

An Assessment of the effect of Group Cohesion in Self-Help Groups Functioning:
The Case of Self-Help Groups in Addis Ababa



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Declaration

I, the undersigned, declare that this thesis is my own work and has not been presented for a degree at any other university. All sources of the material used in this thesis have been duly acknowledged.

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LIST OF ABBREVIATIONS AND ACRONYMS

| | |
|--------|---|
| MDGs | Millennium Development Goals |
| SHG | Self Help Group |
| SG | Saving Groups |
| CIA | Central Intelligence Agency |
| OECD | Organization for Economic Co-Operation and Development |
| UNIFEM | Part of UN Women |
| FAO | The Food and Agriculture Organization of the United Nations |
| IUCN | International Union for Conservation of Nature |
| GGCA | Greater Grace Christian Academy |
| HDI | Human Development Index |
| GDI | Gender Related Development Index |
| GDP | Growth Domestic Product |
| UN | United Nations |
| SADC | Southern African Development Community |
| GEM | Gender Empowerment Measure |
| UNDP | United Nations Development Programme |
| NGO | Non-governmental Organizations |
| CARE | Cooperative for Assistance and Relief Everywhere |
| BoFEC | Bureau of Finance and Economic Cooperation |
| CSA | Central Statistics Agency |
| ETB | Ethiopian Birr |
| FDRE | Federal Democratic Republic of Ethiopia |
| HH | Household |
| MFI | Micro Finance Institute |
| MoFED | Ministry of Finance and Economic Development |
| NBE | National Bank of Ethiopia |
| UNDP | United Nations Development program |

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Abstract

Self-help groups (SHGs) are small, voluntary associations of poor individuals from the same socioeconomic background. These groups come together to utilize mutual aid and self-help to address their shared difficulties. Studying group cohesion benefits the sustainability of the group and the achievement of their objectives. It is evident that group cohesion plays a crucial role in sustaining volunteers and achieving their goals.

The general objective of this study was to assess group cohesion and the factors associated with it in self-help groups in Addis Ababa. Both quantitative and qualitative approaches were employed. A cross-sectional survey was used as the quantitative method, while Focus Group Discussions (FGDs) and Key Informant Interviews (KIIs) were conducted as the qualitative approach to reinforce the quantitative findings.

A single population proportion sample size technique was applied, resulting in a sample size of 96 individuals out of a total of 1,430. The KIIs and FGDs were conducted simultaneously. The results showed that in the Yeka sub-city, 82.3% (n=79) of the self-help group members demonstrated group cohesion, while 17.7% (n=17) indicated weak group cohesion. Overall, 75% of the group members exhibited cohesion among team members. Group members who received family support had a 26% greater likelihood of sustaining their membership.

The self-help groups demonstrated strong cohesion due to positive relationships among members, trust, and transparent management. Decisions were made collaboratively within the group. However, the groups lacked a common goal that could be shared among all members.

Key Words: Self-help group, group cohesion, and cohesion.

CHAPTER ONE

1. INTRODUCTION

1.1 Background of the Study

Ethiopia is the fastest expanding economy in the region and the second most populous country in Africa, with around 105 million people as of 2017, according to the Central Statistics population forecast. However, it is also one of the poorest, with a per capita income of \$783. Ethiopia aims to reach lower-middle-income status by 2025 (The World Bank in Ethiopia, 2019).

Ethiopian women have a unique tradition of pooling their resources to support one another in their communities and find collective solutions to challenges. "Iqub," "Iddir," and "Maheber" are some of the main coping mechanisms that impoverished individuals typically employ to deal with their situations. A community-owned and directed development program, the self-help group development approach, aims to reduce overall poverty and hardship (Karafo, 2017).

In many developing nations, poverty primarily affects women. As one of the emerging nations, Ethiopia's case is a critical topic that requires the engagement of many actors to study how women's economic empowerment can be achieved. As stated by Harper (1996), women everywhere, particularly in poor countries, are seriously disadvantaged for various reasons. While women handle a large part of the world's work, they receive a very small part of the reward in terms of money they can control and social position. According to the World Bank (2001), gender inequalities in developing societies inhibit economic growth and national development.

Promoting women's participation in different economic activities will also empower society. One relevant activity is the Self-Help Group (SHG), a group of people working with the same objectives to tackle their economic challenges. One challenge facing SHGs is the sustainability of the group until their goals are reached (Drishti's, 2010). One predicted reason for this unsustainability is group cohesion.

Group cohesion refers to the forces that bring members of a group together and give them a sense of unity. Several factors contribute to group cohesion, especially in the context of women's saving groups or any social group. These factors include shared goals and objectives, interdependence, group identity and belongingness, communication and openness, positive group norms, shared experiences, perceived fairness, external threats, and challenges are the characteristic of self-help group (Christensen et al., 2006).

