their businesses. These financial gains have enabled members to invest in their businesses, purchase assets, or contribute to their children's education.

Another SHG member shared:

I understand that saving is important for economic growth. It not only changes my own life but also my family's life and enables us to cover our basic needs. Saving is also crucial for changing the lives of future generations. When I save regularly, I accumulate money and open opportunities to participate in income-generating activities. Through this process, my line of poverty will be completely broken. After some years, my children and grandchildren will be living without poverty. Therefore, this saving is not only for myself and for the present moment; it can have a radical impact on my family as well as future generations.

These quotes vividly illustrate the transformative power of SHGs in empowering women and improving their financial well-being. Beyond savings, SHGs contribute to building financial resilience, enabling members to handle unexpected financial setbacks such as illness, crop failure, or family emergencies. For example, many members have reported using their savings to cover medical expenses, invest in their businesses during difficult times, or support their families during crises. Moreover, accumulated savings facilitate investments in income-generating activities, leading to increased income and improved livelihoods. SHGs have empowered women

to engage in diverse income-generating activities, including small-scale agriculture, livestock rearing, and petty trade. Regular savings and accessible credit have facilitated business expansion and increased income.

This economic empowerment not only benefits individual women but also contributes to the overall economic growth of their families and communities. Women who have become financially independent are more likely to invest in their children's education, improve their living conditions, and participate in community development initiatives. The experience of participating in SHGs has also cultivated a strong work ethic among members, demonstrating a newfound determination and perseverance. This newfound confidence and resilience can have a lasting impact on women's lives, empowering them to overcome challenges and achieve their goals.

During the FGD, participants noted that:

SHGs have been instrumental in enhancing their financial literacy and fostering a strong savings culture. Initially, when self-help group organizers arrived in our community, many of us were skeptical about the benefits of joining. We questioned how we could succeed in saving without external financial support, and our preconceived notions about the effectiveness of small savings contributed to our hesitation. Some of us believed that saving small amounts of money was not worth the effort. However, the encouraging words and guidance from the community facilitators played a crucial role in overcoming our doubts and motivating us to join the SHG. They explained the benefits of regular saving, provided practical tips for budgeting and managing finances, and addressed our concerns about the sustainability of our savings.

Through the support and training provided by the SHGs, participants gained a better understanding of saving principles and best practices. This enabled them to develop effective saving strategies and make informed financial decisions. Despite these successes, the success of SHGs is not without its challenges. SHG members tell us that disagreements and conflicts can arise within the group. To address this, we have developed a set of bylaws or rules and regulations that outline consequences for members who violate them, such as fines for missing regular meetings or failing to contribute savings or repay loans on time. Sometimes, members are unwilling to pay fines, citing unacceptable reasons. This can lead to further disagreements and conflicts. Additionally, during regular meetings, the group discusses various issues important for their future growth. For example, some may propose increasing regular savings, while others may object. This lack of consensus can create friction and hinder the group's progress, leading to grievances among members.

According to FGD discussions, disagreements and conflicts within SHGs arise due to various factors. Financial decisions, such as increasing savings, can be contentious, as some members may disagree on the need or timing of such changes. Loan issues can also lead to conflicts, especially when there is limited funding and multiple members require loans urgently. Disagreements can also arise over loan repayment periods, as some members may struggle to meet their obligations on time. To address these challenges, SHGs should prioritize open communication, establish conflict resolution mechanisms, and promote flexibility and compromise. By acknowledging these potential challenges and developing strategies to address them, SHGs can foster a more collaborative and productive environment where disagreements don't hinder their progress.

While disagreements and conflicts can occur at the SHG level, the group members' shared commitment to mutual benefits, future vision, and goals helps to overcome these challenges. Such experiences can foster endurance, unity, and commitment within the group. However, when disagreements and conflicts arise, the group members as a whole sit down and discuss the issues to find a solution. If the group is unable to resolve the conflict, the issue is reported to the cluster-level association, which represents the self-help groups and can provide a solution.

One SHG member shared her initial challenges with her husband:

He questioned the value of small savings and urged her to explore other options. However, she persisted in her commitment to the SHG. She tried to convince her husband of the benefits and didn't abandon her regular savings and meetings. Over time, her husband's perspective changed. He began to appreciate her endurance and commitment to regular saving and participation in income-generating activities, as well as the overall SHG activities. He even admitted his initial misunderstanding and expressed willingness to support her small-scale business activities.

Inspired by their guidance, participants decided to give it a try. Starting with just 0.50 birr, they began saving regularly, despite facing challenges and setbacks. Before joining the SHG, many members had little knowledge or experience with saving, often spending their money impulsively. Through training sessions on the importance of saving, credit management, and work ethics, they gained a deeper understanding of how saving could provide a solid economic foundation. As their savings grew, members started taking out small internal loans of 200 birr. Over time, their weekly savings increased to 50 birr, and their internal loan access reached 30,000 birr. While they initially faced challenges due to limited financial knowledge and

competing household responsibilities, the support and encouragement from SHG facilitators and their peers helped them overcome these obstacles.

One participant shared her experience, stating:

At the beginning, I didn't have any knowledge or understanding about the importance and benefits of organizing myself in SHGs and saving. Even the project facilitators came to my house and told me about SHGs and saving. I wasn't comfortable and refused, saying I was dependent on my husband's income. 'How can I save on a regular basis?' I thought. So, I said no to saving, but the facilitators wisely encouraged me to start with a small amount. This made me realize that I could participate, and I was willing to join the SHG and start regular saving.

She added that saving was challenging at first due to her lack of experience. But through training and sharing experiences with others, she built a strong saving habit. "Now, I manage my finances effectively and work hard to make the most of my money. I can provide for my family's needs, invest in my children's education and even start a small business."

A member of the SHG expressed regret for not joining earlier, stating:

Now that I'm 48 years old and a member of self-help groups for more than nine years, I've built a culture of saving and involved myself in small-scale business activities. I've become independent of my husband's income and can now meet my own and my family's needs in a decent way. I regret not joining the SHG in my youth, around 18 years old. If I had gained knowledge of saving and credit processes, built up strong work ethics, and

involved myself in small-scale business activities earlier, I would be much richer and have more money than I do now.

These quotes vividly illustrate the transformative power of SHGs in empowering women and improving their financial well-being. By providing a supportive environment, training, and access to financial services, SHGs have helped women break free from poverty, gain financial independence, and build a better future for themselves and their families.

4.2.2 Beyond Financial Gains: Empowerment and Well-being

The impact of SHGs extends beyond financial gains. Members have reported improved household management practices, including preparing nutritious meals, caring for children, and maintaining hygiene. This has led to healthier families and more productive households. SHGs have also contributed to increased food security through initiatives like urban agriculture training. Members have learned to grow their own food, reducing their reliance on external sources and ensuring a more sustainable food supply. Moreover, SHGs have empowered women to make informed financial decisions, build assets, and achieve greater economic well-being. By providing a supportive environment and access to resources, SHGs have enabled women to overcome challenges, build confidence, and contribute to the overall economic development of their communities. These findings underscore the transformative role and contribution of SHGs in the lives of women in Shashemene and Hawassa. By fostering financial inclusion and empowering women, SHGs have not only improved their financial well-being but have also contributed to the overall social and economic development of their communities.

4.2.3 Access to Credit and Income Generation

SHGs have played a pivotal role in empowering women through access to credit and fostering economic independence. By providing loans exceeding 45,000 Birr, these groups have enabled women to initiate or expand businesses in sectors such as agriculture, trade, and small-scale manufacturing. Coupled with comprehensive business training, mentorship, and networking opportunities, SHGs equip women with the entrepreneurial skills necessary to thrive.

