

Running head: SOCIO-ECONOMIC IMPACT OF SELF HELP GROUPS

**Addis Ababa University
School of Graduate Studies
Graduate school of social work**

**ASSESSING THE SOCIO-ECONOMIC IMPACT OF SELF HELP GROUPS:
*A CASE TO ETHIOPIAN KALE HEYWET CHURCH
NAZRETH INTEGRATED URBAN DEVELOPMENT PROJECT***

**By
Bezabih Tolosa**

Submitted to the school of Graduate Studies of Addis Ababa University

**In Partial Fulfillment of the Requirements for the Degree of
Master of Arts in Social Work (MSW)**

**July 2007
Addis Ababa, Ethiopia**

**Approval
Addis Ababa University
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Acknowledgements

First and for most, I would like to thank and honor the Almighty God for giving me the strength to start and complete my study.

My heartfelt thanks also extended to my thesis advisor Dr. Charlla Allen for her constructive comments and guidance during the course of my study. She sacrificed her precious time in reading and reviewing the draft and the final output of my work. Had it not been for her constructive comments and cordial support and assistance, it would have been very difficult to bring this study to end.

My sincere gratitude and appreciation also passed to Ato Mesfin Shugie and Ato Ashenafi Eruwa from the Ethiopian Kale Heywot Church Development Program. I would also like to thank the officials of Adama City Council Social Affairs Coordination Office and leaders of kebele 01, 04, 05, 07, and 10 for helping me to collect the data.

My sincere thanks also goes to Mr. James McClelland and his wife Miss Eleanor McClelland, ministers of Metropolitan Tabernacle Ethiopia, Ato Alemayehu Debebe, and W/ro Beletu Asfaw for their assistance and encouragement during my study. I also thank Addis Ababa University for financing this study.

More importantly, I would like to thank my loving family members, especially my wife Meseret Sintayehu, who helped me to be successful in my life, my sons Ermiyas and Gudeta Bezabih, my little lily Haweni Bezabih, and my sister-in-law Seblework Sintayehu for sharing my burden and giving me support during my study.

Finally, I thank all those who assisted me with ideas, comments, and in prayers. May the Almighty God bless you all.

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Acronyms

AIDS - Acquired Immune Deficiency Syndrome

CLA - Clustered Level Association

EKHC - Ethiopia Kale Heywet Church

HIV - Human Immuno Deficiency Virus

IASSW - International Association of the Schools of Social Work

IGAs - Income-Generating Activities

NASW - National Association of Social Workers

NCDP - Nazareth Community Development Project

NGO - Non-Governmental Organization

PRA – Participatory Rapid Appraisal

ROSCA - Rotating Saving and Credit Association

SHG - Self Help Group

STDs - Sexually Transmittable Diseases

UN- United Nations

ABSTRACT

As many years passed by, different attempts have been made to mitigate the effect of poverty in many parts of the world. In sub-Saharan Africa and other developing countries, various development efforts have been tried to avert the miserable living conditions of the poor; but many of them remained unsuccessful. As one of the sub-Saharan Africa countries, different attempts had been made to improve the life of the poor in Ethiopia. The Self Help Group (SHG) development strategy is one of those efforts; and it is a community owned and managed poverty alleviation program designed to empower the poor in general and the poor women in particular.

Adama, the town where this study was conducted, is one of the fast growing towns in the country, and it has various social problems. Population influx, unemployment, lack of housing, lack of basic facilities, etc were the salient problems from which most of the residents are suffering from. To lessen the impact of these problems, various measures have been undertaken by different governmental, non-governmental, and civic organizations; and the Self Help Group development approach that the Ethiopian Kale Heywet Church Nazareth Integrated Community Development Project is undertaking in the town is one of those attempts.

In view of the fact that the SHG is a newly introduced development model in Ethiopia, the purpose of this study was to assess its social and economic impact on the life of the poor. In the process of assessing the impact of SHG, seeking answer to the research questions “Has participation in the SHG enhance the economic and social capacity of the poor women; and thereby contribute to the national poverty alleviation effort?” was made.

In order to come up with an adequate reply to the questions under the study, both quantitative and qualitative research methodologies were employed. Data gathered from various groups of respondents were then analyzed and summarized.

Improved saving habit, enhanced access to loan, wider opportunity to involve in different kinds of individual and group IGAs, improved decision making power of SHG members at household, group, and community level, participation in various trainings and the resulting increase in knowledge and skills, and improved household consumption were some of the major outcomes of involvement in SHGs. Besides, social cohesion created due to group interaction and mutual support among SHG members were also found to be valuable gains of involvement in SHGs.

The SHGs that the NCDP is undertaking in Adama town consisted of disempowered poor women whom almost half of them were either divorced, separated, or widowed women who shouldered the responsibility of earning an income for their families. Likewise, social work is a profession that is concerned in helping underprivileged members of the society, enhancing the well being of people within their social context and addressing the well-being of society as a whole. Such a resemblance of the two services calls for the close working relationship between them. Thus, self-help groups, as an empowerment approach, needs to closely collaborate with social work service provision organizations for the better benefit of their clients.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Problem

One of the most essential features of development is the transformation of community, which embraces social progress from traditional relations, social norms, and traditional ways of health care, education and methods of production to more improved ones. Changes associated with development provide communities as well as individuals with more control and influence over their own destiny. Development enriches the lives of individuals by widening the horizons of choices and freedoms by reducing their sense of isolation. Hence, the development strategy that is planned to bring sustainable affirmative change into effect must be aimed at facilitating the transformation of society by identifying the potential catalysts and barriers to change.

Experiences from various development attempts that have been made to minimize the effect of poverty so far has demonstrated that there are efforts to change the miserable life condition of many poor people in many parts of the globe but it is not easy to occur. In the so-called poor nations of the world, many development strategies experimented through various development agents/organizations, have not yielded the desired results. However, it is evident that few countries have benefited from such development efforts and have succeeded in rapid economic growth and poverty alleviation.

In an effort to change the miserable life of its people, the government of Ethiopia has undertaken a series of economic and social reform programs that are designed to ensure better living conditions. Among these efforts is the national “Sustainable Development and Poverty Reduction Program” enacted in 2002. Agricultural Development Led

Industrialization, Justice System and Civil Service Reform, Decentralization and Empowerment, and Capacity Building in public and private sectors are the major four components that this program has committed to implement. Although poverty reduction is the core agenda of the country's development and various attempts have been made by different authorities to change the miserable living conditions of the poor, hitherto poverty remains the major challenge of the nation even in the upcoming millennium.

In order to cope up with their problems through collective action, Ethiopians have their own traditional way of pooling their resources so as to help each other at the neighborhood level. 'Iqub', Iddir, and 'Mahber' are among the major strategies that poor people usually form to cope up with poverty. Although these coping mechanisms are not exactly the same with the Self Help Group (SHG) concept, which this study has attempted to examine, they share some common characteristics with it. The Self Help Group development model is a community owned and managed development scheme designed to alleviate poverty in general and the miserable life condition of poor women in particular.

This study was conducted in Oromiya Regional State, East Shoa Zone, Adama town in Kebeles 01, 04, 05, 07, and 10. The study examines the socio-economic impact of SHGs that the Ethiopian Kale Heywet Church is undertaking in Adama town. Adama is one of the fast growing business and industrial towns in the region where there are many social problems flourishing as a result of the population growth. Many of people infiltrate into the town from various parts of the country in search of jobs. Data from the City Council Social Affairs Office and the kebele administrations revealed that over population, unemployment, destitution, lack of income, poor housing conditions, poor health conditions, lack of access

to basic facilities such as potable water, electric power, and a lack of reserves, etc are the major challenges that most dwellers are confronted with.

1.2 Objectives of the Study

An impact of SHGs on household economy and on members' empowerment in social aspects is crucial to understand. Although it is felt that the 'Ethiopian Kale Heywet Church Nazareth Integrated Urban Development Project has been able to improve the lives of poor women through introducing self help group development model, no research has been done so far to substantiate its impact. Thus, the general objective of this study is to assess the major socio-economic impacts that the involvement in SHGs has brought to the poor women in some selected kebeles in Adama town.

More specifically, the study attempts to assess the impact of SHGs on the improvement of household income, expenditure, and savings; and to examine the social benefits that women gain by being a member of the SHG. It is hopeful that the study will provide alternatives to suggest appropriate policy measures and viable recommendations to enhance womens' participation in SHGs; if such an involvement is found to be gainful in achieving increased household income and some type of social empowerment. If so, the findings of this study may assist in preparing an appropriate blueprint, so that the success could be emulated or replicated in other parts of the country.

1.3 Research Questions

This study addressed the following research questions.

1. Has participation in the SHG enhance the economic capacity of the poor women?
2. Has involvement in the SHG improve the social acceptance of poor women at the family and community level?

3. What is the significance of SHG in mitigating poverty at the national level?

1.4 Operational Definitions

For the purpose of understanding, some of the words and phrases that need clarification were operationally defined as follows.

Impact Assessment:

In this study, an impact assessment is operationally defined as the process of searching for a rational reply for the research question (in this case, the significance of SHGs in changing the life of the poor) and determining which combination of factors contributed towards facilitating the change.

Self Help Group (SHG): What it is.

Different authorities have defined Self Help Groups (SHG) in different ways. For the purpose of this study, the definition given by Kropp and Suran (2002) is believed to be the most comprehensive, as it explains that SHG is an informal association of 15 to 20 people, mostly women, from the poorer section of the village community; whereby they are organized, owned, operated, and controlled by the members, based on solidarity, reciprocity, common interest, and resource pooling. Facilitators for Change Ethiopia (2003) also defined SHG as a group of likeminded poor women in a community with common objectives of working together for their economic, social, and community development.

Empowerment: What is empowerment?

The concept of empowerment has been the subject of much intellectual discourse and analysis. For the purposes of this discussion, the conceptual framework used by the United Nations is taken as a helpful definition to empowerment. Empowerment, particularly women empowerment, 'is the processes by which women take control and ownership of

their lives through expansion of their choices' (United Nations, 2001). It is an enhancement that can take place at a hierarchy of different levels – individual, household, community, and societal – and is facilitated by providing encouraging factors (e.g., exposure to new activities, which can build capacities) and removing inhibiting factors (e.g., lack of resources and skills).

Cluster Level Association (CLA)

Cluster Level Association is an amalgamation of 10 to 15 SHGs that come together and form a union so as to deal with and solve their collective problems, and represent SHGs in different meetings whenever deemed necessary.

Iqub: is the name of an indigenous Rotating Savings and Credit Association (ROSCA) in Ethiopia. It is an association through which people pool equal amount of savings on a regular basis and give it to a member through rotating lot or draw, until the last member gets what he/she has saved. It is one of the popular mutual support schemes, which is often formed by people affiliated to one another.

Iddir: In this study, Iddir refers to a community burial and support association rendering financial and labor support services during mourning to families who lost their relatives (death).

Mahber: refers to a support union, which is usually formed on the basis of religious, ethnic, professional, etc. affiliation whereby, members contribute some amount of money on a voluntary basis, which they will latter use for individual, group, or community support programs.

Kebele: It refers to the smallest political/government administrative echelon.

CHAPTER TWO

LITERATURE REVIEW

2.1 Women in Ethiopia

According to the United Nations report 2001, in Ethiopia, approximately 27 million people are living in poverty. Given the lack of access and control over resources and many discriminatory traditional customs, women comprise a majority of those living in absolute poverty. Gender differentials persist at all levels and women disproportionately bear the burden of poverty, which is mainly attributed to a lower social status given to them and the resulting powerlessness, and discrimination against them in terms of access to and control of resources and opportunities. Women also experience a lack of access to leadership and other decision-making positions, while coping with exposure to violence of varying magnitudes including domestic violence, which is traditionally considered as acceptable and is treated as a family affair, etc. (UN, 2001).

In Ethiopia, women are responsible for almost all the household chores, in addition to the support they provide in agriculture and caring for livestock production. The situation of the environment they live in, lacking appropriate technology increases, the burden of women and decreases their opportunity to become involved in income generating activities, As a result, this limits their participation within development sectors. In order to create an enabling environment to empower women to become active participants of the development process and to help them to benefit from it, a number of measures have been taken by the Ethiopian government. In 1992, the Prime Minister's Office established the Women's Affairs Office. In 1993, the declaration of the first National Policy on Women occurred. These measures are among the major efforts made to address the miserable life condition of

the women in general, and that of the poor women in particular. These declarations and ratification of various human rights measures fight against gender inequality and the struggle to ensure the rights of women that enable them to live dignified and productive lives. Although, the ratifications have been made, the achievement towards applying these interventions remains poor.

To fight against the existing discriminatory practices and problems faced by the Ethiopian women and for the achievement of sustainable development, a voluntary and independent women's organization is believed to be an essential response. At present, various women's organizations are being formed in Ethiopia to address women's issues in different areas. These organizations have enabled poor women to have access to credit, training and to obtain self-employment, or create various activities that are productive and beneficiary.

The need to create a grassroots organizational base to enable women to come together, to analyze their issues and problems themselves, and to fulfill their needs was strongly advocated in developing countries. In these countries, group-based development programs are believed to have a significant impact on the living conditions of poor women (Jaya, 2002). According to Getaneh (2006), SHG is a development scheme, which works on the principles of self-regulation, mutual help and cooperation. He added that SHGs in which members create their own capital through regular savings are currently emerging in Ethiopia. The scheme provides saving and credit services which stimulates members' self help capacity resulting in social and economic empowerment as a resource for poor families, especially women (Getaneh, 2006).

2.2 The Concept of Self Help Groups

Experience in many countries demonstrates that poor women make investments wisely and earn returns. However, the flow of financial assistance to them has been marginal, if they received any financial assistance at all, to enable them to cross the poverty line. The need to create a grassroots organizational base to enable women to come together and analyze their issues and problems themselves, to fulfill their needs was strongly advocated.

The concept of self-help groups gained significance, especially after 1976 when Prof. Mohammed Yunus of Bangladesh began experimenting with micro-credit and women SHGs. The strategy made a quiet revolution in Bangladesh in poverty eradication by empowering poor women. Self Help Groups are small informal associations created for the purpose of enabling members to reap economic benefit out of mutual help, solidarity, and joint responsibility. The benefits include mobilization of savings and credit facilities as a pursuit of group enterprise activities. The group-based approach not only enables the poor to accumulate capital by way of small savings, but it also helps them to get access to formal credit facilities. These groups by way of joint liability, enable the poor to overcome the problem of collateral security and thus frees them from the clutches of moneylenders (Shylendra, 1998).