To ensure sustainable income for women involved in SHGs, it is vital to identify the factors that affect group cohesion and measure group cohesion itself. Identifying these factors and assessing the level of group cohesion can guide improvements and provide valuable insights for the groups.

Self-help groups (SHGs) are small, voluntary associations of impoverished people from similar socioeconomic backgrounds. They come together to solve their common difficulties through

self-help and mutual assistance. SHGs encourage small savings among their members, which are kept with microfinance institutions or banks (Klaw & Luong, 2010a).

An SHG is a mechanism for economic empowerment, typically comprising 20 to 25 local women or men. The primary purpose of an SHG is to provide its members with simple savings and loan facilities. In Ethiopia, several SHGs partner with microfinance organizations to provide microcredit and savings. Most SHG members are women, and the groups facilitate women's participation in both household and societal activities (Drishti's, 2010).

SHGs have strong ties to their members' social needs. Each member makes periodic contributions, and the accumulated amount serves as a credit source. This lump sum distribution provides significant funds that members can use for their needs. These loans enable members to meet their small, short-term financial needs for income-generating activities, social commitments, and crises without borrowing from money lenders, financial institutions, or individuals with large collateral.

The group's members elect a management committee of 5 to 7 members, including a president, a savings administrator, a loan administrator, a cash bookkeeper, and a controller. The management committee requires training in fundamental accounting and SHG management concepts.

The sustainability of self-help groups, in general, can be influenced by various context-specific factors. While specific data on the sustainability of self-help groups in Ethiopia may not be available, general factors that might contribute to challenges in sustainability include educational level, age dispersion, marital status, access to resources, and support from spouses.

Identifying all the groups with the psychological aspect of group cohesion will allow managers to address group challenges based on identified problems. Understanding their social psychology through group cohesion philosophy might support the group's sustainability and impact women's empowerment. Additionally, this understanding can guide policymakers and implementers in forming groups with a unified objective.

1.2. Statement of the Problem

Due to inherited social and cultural norms and the detribalization of the economy, women everywhere, especially in Ethiopia, are vulnerable on social and economic fronts. This situation urges women to create or organize groups to protect their social and economic vulnerabilities. Economic development and women's empowerment are closely related. While economic development has the potential to reduce gender inequality, which is of intrinsic value, women's empowerment also has instrumental value in its ability to benefit development (Sandhya Rani, n.d.).

Women's economic empowerment is essential for achieving women's rights and gender equality. It includes women's ability to participate equally in existing markets, their access to and control over productive resources, access to decent work, control over their own time, lives, and bodies, and increased voice, agency, and meaningful participation in economic decision-making at all levels, from the household to international institutions, according to the UN Women's fact sheet (Moses, 2022).

Many obstacles face women's empowerment saving group interventions. Self-help groups are gradually recognized as a community development strategy to fight poverty and encourage holistic community development. However, most groups do not achieve their objectives due to various factors (Yntiso, 2015b). Women's self-help groups, in particular, have been successful in enabling low-income women to pull themselves out of poverty and exercise local leadership.

Many studies have shown that self-help groups bring economic benefits and empower women through economic growth (Gandhi & Ababa, 2012). Other studies highlight the significance of SHGs on social aspects (Teshome et al., 2014). Factors such as the age and education level of group members contribute to the strength or weakness of SHGs (Gandhi & Ababa, 2012).

However, many studies have not focused on group cohesion. Studying group cohesion is beneficial for sustaining the group and achieving their objectives. It is evident that group cohesion plays a crucial role in sustaining volunteers and achieving their goals. Self-help groups in Ethiopia face many challenges, such as limited access to credit, lack of training and capacity building, and inadequate legal recognition and support (Drishti's, 2010). Due to these factors, many self-help

groups in various sub-cities of Addis Ababa are not functioning effectively. Existing evidence shows that many groups are inoperative or have completely collapsed in Addis Ababa. Thus, sustainability issues are crucial for empowering women.

This indicates that continuous studies on the group cohesion of SHGs will help ensure the groups' sustainability, thereby achieving their objectives successfully.

1.3. Objectives of the Study

1.3.1 General Objective

The general objective of this study is to assess the level of group cohesion and the factors associated with group cohesion in self-help groups in Addis Ababa.

1.3.2 Specific Objectives

- To examine the effect of group cohesion on the functions of SHGs.
- To identify the role of socio-demographic factors in group cohesion.

1.4. Research Questions

To understand the nature and extent of group cohesion on women's empowerment in Addis Ababa, Ethiopia, this research aimed to answer the following questions:

- How effective is group cohesion in the functionality of SHGs?
- What factors contribute to the development of group cohesion in women's self-help groups?
- How can differing individual goals or ideas affect the objectives of the self-help group?