During focus group discussions, participants shared their experiences and challenges before joining SHGs:

We were so poor that no one would trust us to give us a loan. Even if we tried to request a loan, we didn't have anything to offer as collateral. If we borrowed from someone else and something went wrong with our business, they wouldn't tolerate us and wouldn't even give us a grace period. But this SHG is like our home. We developed our own loan principles and bylaws that are suitable and manageable for our financial transactions. Overall, the rules and regulations are set to benefit and facilitate the growth of the SHG members.

One of the SHG members noted that:

Initially, a small 500 Birr loan helped me start selling potatoes, onions, and cabbage. The profits allowed me to repay the loan and expand into pottery production with a 1,500 Birr loan. I continued in this business for years, taking out loans as needed according to our SHG bylaws. Eventually, I reached a large loan of 30,000 Birr and ventured into cattle

farming. Now I am more profitable in my business. SHGs have been my catalyst for growth.

Beyond financial resources, SHGs cultivate a supportive environment that fosters financial discipline and risk-sharing. This collective strength empowers women to overcome challenges and build resilience. This testimony exemplifies how SHGs provide a ladder of opportunity for women to climb towards economic growth.

4.2.4 Cultivating a Strong Work Ethic

A strong work ethic is essential for the success of self-help groups. By fostering a culture of hard work, dedication, and perseverance, these groups can empower women to overcome challenges, improve their livelihoods, and contribute meaningfully to their communities. Addressing cultural attitudes towards work, providing training and support, and creating a positive environment are key strategies for cultivating a strong work ethic within self-help groups. Successful examples of these groups demonstrate the transformative impact of a positive work culture on women's empowerment.

The project community facilitator shared their thoughts on how SHG participation has been instrumental in cultivating a robust work ethic among members. They explained that:

SHGs have transformed women's attitudes, aspirations, and behaviors. Before joining, many women expressed feelings of hopelessness, limited opportunities, and dependence. However, through active participation, training, and facilitation, members developed a newfound sense of purpose, determination, and self-belief. Comprehensive training in saving, credit, business management, and work ethics equipped them with the necessary

skills to overcome challenges and seize opportunities. This training has helped women develop a strong work ethic, time management skills, and a commitment to excellence. As a result, members have become more confident, resilient, and motivated to achieve their goals.

Participants in the focus group discussion (FGD) described a marked shift in their work ethic.

They stated:

Before SHGs, we lacked motivation and endurance to make sacrifices for growth and change. However, through strong follow-up, facilitation, and capacity-building training, we were able to build up a culture of work and become motivated and persistent. Now, we understand the value of work and have developed a strong work ethic. We diligently apply ourselves to any task and value time. We now give value to all types of work and understand that work is one of the ways for economic growth.

They highlighted how the supportive environment fostered within SHGs empowered them to prioritize economic pursuits, overcoming challenges such as time constraints and competing household responsibilities. Additionally, they emphasized a heightened sense of responsibility and accountability evident in members' consistent participation in group meetings, timely loan repayments, and adherence to savings commitments. Moreover, the shared vision and goals within SHGs created a collective drive towards success, inspiring individual members to work diligently towards their aspirations. This strong work ethic contributed to increased income generation and instilled a sense of self-reliance and empowerment, leading to long-term sustainable livelihoods. By fostering a conducive environment for personal and collective

growth, SHGs have proven to be effective platforms for cultivating a strong work ethic among women, empowering them to become economically independent and resilient.

4.2.5 Improved Decision-Making Power and Economic Independence

SHG members in Hawassa reported that SHGs have significantly enhanced women's decision-making power both within households and communities. Traditionally, women's economic dependence often relegated them to a passive role in decision-making. However, through financial literacy training, capacity building, and strong facilitation, SHGs have empowered women to overcome these constraints.

SHG members reported gaining greater control over their income and a newfound sense of empowerment in managing their financial well-being. One participant expressed,

I was completely dependent on my husband's income, and all financial decisions were made by him. Even if I wanted to participate in household decision-making, I was afraid to share my idea and to be part of decisions. After joining the SHG, I built up a saving culture, started a small-scale business, and gained knowledge about business and home management which made me more confident and assertive. Now, I actively participate in decision-making at the household level in every family matter.

This increased decision-making power, coupled with economic independence, has enabled women to play a more active role in shaping their lives and communities. For example, women have reported being able to make their own decisions about education for their children, healthcare needs, and investments. This newfound autonomy has empowered women to prioritize their needs and aspirations, leading to more equitable and fulfilling lives.

4.3 Social Empowerment through Self-Help Groups

Project community facilitators noted that Self-Help Groups (SHGs) have emerged as powerful approach for empowering women, fostering autonomy, confidence, and collective action. By cultivating strong community bonds and mutual support, SHGs have significantly enhanced women's social standing and agency.

4.3.1 Building Social Bonds, Social Capital, and Resilience

The FGD emphasized that:

Before joining the SHG, they did not know each other because the area was new and scattered. Somehow, the SHG facilitated opportunities for them to get to know each other and then enabled them to build mutual trust, love, and strong relationships like a family. By sharing each other's burdens, they created a safer and friendlier environment. In addition, SHGs enabled us to foster strong social networks and collective action. This social capital serves as a buffer against shocks and stresses, enhancing the resilience of individuals and families. SHGs have emerged as powerful catalysts for social empowerment among women.

Through SHG members' efforts to address pressing issues such as abduction and security issues, they have demonstrated their capacity to drive transformative change within communities. SHGs have also enabled us to challenge gender norms, promote equality, and build social capital among women. By addressing issues such as abduction and fostering collective action, SHGs have empowered women to become agents of change in their communities. This social

empowerment, coupled with economic empowerment, contributes to the overall well-being and resilience of women and their families.

The FGD added that:

SHGs have been instrumental in strengthening our social bonds and promoting collective action among members. We, drawn from diverse religious and ethnic backgrounds, have developed deep-rooted connections characterized by trust, empathy, and shared experiences. These groups transform into extended families, evident in the way members support each other during challenges and celebrate shared successes. We meet together regularly, save, and share knowledge and experiences related to business, savings, loan opportunities, and future goals." This collective approach empowers women to address shared challenges and opportunities, fostering a sense of agency and ownership. Moreover, Self-Help Groups (SHGs) have revitalized the social fabric of our communities. Previously isolated individuals have forged deep and enduring bonds, transforming neighborhoods into supportive networks. Through shared experiences and mutual aid, we have cultivated a profound sense of belonging and trust.

This newfound solidarity has empowered communities to collectively address challenges, creating a more resilient and cohesive social environment.

Finally, they said that "initially, many women lacked confidence in expressing their ideas and had a fear of public speaking. However, through training and experience within the SHG, they built the confidence to lead the group and speak in public." As one participant stated, "SHG members emerged as leaders in our community" through their participation.

4.3.2 Connecting Social and Economic Empowerment

Social empowerment, fostered by SHGs, can contribute to and be a consequence of economic empowerment. As women gain confidence and leadership skills, they become more active participants in economic activities. Conversely, financial independence achieved through SHGs can further enhance their social standing and participation in decision-making within the community.