In SHGs, the joint liability not only improves group members' accessibility to credit, but also creates mechanisms like peer monitoring leading to better loan recoveries (Stiglitz, 1993). Some of the basic characteristics of SHGs, like the small size of the membership and the homogeneity of the composition, brings about cohesiveness and effective participation of members in the functioning of the group (Fernandez, 1994). It is further explained that

SHGs created on the above lines of functioning have been able to reach the poor effectively, especially women, and help them obtain easy access to facilities like savings and credit, which is empowering.

Moreover, a study conducted by Puhazhendhi and Satyasai (2001) revealed some critical elements for the successful formation and functioning of groups. These elements include a voluntary nature of the group, small size and the homogeneity of membership. SHGs are described as being transparent (openness) with a participatory decision-making process, and the capacity to facilitate a quick use of funds for micro-enterprise creation. Regular meetings of the members also foster meaningful relationships for the members of the SHGS. The groups are a platform for discussion for other issues than savings and credit; the topics of gender and social problems also are highlighted.

2.3 The Importance of SHGs

Self help groups as a new sustainable development strategy has been adopted by some development organizations in Ethiopia very recently. Although there are some readings on SHGs, most of them focus on the success and failure of the SHG projects in countries that who have previously utilized them for empowerment purposes – particularly in, India, Bangladesh, and Pakistan. Though it has been challenging to review studies related to the impact of SHG in Ethiopia, in the above-mentioned countries, several studies have been conducted by social scientists, and financial institutions, and agencies, which emphasize the impact of SHGs on empowerment, credit accessibility and social change. Accordingly, in an effort to gather pertinent data on the impact of SHGs, available relevant studies describing the SHG experience in these countries have been critically reviewed.

The need to create a grassroots organizational base to enable poor women to come together, to analyze their issues and problems themselves, and to fulfill their needs was strongly advocated in countries like Indian, Bangladesh, and Pakistan. In these countries, such group-based participatory programs have made a significant improvement in the living conditions of poor women (Jaya, 2002).

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

Sarkar (2004), elaborates that investment in women not only benefits the women themselves, but it also has a relatively high social return which is reflected when observing an improvement in their children's welfare, a reduction of fertility, poverty, and gender bias. Thus, women based SHG institutions are desirable not only from the perspective of social justice, but also because of the substantial social and economic benefits which result directly from enhancing women's social and economic status, both within the household and in society as a whole.

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

women remains to be widespread problems. The presence of these problems and the establishment of pro-women unions like SHGs to avert the effect of these challenges, makes this study of SHG to be vital.

2.4 Self Help Groups: Tools for Poverty Alleviation

Economic growth is fundamental for generating resources for development and poverty alleviation. Such growth is aimed at also sustaining development, which can provide equal socio-economic access and opportunities to those who presently lack it, as well as for future generations. To achieve this, practical goals need to be translated, and development of programs, and policies that focus on broadly based economic growth areas that ensure sustained improvements in the earnings of the poor (World Bank, 2001) are necessary.

A group of researchers, Deseng, Hembil, Michael, and Yirmeila (2005), reported that poverty has been reduced more successfully in countries that adopted growth creating productive opportunities for labor, and thus raising the most important asset owned by the poor, and those investing in the human capital of the poor, thus raising their capacity to benefit from the opportunities arising from economic growth. The authors also added that in such development endeavors, the poor not only benefit from economic growth, but also contribute to it.

Jaya (2002) explained that in the early decades of planning for poverty alleviation and social change, disadvantaged women were considered as a 'target' in developmental activities rather than a group to be chosen as active participants. However, since 1970, having understood that women's issues are development issues and by overlooking them in development programs, means leaving almost half of the potential human resources outside

development intervention. Policy makers and development agents started thinking as to how development programs could be linked to poor women.

Sharma (2001) in his review of the genesis and development of SHGs in India, revealed that in the situation where the existing formal financial institutions failed to provide finances to those who were landless, marginalized and disadvantaged groups, the establishment of SHGs has enabled many poor people to become involved in various income-generating activities through the small loans that they received from the groups.

Although the government of Ethiopia has undertaken a series of economic and social reform programs aimed at ensuring better living situations for individuals, the national “Sustainable Development and Poverty Reduction Program (2002), remains the major challenge of the nation even in the upcoming millennium (Getaneh, 2006). Besides such government efforts, Ethiopians have their own traditional way of pooling their scarce resources so as to help each other at the neighborhood level and thereby fight against poverty. ‘Iqub’, ‘Iddir’, and ‘Mahber’ are among the major mutual help methods that Ethiopian poor people, especially women, use to cope up with poverty. Although these associations are not exactly the same as SHG, the above-mentioned traditional Ethiopian self-help unions share some common characteristics with SHG.

2.5 Impact of SHGs on Micro-financing

In many parts of the world, micro-finance interventions are well recognized as an effective tool for poverty alleviation and improving the socio-economic conditions of the poor. As stated earlier, in countries like India, Pakistan, and Bangladesh, micro-finance is making progress in its efforts for reducing poverty in general and empowering poor women in particular.

Dasgupta (2001) in his paper entitled, “Informal Journey Through SHGs”, observed that micro-financing through the informal self help group approach has effected quite a few benefits, such as.: (i) savings mobilized by the poor; (ii) access to the required amount of appropriate credit by the poor; (iii) matching the demand and supply of credit structure and opening new markets for financial institutions; (iv) reduction in transaction cost for both lenders and borrowers; (v) tremendous improvement in recovery; (vi) heralding a new realization of subsidies and corruption less credit, and (vii) remarkable empowerment of poor women.

Manimekalai and Rajeshwari (2001) highlighted that the provision of micro-financing by the NGO's to women SHGs, has helped the groups to achieve a measure of economic and social empowerment. It has developed a sense of leadership, organizational skills, management of activities of businesses, establishing adequate financing, identifying raw material, market and suitable diversification and modernization.

Similarly, K.C. Sharma (2001) stated that SHGs are the major tools for women's empowerment. Their participation in the economic activities and decision-making at the household and societal levels are increasing and making the process of rural development participatory, democratic, sustainable and independent of subsidy. He added that SHGs function in the place of moneylenders because loan can be taken at any time, when needed for any purpose.

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

2.6 Empowering Aspects of SHGs

As it was explained earlier, empowerment is a process of acquiring the ability to make strategic life choices in a context where this ability has previously been denied. As stated by Kabeer (2001), the ability to define one's goals and act upon them, awareness of gendered power structures, self-esteem, and self-confidence are the core elements of empowerment.

Various studies have shown that self-help groups intermediated by micro credit have been shown to have positive effects on women, with some of these impacts also having a ripple effect. Zaman (2001), studied the impact of self help micro credit schemes in Bangladesh. Findings revealed that through asset creation, SHGs have played valuable roles in reducing the vulnerability of the poor, bring a balance to income and consumption, provision of emergency assistance, and empowering and emboldening women by giving them control over assets and increased self-esteem and knowledge.

Several recent assessment studies have also generally reported positive impacts of SHGs. Mayrada (2002,) maintained that SHGs are viable alternatives to achieve the objectives of rural development and to involve community participation in all rural development programs. The paper further explained that the SHG is a feasible organizational setup to disburse micro credit to poor women for the purpose of making them entrepreneurs and encouraging them to enter into other entrepreneurial activities. The women led SHGs have successfully demonstrated how to mobilize and manage thrift, appraise credit needs, maintain linkages with banks and enforce financial self discipline. The author further states that SHGs enhance the equality of the status of women as participants, decision-makers and beneficiaries in the democratic, economic, social, and cultural spheres

of life; and encourages them to take active part in the socio-economic progress of the society.

Ranadive (2004) stated that experiences from the developing countries show that improvements in women's education, health, employment opportunities, and social participation contributes to economic growth in developing economies. He further elaborates that investment in women not only benefits women themselves, but also has relatively high social returns reflected in an improvement in their children's welfare and a reduction of fertility, poverty and gender bias. This fact shows that women focused development strategies like SHGs have both social and economic return if they are handled wisely.

2.7 SHG and Social Development

Besides boosting the meager financial economy of the poor households from bread winning to moneymaking, SHGs have effectively contributed to positive social change for the quality of life for its members. Self-help groups as a tool for social development, if managed and implemented properly, can undoubtedly play significant roles in empowering the poor and in transforming the social status of the marginalized poor.

Many researchers, who studied the benefits of SHGs, found out that SHGs provide considerable social protection and income opportunities to the members; and accordingly have acquired prominent status in maximizing social and financial returns. Puhazhendhi and Satyasai (2001) in their study attempted to evaluate the performance of SHGs with special reference to social and economic empowerment. Their findings indicate that SHGs, having institutional arrangements can positively contribute to the economic and social empowerment of the poor. They also state that older groups have relatively more positive social impacts than younger groups, due to the maturation of experience.

Having the knowledge base about SHG from the preceding literature review, the major concern behind this study is to ascertain whether the above mentioned major social and economic benefits gained by being member of SHG exist in the situation of NCDP beneficiaries. Thus, study populations from which pertinent information regarding the benefit and performance of the SHG can be gathered were identified.

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

3.1 Research Design

As the objective of this study is to assess and understand the socio-economic impact of SHGs in mitigating the effect of poverty at the individual and household levels, it is exploratory and descriptive. It is descriptive because the general socio-economic characteristics of the study group are described by sex, age group, source and size of income, level of education, family size, religion, ethnic group, etc. The study is exploratory as it investigates the socio-economic situation of the subjects under the study. Thus, the nature of the study required using both a quantitative as well as qualitative data collection techniques. The quantitative method employed in this study was simple statistics expressed in frequencies and percentages; and they were used to give explanations on the demographic and socioeconomic characteristics of the study subjects. In order to seek answers to research questions, a qualitative research method was also used in this study.

Research Setting

This study was thus conducted in Adama town of the Eastern Zone of Oromiya Regional State. Being an administrative capital of the East Shoa Zone, the town is where various offices of zonal and district governmental and non-governmental organizations are situated. It is located 92 km in Southeast of Addis Ababa on the highway to Djibouti.

As per the information gathered from the City Council Office, the town has 14 kebeles and its population is estimated to be 527,200 where women constitute 52 per cent of the population. Unemployment, low family income, poor housing conditions, poor access to basic facilities, disempowerment, etc., are some the major challenges of the residents.

In towns like Adama, where the majority of the dwellers are women and where the women's role is crucial in the family, building women's capabilities has to be one of the major areas of emphasis where development promoters should pay attention. Cognizant of this fact and the miserable life conditions of poor women in Adama town, the Ethiopian Kale Heywet Church has commenced Nazareth Community Development Project (NCDP), whereby many of the poor, among which the majority are women, will benefit. The project has committed itself to the facilitation of SHGs, and provision of various technical assistances to the groups, so that they can develop properly.

Sampling Techniques

The objectives stated earlier were examined through an exploratory study of the functioning of selected SHGs in the 'Ethiopian Kale Heywet Church Nazareth Integrated Urban Development Project. The project is purposively chosen considering that Adama is one of the fastest growing towns in the region where the socio-economic problems that affect the well-being of the poor community, particularly those of the poor women, are believed to be rampant. Moreover, as the project under the study is believed to be one of the first in Ethiopia, it is hoped that this study will promote the concept of SHGs in Ethiopia.

Sample Selection

The quality of the impact assessment depends on a clear and precise definition of the target group and in the establishment of clear boundaries that identifies who is included and for what reason, and who is not. The socio-economic impact of SHGs on the life of the members is highly correlated with the time of involvement within the SHG. Thus, the sampling frame of SHG members who have been involved in the project for at least four (4) years were selected through a probability sampling technique. This technique was chosen for

its ability to give an equal chance of being included in the sample to each member in the population. Accordingly, persons who joined SHGs very recently (those who became SHG members since January 2006) were not included in the study for the impact assessment.

Sample Size

In selecting the sample of the study from the SHGs, the following factors were considered. By the time this study conducted, there were a total of 134 SHGs in NCDP. As group maturity was one of basis on which an impact of SHG was assessed, all the 134 SHGs were listed according to their maturation and were coded accordingly. Among the listed SHGs, those whose maturation was at least four (4) years were purposely selected for impact assessment, as it was believed that SHGs with less than four (4) years of maturation do not have the same viable impact on members. Accordingly, 52 SHGs consisting of 773 members (761 women and 12 men) were identified. Among the identified matured SHGs, 25 of them were randomly selected. Then, among these 25 SHGs, a total of 50 respondents were randomly selected and studied. At each and every step of random sampling, a random number generator was used to identify samples to be selected. To collect quantitative data, semi-structured questionnaires were administered to fifty (50) randomly selected SHG members.

In order to substantiate data collected from these respondents, a focus group discussion was held with another twenty (20) respondents who were purposely selected by the researcher. During the focus group discussion, questions that were believed to be best in eliciting personal opinion on the performance and benefit of the SHG were forwarded to the group and opinions of the respondents were gathered accordingly. Moreover, to obtain additional insightful data, interviews were conducted with five (5) SHG leaders, five (5)

kebele officials, and a project coordinating staff separately. The date and time of administration of the instruments were decided in consultation with respondents of the study.

3.2 Data Collection Instruments

The methods used to collect the data include the use of semi-structured questionnaire and focus group discussions. In-depth interviews were utilized with SHG leaders and kebele administrators. To further ascertain data collected through primary data collection methods, various SHG documents were analyzed and pertinent data regarding group meeting attendance, individual savings and loan, and the general performance of the SHGs was gathered. All categories of primary data collection were conducted in Amharic after translating the questions from English to Amharic. Then again the Amharic version responses were translated into English for analysis.

Instruments

Semi Structured Questionnaire for SHG Members

In order to collect their written reflections on the impact of SHGs in empowering poor village women, a semi-structured questionnaire was developed and distributed to 50 SHG members. This questionnaire was designed to collect pertinent quantitative data from the respondents regarding their demographic condition, employment situation, monthly income, accessibility to basic facilities, group organization, members' savings and expenditures pattern, trainings they involved in so far and the benefit they had acquired of the training, their decision making power in family affairs, and problems they might face during their involvement in the SHG.

Focus Group Discussion

In this study, a focus group discussion was used to collect qualitative data and accordingly an open ended focus group discussion guide was prepared and utilized to gather data about the individual's as well as group's perspectives on the impact of the SHG pertaining to the life of the poor, and to obtain deeper understanding of the socio-economic impact of SHGs on the life of their members. Accordingly, information regarding the respondent families' economic status and livelihood, members' source/s of family income, change in their family income, change in their workload, an increase in savings and borrowing capacity, any change in their family's consumption pattern, members participation in decision-making power both at household and community level, project initiated community development activities undergone so far and the benefits these programs brought to the members were discussed thoroughly.