1.5. Significant of the Study

Ethiopia experiences widespread, deep, and structural multidimensional poverty. Consequently, poverty eradication has been the government's core development priority, guiding all its development operations. Empowering women is a major activity for all stakeholders involved in development efforts.

The findings of this study are believed to provide insights into group work with shared objectives and the sustainability of SHGs, as well as the sociodemographic factors associated with group cohesion. The results will serve as a learning mechanism for other group organizers and support implementers in taking corrective actions.

This study will also significantly contribute to the literature and can be used as input for various stakeholders in policy and program development, as well as a basis for further studies.

1.6. Scope of the Study

The scope of the study was limited to assessing self-help group practices in relation to group cohesion. The geographical focus was on the Yeka sub-city, specifically on those enrolled in self-help groups. The generalization of the study's findings may be limited to this specific Woreda. Consequently, the results may not be applicable to other areas that have different cultural, demographic, and socioeconomic patterns.

1.7. Organization of the study

The study paper is divided into five chapters as outlined below. The first chapter encompasses the introduction, explaining the background of the study, statement of the problem, objectives, and research questions used in the study.

The second chapter reviews all theoretical perspectives, empirical literature, and the conceptual framework of the study.

The third chapter presents the methodology followed in the study to achieve the objectives.

Chapter four presents the results and discussion of the study. Finally, the conclusion and recommendations are presented in chapter five.

CHAPTER TWO: RELATED LITERATURE REVIEW

2.0. RELATED LITERATURE REVIEW

2.1. Nature of Self-Help Groups

The nature of self-help groups (SHGs) is a social commitment to benefiting economically marginalized women. These small, unofficial groups are formed with the intention of allowing their members to profit monetarily from one another's assistance, support, and shared responsibilities. The advantages include pursuing cooperative enterprise endeavors and mobilizing savings and credit facilities.

The group-based method not only allows the poor to amass wealth through small savings but also helps them gain access to formal loans. These organizations empower the impoverished to solve the issue of collateral security through joint liability, releasing them from the grasp of money lenders. Additionally, several fundamental features of SHGs, such as their small membership size and homogeneous makeup, foster cohesiveness and effective member engagement in the group's operations.

A member's capacity to further her interests is enhanced by SHG connections to social ties, with social capital serving as a tool in social struggles. The term "social capital" refers to the entirety of resources, whether real or intangible, that a person or organization accumulates as a result of having a strong network of mutually acknowledged and established links (Atara, 2020).

2.1.1. Group Composition

A self-help group is made up of 15 to 25 members from a relatively homogeneous economic class (poor), who are self-selected based on existing affinities and mutual trust. Members gather on a regular basis at a set time and place and pool their money into a common fund from which they borrow need-based loans. All group members are female, and their age should be at least 18 years old (ILO, 2006).

Self-help groups (SHGs) have been positive in enabling numerous low-income women to pull themselves out of poverty, exercise local governance, and revitalize social solidarity in Ethiopia (Yntiso, 2015a). The nature of the group, small size, and homogeneity of membership, transparent and collaborative decision-making, and quick financial utilization for the establishment of microenterprises contribute to their success.

The composition of the group is female focused. Women's economic empowerment is a global trend that begins in poor nations in the third world. Additionally, empowered women have greater influence over household resources, the ability to make firm decisions, and the capacity to give public speeches (Mallick et al., 2020).

In the self-help group, low-income women are arranged into small groups. These groups can be organized according to their interests and areas of work, such as gathering firewood and providing food and beverages. They might get involved based on their preferences to launch a business. In addition to financial support, the government and international non-governmental organizations (NGOs) offer skills and training.

2.1.2. Group structure

In Ethiopia, the SHG system is structured hierarchically into three levels: Self-Help Groups (primary associations), Cluster Level Associations, and Federation Level Associations. According to field observations and documented sources, each primary SHG consists of 15 to 20 individuals from similar neighbourhoods and socio-economic backgrounds who develop their own by-laws. Decisions regarding savings amounts, loan sizes, interest rates, joint business ventures, social issues, and community services are made at the SHG level during weekly meetings chaired by rotating members. The SHG secretary is responsible for bookkeeping and recording meeting minutes (Yntiso, 2015b).

The SHG approach is recognized as a community development strategy aimed at combating poverty, promoting grassroots democracy, and building social capital. SHGs have significantly contributed to the economic, social, and leadership empowerment of poor women in Ethiopia (Malede & Yohannes, 2018). They have also facilitated improved access to credit, healthcare, and education for their members (Yohannes, 2014).

2.1.3. Group formation

The formation of a self-help group (SHG) typically follows four major stages: forming, storming, norming, and performing (Hechter, 2007).

Forming is an orientation period during which members acquaint themselves with each other and communicate their expectations for the organization.

During the storming stage, which commonly occurs during establishment, goals and ideas are discussed among group members.