4.3.3 Addressing Gender-Based Violence

FGD groups noted during interviews that abduction was a prevalent form of gender-based violence in their community. They emphasized the need to raise awareness about this issue, provide girls with education, and strengthen legal protections. By raising awareness about the harmful consequences of abduction, SHGs have contributed to reducing its prevalence. Members have collaborated with local authorities and community leaders to enact stricter laws and enforce existing regulations against abduction. To address this issue effectively, SHG members have engaged in direct communication with government bodies. They have presented their concerns about abduction and proposed solutions, such as awareness-raising campaigns and community mobilization efforts. Through their collective advocacy, by working together and advocating for change, they believed they could significantly reduce the occurrence of abduction and create a safer environment for girls. In addition to this, one SHG member noted:

I observed a case of physical child abuse in my living area. Instead of remaining silent, I discussed this situation with my neighbors and SHG members. Together, we informed the concerned kebele authorities about the abuse, providing specific details about the child's

injuries and the abuser's behavior. With their assistance, we were able to secure a temporary restraining order against the abuser, preventing them from having contact with the child.

Furthermore, the SHG members facilitated awareness creation programs for over 50 community representatives about child abuse, including workshops and discussions on identifying signs of abuse, reporting procedures, and the legal consequences of child abuse. These efforts contributed to creating a safer environment for children in the community.

4.4 Political/ Decision-Making Empowerment

Project community facilitators highlighted that Self-Help Groups (SHGs) have significantly enhanced women's political empowerment. By fostering open communication, trust, and collective action, SHGs have created platforms for women to express their opinions freely and confidently.

4.4.1 Empowered Voices and Collective Action

SHG participation has significantly enhanced women's voices and agency within their communities. Participants reported a newfound assertiveness, leading to increased engagement in local governance. Previously marginalized, women have gained the confidence to address community challenges, including harmful cultural practices and women's rights. Moreover, SHGs have focused on building members' capacity for political participation. By increasing awareness of rights, obligations, and governance processes, women have become more active participants in local decision-making. This empowerment has contributed to more inclusive and representative governance structures.

4.4.2 Breaking Barriers and Building Leaders

The SHG members shared:

Initially, my husband resisted my participation in the SHG, questioning the value of small savings and urging me to focus elsewhere," she recalled. "Despite his repeated pressure, I persisted and continued my regular participation in the group. After a year of dedicated saving and receiving capacity building trainings, I built up confidence and secured a loan to launch income-generating activities. Today, I manage a poultry production business, have built additional rooms, and started a business of providing shower services and engaging in urban agriculture. These accomplishments have built up our family income. No more do I and my family expect my husband's income. Together, we address our family's needs.

She added:

After observing my progress and dedication, my husband now strongly supports me and acknowledges my accomplishments. He said, 'I am really surprised by what I've observed in her life, work, and business growth. Now, I am a supporter of her business, and we are working together.' He added that his family has benefited from all her business activities, especially her urban agriculture production. She said, 'The SHG was a beacon of hope, revitalizing my confidence and determination to succeed. It's like I found a new purpose in life. I've not only achieved financial independence but also gained the respect of my community. Before joining the SHG, I felt powerless and dependent. Now, I am a business leader, breaking down barriers and making a difference in my life and the lives

of others. My strong commitment to the SHG has not only enabled me to participate in local government initiatives related to women's and children's issues but has also served as an example for those with traditional and cultural negative outlooks towards women. Through my actions, I have demonstrated that women can overcome barriers, achieve success, and contribute meaningfully to their communities.

The openness and transparency cultivated within SHGs have enabled members to build strong relationships and participate effectively in both household and community decision-making processes. To address the historical exclusion of women from political spaces, SHGs have empowered women to challenge traditional gender roles and stereotypes. By providing a supportive environment and opportunities for leadership development, SHGs have cultivated a new generation of confident and assertive women leaders.

4.4.3 Concrete Example on Community Engagement and Collective Action

Focus group discussions revealed examples of increased participation in local governance by SHG members. In Hawassa, members successfully addressed a community security issue. The area had a lack of security, with thefts affecting community resources. To address this problem, SHG members discussed the issue and communicated with the local woreda government office. Together, they implemented security measures, including community watch programs, effectively improving the security situation.

The other FGD participants shared in shashemene that there was a high demand for weekly meeting and office spaces. They discussed this issue seriously and decided to communicate with high-level government bodies to request land for building meeting and office spaces. After

continuous dialogue and discussions, the government was willing to provide them with a 500 square meter plot. Upon receiving the land, all the SHGs gathered again to discuss the process of building the office and meeting spaces, as well as the amount of contribution needed. After the discussion, the eight SHGs agreed to contribute 10,000 birr each, totaling 80,000 birr. They pooled the total amount and built a building that now serves as their weekly meeting place and multi-purpose office.

As the FGD members shared:

We knew that securing agricultural land would help us achieve our goal of food security. So, we came together as a group and decided to approach the government office. We knew it wouldn't be easy, but we were determined. We used our connections and worked together to build a strong case. We had to negotiate and be persistent, but in the end, our efforts paid off. The government allocated us a 2,000 square meter plot of land. Now, we're farming teff, maize, and potatoes. We're not just feeding ourselves; we're also supporting our families and contributing to the community. This shows that when we work together and use our networks, we can achieve great things. In fact, we've been earning more than 40,000 birr per year from selling our agricultural products. This extra income has made a real difference in our lives.

This income has significantly improved the food security and livelihoods of over 200 families in the community. This progress has greatly motivated them to move forward with even more commitment and to achieve even greater things. This version not only highlights the SHG members' success in acquiring land but also emphasizes the financial benefits they've gained from their efforts.

4.4.4 Looking Ahead: Strengthening the Impact

The researcher observed that to further strengthen the political impact of SHGs, it is essential to address underlying gender inequalities and provide ongoing support for women's leadership development. Based on the data collected and analysis conducted, it is evident that to further strengthen the political impact of SHGs, it is imperative to invest in ongoing support for women's leadership development. While SHGs strive to create inclusive environments, gender-based discrimination and stereotypes can still persist within communities. By equipping women with the necessary skills and confidence, SHGs can empower them to challenge these biases and advocate not only for their members' interests but also for the broader community.

Investing in women's leadership development is crucial for ensuring that SHGs are led by individuals who are equipped with the necessary skills and confidence to advocate for their members' interests. By providing ongoing training and support, SHGs can cultivate a pipeline of strong female leaders. To maximize the political impact of SHGs, it is essential to implement strategies that promote women's leadership development. By doing so, SHGs can create a more inclusive and effective platform for women's empowerment and advocacy, enabling them to contribute to the well-being of their communities

4.5 Psychological Empowerment through Self-Help Groups

Psychological empowerment, characterized by a sense of autonomy, competence, impact, and meaning, is a critical aspect of human development. Self-Help Groups (SHGs) have emerged as powerful platforms for fostering psychological empowerment among women. By creating supportive and inclusive environments, SHGs contribute significantly to enhancing women's self-esteem, confidence, and agency.

4.5.1 Building Resilience, Self-Efficacy, and a Growth Mindset

The FGD participants noted that:

SHGs have become safe havens where women can openly share experiences and challenges. Before joining SHGs, we faced significant challenges, including financial hardship, health crises, and a lack of self-worth. These challenges often led to feelings of powerlessness and hopelessness. Through the support and encouragement provided by SHGs, we have developed resilience, self-efficacy, and a growth mindset. They have learned to cope with challenges, overcome obstacles, and pursue their goals with renewed confidence.

This newfound self-efficacy has empowered them to pursue education, start businesses, and become active participants in their communities. The participants described a transformation from feeling powerless and lacking skills to a sense of empowerment and a willingness to challenge negative ideas.

4.5.2 Fostering Leadership, Autonomy, and Agency

The SHG member noted:

SHGs provide opportunities for women to develop leadership skills, empowering them to become more self-reliant. By assuming leadership roles within the group, women gain confidence in their decision-making abilities and public speaking skills. This increased autonomy contributes to a stronger sense of personal agency and control. SHGs facilitate a shift from a victim mentality to a proactive approach, encouraging women to take ownership of their lives and circumstances.