Interview with SHG Leaders

In order to have better understanding of the organizational setup and function of the SHGs, an interview was conducted with five (5) SHG leaders. As they are people who were elected by the members to lead and represent their respective groups, they were believed to be key informants that can provide data on the overall performance of the SHGs. In view of that, a key informant interview guide was developed and questions such as the benefit of the SHG in improving the economic status and livelihood of its members, an empowering aspect of SHG, the overall performance of the project, major challenges that the groups had faced during the course of its service and how they rectified them, what kinds of training opportunities they get and what benefits the trainings were brought to them as individuals and to the group they lead in general, etc were raised and replies were recorded.

Interview with Kebele Officials

Kebeles were also used as a source of data in the collection process. A semi structured interview guide was developed for kebele representatives in order to collect data about the benefits of the project. Thus, representatives from kebele 01, 04, 05, 07, and 10 Social Affairs department participated. Data regarding the major means of livelihood of the people in their respective kebeles, their working relationship with community development promoting organizations, the type of assistance poor people in area received, what the kebele's contribution pertaining to assistance, the role of the community based development initiatives in improving the life of the poor, and their knowledge about the NCDP activities were raised and discussed upon.

Interview with the Project Coordinating Staff

An in-depth interview was conducted with a project coordinating staff and the main points raised in this questionnaire consisted of the following. Nature of the project beneficiaries, main development modality the project adhered to, the role of the project in empowering the poor, contribution of the project for the micro economic development of the country and the significance of the project in fulfilling the national effort to mitigate the effect of poverty, cost effectiveness of the project, and challenges faced so far.

3.3 Data Analysis

The primary step in analyzing quantitative data was checking the questionnaire for consistency and errors. Accordingly, data that contained incomplete information were excluded. As almost all the questions administered were open-ended, their responses were grouped into few discrete categories and tallied accordingly. The quantitative data collected in this way were tabulated according to their frequency and percentage and then analyzed

accordingly. Moreover, the qualitative data collected through tape-recorded discussion of the focus group were changed into complete narratives. In addition to these, all recorded information and hand written notes taken during the interviews with SHG leaders, Kebele officials, and the project coordinating office were narrated and reviewed for analysis. The cumulative combination of all these methods was believed to be helpful to understand and analyze the socio-economic impact of SHGs.

3.4 Units of Analysis

The units to be analyzed in this study were SHG members in Nazareth Community Development Project that the Ethiopian Kale Heywet Church Development Program is implementing in Adama town.

3.5 Ethical Considerations

In the process of the study, the following ethical issues were considered. In order to obtain an informed consent from the respondents, the purpose of the study was explained clearly. Members and leaders of the self help group, project officials, and kebele administrators were asked to give their informed consent orally before filling out the questionnaire or participating in any discussion. Information obtained from the respondents was promised to be kept confidential. Necessary efforts were made so that the languages in the data collection tools would consider the culture, religion and the comprehending level of the respondents.

CHAPTER FOUR

FINDINGS OF THE STUDY

This chapter has three sections and in each section findings of various questionnaires presented to various groups of respondents were addressed. Written replies of fifty (50) SHG members were gathered through a semi-structured questionnaire and explained in the first section of this chapter. Section two elucidates findings of the focus group discussion with twenty (20) SHG members. Findings obtained from an interview conducted with five (5) SHG leaders, five (5) kebele officials, the project coordinator, along with the observations of various SHG records are reported.

4. Socio-Economic and Demographic Characteristics of the Respondents

4.1. Personal and Family Situation of SHG members

In this research, sex, age, marital status, level of education, religion, ethnic group, family size, family income, housing conditions, etc. were found to be important variables that affect the life of the poor particularly women in their empowerment and development; and detailed information with regard to each variable were described as follows.

4.1.1 Age & Sex of the Respondents

In review of the SHG formation manual, the researcher was able to understand that age and sex were among the major characteristics that have to be given due attention during SHG formation. As per the project manual, SHG, being a poor women's empowerment association, gives membership priority to poor women; and the minimum age of eligibility for membership is 18. Having understood these characteristics, the sex and age of the respondents were studied and the responses were summarized in the table below.

Table 1. Frequency and Percentage Distribution of Age and Sex of the SHG respondents

Age group	S E X				Total	
	Male		Female		No.	%
	No.	%	No.	%		
20 - 26	-	-	6	12	6	12
27 - 32	-	-	20	40	20	40
33 - 38	1	2	10	20	11	22
39 - 44	-	-	5	10	5	10
45-50	1	2	4	8	5	10
Above 50	-	-	3	6	3	6
Total	2	4	48	96	50	100

Source: Field survey

As shown in table 1 above, it was found that the overwhelming majority (96%) of the respondents were female. The age composition shown in the table illustrated that members of SHGs were of varying age stratum. Eighty-four percent (84%) of the respondents were between age 20 and 44.

4.1.2 Respondents' Level of Education

One of the measures that contribute to the cooperative functioning of the SHG is the efficient maintenance of SHG books completed and managed by the members themselves. The members' ability to read, write and perform basic arithmetic is essential to ensure such a success. Moreover, although it is not the only factor, a lack of education is believed to be

one of the major factors for unemployment. Thus, the respondents' level of education was examined and the following was found out.

Table 2. SHG Respondents' Level of Education

Level of Education	S E X				Total	
	Male		Female		No.	%
	No.	%	No.	%		
Illiterate	-	-	1	2	1	2
Basic literacy; no formal education	-	-	2	4	2	4
Formal Primary education (Grades 1 – 4)	-	-	14	28	14	28
Formal Primary education (Grades 5 – 8)	1	2	19	38	20	40
Grade 9 - 11 completed	1	2	5	10	6	12
High school completed	-	-	7	14	7	14
Total	2	4	48	96	50	100

Source: Field survey

In order to get vivid picture of the respondent SHG members' level of education, detailed categories were made and summarized in the table above. As it is clearly shown in the table, the rate of illiteracy was very low among the respondents (2%). The proportion of the respondents who didn't pass through formal education was quite small (6%). Almost all (98%) can read and write. The majority of the respondents (68%) were in primary school range where 28% of them were between grades 1 – 4. Quite a big proportion of the total respondents (80%) were school dropouts; and only 14% of the total respondents were high school completes. Data from the focus group discussion revealed that lower value and lower perception to education in general and to the girls education in particular, and poverty were

major causes for dropping out the school. Few also reported that as their families were struggle to win bread for the family, they were to help them in their IGAs and they did not have spare time to go to school.

4.1.3 Religious Composition

As the SHG project-facilitating agency, EKCH, is a religious organization, SHG beneficiary members' religious affiliation was intentionally considered as one of the characteristics to be examined in the study and data collected in this regard were put in table shown below.

Table 3. Percentage Distribution of the Respondents' Religious Composition

Religion	S E X				Total	
	Male		Female		No.	%
	No.	%	No.	%		
Orthodox	2	4	32	64	34	68
Muslim	-	-	9	18	9	18
Protestant	-	-	6	12	6	12
Catholic	-	-	1	2	1	2
Total	2	4	48	96	50	100

Source: Field survey

As it is shown in the table above, it is easy to understand that members of the SHGs come from various religious milieus, and nearly two-third's of the total respondents belonged to the Orthodox religion; and the remaining 18%, 12%, and 2% of the respondents were Muslim, Protestants, and Catholic religion respectively.

4.1.4 Marital Status of the Respondents

Review of literature concerning SHGs explained that SHGs are groups organized and formed to empower the disempowered women. Various research findings on SHGs showed that most of the women who take part in SHGs are widows who struggle to support their family. In order to verify whether such a situation exists among members in the project under the study, marital status was taken as one of the characteristics to be examined.

Table 4. Marital Status of the SHG respondents

Marital status	S E X				Total	
	Male		Female		No.	%
	No.	%	No.	%		
Never married/single	-	-	4	8	4	8
Currently married	2	4	19	38	21	42
Divorced/Separated	-	-	16	32	16	32
Widowed	-	-	9	18	9	18
Total	2	4	48	96	50	100

Source: Field survey

As it is illustrated in the table, the majority of the respondents (42%) were found to be married, and half of the respondents (50%) were found either divorced, separated, or widowed women that headed households and shouldered the responsibility to win the daily bread for their families. Regarding the responsibility of leading the family and earning income for the family, widowed women who participated in the focus group discussion reported that most of them do not have regular monthly income and they earn irregular

monthly income from the petty trades they involved in, which sometimes cannot cover their basic need expense.

4.1.5 Family Size and Family Members Age Group

It is evident that an average family consumption is dependent on the average size of the family, and the family members' age category. The greater the family size and the more unproductive the members might be, the higher the family's consumption rate. In a female headed family, where many of the SHG members are responsible for winning daily bread for the family, family size has to be one of the most important characteristics to be examined to know how much of the family's income is used for consumption. Accordingly, the respondents' family size and their family members age category was studied. The results were shown in the table below.

Table5. Family Size and family members age group

Family size			<i>Age category of the respondent families' children</i>					
			Families who have no children		Families whose children are below 18 years of age		Families whose children are above 18 years of age	
Family Size	No.	%	No.	%	No.	%	No.	%
1-3	11	22	1	2	12	24	1	2
4-6	28	56	1	2	18	36	9	18
7-9	11	22	1	2	1	2	6	12
Total	50	100	3	6	31	62	16	32

Source: Field survey

Table 5 showed that the family size of more than half of the SHG respondents (56%) was between 4-6, and 22% of the respondents' families' size were 7 – 9. This shows that the

overwhelming majority (78%) of the respondents' families comprised of more than 5 members on average. The table also showed that the family size of 22% of the respondents is 1-3. In regard to the age of the respondent families' children, 62% were below 18 years of age, and the study also found out that 32% of the respondents' children live with their parents; yet they were above 18 years of age.

4.1.6 Heads of the Respondents' Families

In spite of the fact that SHGs are female dominated groups, it is evident that the family leadership is the role of the man or shared responsibility with the woman. In an effort to identify the head of the family of the respondents, data were collected and summarized in table 6.

Table 6. Heads of the family

Heads of the family	Total	
	No.	%
Male headed family	18	36
Female headed family	23	46
Shared leadership	9	18
Total	50	100

Source: Field survey

As it is depicted in the above table, 36% of the respondents' families' were male headed; and in families of nearly half (46%) of the respondents, household leadership solely remained as the responsibility of the women. Eighteen percent of the respondents replied that in their family, both spouses undertake household leadership together. Although there

are only two (2) males involved as members of the SHGs, of the forty-eight (48) female members, eighteen (18) of them report that their families are male-headed by their husbands.

4.1.7 Ethnicities of SHG Households

Self help groups are non-partisan, non-political, and democratic associations comprised of people regardless of their ethnic affiliation. Accordingly, the composition of the group members was examined and the results were summarized in the table below.

Table 7. Ethnic Group of the SHG households

Ethnic Group	Total	
	No	%
Amhara	17	34
Oromo	15	30
Hadiya/Kenbata	8	16
Tigre	4	8
Gurage	4	8
Others	2	4
Total	50	100

Source: Field survey

As shown in table 7, members of the respondents came from various ethnic groups. Most of the beneficiaries belonged to Amhara and Oromo ethnicities. The majority (34%) of the respondents were Amhara followed by Oromo (30%); and the remaining 36% belonged to various ethnic groups.

4.2. Economic Status and Livelihood

As the purpose of this study is to assess the economic and social impact of SHG on their members, thorough examination of the household economic status and the impact upon their livelihood will have paramount importance. The respondents' income, expenditure, and savings were discussed thoroughly. Pertaining to their income, issues related to sources of income of the head of the household and other members of the households, each household member's contribution to the household income, estimated average monthly income, frequency of meals per day, and the current economic status of the family in comparison to their income before they became involved in the SHG were examined. Likewise, the expenditure of the households on food before and after becoming involved in the SHG was examined.

4.2.1. Income

4.2.1.1 Sources of Income Before and After being Involved in the SHG

As the impact of SHG members' income was one of the major points to be assessed in this study, sources of family income and expenditure were examined. Thus, to scrutinize various sources of family income before and after being involved in a SHG, various questions were presented to the respondents and their replies were shown in the following table.

Table 8. Sources of Income of heads of the respondents' families

Major sources of family income	Before involving in SHG		After being involved in SHG	
	No.	%	No.	%
Monthly wage	11	22	10	20
IGA & Petty trading	10	20	24	48
Daily labor work	20	40	11	22
Support from relatives	8	16	2	4
Retirement pension	1	2	3	6
Total	50	100	50	100

Source: Field survey

Data in table 8 illustrates some of the major sources of the respondents' families' income before and after becoming involved in the SHG. Although the kind of employment of some of the respondents' families was not examined in this study, it was found out that 20% of the respondents' families' earned a regular monthly wage from their employment. As it is clearly depicted in the table, before involvement in SHG program, income earned from daily labor work was the major source of living for the majority of the respondents' families (40%). However, after becoming involved in SHGs, the main source of families' income has changed and income earned from involvement in various income generating activities (IGAs) and petty trades, became the significant source of living for almost half (48%) of the respondents' families. An in-depth examination of data in the table also showed that the percentage of families who were living by the support they get from relatives decreased from 16% to 4%.

4.2.1.2 Amount of Monthly Income of the Head of the Household

Change in the family's amount of the average monthly income as a result of involvement in SHG is one of the variables that should be examined in this study. Based on the response of the SHG members under the study, data regarding the average monthly income of the family before and after involving in SHGs was gathered and summarized in table 9.

Table 9. Amount of Monthly income of the head of the household

Average Monthly Income in Birr	Before involving in SHG		After being involved in SHG	
	No.	%	No.	%
≤ 150	7	14	2	4
151-250	10	20	6	12
251-350	18	36	21	42
351-450	9	18	15	30
451-550	3	6	3	6
551-650	2	4	3	6
Above 650	1	2	-	-
Total	50	100	50	100

Source: Field survey

As it is clearly portrayed in the table, before involving in SHGs, 36% of the respondents' families' earned Birr 251.00 – 350.00 per month and, reportedly the data in the table showed that seventy-four percent (74%) of the respondents' families' monthly income was between 151.00 – 450.00 Birr. Seventy percent (70%) of the respondents earned

between 150.00 and 350.00 Birr. However, after becoming involved in the SHG, the average monthly income of the majority of the respondents (42%) was between 251.00 and 350.00 Birr. The percentage of families who earn below 150.00 Birr decreased from 14% to 4%; and those who earn between 151.00 – 450.00 Birr increased from 74% to 84%.

4.2.1.3 Frequency of Meals per day for all Household Members

An attempt to conduct a comparative analysis of change in frequency of family meals before and after being involved in the SHGs was investigated. However, as half of the respondents did not provide information regarding the frequency of family meals per day before SHG involvement, data only from the responded half and after the SHG involvement data were indicated in the table below.