According to project community facilitators, SHGs play a crucial role in fostering leadership, autonomy, and agency among women. By providing opportunities for women to take on leadership roles, develop new skills, and access financial resources, SHGs empower women to make their own choices and take control of their lives. For example, many SHGs assign different roles to members, such as book writer, and group representative, providing opportunities for leadership development. Additionally, SHGs often offer training programs and mentorship opportunities to help women develop their skills and confidence. Furthermore, by providing access to financial resources, SHGs can empower women to become financially independent and make their own choices.

One SHG member shared during the Focus Group Discussion (FGD):

SHGs have empowered women to break free from traditional gender roles and become leaders in their communities. For instance, a woman who was once a housewife became a group leader, managing the group's finances. Another woman, once hesitant to speak in public, gained confidence through SHG training and became a vocal advocate for women's rights. Additionally, women who were financially dependent on their husbands have started their own businesses with loans from SHGs, achieving financial independence.

These powerful examples illustrate how SHGs can empower women to develop leadership skills, become more autonomous, and take control of their lives.

4.5.3 Challenging Internalized Beliefs and Stereotypes

Self-Help Groups (SHGs) have played a pivotal role in empowering women by challenging internalized beliefs and stereotypes that limit their potential. Through a supportive environment and shared experiences, SHGs provide a platform for women to overcome these self-imposed barriers and embrace a more empowering mindset. One of the key ways SHGs challenge internalized beliefs is by fostering a sense of belonging and community. Women in SHGs often come from marginalized communities and may have experienced discrimination or exclusion. By creating a safe and supportive space, SHGs help women to feel valued, accepted, and empowered. This sense of belonging can help women to overcome feelings of self-doubt and inadequacy.

During FGD, members stated that:

SHGs provide opportunities for women to develop new skills and knowledge. By participating in training programs and workshops, we can learn about our rights, financial literacy, conflict management, and leadership skills. This can help us to challenge traditional gender roles and stereotypes, developing a more confident and assertive demeanor. Furthermore, SHGs can help us to build social networks and support systems. By connecting with other women who share similar experiences, members of SHGs can find encouragement, advice, and support. This can help us to overcome feelings of isolation and build resilience.

By addressing the root causes of women's feelings of 'trapped and powerless,' including societal expectations, personal challenges, and internalized beliefs, SHGs can help to create a more

equitable and just society for all. SHGs have been instrumental in advocating for women's rights, improving access to education and healthcare, and promoting sustainable development in their communities.

As women, we often internalize stereotypes about our roles as wives, mothers, and homemakers, limiting our aspirations and preventing us from pursuing our full potential. Lack of confidence can also hinder our progress, as women may doubt their abilities or feel that they are not worthy of success. However, through the support and empowerment provided by SHGs, we can overcome these challenges and build a better future for ourselves and our communities. SHGs play a crucial role in challenging internalized beliefs and stereotypes that limit women's potential. By fostering a supportive environment, providing opportunities for personal growth and building social networks, SHGs empower women to overcome these barriers and achieve their full potential. This, in turn, contributes to the overall empowerment of women and the creation of a more just and equitable society.

4.5.4 Unleashing Human Potential and Driving Social Change

During FGD discussions, SHG members shared their experiences, highlighting how the SHG has provided them with the opportunities and enabling environment needed to realize their untapped potential. As one member stated:

Before joining the SHG, I felt trapped and powerless. Now, I am confident and independent. I have learned new skills, built a support network, and started my own business. The SHG has given me the opportunity to break free from societal expectations and create a better life for myself and my family.

Another member shared:

SHGs have helped me to overcome personal challenges and build resilience. I used to be afraid to speak in public, but now I am a confident leader in my community. The support and encouragement from other members have been invaluable.

Many members emphasized the transformative power of SHGs in addressing the root causes of women's feelings of 'trapped and powerless.' By providing opportunities for financial literacy, leadership development, and advocacy, SHGs have empowered women to challenge traditional gender roles, build their self-esteem, and create a more equitable and just society. By creating a supportive and inclusive environment, SHGs have allowed women to explore their potential, develop new skills, and build the confidence necessary to overcome challenges and achieve their goals. These opportunities have been instrumental in empowering women to realize their untapped potential and contribute meaningfully to their own lives, their families, and their communities.

4.5.5 Cognitive Transformation and Mindset Shifts

As one SHG member shared:

Before joining the SHG, I lacked self-esteem and self-worth. I cursed and beat my children without enough reason. I was very aggressive, and my behavior was harmful to my family and community. But after joining, my character completely changed. I took a training on home management and childcare, which enabled me to improve and change my behavior through the process. Now I have completely changed from all this miserable

character and I respect and love my children and family. I have built deep respect for all human beings. Now I am a blessing for my family and community.

In addition, she explained:

Before joining the SHG, I was a housewife. The SHG provided me with opportunities and a safe environment to unleash my inner potential, build confidence, increase my savings, lead a purposeful life, and engage in various income-generating activities. This has made me self-reliant and empowered me to support my family.

By providing a supportive environment and opportunities for personal growth, SHGs empower women to discover their inner strength and capabilities. This newfound self-belief enables them to challenge societal norms and become agents of social change.

The community facilitators said that:

SHGs facilitate a cognitive transformation by challenging negative thought patterns that impede personal growth. By providing a safe space for reflection and shared experiences, members identify and address cognitive distortions such as catastrophizing, overgeneralization, and all-or-nothing thinking. This process empowers women to develop healthier thought patterns and a more positive outlook on life. SHGs have not only empowered women economically and socially but have also catalyzed profound psychological transformations. Before joining the SHG, many women reported struggling with negative thoughts that hindered their personal growth and limited their potential. They were often overwhelmed by feelings of helplessness, hopelessness, and pessimism, constantly focusing on the negative and expecting the worst possible outcomes. However,

through the support and guidance of the SHG, these women were able to overcome these challenges and develop a more positive mindset. They learned to see challenges as opportunities for growth, to believe in their own abilities, and to focus on solutions rather than limitations.

4.6 Participant Observation

Participant observation was conducted to gain in-depth insights into the dynamics of SHG meetings and the experiences of members. Key findings from this qualitative research are presented below:

Group Dynamics and Decision-Making: Participant observation revealed that SHG meetings were characterized by a high level of member engagement and participation. Discussions were lively and inclusive, with members sharing their experiences, ideas, and concerns. Decisions were often made through consensus, with members actively contributing to the decision-making process.

Rotational Leadership and Empowerment: The practice of rotational leadership was observed, ensuring equitable distribution of responsibilities and opportunities for leadership development. This practice empowered members to take on leadership roles, enhancing their self-confidence and decision-making skills.

Social Cohesion and Support: Strong social bonds were evident among SHG members. They provided mutual support, shared experiences, and celebrated achievements together. The group served as a source of emotional support, particularly for women facing challenges such as domestic violence, health issues, and financial difficulties.

Impact on Individual Members: Participant observation highlighted the transformative impact of SHGs on individual members' lives. Many women reported increased financial independence, improved decision-making skills, and enhanced social status. The SHGs provided a platform for women to voice their concerns, network with other women, and collectively address challenges.

4.7 Document Review

A thorough review of saving ledgers, minute books, and project reports was conducted to gain insights into the financial performance, decision-making processes, and overall impact of the SHGs.