Table 10. Frequency and percentage distribution of family meals per day

Frequency of meals per day	Before involving in the SHG		After being involved in the SHG	
	No	%	No	%
More than 3 times a day	-	-	1	2
3 times a day	5	10	32	64
2 times a day	12	24	13	26
As available	8	16	4	8
No reply	25	50	-	-
Total	50	100	50	100

Source: Field survey

Frequency of the families' meals per day was another selected indicator for change in the quality of life with in the family. The comparative investigation of the families' food

consumption pattern showed that only 10% of the respondents' families' had meals three times a day. As it is clearly indicated in the table, after being involved in the SHG, a significant change was achieved and 64% of the respondents' families' were able to have three meals a day. A reply to a question posed to focus group discussion participants also elucidated that most families' had two meals a day before involving the SHG but their food consumption pattern showed change after being involved in the group. Though they were few, (8%) of the respondents stated that they eat if and only if there is available food at home. One (1) of the respondents' families' reported that they eat four (4) times a day.

4.2.1.4 Pre SHG and Current Economic Status

Respondent households' current economic condition was compared to their pre-SHG involvement period and the result of the assessment is tabulated in the following table.

Table 11. Household Current Economic Status in Comparison to Pre-SHG Family

Economic Situation

Present economic status compared to pre-SHG involvement period	Total	
	No	%
Improved notably	22	44
Improved little	17	34
Remained the same	9	18
Decreased	2	4
Total	50	100

Source: Field Survey

Comparison of the economic status of the households within post and pre SHG involvement time revealed that 78% of the respondents believed as their family economic

capability showed improvement since they begun to be involved in the SHG program. Eighteen percent (18%) of the respondents reported that their involvement in the SHG program did not bring economic change within their family. More interestingly, two (2) of the respondents replied that their family income has decreased during the last 3 years as their families' source of income cut-off due to various reasons.

4.2.2 Expenditure

Increase and decrease in the families' expenditure is one of the indicators of SHG's impact on the life of the participating members' households. In order to be acquainted with the respondent families' average monthly expenses, queries have been made and responses had been gathered and tabulated as follows.

Comparison on families' expenditure before & after involvement in SHGs, shown in table 12, that families' expenditures increased in almost all types of expense titles. Seventy six percent (76%) of the respondents stated that their family's average monthly expense has increased; and 16% reported that there is no change in their family's food expenditure.

Few respondents (18%) revealed that an increase in families' expenditure, for instance expenditure on food items, was an effect of the current high inflation on food items throughout the country. These respondents elaborated that an increased expense on food items does not imply buying more food for the family. It is rather buying the same amount or even less with increased pay due to the massive commodities' price rise. The respondents also added that an unpredictable service cost increase on utilities such as electric power and water without having additional service from the service providing agencies, was another cause for the increased expenditure.

Table 12. Respondents' Families' Consumption/Expenditure Pattern

Comparison on families' expenditure after involvement in SHGs		Total	
		No.	%
Expenditure on Food	Increased	38	76
	Same as before	8	16
	Decreased	1	2
	Do not know	3	6
	Total	50	100
Expenditure on Clothing	Increased	27	54
	Same as before	15	30
	Decreased	6	12
	Do not know	2	4
	Total	50	100
Expenditure on utilities (Electricity and water)	Increased	46	92
	Same as before	2	4
	Decreased	0	0
	Do not know	2	4
	Total	50	100
Expenditure on health & education	Increased	29	58
	Same as before	13	26
	Decreased	7	14
	Do not know	1	2
	Total	50	100

Source: Field Survey

4.2.3 Savings

Another important point to be considered in an effort to assess the impact of SHG was to learn about the saving pattern of the members. It is evident that savings, when it comes to the situation of the poor, is a 'sacrificial savings' where its purpose is mainly securing the future. With regard to the poor SHG members, the main sources of savings were curtailing expenditures even on basic necessities and saving from income. Careful analysis of the SHG's account books, such as the minute book, and the individual member's savings passbook, showed that the average savings per group per week was about Birr 37.00, while weekly savings per member was Birr 2.30. Detail investigation of the SHG financial documents showed that there is an increasing and sometimes decreasing trend in the saving patterns of the members.

Detailed analysis of SHG general ledger and individual members savings books showed that an overall performance of the groups' savings had an increasing trend both in individual as well as group savings in the first two years of membership (2002 and 2003). It remains almost the same for the years 2004 and 2005. But for the year 2006, the saving capability of the majority of the respondents was declining; and almost all of the respondents reported that the current national inflation and the resulting high cost of living was the major reason for the reduction of individual as well as group savings.

4.3 Involvement in Trainings

As for building the capacity of the beneficiaries through the provision and facilitation of various skills development trainings are concerned, some of the major objectives of the project, hitherto varieties of trainings have been provided to the SHG

members and the following table illustrates some of the major types of trainings the project has provided, along with the number of SHG members who participated.

Data from table 13 below showed that various trainings have been provided to the SHG members and almost all members had benefited from trainings about entrepreneurship skill development, business planning, SHG bookkeeping, HIV/AIDS, and personal and environmental hygiene.

Table 13. Members' involvement in various trainings

Types of trainings	Total	
	No.	%
Entrepreneurship skills development	50	100
Business planning	50	100
SHG book keeping	50	100
Leadership & management skill development (SHG Leaders)	14	28
Awareness creation seminars on personal & environmental hygiene	46	92
HIV/AIDS and other STDs	50	100
Basic literacy program (Illiterate SHG members)	8	16
Participatory rapid appraisal (PRA) technique (SHG Leaders)	19	38

Source: Field Survey

The respondents also reported that there were some trainings tailored to specific groups. For instance, trainings on leadership and management skills development and Participatory Rapid Appraisal (PRA) were designed to the SHG leaders and accordingly only twenty-eight percent (28%) of the respondents took part in leadership & management skill development and thirty eight percent (38%) in PRA training. A basic literacy program

was launched to illiterate SHG members and thus only sixteen percent (16%) of the respondents who were not able read and write received the training. In response to the question raised concerning the socio-economic empowerment as a result of participation in the training, all of the respondents reported that their involvement in various trainings enabled them to acquire basic knowledge that helped them to have a better income and empowered them personally and socially.

4.4 Health and Hygiene Knowledge

Change in knowledge about family health and hygiene matters was among the characteristics examined in this study. Data collected in this regard were summarized in the table 4.4 below. Accordingly, the respondents' knowledge about family planning, personal and environmental hygiene, and the importance of children's vaccination, and awareness on HIV/AIDS was examined.

As for the change in the level of awareness about the health and hygiene matters during the period of involvement in the SHG, in all the four points discussed in the table 14 below, the majority of the respondents have reported that their awareness increased noticeably. Accordingly, knowledge of sixty-two percent (62%) of the respondents in family planning, fifty-four percent (54%) in personal and environmental hygiene, seventy percent (70%) in the of the importance of children's vaccination, and 88% in HIV/AIDS and other STDs, was increased as a result of consecutive trainings that were presented through the assistance of the project. However, some of the respondents replied that their involvement in SHGs did not bring any change in knowledge in the above-mentioned categories.

Table 14. Respondents' change in knowledge about health and hygiene

Change in knowledge about health and hygiene		Total	
		No.	%
Knowledge in family planning methods	More than before	31	62
	Same as before	16	32
	Did not participate	3	6
	Total	50	100
Knowledge in personal & environmental hygiene	More than before	27	54
	Same as before	20	40
	Did not participate	3	6
	Total	50	100
Knowledge in the advantage of children's vaccination	More than before	35	70
	Same as before	14	28
	Did not participate	1	2
	Total	50	100
Awareness on HIV/AIDS and other STDs	More than before	44	88
	Same as before	6	12
	Did not participate	-	-
	Total	50	100

Source: Field Survey

4.5 Housing Condition

The majority of urban dwellers in many parts of Ethiopia suffer from a severe shortage of housing and inadequate infrastructures and utilities. Poor quality dwellings and homelessness, and an increasing number of slums are some of the manifestations of urban poverty. In order to examine the housing condition of the respondents, queries were presented to the SHG members and their reply was summarized in the following table.

Table 15. Housing Condition

Ownership of houses	Total	
	No	%
Own	4	8
Rented from Kebele	13	26
Rented from Private	32	64
Dependent	1	2
Total	50	100

Source: Field survey

As it is summarized in table 15 above, among the respondents' households, the large proportion sixty-four percent (64%) live in rented houses, and only eight (8%) of them have private houses. Among the four families who own houses, two of them enabled to own the house through the assistance they received from the project's low cost housing program. Twenty six percent (26%) of the respondents live in a relatively affordable government owned, lapidated kebele house. Only 2% reported that they live together with their relatives.

Findings of the Focus Group Discussion

This data gathering methodology was chosen as it is believed to be effective in eliciting data on the general function of a group and in generating broad overviews of the impact of SHGs in changing the lives of the poor. Thus, in order to collect supplementary data on the socio-economic benefit of being involved in the SHG, a focus group discussion was held with twenty (20) SHG members (all were women), and the summary of the salient findings of the discussion is elucidated hereunder.

Among the twenty (20) SHG members with whom the focus group discussion was held, most of the reported that their income has increased as a result of the SHG trainings they have participated in, where the focus has been on small business management and access to the SHG loan they received. Since small business undertaking loan that the SHG members obtain from their group saving is based on their request and the profitability of the business plan they submit, during the discussion it was found out that there were few members who did not receive group loan so far. Regarding entrepreneurship skills they acquired through SHG micro business trainings, almost all the focus group discussion participants reported that such a training enabled them to manage their small businesses better and has helped them to save more for future uncertainties.

In order to have a better understanding on the benefit of involving in the SHG, a question comparing the amount of work for the same payment before and after being involved in the SHG was posed to the group. Accordingly, more than half of the respondents described that the amount of money they are being paid at present for the same amount of labor before 3 – 4 years has increased. Though there could be various factors attributed to such an increment for labor payment, most of the interviewees counted

involvement in SHGs and access to group micro credit enabled them to be involved in their own IGAs, and thereby this has helped them to earn better. Besides, the above explanation, others stated that the current inflation and the resulting high cost of living, has forced laborers to ask more for their labor and such a pressure obliged the employers to pay more for the same amount of work that they used get some three years ago.

In regard to the members borrowing capacity, all stated that the involvement in SHG has guaranteed them to have access to borrowing from the group savings, and has also empowered them to get loans from various micro finance institutions without much difficulty.

Change in women's decision-making power in the family, group, and community affairs is another important indicator for measuring the empowering aspect of SHGs. In reply to a question about the significance of SHGs in boosting the women's decision-making power at family, group, as well as community level, some reported that still there is male domination in household matters that needs decision; but decision-making power in the SHG is at their hand since the group is women's group. However, almost all of the interviewees agreed that since joining the SHG, their involvement in family matters decision-making has improved; and the women's capability to raise family's income and their empowerment as a result of taking part in group meetings were counted for the enhancement of the women's decision making power.

An impact of SHGs in creating conducive atmosphere to its members and empowering them to become capable to take advantage of government development schemes was assessed. Accordingly, it was understood from the discussion that few have benefited from micro credit services acquired from a government small business

development program. However, it was also learnt from the discussion that some who participated in the micro credit programs did not benefit from the program as the major focus of the credit providing agencies was giving loan and looking for a repayment. They further elaborated that unless the micro credit service provision is based on supporting the borrower as to how to undertake the business, the focus on loan provision and repayment alone cannot ensure sustainable development in general, and empowerment of women in particular.

Self help groups were essentially formed for the purpose of empowering the poor to take charge of critical decisions concerning the improvement of the quality of their lives. The process adopted for SHG formation, has a major influence over the way the group would evolve overtime. Importantly, women's participation in various activities from the inception of SHG formation is important for meeting the broad objectives of micro-financing, and for the effective functioning of SHGs.

In response to the question regarding their motivation to join the groups, it was found out that during the project commencement period, the project staffs' motivation helped them to join the group; but there after, most joined the group through self-motivation. Furthermore, it was reported that members' involvement in the group development endeavor was an active dynamic in their life; and currently even those who did not involved in the group understood the benefit of the group; and as a result of this, self motivation outweighed any external push for new members to come and join the group.

Discussion on the members' involvement in income generation activities (IGAs) before and after their SHG involvement revealed that most of the SHG members were involved in some petty trades, such as vegetable and cereal retail sales, used clothes sales,

animal fattening, etc with the loan service they were provided by micro finance institutions (MFIs) before they become members of the SHGs. However, after being involved in the SHG, members with feasible business plan and those could get group collateral managed to get group loan and involved in IGAs.

Income from the selling of homemade local alcohol, such as ‘Arekie’ and ‘Tella’; and the sales of ‘Injera’, bread, used cloths, vegetables and cereals, animal fattening, sells of metal/iron scraps, shoe maintenance, etc, were reported to be among the major and subsidiary source of family income. Participants in the focus group discussion also elucidated that the project has provided various trainings to the SHG members on the individual and group entrepreneurship skill development and as to how to manage small businesses. As a result of such training opportunities, most managed to survive in the competitive market condition and earn some income out of it.

Findings of an Interview Conducted with the SHG Leaders, Kebele Officials, and the Project Coordinating Office

Whenever an assessment of a certain program is made, it is helpful to examine the overall function and structure of the service-providing agency and its components. During such an assessment, gathering data from the grassroots government administrative bodies is found to be essential. Cognizant of this fact, data were collected from the project coordinating office, SHG leaders, and representatives from five (5) kebeles (one from each kebele).

Interview with SHG Leaders

A group consisting five (5) key informants female SHG leaders were interviewed jointly. From the discussion held with this group, it was understood that involvement in the

SHG has multifaceted benefits to the members not only in terms of boosting the economic status and livelihood of the members, but also in changing the view of the members on the benefit of working collectively. Moreover, the key informants reported that SHG is a typical tool to empower the poor, particularly the poor women, who live in a society where gender inequalities practiced commonly. Responding to the question raised during the interview, the SHG leaders testified that though the project implementing agency, i.e., EKHC, is an evangelical Christian church, throughout its course of project implementation, it was serving all persons who were qualified for the SHG membership without discrimination.

In explaining the major problems and challenges that the groups have faced so far, the SHG leaders have mentioned both internal and external factors. They reported that in the process of promoting and implementing the SHG development model, problems such as the unavailability of profitable micro businesses, lack of adequate seed-money, members' poor educational standards, a low level of confidence among members, apathy and a lack of commitment among SHG members, lack of committed and well experienced staff, lack of community support, existence of some NGOs working against the SHG development modality, and the low purchasing power caused by the current unbearable basic commodity price rise, etc were found to be the major problems and challenges of the SHGs.