Key Findings

Significant Savings Growth: Analysis of saving ledgers revealed significant savings growth, with weekly savings per member increasing substantially from an initial average of 0.50-2 Birr to 50 Birr. The total capital reached 159,000 Birr, attributed to regular savings, fines, loan service charges/interests, and profits. This increased financial capacity has enabled the SHG to provide larger loans to members, supporting their income-generating activities and improving their overall livelihoods.

Loan Management and Repayment: The SHGs demonstrated effective loan management and repayment practices, with loan amounts increasing from an initial average of 400-500 Birr to 30,000 Birr and timely repayments. This positive trend can be attributed to the rigorous monitoring and enforcement of loan terms by the SHGs.

Financial Literacy and Governance: The study indicated improved financial literacy among members, as evidenced by their ability to manage savings and loans effectively. The SHGs' bylaws, including provisions for fines for missed meetings, contributed to strong governance and

discipline within the groups. The rotational leadership structure and active member participation fostered a democratic and inclusive environment.

Income-Generating Activities: Analysis of project reports highlighted the diverse range of income-generating activities undertaken by SHG members, including agriculture, small-scale businesses, and livestock rearing. These activities not only contributed to increased household income but also empowered women economically and socially.

4.8 The Factors Influencing Women's Empowerment

Key Findings

- **Age and Participation:** While age did not significantly impact overall participation, older members faced challenges engaging in income-generating activities due to physical limitations. Younger and middle-aged women were more actively involved.
 - **Focus Group Reflection:** "Even though I'm older, I still participate in the meetings. But I find it difficult to keep up with the income-generating activities sometimes." - Older SHG member
- **Education and Challenges:** Lack of formal education presented challenges, particularly in recording savings and minutes.
 - **Interview Reflection:** "I struggle with writing and calculations. It's difficult to keep accurate records without proper education." - SHG member
- **Enabling Environment and Legal Identity:** The absence of legal identity for SHGs hindered their progress, and government policies requiring legal identification created obstacles.
 - **Focus Group Reflection:** "We've faced difficulties accessing government programs and marketing resources because we don't have a legal identity as a group." - SHG member

- **Economic Dependence:** Many women expressed concerns about economic dependence on male partners or family members. This dependence can limit their ability to participate fully in SHGs and make independent financial decisions.
 - **Interview Reflection:** "I'm trying to save money to start my own business, but my husband doesn't support me. He wants me to stay home and take care of the children." - SHG member
- **Self-Efficacy and Confidence:** Prior to joining SHGs, many women reported low self-esteem, lack of confidence, and self-doubt. However, participation in SHGs helped them develop self-efficacy and build confidence.
 - **Interview Reflection:** "Before joining the SHG, I didn't believe in myself. Now, I feel more confident and capable." - SHG member
- **NGO Support and Empowerment:** NGOs played a crucial role in providing training, mentorship, and encouragement, leading to increased self-reliance, savings participation, and confidence.
 - **Interview Reflection:** "The NGO training helped me learn new skills and improve my business management." - SHG member
- **Empowerment and Agency:** SHGs provided opportunities for women to increase their financial independence, participate in decision-making processes, and develop a sense of agency.
 - **Focus Group Reflection:** "Before joining the SHG, I had no say in family decisions. Now, I have a voice and can contribute to our household's finances." - SHG member

- **Social Support and Networking:** SHGs fostered strong social connections and provided a supportive environment for women.
 - Interview Reflection: "The SHG has become like a family to me. We support each other and share our experiences." - SHG member

While SHGs have demonstrated their effectiveness in empowering women, it's important to acknowledge that challenges and areas for improvement remain. Ongoing efforts are needed to address issues such as lack of education, legal identity, economic dependence, and cultural barriers. By providing targeted support, promoting awareness, and advocating for policy changes, we can further enhance the impact of SHGs on women's empowerment and create a more equitable and inclusive society.

4.9 Challenges and Opportunities

Despite the positive outcomes, challenges such as lack of financial literacy and time constraints. Additionally, the SHGs face difficulties in obtaining sufficient funds for loans and finding suitable marketing outlets for their products. While the majority of members actively participate in meetings and savings, there are still some who do not attend regularly or come late. To address these challenges and ensure the long-term sustainability of SHGs, it is crucial to provide targeted support and training.

The study demonstrates that SHGs can effectively promote savings behavior, improve financial well-being, and enhance women's empowerment in Shashemene and Hawassa. By addressing challenges such as limited access to capital and marketing opportunities, as well as improving attendance rates, SHGs can continue to play a vital role in empowering individuals and

communities in these regions. The findings highlight the importance of providing targeted support to address the specific needs of women in different age groups, educational backgrounds, and economic circumstances.

Project Reports and challenges

The project reports indicate that the SHGs foster a culture of openness, transparency, and inclusivity among members. They encourage equal and free participation in decision-making processes, promoting a sense of ownership and empowerment. The areas of IGA involvement of SHGs are diverse, ranging from small-scale business activities to agricultural production, poultry production, and daily labor.

Based on my observations of the project report and challenges the SHGs have created a supportive and inclusive environment that encourages participation and decision-making. The major challenge the project faced during the organizing process of new SHGs was communities' financial and material expectations. However, the project effectively addressed these challenges by providing continuous awareness on SHGs approach and training members on how to save and overcome their own problems. Through follow-up and various visits, newly organized SHG members are observed to be in a significantly improved position compared to previous years. Based on my observations, the project has been successful in addressing the challenges faced by SHGs during The training and support provided by the project have helped these groups to overcome initial obstacles and establish themselves.

Inflation is also a key challenge for all citizens, particularly for poor SHG members. However, despite the rising prices, community members in self-help groups remained resilient and

continued to participate in savings and other group activities. Based on my observations, the SHGs have demonstrated resilience in the face of economic challenges. Despite rising inflation, members have remained committed to their group activities and continued to save and support each other.

The project report highlights several important lessons:

Unity is a powerful force: Socioeconomic strength can be achieved through collective effort and unity. **Observation:** The researcher observed demonstrated a strong sense of solidarity and mutual support among members, which contributed to their success in achieving shared goals, such as improving their economic situation and addressing community challenges.

Attitudinal change is transformative: SHGs can foster a shift in mindset, empowering members to believe in their own potential. **Observation:** the researcher observed a significant increase in confidence, self-esteem, and a sense of agency among SHG members. This suggests that the groups have been successful in challenging traditional gender roles, empowering women to participate in public life, and fostering a belief in their ability to create positive change in their communities.

The self-help group approach is effective: This approach has proven to be a catalyst for change, empowering the poorest of the poor and bringing about significant improvements in economic, social, and political aspects. **Observation:** The researcher observed the SHGs have demonstrated significant improvements in the economic well-being of their members, as evidenced by increased their weekly saving from 0.50 cents to 50 birr. Members have used their savings to start small businesses, invest in education, and improve their housing conditions.

SHGs promote empowerment: SHGs can help individuals, particularly poor women, develop bonds, gain capacity, and challenge their own problems through their own actions. **Observation:** The researcher observed the SHGs have empowered their members to take control of their own lives and make decisions about their future. Women in the SHGs have reported increased confidence, self-esteem, and a sense of agency. They have also become more involved in community decision-making processes.

SHGs are catalysts for community development: SHGs can empower individuals, strengthen communities, and promote sustainable development. **Observation:** The researcher observed the SHGs have not only benefited their individual members but have also contributed to the development of their communities through their economic activities (e.g., collective farming) and social initiatives (e.g., community clean-up campaigns). These activities have helped to improve the overall well-being of the community and promote sustainable development. Based on my observations, these lessons are supported by the positive outcomes achieved by the SHGs. For example, the groups have demonstrated significant improvements in the economic well-being of their members, as evidenced by increased savings, access to loans, and participation in income-generating activities. Additionally, the SHGs have fostered attitudinal change among their members, empowering them to believe in their own potential and take control of their lives. The self-help group approach has proven to be an effective tool for community development. By promoting unity, financial discipline, democratic decision-making, and social support, these groups have significantly contributed to the well-being of their members and the overall development of their communities.

Summary

This study delves into the multifaceted impact of Self-Help Groups (SHGs) on women's empowerment in Shashemene and Hawassa. Employing a mixed-methods approach, including interviews, focus group discussions, and observations, the research examined established SHGs with a history spanning over five years. Findings reveal that SHGs have been instrumental in driving holistic women's empowerment. By fostering a robust savings culture and facilitating access to credit, these groups have significantly improved women's economic livelihoods. Moreover, SHGs have cultivated strong social networks, empowering women to actively participate in decision-making processes and assume leadership roles.

Beyond economic and social dimensions, SHGs have played a pivotal role in women's psychological empowerment by providing essential support, building resilience, and challenging entrenched gender norms. While the study highlights the transformative potential of SHGs, it also acknowledges the influence of contextual factors and identifies key challenges. To maximize the impact of SHGs, the study recommends strengthening financial inclusion, investing in leadership development programs, and implementing gender-responsive policies.

Comparing Empowerment by Internal and External Factors

To gain a comprehensive understanding of the factors influencing women's empowerment through self-help groups (SHGs), it is essential to explore areas of empowerment level. By comparing empowerment levels across different groups of women, we can identify disparities, tailor interventions, and promote inclusivity. SHGs play a crucial role in promoting gender equality and social justice by providing a supportive environment, enhancing economic

opportunities, fostering social inclusion, and advocating for women's rights. By addressing the specific needs of diverse groups of women, including those from marginalized communities, SHGs can ensure that their programs are inclusive and effective.

The research findings align with the strategies outlined in this analysis. By implementing these strategies, SHGs can effectively address the diverse needs of women, promote gender equality, and create a more inclusive and empowering environment. SHGs can play a crucial role in empowering women from all walks of life, contributing to sustainable development and social justice.

Key Strategies for Enhancing Women's Empowerment

To further strengthen the impact of SHGs, it is essential to implement targeted strategies that address the specific needs and challenges faced by women. Tailored interventions can be designed to cater to the diverse needs of women, including young women, older women, and those from marginalized socioeconomic backgrounds. Inclusive leadership practices can empower women to take on leadership roles and contribute to decision-making processes. Capacity-building initiatives, such as training programs and skill development workshops, can enhance women's knowledge and skills, boosting their self-confidence and employability.

Advocacy and policy engagement are crucial to create an enabling environment for women's empowerment. By collaborating with government agencies, NGOs, and other stakeholders, SHGs can advocate for policies that support women's rights and promote gender equality. Addressing cultural barriers and promoting inclusivity within SHGs is essential to ensure that all members feel valued and respected. To overcome challenges such as age-related barriers,

educational disparities, economic dependence, and cultural barriers, SHGs can implement targeted interventions. For instance, flexible participation options and age-appropriate training programs can accommodate the needs of older women. Literacy training, vocational skills development, and opportunities for continuing education can help address educational disparities. Financial assistance, access to resources, and mentorship programs can support women from marginalized socioeconomic groups. By fostering a supportive and empowering environment, SHGs can boost members' self-esteem and self-efficacy, enabling them to overcome challenges and achieve their goals.

By implementing these strategies, SHGs can effectively address the diverse needs of women, promote gender equality, and create a more inclusive and empowering environment. This comprehensive approach will enable SHGs to play a crucial role in empowering women from all walks of life, contributing to sustainable development and social justice.

Chapter Five

Discussion

The purpose of this research is to explore the contribution of self-help programming to the holistic empowerment of women. This research identifies the relevant and vital contributions of self-help groups in improving the lives of women members. Additionally, this study examines the behavioral changes and empowerment benefits experienced by women members across economic, social, political, and psychological dimensions after joining a self-help group. It also analyzes the challenges faced by members in achieving their empowerment goals. Based on the findings, this study discusses the contributions of self-help groups to the economic, social, political, and psychological empowerment of women members. It also explores the challenges and factors that affect women's empowerment within the self-help group approach. The data collected through interviews and focus group discussions reveals that self-help groups have significantly improved the lives of poor and low-income women. These groups have fostered a savings culture, empowering women to take control of their financial situations. Women who were previously reliant on external aid have realized their potential to overcome poverty, save regularly, access internal loans, and participate in income-generating activities.

Moreover, self-help groups have positively impacted women's psychological well-being. By cultivating a supportive environment, these groups have helped women overcome negative thoughts and build self-esteem. Women have become more confident and assertive, actively participating in decision-making processes both within their households and communities. In conclusion, self-help groups play a crucial role in empowering women across multiple

dimensions. By addressing economic, social, political, and psychological barriers, these groups contribute to the overall well-being and empowerment of women members.

Economic Empowerment

This study demonstrates how Self-Help Groups (SHGs) have significantly empowered women economically, enabling them to cultivate a savings culture, overcome economic challenges, build assets, and improve their livelihoods. Initially, these women were entirely dependent on their husbands' income and lacked a savings habit. However, after joining SHGs, they began building a savings culture. Starting with minimal amounts like 0.50 or 2.00 Birr, they now consistently save 50 Birr weekly. This progress came about through a simple yet strategic approach: reducing their traditional coffee consumption. Traditionally, these women participated in coffee ceremonies two or three times a day. However, with a newfound purpose in life, they chose to reduce their participation to once a week, directing the saved money towards their SHG savings. Additionally, they abandoned other wasteful traditional practices, further contributing to their savings.

SHGs have played a pivotal role in transforming the lives of these women. By fostering a culture of saving, even with minimal initial contributions, women have gained financial autonomy. Additionally, SHGs have provided access to credit and training in business skills, enabling women to start their own small businesses. This transformation resulted from two key factors. First, SHGs helped women overcome negative attitudes and limiting beliefs, empowering them to recognize their potential to improve their lives. Second, SHGs encouraged them to abandon wasteful traditional practices and provided opportunities for income-generating activities. Capacity-building training offered by the SHGs further strengthened their economic prospects.

Initially, internal loans were limited to 250 Birr, but these have now grown to 30,000 Birr, providing greater financial leverage. SHGs have facilitated women's participation in activities like agricultural work, increasing crop yields and market access in Shashemane, for example. Additionally, all members received training in business skills and access to microfinance loans, enabling them to start small businesses. These initiatives have significantly improved women's financial well-being. Increased income allows them to invest in their children's education and healthcare, as well as their own business ventures. SHGs have also empowered women to overcome challenges like limited resources, gender discrimination, and lack of business knowledge.

To sustain the positive impact of SHGs, ongoing support, training, and access to financial services are crucial. By investing in these groups, governments and NGOs can contribute to women's economic empowerment and promote sustainable development. These initiatives have had a profound impact on women's financial well-being. Increased income has allowed them to invest in their children's education and healthcare, improve their living conditions, and contribute to their communities. Furthermore, SHGs have empowered women to overcome societal challenges such as gender discrimination and limited access to resources. As Martha C. Nussbaum (2000) argues, economic empowerment is essential for women's overall well-being and human development. By providing opportunities for women to develop their skills and participate in the economy, SHGs align with Nussbaum's capabilities approach.