Findings of an interview conducted with NCDP Project Coordinating Staff

In addition to data collected from SHG members and SHG leaders, pertinent information was also gathered from the project coordination office. There are several staff members who administer coordination of the project, one individual was interviewed. The summary of the responses consisted of talking about how the Nazareth Community Development Project (NCDP) was established in June 2002 with a vision to see a strong and

transformed community economically, socially, and politically. The mission of the project is to enhance the economic and non-economic aspects of the poor people in Adama town through a holistic development approach. Moreover, alleviating urban poverty, empowering and upgrading the capacity of the poor, particularly of the poor women, was explained as the major goals of the project.

The general objective of the project, as stated by the representative of the project was to improve the livelihood of at least 3,040 households in Adama town by the end of 2008, through a community mobilization approach whereas the specific objectives were to build the capacity of the poor section of the community, enable the poor to become involved in IGAs, improve the social capital capacities among the target community, and assist poor families to purchase their own homes.

An interview conducted with the representative of the project also depicted that SHG is a female dominated association; and the objective behind it is to empower women. The organization's philosophy, empowering women socially, economically, politically, and even religiously also empowers the entire family, and the community. Ninety-eight (98%) the total project beneficiaries are women.

The representative of the project also explained that literacy program was one of the major services that NCDP is providing to the illiterate SHG members. Through this service, many of them were able to read and write, and few were managing to perform basic arithmetic. The literacy program, as described by the representative of the project, is essential as it enables the project to provide various training; and help the SHG members to take note and grasp knowledge about credit management, learn about health, and other social matters.

Moreover, data from the project office coordinating staff showed that in order to solve the current housing problem in the area, NCDP together with its stakeholders has built low cost houses. This has enabled sixty eight (68) families to own houses with a long term loan repayment plan. Cognizant of the high demand for affordable houses, the project is also working to enable more SHG members to own houses. The Adama town administration office has provided NCDP with an additional plot of land to assist in producing the housing project.

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

During the project inception, some people were reluctant to approach the project. One of the reasons for such reluctance was fear of loosing their religious identity as the project-implementing agency, i.e., EKHC was an evangelical church. Other reasons for reluctance of participation is the dependency syndrome instilled within society, due to alms provided by many foregoing NGOs. However, after long persistence of the project implementing agency in explaining the benefits of the SHG development model, the non-partisan development philosophy of the organization cleared people's fear and currently people from many walks-of-life and various religious affiliations, are benefiting from services of the project.

Interview with Kebele Officials

Having understood that the Kebele leaders are aware of the development interventions in their locality, an interview was conducted with a group of five (5) kebele officials and the summary of their report is summarized hereunder. In Adama, the town where the study took place, there is a growing trend of social challenges such as unemployment, poor housing conditions, a lack of access to basic facilities, lack of access to working capital, and population influx. Data gathered from the Kebele officials revealed that poverty and the resulting unemployment are the major problems in their respective kebeles; and they are working very closely with government assisted micro business firms and non-government organizations to support the development of interventions in their locality. Regarding the economic activities in which the kebele residents earn their income, a question was forwarded to the kebele officials, and they reported that petty trades, daily labor work, employment in governmental and private organizations, etc were found to be the major ones.

The kebele officials also said that as women are the most vulnerable sections of the community, and as the majority of the kebele dwellers are women, empowering them is believed to be vital. Thus, the women focused development interventions that various NGOs are undergoing in their respective kebeles have significant impact in changing the miserable life condition of many poor people and consequently contributing to the national poverty eradication endeavor.

CHAPTER FIVE

CONCLUSIONS AND SUMMARY OF THE STUDY

In this study, the social and economic impact of SHGs has been assessed. It was found out that involvement in the SHG has multi variant effects to the members and the summary of some of the salient findings was discussed. It has been summarized that the growth of the population and the resulting unemployment are the major problems in Adama town. As the major motto of Self-help groups is “empowering poor women”, almost all members of the SHGs in NCDP were female where most of them belonged to the age group of 20-44 years.

Although the rate of illiteracy among group members was minimal, most of them were school dropouts. Members of the self-help groups came from various walks of life. Regular weekly meetings and savings were the basis for the socio-economic capability of project beneficiaries. As some members of the SHGs were either divorced, separated, or widowed women, the responsibility of winning a bread for their family rested upon their shoulder and made life very challenging to them. The average family size of the respondents’ families’ was 5, and in most households, the head of the households is the sole income earner and supporter of the entire family.

After being involved in SHG, the respondents’ families’ expenditure capability on family food, clothing, utilities, and children’s education has increased. In addition, a close examination of members savings pattern showed that there is no uniformity in an increment or decrement of group pertaining to their individual savings. There was a rise and fall in the SHG members saving pattern. During the first two years of group formation, there was little increment in the average savings; and in another two consecutive years, it remained almost

constant. But, then after, there was a decrease in an average individual as well as group savings that was caused by the current national inflation and the resulting high cost of living.

Self-help groups, as women empowerment model, are new development strategies being implemented in Ethiopia. Accordingly, this study is believed to have an important contribution in filling the gap of scanty literature in the areas of self-help groups' development approach in this country. Many studies proved that women and children are the most vulnerable sects of any community living in poverty. Such susceptibility could have more negative effect when the responsibility of earning the family's income falls upon the shoulder of the female. In regard to this fact, lots of the SHG members with whom the study was conducted were found to be women that shouldered the responsibility of earning income for their families.

In this study, women's participation in decision-making in a family was found to be an important indicator for gauging their social empowerment. Involvement in SHGs enabled most of the members to receive proper recognition within their community in general with their family members in particular. As most of the SHG members have become income generators for their family, their decision making power about income and expense related matters has shown significant affirmative change. Thus, this indicates that SHGs are an important tool in empowering people, playing an important role in boosting the availability of resources for poor women within the community.

LIMITATIONS OF THE STUDY

The scope of the study is limited to Adama town; more specifically, to the kebeles where the Ethiopian Kale Heywet Church Nazareth Community Development Project is working. The study focuses only on the socio-economic impact of SHG and the lives of the

poor people involved in the project. This limits the study to only be representative for those SHGs members in NCDP, in Adama. The ability to generalize these findings to a broader population (external validity), is not available. In addition to this, as the study restricts itself to assess the social and economic impacts, it failed to include the political, as well the religious empowering aspects of SHGs.

IMPLICATION OF SOCIAL WORK PRACTICE AND RECOMMENDATIONS

As it is clearly explained in the code of ethics by the International Association of the Schools of Social Work (IASSW, 2004) and the National Association of Social Workers (NASW, 1999), that the profession of social work has emerged through the efforts to address the person-environment interaction, and the service of improving peoples' lives. In Adama, the town where the study took place, it was found out that there is a growing trend of social challenges such as unemployment, poor housing conditions, and a lack of access to basic facilities. Thus, in order to address these social problems, skillful interventions of the social workers in the town are found to be imperative.

The study has found out that 97.33% of the respondents were poor women members of the community and nearly half of them were either divorced, separated, or widowed women who shouldered the responsibility of leading their family. Self-help groups, as a development modality, are self-initiated local development efforts based on the principle of working collectively. As it is explained in Larkin (2004), social work is a profession that is geared toward helping underprivileged members of society, enhancing the well being of people within their social context and addressing the well-being of society as a whole. The congruence of this basic concept of SHGs, and the fundamental idea of the profession of social work as a helping profession calls for the close working relationship between the two.

Thus, self-help groups, as an empowerment approach, needs to work very closely with social workers; and self-help groups should one of the major areas where social workers should focus, in this country.

The majority of SHG respondents in this study (88%) were between age 20 and 44. The existence of these active working forces in the groups and a careful attempt to implement the SHG development intervention in the study area, where many people live with many social problems, necessitates the involvement of skilled social workers. Many studies have stated that people within this age category are prone to HIV/AIDS; and reports of the project coordinating staff and the SHG leaders also confirmed that although the total number of the victims of the virus is not well known, there are few members suffering from the pandemic. Thus, the skilled social workers' involvement in the project could have a positive contribution in assisting the victims and rescuing them from various types of psychological trauma, stigmatization, and social ostracization. Prevention of acquiring sexually transmitted diseases can also become a component of the SHG training area.

Self-help group is a holistic development approach focused on a collective response to individual and communal problems. Social work is a comprehensive approach that strives for integrating people with their natural environment. Although there has been no absolute theory for social work that would offer a specific strategy for completely understanding both individuals and the various systems with which they are engaged, professional social workers have ways as to how to deal with the major internal and external forces that impact people within their certain environment. The problems of the poor women in the project area are not confined to economic and social milieu only. The incapacity to exercise their political as well as their constitutional rights, failure to fight against culturally imposed

gender based violence, etc, are some of the major challenges that affect the life of the poor women. Since the trained social workers can intervene with individual SHG members' challenges utilizing the ecological and general system's perspective, projects like NCDP can benefit from the involvement of these skilled social workers to provide holistic services to its beneficiaries.

As previously stated, self-help groups as a women empowerment model, is a very recent development strategy being implemented in Ethiopia; so is the practice of social work. Thus, it is evident that there will be various hurdles where they can collaborate to serve their purposes properly. As both serve almost similar purposes, these two newly emerged empowerment models in Ethiopia have the opportunity to work closely together, for the common good of their clients' satisfaction.

At different times, in different part of Ethiopia, various organizations have worked in many ways and exhibited different potentials in serving poor women; yet, an effort to harmonize their efforts in a meaningful way remained questionable. Thus, to avoid committing similar mistakes and to ensure sustainable self-development among the poor, NCDP, as a social service provider, should create a network with professional social workers, with various NGOs working on similar area of emphasis, the Kebele Administration, District Administration, City Administration Offices, District Women's Affair Desk, Micro Credit Service providing organizations, etc so as to share experiences and learn from one another.

The self-help group development model is a self-initiated union that promotes sacrificial savings on regular basis among poor people. This savings will later be used for emergency purpose loan among the members; or to create capital through group savings,

which later be used for group or individual small-scale investment. In a country like Ethiopia, where the majority of its people live in acute poverty, group savings that creates group own capital has to get proper attention of the concerned parties; and necessary support should be given to the promotion and support of SHGs.

Areas for Further Research

As stated thus far, success or failure of members in SHGs is dependent on various internal as well as external factors that will affect the smooth functioning of the group. As a result of many inhibiting factors, this study, from its commencement, was made to assess only the impact of SHGs (internal forces) on the improvement of members' income, expenditure, and savings; and to examine the social benefits that the poor women gain by being members of SHGs. External factors that can affect the impact of SHGs were excluded intentionally. Thus, in order to have a better and comprehensive picture on the impact of the project, deeper research has to be conducted.

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Annex II. Questionnaire Guide (for Self Help Groups)

Addis Ababa University Graduate School of Social Work

I. Interview guide to be used with SHG members

Introduction: Good morning/afternoon. “My name is..... I am a social work student at Addis Ababa University. I am interviewing people here in Adama NCDP kebele 01, 04, 05, 07, and 10 in order to find out about an impact of SHG on improving the living condition of the project beneficiaries. As you are the member of the NCDP SHG, I would like to discuss about the benefit of the project.

Confidentiality and Consent: “I am going to ask you some very personal questions that some people find difficult to answer. Your answers are completely confidential. Your name and household members will not be written on this form unless willing, and will never be used in connection with any of the information you tell me. You do not have to answer any questions that you do not want to answer, and you may end this interview at any time you want to. However, your honest answers to these questions will help us better understand the benefit of the involving in SHGs, which many poor women are benefiting from, and your genuine response will be used to create better poor women support programs. I would greatly appreciate your help in responding to this survey. The survey will take about an hour to ask the questions. Are you willing to discuss with me? (If No, thank them for their time and explain that you can not interview them)

1. GENERAL INFORMATION

A. PERSONAL DATA

1.1 Questionnaire code _____ Date of dissemination: _____

1.2 Address: Kebele: _____ House NO. _____

1.3 Age: _____

1.4 Sex: _____

1.5 Education: _____

1.6 Religion: _____

1.7 Marital Status: _____

1.8 If married, number of children: _____

1.9 Age group of children: Below 18 _____ above 18 _____

2. FAMILY DATA

2.1 Total number of family: _____

2.2 Who is the head of your family: _____

2.3 Activity status of your children: Small children, school going, or working children

3. ABOUT YOURSELF

3.1 Employment: _____

3.2 Subsidiary employment: _____

3.3 Approximate monthly income: _____ Birr

3.4 Who take decisions in your family? _____

4. Availability of basic facilities and services

- a. Do you own or rent this house? If rented, from whom and how much is paid monthly?
- b. How many rooms are in your house? What is the condition of your house?
- c. From where do you get water? Is it potable? How much you pay for it monthly?
- d. Do you have electric power in your house? If yes, how much is your monthly expenditure for it?
- e. Do you have toilet facility in your house? If no, where do you use for toilet?

5. Involvement in Income Generation Activities (IGAs) (before 2002 and current):

- a. Have you ever involved in any IGAs before you engaged in this project? If yes, would you explain what kind of IGA it was and some of its story?
- b. Are you engaged in income generating activities up till now? If yes, what kind of IGA are you involving in and what kind of assistance did you get from the project? _____
- c. Does the SHG you involve in introduce new IGAs to its members? If yes, what are they? _____
- d. Up-scales the existing IGAs _____
- e. Provides group entrepreneurship skill _____
- f. Provides individual entrepreneurship skill _____
- g. Did you participate in any one of these trainings? _____
- h. If yes to any one of the above, what benefit did you get out of it? And did this helped you increase in production _____
- i. As a result of the skills provided, did you able to increase in income _____
- j. How do you explain the change _____

6. Household Economic status and livelihood

- a. What is/are the source/s of family income? _____
- b. How many household members contribute to the family income? _____
- c. Estimated average monthly income of the household earned by all members of the household (Before 2001): _____
- d. Current estimated average monthly income of the household earned by all members of the household: _____
- e. Change in income _____
- f. Workload (amount of work for the same wage) _____
- g. Increase in savings capacity _____
- h. Had there been any increase in the borrowing capacity? And how? _____
- i. How the situation changed? _____

7. Family consumption pattern (before 2002 and current):

How much of your family's income you consume for

	<u>Before 2001</u>	<u>At present</u>
a. Food	_____	_____
b. Clothing	_____	_____
c. Utilities	_____	_____
d. Education	_____	_____
e. Household furniture	_____	_____
f. Savings	_____	_____
g. Frequency of meals/ day for all household members:	_____	
h. How the situation changed	_____	

8. SAVING PATTERN

6.1 How much did you save so far _____

6.2 What is/are the main purpose of saving? _____

9. Change on socio-economic status after joining SHG _____

	Same	Increased	Decreased
8.1.1 Literacy/Education	_____	_____	_____
8.1.2 Access to credit sources	_____	_____	_____
8.1.3 Asset building	_____	_____	_____
8.1.4 Family income	_____	_____	_____
8.1.5 Skills development	_____	_____	_____
8.1.6 Awareness on HIV/AIDS and other diseases	_____	_____	_____
8.1.7 Awareness on family planning	_____	_____	_____
8.1.8 Others (specify) _____			

10. TRAINING AND EXPERIENCE

- a. Since you joined the SHG, have you ever received trainings? _____
- b. If yes,

Type of training	No. of participations	Usefulness Yes/No
Capacity building		
Skill development		
Marketing linkages		
Micro enterprise development		
Literacy		
HIV/AIDS		
Family planning		
Others (Specify)		

11. INCREASE DECISION-MAKING POWER OF SHG MEMBERS IN THEIR FAMILY AFFAIRS

Who decides on:

Ser No.	Areas	Before joining SHG			After joining SHG		
		Male	Female	Joint	Male	Female	Joint
1	Education of children						
2	Family expenditure						
3	Asset building						
3	Loaning						
4	Savings						
5	Participation in meetings						
6	Family members ill discipline						
7	Involving in IGAs						

12. YOUR MAIN PROBLEM RELATED TO THE FUNCTIONING OF SHGS

13. YOUR SUGGESTIONS FOR IMPROVING THE OF SHGS PERFORMANCE

Thank You.

Annex III. Interview Guide (for SHG members focus group discussion)

Addis Ababa University
Graduate School of Social Work

Questions posed to the selected SHG members

Information regarding the respondent families' Economic status and livelihood

1. What is/are the source/s of family income? _____
2. How do you explain change in your family income?
3. Is there any change in your workload? How do you compare your workload before you involve in the SHG and after? (Amount of work for the same wage, if you are employed)
4. Since you join SHG, had there been any increase in your savings capacity?
5. Since you join SHG, had there been any increase in the borrowing capacity? And how?
6. Since you join SHG, had there been any increase in your family's consumption pattern (food, clothing, medication, children's education, household furniture, frequency of meals per day)? How do you explain this?
7. How the situations changed?(if there is any change) _____

Respondents Empowerment

8. Do you participate in decision-making at –
 - a. Household level (e.g., children's education, health, and family income expenditure, various forms of abuses (Probe for detail explanation)
 - b. Community level – In SHG affairs, cluster meetings, village meetings, community works, social evils (e.g., various kinds of abuses, violence)
9. Is there any difference between your levels of participation before & after you get involved in the SHG project? _____
10. How the situation changed? _____
11. What community development activities did the project initiated? (e.g., literacy, health awareness, education for children, housing, etc)?
12. Are you benefited from any of them? How? _____
13. Does the SHG you involve in

- a. Introduces new IGAs to its members? If yes, what are they?
- b. Up-scales the existing IGAs
- c. Provides individual and group entrepreneurship skill
- d. Did you participate in any one of these trainings?
- e. If yes to any one of the above, what benefit did you get out of it? And did this help you increase in production and income?
- f. How do you explain the change?

Annex III. Key informant Interview Guide (for Self Help Groups Leaders)

Addis Ababa University
Graduate School of Social Work

Part I: Background Questions

A. Respondent Identification

1. Interview Code _____ Date of Interview: _____
2. Sex of the Respondent: _____
3. Age of the respondent: _____
4. Residence of the respondent: Town: _____ Kebele: _____
6. Name of the SHG he/she belongs to: _____
7. Duration in the SHG (when did he/she join the SHG)? _____
8. Level of participation (responsibility in the SHG): _____
9. Marital status: _____
10. Level of Education: _____
11. Religion: _____
12. Ethnic group: _____

B. Family situation

13. How many people usually live in your household? _____
No. of children (up to 18): _____ No. of adults (19 and above) _____

C. ABOUT ORGANIZATION

About SHG

14. How many members are in your group? _____
15. Is the group size increasing, decreasing, or stable? _____
16. When you joined the group? In _____
17. Who you elected as a leader? _____
18. What major activities does your SHG performed so far? _____
19. How much money does your group saved so far?

20. Is the group saving increasing or decreasing?
21. What are the main livelihoods of your SHG members?
22. What IGAs do the members involved in so far?
23. What working relationship do you have with the concerning government, non-government offices working in the area?
24. What challenges did you face and how did you solve it/them?

Thank You

Annex IV. Interview Guide (for the project coordinating Staff)

Addis Ababa University
Graduate School of Social Work

1. Background Information

1.1. Name of the organization _____

1.2. Type of organization: _____

1.3. Location: Sub City _____ Kebele _____ Telephone _____

2. Project Description

2.1. Vision and mission of the project _____

2.2. Project activities and services being provided _____

2.3. Project outreach service coverage area _____

2.4. Project beneficiaries _____

2.5. Total number of the project beneficiaries: Male: _____ Female: _____ Total: _____

ask for gender proportion (Ask for detailed elaboration if there is major variation in the percentage of male and women ratio) _____

3. Operational definitions

3.1. Self help group: _____

3.2. Cluster level Association: _____

3.3. Poor: _____

3.4. Number of SHGs _____

3.5. Number of CLAs _____

4. How do you explain the impact, cost efficiency, & sustainability of the project? _____

5. Total annual budget for your programs _____

6. Profession:(please list down) _____

7. Is there any proposal for future project extension? _____

8. If you have additional comments. _____

Thank You

Annex V. Interview Guide (for Kebele officials)

Addis Ababa University
Graduate School of Social Work

QUESTIONS TO KEBELE OFFICIALS

1. How many poor people live in you kebele? What is the trend looks like? (Increase/decrease)?
2. What are the major means of livelihood of the people in this area?
3. What is the role of the kebele in mitigating the effect of poverty?
4. Does your kebele has any kind of assistance program to poor people who live in the kebele? If yes, what kind of support do you give and what are the bases to be eligible for support?
5. What do you think should be the role of NGOs in fighting poverty?
6. What are the major problems of the Kebele, which hinders its activities?
7. What do you propose to overcome the problems of poverty in the Kebele?
8. What is the significance of EKHC NCDP in poverty alleviation in your kebele?
9. Additional comment if any?

Thank You

Annex VI.

Selected indicators for change in Quality of life

Some of the selected indicators for change in Quality of life

- **Change in income**
 - More work
 - Better pay through negotiation (empowerment)
 - Confidence/increase in borrowing capacity
- **Consumption pattern**
- **Saving pattern**
- **Empowerment**
 - Decision making in family and community
 - Action against social evil
 - Taking responsibility for self-development – literacy, health awareness, education for children
- **Nutritional status**
- **Work burden**
- **Level of awareness**
- **Income Generating Activities (IGAs)**
 - New income generating activities introduced by the project
 - Up-scaling of existing IGAs
 - Group entrepreneurship
 - Individual entrepreneurship
 - Increase in production
- **Information and data**
 - Number and growth of SHG formation
 - Number of training conducted, number of women trained
 - Types of income generating activities

Declaration

This thesis is my original work and has not been presented for a degree in any other University, and that all sources of material used for the thesis have been duly acknowledged.

Name of student: _____ Signature: _____

This thesis has been submitted for examination with my approval as a university advisor.

Name of Advisor: _____ Signature _____

Annex 1.

**በአዲስ አበባ ዩኒቨርሲቲ
የሶሻል ወርክ ድህረ ምረቃ ት/ቤት**

መግቢያ: ይህ መጠይቅ በድህነት ወስጥ የሚገኙ የሕብረተሰብ ክፍሎች በራስ አገዝ ቡድኖች ወስጥ በመደራጀት የሚያገኟቸው ማህበራዊና ኢኮኖሚያዊ ጥቅሞች ካሉ ለማጥናት እንዲያስችል ከቡድን አባላቱ ላይ መረጃ ለመስብሰብ የተዘጋጀ ነው። በዚህ መጠይቅ ከቀረቡት ጥያቄዎች መካከል ለአንዳንዶቹ ምላሽ ለመስጠት አስቸጋሪ ሊሆን የሚችልበት ሁኔታዎች ሊኖሩ ይችላል። ነገር ግን እርስዎ ለነዚህ ጥያቄዎች የሚሰጡት ትክክለኛ ምላሾች ለጥናቱ ከፍተኛ ጠቀሜታ ያላቸው ናቸው። የሚሰጧቸው ምላሾች ሁሉ ምስጢራቸው በሚገባ የሚጠበቁ ናቸው። በዚህ መጠይቅ ላይ ስምዎን ማስፈር አይጠበቅብዎትም። ለመጠይቁ ለሚሰጡት ትክክለኛ መረጃዎች በሙሉ በቅድሚያ ከልብ አመሰግንዎታለሁ።

1. አጠቃላይ የግለሰቡ መረጃ

ሀ. የምላሽ ሰጪው ግላዊ መረጃ

1.1 አድራሻ: ወረዳ _____ ቀበሌ: _____ የቤት ቁጥር: _____

1.2 ዕድሜ: _____

1.3 ጾታ: _____

1.4 የት/ት ደረጃ: _____

1.5 ሃይማኖት: _____

1.6 የጋብቻ ሁኔታ: _____

1.7 ያገቡ ከሆነ የልጆች ብዛት: _____

1.8 የልጆች ዕድሜ: ከ18 ዓመት በታች _____ በ18 ዓመት በላይ _____

2. የቤተሰብ ሁኔታ

2.1 የቤተሰቡ አጠቃላይ ብዛት: _____

2.2 የቤተሰቡ የበላይ አስተዳዳሪ ማን ነው? _____

2.3 የቤተሰቡ ልጆች ሁኔታ: ህጻናት _____ ተማሪዎች _____ በሥራ ላይ የተሰማሩ _____

3. የመጠይቁ መላሽ የሥራ ሁኔታ

3.1 የስራ ዓይነት: _____

3.2 ተጨማሪ የገቢ ማስገኛ ተግባር: _____

3.3 አማካይ ወርሃዊ ገቢ በብር: _____

3.4 በቤተሰቡ ወስጥ ወሳኔ ሰጪ ማነው? _____

4. የቤተሰቡ ኑሮ ሁኔታ

4.1 የመኖሪያ ቤት ሁኔታ:

የግል _____ የቀበሌ ኪራይ _____ ከግለሰብ የተከራየ _____ በጠባቂነት _____ የቤተሰብ _____

4.2 የኤክትሪክ ሃይል የሚያገኙት ከየት ነው?

ከመብራት ሀይል በቀጥታ _____ ከግለሰብ _____ የኤክትሪክ ሃይል የለንም:: _____

4.3 ቤተሰብዎ የመጻዳጃ አገልግሎት የሚያገኘው እንዴት ነው? _____

4.4 ቤተሰብዎ የመጠጥ ውሃ የሚያገኘው ከየት ነው? _____

5. ራስ አገዝ ቡድኖችን በተመለከተ

5.1 እርስዎ በሚሳተፉበት ራ.አ.ቡ ውስጥ ስንት አባላት አሉ? _____

5.2 የአባላቱ ቁጥር እየጨመረ ነው ወይስ እየቀነሰ ነው ያለው? _____

5.3 የራ.አ.ቡ አባል የሆኑት መቼ ነው? _____

5.4 የራ.አ.ቡ አባል እንዴት ሊሆኑ ቻሉ? _____

6. የቁጠባ ሁኔታ

6.1 እስከዛሬ ምን ያህል ቆጥበዋል? _____

6.2 የቁጠባዎ ዋናው ምክንያት ምንድነው? (እባክዎን በተራ ቁጥር ያስቀምጧቸው)

6.2.1 ማህበራዊ ደህንነትን ለማረጋገጥ _____

6.2.2 የምግብ ዋስትናን ለማረጋገጥ _____

6.2.3 ለልጆች ትምህርት _____

6.2.4 ለህክምና _____

6.2.5 የንግድ (የብድር አቅምን ለማዳበር) _____

6.2.6 ለበዓላት _____

6.2.7 ለድንገተኛ ችግር መወጫ _____

6.2.8 ለንብረት (እሴት) መገንቢያ _____

7. ሥልጠናዎች ላይ መሳተፍን በተመለከተ

7.1 የራ.አ.ቡ አባል ከሆኑበት ጊዜ ጀምሮ ምን ያህል ሥልጠናዎች ላይ ተሳትፈዋል? _____

7.2 ከተሳተፉ

የሥልጠናው ዓይነት	የተሳታፊዎች ብዛት	ሥልጠናው በማን ተሰጠ?
አቅም ግንባታ		
የሙያ ክህሎት ማሻሻያ		
የገበያ አመራር ዕውቀት ማሻሻያ		
የአካላዊ ንግድ ተቋማት አመሰራረትና አስተዳደር		
መሠረታዊ የቀለም ትምህርት		
የኤች አይ ቪ ዕውቀት ማስጨበጫ		
የቤተሰብ ምጣኔ ትምህርት		
ሌላ ካለ ይግለጹ		

7.3 ሥልጠናው የሰጠዎት ጠቀሜታ (አባክዎን በደረጃ ያስቀምጡት)

7.3.1 በራስ መተማመንን ጨምሮልኛል። _____

7.3.2 ክህሎቴን አሳድጎታል። _____

7.3.3 ሰብአዊና ህገ መንግስታዊ መብቶቼን እንዲሁም የልማት ፕሮግራሞችን ጠቀሜታ እንዳወቅ ረድቶኛል። _____

7.3.4 የአካላዊ የንግድ ተቋማት አመሰራረት ብቃቴን አዳብሮልኛል። _____

7.3.5 ገቢዬን ማዳበር የምችልበትን እውቀቴን አሳድጎልኛል። _____

7.3.6 ወሳኔ የመስጠት አቅሜን አዳብሮልኛል። _____

7.3.7 በተለያዩ የልማት ፕሮግራሞች ውስጥ ንቁ ተሳታፊ እንድሆን ዕድል ሰጥቶኛል። _____

7.3.8 ስለ ኤች አይ ቪ ኤድስ የተሻለ ግንዛቤ እንዳገኝ ረድቶኛል። _____

7.3.9 የቤተሰብ ምጣኔ ዕውቀቴ እንዲዳብር ረድቶኛል። _____

7.3.10 የተሻለ የቀለም ትምህርት ዕውቀት እንዲኖረኝ ረድቶኛል። _____

8. የራስ አገዝ ቡድን ጠቀሜታን በተመለከተ

በራስ አገዝ ቡድን ውስጥ የመሳተፍ ጠቀሜታ	ከበሬቱ የተሻለ ነው (አወንታዊ ለውጥ አለ)	ምንም ለውጥ የለም	ለውጡ ከበሬቱ ያነሰ (አሉታዊ) ነው።
8.1 የራስ አገዝ ቡድን አባል ከሆኑበት ጊዜ አንስቶ እስካሁን ድረስ የተገኘ ለውጥ ምን ይመስላል?			
8.2 በቀለም ትምህርት ዕውቀት መሻሻል አንጻር			
8.3 ሰብድር ምንጮች ያለ ቀረቡታ			
8.4 ከእሴት ግንባታ አንጻር የተገኘ ለውጥ			
8.5 ከክህሎት ዕድገት አንጻር የተገኘ ለውጥ			
8.6 ስለ ኤች አይ ቪ ኤድስ የግንዛቤ ለውጥ			
8.7 የቤተሰብ ምጣኔ ዕውቀት			

9. በራ.አ.ቡ ውስጥ ከመሳተፍ በፊትና በኋላ አባላት በቤተሰባቸው ጉዳይ ውሳኔ የመስጠት አቅማቸው

ተ.ቁ	ውሳኔ የሚያስፈልጋቸው ጉዳዮች	ውሳኔ የመስጠት አቅም					
		ራ.አ.ቡ ውስጥ ከመሳተፍ በፊት			ራ.አ.ቡ ውስጥ ከተሳተፉ በኋላ		
		ጨምሯል	ቀንሷል	ለውጥ የለውም	ጨምሯል	ቀንሷል	ለውጥ የለውም
9.1	የልጆች ትምህርት						
9.2	የቤተሰብ ወጪ						
9.3	እሴት ግንባታ						
9.4	ብድር መውሰድ						
9.5	ቁጠባ መቆጠብ						
9.6	ስብሰባዎች ላይ መሳተፍ						
9.7	የቤተሰብ አባል ስነ ስርዓትን በተመለከተ						
9.8	ግዢ ወይንም ሽያጭ ማካሄድ						
9.9	ከሌሎች ጋር መገናኘት						
9.10	የልጆች ጋብቻ ላይ መወሰን						
9.11	በአካላት ገቢ ማስገኛዎች ላይ መሳተፍ						

10. የራስ አገዝ ቡድኑ አባል በመሆንዎ ያጋጠምዎት አበይት ችግሮች ምን ምንድን ናቸው?