Social Empowerment

The researcher found that Self-Help Groups (SHGs) not only contribute to economic empowerment but also play a pivotal role in fostering social cohesion. By creating supportive

networks, SHGs enhance social capital, mitigate social isolation, and promote community participation. Before joining SHGs, members often have limited social connections. Within these groups, members develop strong bonds of mutual trust, love, and responsibility. This sense of community and mutual support empowers women to overcome challenges, achieve collective goals, and advocate for their rights. SHGs also provide a platform to address harmful traditional practices and challenge gender norms, leading to a more inclusive and equitable community. Comparative analysis reveals that SHGs are particularly effective in building social cohesion among marginalized communities. Unlike other community-based approaches, SHGs emphasize peer support, shared experiences, and collective action, fostering strong social bonds.

As noted by scholars like Narayan (1997), SHGs provide a space for marginalized women to voice their concerns, build self-confidence, and develop leadership skills. This empowerment, in turn, strengthens social cohesion by encouraging collective action and fostering a sense of belonging. However, building and maintaining social cohesion within SHGs can be challenging. Factors such as group dynamics, leadership styles, and external pressures can influence the quality and sustainability of social networks. Addressing these challenges is crucial to ensure the long-term effectiveness of SHGs in promoting holistic empowerment. Ultimately, social cohesion is a vital component of the holistic empowerment fostered by SHGs. By building strong social networks, SHGs create supportive environments that enable women to overcome challenges, advocate for their rights, and contribute to community development. Addressing the challenges associated with building and maintaining social cohesion is crucial to maximize the impact of SHGs.

Psychological Empowerment

This study reveals that Self-Help Groups (SHGs) have emerged as powerful catalysts for women's psychological empowerment, fostering self-efficacy, resilience, and agency. Key findings from interviews, focus group discussions, and observations include a marked increase in women's confidence and self-belief after joining SHGs, growing involvement in decision-making processes within SHGs (a previously unavailable privilege), the adoption of rotational leadership roles during weekly meetings, and an increased willingness to express ideas freely and develop a growth mindset. These findings align with the work of scholars like Bandura (1977), who emphasized the importance of self-efficacy in shaping individuals' behaviors and outcomes. By providing supportive environments and opportunities for skill development, SHGs contribute to the development of women's self-efficacy, enabling them to overcome challenges and achieve their goals. This fosters a sense of self-compassion and a growth mindset, empowering women to analyze challenges and develop effective solutions. By shifting their perspective from helplessness to agency, women are better equipped to persevere through difficulties and take ownership of their personal growth. The development of self-efficacy, resilience, and agency empowers women to handle life's challenges with greater confidence and determination. This not only benefits individual women but also has a positive impact on their families, communities, and society as a whole. These findings underscore the vital role of self-help groups in the holistic empowerment of women. By fostering psychological empowerment, SHGs contribute to the overall well-being and holistic empowerment of women.

The significant contributions of SHGs to women's empowerment are clearly evidenced by the increased confidence, self-belief, and active participation in decision-making processes. These positive changes are a result of the committed participation of women in SHGs and the

continuous facilitation and support provided by project programs. To sustain and further enhance these positive changes, it is crucial for governments, NGOs, and communities to continue to support and empower women through SHGs and other relevant initiatives.

Political Empowerment

This study identified Self-Help Groups (SHGs) as powerful tools for women's empowerment. A key finding is the capacity building that enables women to actively participate in decision-making processes at both the household and community levels. This newfound capacity empowers them to challenge and change gender-based violence by facilitating awareness campaigns, implementing rules to prevent such violence, and directly communicating with government sectors to advocate for policies and programs that protect women's rights. One notable example is how SHG members have addressed gender-based violence by directly communicating with government officials, advocating for policies and programs that protect women's rights and address gender-based violence. Additionally, they have organized and facilitated awareness campaigns within their communities, educating people about the harmful effects of gender-based violence and encouraging them to report such incidents. By implementing rules and regulations within their SHGs, women have created safe spaces and established mechanisms to prevent and respond to gender-based violence. These actions demonstrate the powerful role that SHGs play in empowering women to take charge of their own safety and well-being.

SHGs further empower women by facilitating an enabling environment. This environment allows women to participate in rotational leadership during regular meetings and to express their ideas freely. Additionally, the training provided to SHG members enhances their decision-making

abilities. Through their involvement in SHGs, women have challenged traditional gender roles, advocated for their rights, and contributed to more inclusive communities. As Martha C. Nussbaum (2000) argues in her work "Women's Capabilities: Human Development and International Cooperation," true empowerment involves enabling individuals to develop their capabilities, including their capacity for critical thinking, political participation, and social engagement. SHGs provide a platform for women to acquire these capabilities, enabling them to challenge societal norms and advocate for their rights. By fostering a sense of collective agency and providing opportunities for skill development, SHGs empower women to become active participants in political processes.

Chapter Six

Conclusion and Recommendations

6.1 Conclusion

This study examines the multifaceted impact and contribution of self-help groups (SHGs) on the holistic empowerment of women in Shashemene and Hawassa, Ethiopia. Through qualitative research, including interviews, focus groups, observations, and document review this study reveals the significant contributions of SHGs in fostering economic, social, political, and psychological empowerment.

Economic Empowerment: SHGs have significantly improved women's financial livelihoods through savings, access to credit, and income-generating activities. By promoting financial literacy, fostering a culture of saving, and providing entrepreneurial opportunities, SHGs have empowered women to take control of their economic futures. **Social Empowerment:** SHGs have played a crucial role in strengthening social bonds, promoting collective action, and revitalizing community networks. By fostering a sense of belonging, trust, and support, SHGs have empowered women to address shared challenges, advocate for their rights, and become more active participants in community life. **Political Empowerment:** SHGs have empowered women to become more involved in local governance, decision-making processes, and advocacy efforts. By challenging gender norms, promoting equality, and building social capital, SHGs have enabled women to become agents of change within their communities. **Psychological Empowerment:** SHGs have contributed significantly to the psychological empowerment of women by building self-esteem, confidence, resilience, and a growth mindset. By providing a supportive

environment, challenging limiting beliefs, and fostering personal growth, SHGs have empowered women to overcome challenges and achieve their full potential.

Self-help groups have emerged as powerful tools for holistic women's empowerment, which can be a significant driver of sustainable development. By addressing the interconnected dimensions of economic, social, political, and psychological empowerment, SHGs have transformed the lives of women and contributed to the overall well-being of their communities. By recognizing the multifaceted benefits of SHGs and by providing the necessary support, governments and NGOs can contribute substantially to the empowerment of women and the overall well-being of communities, ultimately fostering sustainable development.

6.2 Recommendations

Based on the findings of this study, the following policy recommendations can be made to promote the effectiveness and sustainability of Self-Help Groups (SHGs) in Ethiopia:

1. **Prioritize government support:** Governments should allocate adequate resources to support SHGs through targeted policies and initiatives. This includes providing financial assistance, technical support, and a conducive legal and regulatory environment.
2. **Improve access to financial services:** Work with financial institutions to expand access to credit and savings facilities for SHG members. This can empower women to invest in their businesses and improve their financial well-being.
3. **Foster collaboration and partnerships:** Encourage collaboration between SHGs, government agencies, NGOs, and other stakeholders to strengthen the SHG movement and address shared challenges.