10.1 _____
 10.2 _____

11. የራስ አገዝ ቡድኑን አሰራር የበለጠ ለማሻሻል የሚሰጡት አጠቃላይ ሃሳብ ካለ።

Annex 2.

የቃለ መጠይቅ መመሪያ

በአዲስ አበባ ዩኒቨርሲቲ

የሶሻል ወርክ ድህረ ምረቃ ት/ቤት

ቃለ መጠይቅ 1

ከራስ አገዝ ቡድን አባላት ጋር ለሚደረግ ቃለ መጠይቅ የሚያገለግል

በቅድሚያ የቃለ መጠይቁ ዓላማና የሚሰበሰቡ መረጃዎች ምስጢር አያያዝ ይገለጻል።

ክፍል አንድ፡ መሠረታዊ ጥያቄዎች

ሀ. የቃለ መጠይቅ ተደራጊው ግላዊ ሁኔታ

1. የቃለ መጠይቁ የተደረገበት ቀን _____
2. የቃለ መጠይቅ ተደራጊው ጾታ _____
3. ዕድሜ _____
4. የመኖሪያ አድራሻ፡ ከተማ፡ _____ ቀበሌ _____
5. በቀበሌው ውስጥ የቆይታ ጊዜ፡ _____
6. አባል የሆነበት ራስ አገዝ ቡድን ስም _____
7. ራስ አገዝ ቡድኑ የተመሰረተበት ጊዜ፡ _____
8. ቃለ መጠይቅ ተደራጊው በራስ አገዝ ቡድኑ ውስጥ አባል የሆነበት ወቅት፡ _____
9. በራስ አገዝ ቡድኑ ውስጥ ያለዎት የሥራ ድርሻ፡ _____
10. የጋብቻ ሁኔታ፡ _____
11. የትምህርት ደረጃ፡ _____
12. ሐይማኖት _____
13. ብሔረሰብ _____

ለ. የቃለ መጠይቅ ተደራጊው ቤተሰብ ሁኔታ

14. በቤተሰብዎ ውስጥ ምን ያህል ሰዎች ከእርስዎ ጋር አብረው ይኖራሉ? _____
 ከ18 ዓመት በታች የሆኑ _____ ከ18 ዓመት በላይ የሆኑ _____
- 14.1 ዕድሜያቸው ከ18 ዓመት በታች የሆኑት የቤተሰብዎ አባላት ከእርስዎ ጋር ያላቸውን ዝምድና ቢገልጹልን
- 14.2 ዕድሜያቸው ከ18 ዓመት በላይ የሆኑት የቤተሰብዎ አባላት ከእርስዎ ጋር ያላቸውን ዝምድና ቢገልጹልን

ሐ. የቃለ መጠይቅ ተደራጊው ቤተሰብ ኢኮኖሚያዊ ሁኔታና አኗኗር

15. የቤተሰብዎ የገቢ ምንጮች ምን ምንድን ናቸው?
16. ከቤተሰብዎ አባላት መካከል ለቤተሰቡ ገቢ አስተዋጽኦ ያላቸው ስንት ሰዎች አሉ?
17. ከ2002 በፊት ሁሉም የቤተሰብ አባላት በአማካይ በወር የሚያስገቡት ገቢ መጠን ምን ያህል ይሆናል? _____
18. በአሁኑ ወቅት ሁሉም የቤተሰብ አባላት ለቤተሰቡ በአማካይ በወር የሚያስገቡት ገቢ መጠን ምን ያህል ይሆናል? _____
19. ከ2002 በፊትና በአሁኑ ወቅት ባለዎት በሁለቱ ገቢዎች መካከል ያለው ልዩነት ምን ያህል ነው?

20. የሥራ ጫና (ከ2002 በፊት ለሚሰሩት ሥራ የሚያገኙት ክፍያና አሁን ለተመሳሳይ ሥራ የሚያፋቡት ክፍያ ልዩነት አለውን?)
21. የቁጠባ አቅምዎ ምን ይመስላል? ከጊዜ ወደ ጊዜ የመሻሻል ሁኔታ ይታይበታልን?
22. የመበደር አቅምዎን ከ2002 በፊትና ከአሁኑ ጋር እያነጻጸሩ ቢያስረዱን
23. አጠቃላይ የቤተሰብዎን ኢኮኖሚያዊ አቅም በተመለከተ ለወጥ ይታይበታልን? የሚታይበት ከሆነ ይህ ለወጥ እንዴት ሊመጣ እንደቻለ ዘርዘር አድርገው ቢያስረዱ

መ. በቤተሰቡ ውስጥ ከ2002 በበፊትና አሁን ያለውን ፍጆታ ለመረዳት የቀረቡ ጥያቄዎች

24. ከአጠቃላይ የቤተሰብዎ ወርሃዊ ገቢ ውስጥ ምን ያህሉን ለሚከተሉት ጉዳዮች ያወላሉ::

	<u>ከ2002 በፊት</u>	<u>በአሁኑ ወቅት</u>
24.1 ለምግብ	_____	_____
24.2 ለልብስ	_____	_____
24.3 ለመብራት ለውኃና ለሌሎች	_____	_____
24.4 ለትምህርት	_____	_____
24.5 ለቤት ውስጥ ቁሳቁሶች	_____	_____
24.6 ለቁጠባ	_____	_____
24.7 በቀን ስንት ጊዜ ይመገባሉ	_____	_____
24.8 ይህ ለወጥ እንዴት ሊመጣ ቻለ	_____	_____

ሠ. የመሠረታዊ አገልግሎቶች መሟላትን በተመለከተ የቀረቡ ጥያቄዎች

25. የሚኖሩበት ቤት የራስዎ ነው ወይስ የኪራይ? የኪራይ ከሆነ ከማን ተከራዩት? የወር የኪራይ ክፍያውስ ምን ያህል ነው
26. መኖሪያ ቤትዎ ስንት ክፍሎች አሉት? የቤቱ አጠቃላይ ሁኔታስ ምን ይመስላል?
27. ቤተሰብዎ ውኃ የሚያገኘው ከየት ነው? የንጽህናውስ ሁኔታ? በወር ምን ያህል ይከፍሉበታል?

- 28. የኤሌክትሪክ መብራት አገልግሎት ያገኛሉ? እያገኙ ከሆነ ለአገልግሎቱ በወር ምን ያህል ይክፍላሉ?
- 29. ለምግብ ማብሰያ የሚጠቀሙት በምንድን ነው? በወር ምን ያህል ያወጡበታል?

ረ. አቅም ማስቻልን በተመለከተ (Empowerment)

30. በወሳኔ አሰጣጥ ያለ ተሳትፎን በተመለከተ

30.1 በቤተሰብ ደረጃ: (በልጆችዎ ትምህርት በቤተሰብ ጤና በቤተሰብ ገቢና ወጪ አስተዳደር እንዲሁም በጾታ ጥቃቶች ላይ ያለዎት የተሳትፎ ደረጃ ምን ያህል እንደሆነ ዘርዘር አድርገው ቢያስረዱን)

30.2 በማህበረሰብ ደረጃ: (በራስ አገዝ ቡድንዎ ውስጥ በቀበሌ ስብሰባዎች በማህበረሰቡ የልማት ስራዎችና በማህበራዊ ጉዳዮች ለምሳሌ ቁማር አልኮል ጠጪነት በተለያዩ ሰዎች መጠመድ ዙሪያ ያለዎት የተሳትፎና ወሳኔ የመስጠት አቅም ምን እንደሚመስል ቢያስረዱን)

31. በነዚህ ከላይ በተጠቀሱት ጉዳዮች ውስጥ ያለዎት የተሳትፎና ወሳኔ የመስጠት አቅም በራስ አገዝ ቡድኑ ውስጥ ከመደራጀትዎ በፊትና በኋላ ልዩነት አለውን?

32. ልዩነት አለው የሚሉ ከሆነ ልዩነቱ እንዴት ሊመጣ እንደቻለ ቢያስረዱን

33. የኢ.ቃ.ህ.ቤ/ክ በናዝሬት ማህበረሰብ ልማት ፕሮጀክት በራስ አገዝ ቡድን ውስጥ ለተደራጁ ሰዎች ስለሚሰጣቸው አገልግሎቶች የሚያውቁትን ቢያስረዱን

34. ከነዚህ አገልግሎቶች ውስጥ እርስዎ በቀጥታ ተጠቃሚ የሆኑባቸውን አሉን? ከሉ ምን ጥቅም እንዳገኙበት ቢያስረዱን

ሰ. የቤተሰቡን የጤና ሁኔታና አመጋገብ ለማወቅ የቀረቡ ጥያቄዎች

35. በቤተሰቡ ውስጥ የታየ የአመጋገብና የጤና ለውጥ

	<u>ከ2002 በፊት</u>	<u>በአሁኑ ወቅት</u>
35.1 በህመም ተደጋግሞ የመጠቃት ሁኔታ	_____	_____
35.2 የቤተሰቡ የምግብ አቅርቦትና ጥራት	_____	_____
35.3 በነዚህ ነገሮች ለውጥ እንዴት ሊከሰት ቻለ	_____	

ሸ. የሥራ ጫናን በተመለከተ

36. የሥራ ጫና ለውጥን በተመለከተ

	<u>ከ2002 በፊት</u>	<u>በአሁኑ ወቅት</u>
36.1 የማዕድ ቤት ውስጥ ሥራ	_____	_____
36.2 ቤተሰቡን በተለይም ሕጻናትን መንከባከብ	_____	_____
36.3 የቤት አመራር	_____	_____
36.4 ከቤት ውጭ ባሉ ሥራዎች ላይ መሳተፍ	_____	_____
36.5 እነዚህ ለውጦች እንዴት ሊከሰቱ ቻሉ?	_____	

ቀ. በተለያዩ ጉዳዮች ላይ የነበረን የግንዛቤ መጠን ለመረዳት የቀረቡ ጥያቄዎች

37. በዚህ በታች በተገለጹት ነጥቦች ላይ በራስ አገዝ ቡድኑ ውስጥ ከመታቀፍዎ በፊት የነበረዎትንና ግንዛቤና አሁን ያሉትን ያነጻጽሩ

	<u>ከ2002 በፊት</u>	<u>በአሁኑ ወቅት</u>
37.1 በጤናና የግል ንጽህና	_____	_____
37.2 በትምህርት	_____	_____
37.3 በቡድን አደረጃጀት	_____	_____
37.4 በገቢ ማስገኛ ተግባራት	_____	_____
37.5 በገበያ አካሄድ	_____	_____
37.6 በማህበረሰብ ልማት	_____	_____
37.7 እነዚህ ለወጣች እንዴት ሊከሰቱ ቻሉ።		

በ. የመንግስት የልማት ዕቅዶች ውስጥ ተሳታፊና ተጠቃሚ የመሆን ብቃትና ከገንዘብ ተቋማት ጋር ትስስር የመፍጠር አቅም

- 38. በአከባቢዎ መንግስት እየሰጠ ከለዉ የልማት አገልግሎት ውስጥ እርስዎ በቀጥታ ተጠቃሚ የሆኑበት አለን? ከለ ቢያብራሩልን
- 39. በራስ አገዝ ቡድን ውስጥ ከመታቀፍዎ በፊት ለተለያዩ ጉዳዮች የብድር አገልግሎት ቢፈልጉ የሚያገኙት ከየት ነበር?
- 40. በራስ አገዝ ቡድን ውስጥ ከመታቀፍዎ በፊት ከመንግስት የብድር አገልግሎት ሰጪ ተቋማት ብድር አግኝተዉ ያዉቁ ነበር? አሁንስ?
- 41. በራስ አገዝ ቡድን ውስጥ ከታቀፉ በኋላ የብድር አገልግሎት የሚያገኙት ከየት ነዉ?
- 42. በራስ አገዝ ቡድን ውስጥ ከታቀፉ በኋላ የብድር አገልግሎት የማግኘት አቅሜ ጎልብቷል ብለዉ ያስባሉ? እንዴት? የበለጠ ማብራሪያ እንዲሰጥበት ይደረግ።

ተ. በገቢ ማስገኛ ተግባራት ውስጥ የመሳተፍ ሁኔታ

- 43. በዚህ ፕሮጀክት ከመታቀፍዎ በፊት በገቢ ማስገኛ ተግባራት ውስጥ ተሳትፈዉ ያዉቃሉ? ለዚህ ጥያቄ መልስዎ አዎን ከሆነ በምን ዓይነት ገቢ ማስገኛ? ታሪኩን ዘርዘር አድርገዉ ቢያስረዱ?
- 44. በዚህ ፕሮጀክት ከታቀፉ በኋላ በገቢ ማስገኛ ተግባራት ውስጥ ተሳትፈዉ ያዉቃሉ? ለዚህ ጥያቄ መልስዎ አዎን ከሆነ በምን ዓይነት ገቢ ማስገኛ? በኢ.ቃ.ህ ቤ/ክ ናዝሬት የማህበረሰብ ልማት ፕሮጀክትስ የተደረገልዎ እገዛ ከለ ቢገልጹልን?
- 45. እርስዎ አባል የሆኑበት ራ.አ.ቡ

45.1 ለአባላቱ አዳዲስ የራ.አ.ቡ ፅንሰ ሃሳቦችን በማስታወቅ ረገድ የተሰሩ ሥራዎች ከሉ ቢገልጹልን?