4. **Advocate for Gender Equality and Supportive Policies:** To promote gender equality and empower women, it is crucial to implement policies and programs that address discriminatory norms and practices. This includes promoting gender equality in education, employment, and decision-making processes. Additionally, advocating for gender-responsive policies that address gender disparities and create an enabling environment for women's economic empowerment is essential. Such policies could include ensuring equal access to land, property rights, and healthcare. Strengthening social protection programs can reduce vulnerability among women and their families, enhancing their resilience to shocks and stresses. Collaborating with government agencies to integrate SHG principles into broader development initiatives can further empower women and contribute to sustainable development.
5. **Invest and strength in capacity-building programs and Leadership Development:** To enhance the skills and knowledge of SHG members, comprehensive capacity-building programs should be implemented, covering financial literacy, leadership development, business management, and digital skills. These programs should be tailored to the specific needs and context of different SHGs to ensure their relevance and effectiveness. Mentorship programs pairing experienced SHG members with emerging leaders can foster knowledge transfer and skill development. Mentors can provide guidance, support, and role models for aspiring leaders within SHGs. Supporting the creation of SHG federations can strengthen the collective bargaining power and access to resources of SHGs. Federations can also provide a platform for advocacy, networking, and knowledge sharing among SHGs.

6. **Monitoring, Evaluation, and Learning:** To ensure the effectiveness and sustainability of Self-Help Groups (SHGs), a robust monitoring and evaluation system should be established. This system should track the progress of SHGs, measure their impact on women's empowerment and community development, and identify areas for improvement.
7. **Leverage digital platforms:** Utilize digital technologies to improve access to information, resources, and markets. Provide training on digital literacy and financial technology to empower women to use digital tools effectively.
8. **Develop sustainable business models:** Explore innovative business models that can help SHGs generate sustainable income and expand their reach. This may involve partnerships with private sector entities, diversification of activities, or the development of social enterprises.
9. **Provide targeted support:** Offer targeted support to SHGs operating in marginalized communities or facing specific challenges, such as natural disasters or conflict. This may include specialized training, financial assistance, or advocacy support.
10. **Address cultural and religious barriers:** Work with community leaders and religious authorities to address cultural and religious norms that may hinder women's participation in SHGs. Promote gender equality and challenge harmful stereotypes.
11. **Foster collaboration and networking:** Encourage collaboration and networking among SHGs to facilitate knowledge sharing, collective action, and advocacy. Support the development of national or regional SHG networks to amplify the voice of SHGs and advocate for their needs.

12. Recognize and celebrate achievements: Recognize and celebrate the achievements of SHGs and their members to inspire others and build a sense of community.

By implementing these additional recommendations, SHGs can further strengthen their impact and contribute to the holistic empowerment of women, poverty reduction, and sustainable development.

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Appendix I: Informed Consent Form

You are invited to participate in a research study conducted by Amanuel Kursia, a Master's student at Addis Ababa University. The study aims to understand the contribution of Self-Help Group (SHG) programs to women's holistic empowerment in Ethiopia.

Your participation is voluntary, and you have the right to withdraw at any time without penalty. The researcher will gather information from you through interviews, focusing on your experiences with SHG programs and their impact on your life. All your responses will be kept confidential, and you will be assigned a pseudonym to protect your identity.

There are no anticipated risks associated with participating in this study, and the potential benefits include contributing to a better understanding of how SHG programs empower women. If you have any questions or concerns, please contact the researcher at 2510913027605 or kamanuelmail@gmail.com

By signing below, you indicate that you have read and understood this consent form and agree to participate in the study.

Participant Signature: Date:

Researcher Signature: Date:

Appendix II: Interview Guide for SHG Members

Introduction

Dear Respondent,

My name is Amanuel Kursie, a student in the College of Education and Behavioral Studies School of Psychology at Addis Ababa University. I am currently conducting research to explore how self-help groups contribute to the holistic empowerment of women. Your participation in this survey would be greatly appreciated.

Your honest responses are crucial to the success of this study. All the information you provide will be kept strictly confidential. Please answer each question honestly, as all answers are vital to the research.

Thank you for your willingness to participate.

Demographics and Socioeconomic Issues:

1. Age:

- 18-30
- 31-40
- 41-50
- 51+
- Other (Please specify)

2. Marital Status:

- Married
- Single

- Divorced
 - Widowed
 - Other (Please specify)
3. Highest Level of Education:
- Unable to read or write
 - Read and write only
 - Elementary school
 - Junior high school
 - High school
 - College or university degree
 - Other (Please specify)

Understanding Lived Experiences in SHGs:

1. Name of your Self-Help Group:
2. How long have you been a member of the SHG?
3. What initially motivated you to join the SHG?
4. Can you describe a typical SHG meeting? (e.g., weekly, once within two weeks)
5. What are some of the biggest challenges you've faced as a member of the SHG?
6. What are some of the most significant benefits you've gained from participating in the SHG?
7. How has your participation in the SHG impacted your daily life?

Saving and Credit Status:

8. What was the purpose of the most recent loan you received from your SHG?

Exploring Empowerment through SHGs:

Economic Empowerment:

12. In your experience, how has the SHG helped you gain more control over your finances?

(e.g., saving money, accessing loans)

13. Can you share a specific example of how the SHG has helped you manage your finances?

14. Has your participation in the SHG's income-generating activities (if any) improved your economic independence?

Social Empowerment:

15. Can you share examples of how the SHG has helped you feel more connected to your community?

16. Has your voice within the SHG meetings or decision-making processes increased your confidence? Please elaborate.

Political Empowerment:

17. Do you feel the SHG has empowered you to advocate for yourself or your community on any issues? (e.g., access to resources, local governance)

18. Has your participation in the SHG increased your awareness of your rights and opportunities? Please provide specific examples (if any).

Psychological Empowerment:

19. How has being part of the SHG impacted your sense of self-worth and confidence?

20. Can you describe any ways the SHG has helped you overcome challenges or make important decisions in your life?

Thank you for taking the time to complete this questionnaire

Appendix III: Focus Group Discussion Guide for Self-Help Group Members

Introduction:

Thank you all for joining this discussion today. My name is Amanuel kursie and I'm a student researcher at Addis Ababa University. I am here today to talk about your experiences as members of self-help groups and how these groups have impacted your lives.

Empowerment through Participation:

1. Economic empowerment: Empowerment Stories: Can you share stories or examples of how your participation in the self-help group has helped you gain more control over your finances or economic well-being?
2. Social empowerment: Social connections and support: How has the self-help group helped you feel more connected to your community and supported in your daily life?
3. Political empowerment: Voice and Advocacy: Have you felt empowered to speak up or advocate for yourself or your community on any issues (e.g., family matters, local resources) as a result of your participation in the SHG? Can you share an example?
4. Psychological empowerment: Personal Growth: In what ways has being part of the self-help group boosted your confidence and self-esteem?
5. What are the biggest challenges you face?

Thank you

Appendix IV: Interview Guide for Community Facilitators

Introduction:

Thank you for taking the time to speak with me today. My name is Amanuel kursie and I'm a student researcher at Addis Ababa University. I'm interested in learning more about the contribution of self-help groups in empowering women.

Empowering Women Through SHGs:

1. Experience: In your experience facilitating self-help groups, what are some of the key ways these groups contribute to the economic empowerment of women? (e.g., access to savings, loans, income-generating activities) and also psychological empowerment (e.g. self-esteem, self-confidence ,and self-awareness)
2. Challenges and Solutions: What are the biggest challenges self-help groups faces in promoting women's social and political empowerment? Can you share any strategies or approaches that have been successful in overcoming these challenges?
3. Impactful Practices: Can you describe some specific examples of how self-help groups have helped women advocate for themselves or their communities on issues related to economic opportunity, social justice, or political participation?

Appendix V: Observation guideline

- **Decision-Making:** How are decisions made within the SHG? Is it through consensus, voting, or other methods?
- **Savings and Loans:** Observe the process of savings contributions, loan disbursement, and repayment.
- **Member Participation:** Note the level of participation from different members.
- **Group Dynamics:** Observe interactions among members, leadership roles.