45.2 ቀደም ብለው የተደራጁትን ራ.አ.ቡ በማጠናከር አንጻርስ?

45.3 የቡድን ንግድ ክህሎት ስልጠና መስጠትን በተመለከተስ?

45.4 በግል ደረጃ የንግድ ክህሎት ስልጠና መስጠትን በተመለከተስ?

45.5 እርስዎስ በራ.አ.ቡ ሥልጠናዎች ተሳትፈው ያወቃሉን?

45.6 ከላይ ላለው ጥያቄ መልስዎ አዎን ከሆነ ከሥልጠናው ያገኙትን ጥቅም ቢያብራሩ። ሥልጠናውስ ለገቢዎ መዳበር አስተዋፅኦ አድርጓል። በምን መልኩ?

45.7 ከዚህ ሥልጠና የተነሳ ገቢዎ ምን ለውጥ አሳይቷል?

45.8 ይህንን ለውጥ እንዴት ያብራሩታል?

ቸ. በሥልጠናዎች ላይ ስለመሳተፍ

46. አሁን ባሉበት ራ.አ.ቡ ከተደራጁ በኋላ በሥልጠናዎች ውስጥ ተሳትፈዋል?

47. በምን ዓይነት ስልጠናዎች ላይ ተሳተፉ?

48. የቤተሰብዎን ገቢ ሊያዳብር የሚችሉ ሥልጠናዎችን ወስደዋል?

48.1 ሥልጠናው በማን ተሰጠ?

48.2 ምን ዓይነት ክህሎት አገኙበት?

48.3 ሥልጠናውን ከወሰዱ በኋላ በገቢ ማስገኛ ተግባራት ላይ ተሳትፈው ያወቃሉ?

48.4 ከፕሮጀክቱ ምን ዓይነት ተጨማሪ ድጋፍ አግኝተዋል?

48.5 ሥልጠናው በገቢዎ ላይ ያመጣው ለውጥ ከለ ቢገለጽ?

49. የራ.አ.ቡ አባል ከሆኑ በኋላ ሌሎች ሥልጠናዎችን ወስደዋል?

49.1 ሥልጠናው ምን ነበር?

49.2 ከሥልጠናው ምን ዓይነት ክህሎት አገኙበት?

49.3 ሥልጠናውን ከወሰዱ በኋላ እርስዎም ሆኑ የቡድንዎ አባላት በግል ወይንም በጋራ እውቀታችን ተሸሽሏል ይላሉ? እንዴት?

Annex 3.

ቃለ መጠይቅ 2

በኢ.ቃ.ህ.ቤ/ክ ለናዝሬት ማህበረሰብ ልማት ፕሮጀክት የራ.አ.ቡ አመራር አባላት የቀረቡ ጥያቄዎች መመሪያ

በቅድሚያ የቃለ መጠይቁ ዓላማና የሚሰበሰቡ መረጃዎች ምስጢር አያያዝ ይገለጻል።

1. መሠረታዊ መረጃዎች

1.1 የድርጅቱ ሥም: _____

1.2 የድርጅቱ ዓይነት: _____

1.3 የድርጅቱ አድራሻ: ክልል _____ ዞን _____ ወረዳ _____ ቀበሌ _____

2. የፕሮጀክቱ ገለጻ

1.1 የፕሮጀክቱ ራዕይና ዓላማ ምንድናቸው? _____

1.2 የፕሮጀክቱ ተግባራትና አገልግሎቶችን ቢገልጹልን _____

1.3 ፕሮጀክቱ አገልግሎት የሚሰጥባቸው ቦታዎች _____

1.4 የፕሮጀክቱ ተጠቃሚዎች እነማን ናቸው? _____

1.5 አጠቃላይ የፕሮጀክቱ ተጠቃሚዎች በጾታ። ወንድ _____ ሴት _____ ድምር _____

አንድ ጾታ በከፍተኛ ቁጥር የሚታይ ከሆነ ጠለቅ ያለ ማብራሪያ ይጠየቅበት

2. የቃላት ፍቺዎች

2.1 ራስ አገዝ ቡድን _____

2.2 የራስ አገዝ ቡድን ኅብረት _____

2.3 ራስ አገዝ ቡድኖች ፌዴሬሽን _____

2.4 ድኃ _____

3. በፕሮጀክታችሁ ውስጥ ስንት የራስ አገዝ ቡድኖች አሉ? _____

4. የራስ አገዝ ቡድን ኅብረት ብዛትስ _____

5. የራስ አገዝ ቡድኖች ፌዴሬሽን ብዛትስ _____

6. ፕሮጀክቱ ከወጪ አንጻር ያለውን አዋጭነት እንዴት ያብራራታል (cost efficiency)

7. ፕሮጀክቱን ከዘላቂነት አንጻር እንዴት ይመለከታል (sustainability of the project)

8. ፕሮጀክቱ በተጠቃሚው ላይ ምን ዓይነት ለውጥ አምጥቷል ብለው ያስባሉ (impact of the project)

9. የፕሮጀክቱ ዓመታዊ በጀት ምን ያህል ነው? _____
10. ለፕሮጀክቱ ሥራ በቀጥታ የቴክኒክ ድጋፍ የሚሰጡ ባለሙያዎች ብዛት ምን ያህል ነው? ወንድ
_____ ሴት _____ ድምር _____

11. ሙያቸው _____

12. ፕሮጀክቱ ለወደፊቱ በሌሎች የአገሪቱ ክፍሎች ወይም በዚህ ከተማ በሌሎች ቀበሌዎች
አገልግሎቱን የማስፋፋት ዕቅድ አለውን? ካለው ዘርዘር አድርገው ቢያስረዱን?

13. ተጨማሪ አስተያየት ካለዎት _____

አመሰግናለሁ

Annex 4.

ቃለ መጠይቅ 3

በኢ.ቃ.ህ.ቤ/ክ ለናዝሬት ማህበረሰብ ልማት ፕሮጀክት አስተባባሪ የቀረቡ ጥያቄዎች

የቃለ መጠይቅ ተደራጊው ሥም: _____

በፕሮጀክቱ ውስጥ ያለው ኃላፊነት: _____

1. የድርጅቱ ራዕይ ተልዕኮና ዓላማ

1.1 ራዕይ _____

1.2 ተልዕኮ _____

1.3 ዓላማ _____

2. ፕሮጀክቱ በናዝሬት ከተማ በየትኞቹ ቀበሌዎች ውስጥ ነው አገልግሎት የሚሰጠው? _____

3. የፕሮጀክቱ ተጠቃሚዎች እነማን ናቸው? _____

4. የፕሮጀክቱ ተጠቃሚዎች በማንና እንዴት ተመረጡ? _____

5. በፕሮጀክትዎ አገላለጽ ድኃ ማለት ማን ነው? _____

6. የዚህ ድኃ የሚለው ቃል ፍች የተሰጠው በማን ነው? _____

7. ፕሮጀክታችሁ በአካባቢው ላይ ሥራ ከመጀመሩ በፊት ህብረተሰቡ የነበረበትን የኑሮ ችግር (ድህነት) እንዴት ባለ መልኩ ይፈታ ነበር:: _____

8. የፕሮጀክታችሁ በዚህ አካባቢ መሥራት የህብረተሰቡን ችግር የመቋቋም ስልት አጠናክሮታል ወይስ ለውጦታል? እንዴት ባለ መልኩ? የበለጠ ማብራሪያ ይጠየቅበት _____

9. ተጨማሪ መረጃዎች

	<u>ከ2001 - 2006</u>	<u>በአሁኑ ወቅት</u>
9.1 የራ.አ.ቡ ዕድገትና ቁጥር	_____	_____
9.2 የተደረጉ ሥልጠናዎች ብዛት	_____	_____
9.3 የሰለጠኑ አባላት ቁጥር	_____	_____
9.4 የገቢ ማስገኛ ተግባራት ዓይነት ብዛት	_____	_____
9.5 አጠቃላይ ቁጠባ	_____	_____

10. የራስ አገዝ የልማት ስልት በዚህ አካባቢ ህዝብ ኑሮ ላይ ለውጥ አምጥቷል ትላለህ? እንዴት?
11. በፕሮጀክቱ ውስጥ የራስ አገዝ ቡድኖች አባላት ሚና ምንድነው?
12. ፕሮጀክታችሁ ይህንን ፕሮጀክት በዚህ አካባቢ በማካሄድ የትኛውን የፌዴራል ወይም ክልል መንግስት ፖሊሲ በመተግበር ላይ ይገኛል? ይህ ፖሊሲ ተግባራዊ መሆን የተጀመረው መቼ ነበር? የዚህን ፖሊሲ ኮፒ ማግኘት ከተቻለ ይጠየቅ::
13. ድጋሙን የህብረተሰብ ክፍል ለማገዝ (አቅም ለማጠናከር) ድርጅትዎ ምን ዓይነት ስልት ቀይሷል? የት አካባቢ? ስንት የፕሮጀክት ተጠቃሚዎች አሏችሁ? የፕሮጀክቱ ተጠቃሚዎች መምረጫ መስፈርቶች ምን ምንድናቸው? የሚመረጡት እንዴትና በማን ነው?
14. ፕሮጀክታችሁ ከሌሎች መ.ያ.ድ ወይም ዕርዳታ ሰጪ ተቋማት ጋር ምን ዓይነት ትብብር ያደርጋል::
15. የፕሮግራሞቻችሁ ስኬቶች ምን ምንድናቸው?
16. በፕሮግራሞቻችሁ ውስጥ ያጋጠሟችሁ ተግዳሮቶች ምን ምንድናቸው?
17. ያጋጠሟችሁን ተግዳሮቶች እንዴት ባለ መልኩ ልትወጡት ቻላችሁ?/ትችላላችሁ?
18. በከተማዎ ውስጥ ያሉ ድጋ የህብረተሰብ ክፍሎችና ለተለያዩ ዓይነት ችግሮች የተጋለጡ ሴቶችን አስቸጋሪ ሁኔታዎች ከመለወጥ አንጻር የፕሮጀክታችሁ አስተዋጽኦ ምንድነው?
19. ፕሮጀክታችሁ ድህነትን ለመቅረፍ ከሚያደርገው ጥረት አንጻር ምን ዓይነት እገዛ ሊደረግለት ያስፈልገዋል? (በዕቅድ አዘገጃጀት በተክኒክ ድጋፍ በአቅም ግንባታ ሎጅስቲክስ ፈንድ ወዘተ)
20. ድህነትን ከመቅረፍ አንጻር የመንግስት መ.ያ.ድ የኃይማኖት ተቋማትና የማህበረሰቡ ሚና ምን መሆን ይገባዋል ይላሉ?
21. ተጨማሪ አስተያየት ከለዎት _____

Annex 5.

ቃለ መጠይቅ 4

ለቀበሌ አመራር አካላት የቀረቡ ጥያቄዎች

በቅድሚያ የቃለ መጠይቁ ዓላማና የሚሰበሰቡ መረጃዎች ሚስጢር አያያዝ ይገለጻል።

የቃለ መጠይቅ ተደራጊው ሥም: _____

በቀበሌው ውስጥ ያለው ኃላፊነት: _____

1. በቀበሌያችሁ ውስጥ ምን ያህል ህዝብ ይኖራል? ቁጥሩ እየጨመረ ነው ወይስ እየቀነሰ ነው ያለው? _____
2. በቀበሌያችሁ ውስጥ የህብረተሰቡ ዋና የገቢ ምንጭ ምንድነው? _____

3. ድህነትን ለመቅረፍ በሚደረግ አገራዊ ጥረት ውስጥ የቀበሌያችሁ ሚና ምንድነው? _____

4. በቀበሌው ውስጥ ለሚኖሩ ድሆች ቀበሌው የሚያደርገው እገዛ አለ? ከለ እገዛው ምን እንደሆነ ቢገልጹልን። የፕሮግራሙ ተጠቃሚዎች የሚመረጡት ምንን መሠረት በማድረግ ነው? _____

5. ድህነትን ለመቅረፍ በሚደረግ አገራዊ ጥረት አንጻር መ.ያ.ድ ሚና ምን መሆን አለበት ይላሉ? _____

6. ድሆችን ከመርዳት አንጻር የሃይማኖት ተቋማት ሚና ምን መሆን አለበት ይላሉ? _____

7. ድህነትን ለመቅረፍ በሚደረግ አገራዊ ጥረት ውስጥ የማህበረሰቡ ነባር ተቋማት (ዕድር ዕቁብ ማህበራት ወዘተ) ሚና ምን መሆን አለበት ይላሉ? _____

8. የድህነት ቅነሳን ፕሮግራም በቀበሌያችሁ ውስጥ ተግባራዊ ለማድረግ የሚደረጉትን ጥረቶች ለመከታተል የምትጠቀሙበት መመሪያ አላችሁን? ከለ ቢገልጹልን _____

9. ቀበሌያችሁ ተገቢ አገልግሎት ለማህበረሰቡ መስጠት እንዳይችል እንቅፋት የሆኑበት ነገሮች አሉን? ከሉ ቢብራሩ _____

10. የድሆች በቀበሌያችሁ ውስጥ መኖር በህብረተሰቡ ላይ ያስከተለው ችግር ከለ ቢገለጽ:: _____

11. በቀበሌያችሁ ውስጥ ድህነትን ለመቅረፍ ምን መደረግ አለበት ይላሉ? _____

12. ስለ ኢ.ቃ.ህ.ቤ/ክ የናዘሬት የህብረተሰብ ልማት ፕሮጀክት ምን የሚያወቁት ነገር አለ? ከዚህ ፕሮጀክት ጋር አብራችሁ ትሰራላችሁ? ማብራሪያ ይጠየቅበት _____

13. በቀበሌያችሁ ውስጥ ድህነትን ለመቅረፍ በሚደረገው ጥረት ውስጥ የዚህ ፕሮጀክት አስተዋጽኦ ምንድነው ይላሉ? _____

14. ተጨማሪ አስተያየት ካለዎት _____

አመሰግናለሁ