Norming involves establishing norms and protocols, such as meeting times and roles, while performing entails active participation and contribution to the group's objectives.

In Addis Ababa, the process of forming a self-help group involves several key steps:

First, Identifying the need: The initial step involves identifying a specific issue or challenge that individuals are facing, determining whether there is a need for a support group. This could include common health conditions, addictions, mental health concerns, grief, or any other shared experience or challenge.

Second, Outreach and promotion: Once the need is identified, efforts are made to reach out to individuals who may benefit from the SHG. This outreach can utilize various channels such as community organizations, healthcare providers, word-of-mouth, social media, and advertising.

Third, Organization and planning: After identifying a core group of interested individuals, they come together to plan and organize the SHG. This stage includes defining goals, objectives, structure, and meeting logistics. The group may also establish guidelines or principles to guide interactions and ensure a supportive environment.

Fourth, establishing communication: Effective communication channels are crucial. This might involve creating a dedicated email address or phone number. The chosen communication method should facilitate easy and regular interaction among members.

Finally, Regular meetings: SHGs typically hold regular meetings where members share experiences, exchange information and resources, provide mutual support, and learn from one another. Meetings may occur in person depending on group preferences and circumstances (ILO, 2006).

2.1.4. Functions of groups

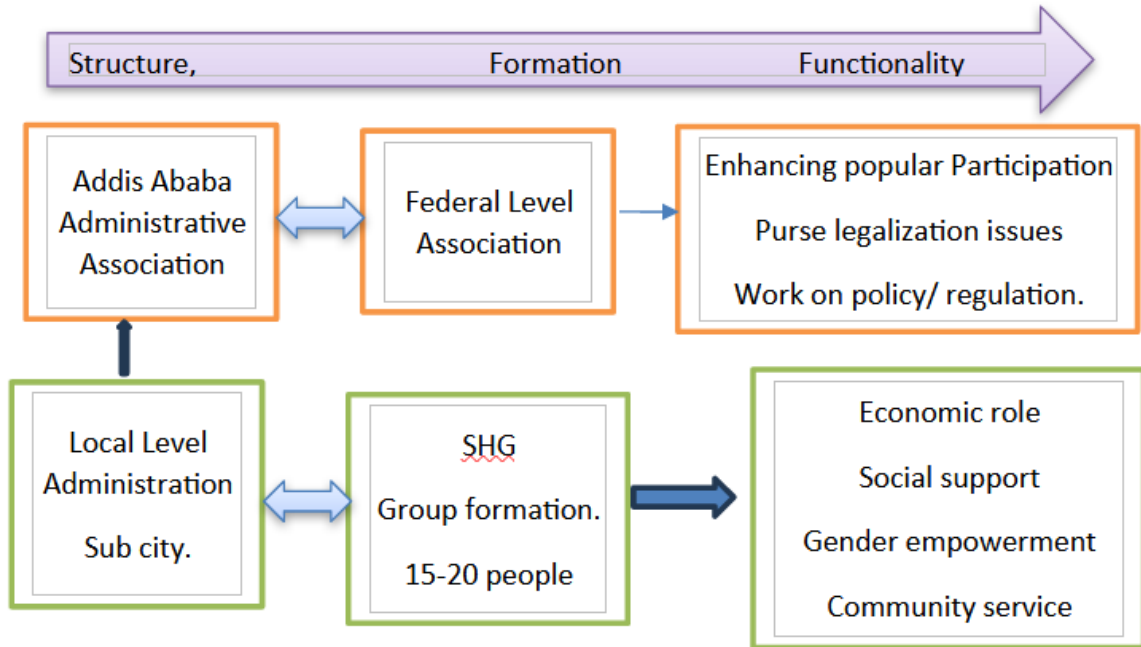
In a self-help group, the primary functions revolve around providing support in terms of economics, education, empowerment, and personal growth. Some key functions of all SHGs include the following:

- i. Support: Self-help groups offer a caring environment where individuals facing similar challenges can connect, share experiences, and provide emotional support to one another. Members find understanding, empathy, and a sense of belonging, knowing they are not alone in their struggles.

- ii. Information sharing: SHGs provide a platform for members to exchange information and resources related to their shared challenges. This includes discussing treatment options, coping strategies, research updates, and offering practical advice based on personal experiences.
- iii. Education and skill-building: SHGs often organize educational sessions or workshops to enhance members' understanding of their condition or challenge. Topics may include self-care techniques, symptom management, healthy lifestyle choices, communication skills, and problem-solving strategies, empowering individuals with knowledge to navigate their situation.
- iv. Empowerment: SHGs aim to empower members by fostering self-efficacy and personal agency. Through sharing stories and learning from others who have overcome similar obstacles, individuals gain confidence, motivation, and belief in their ability to effect positive changes.
- v. Advocacy and awareness: Some SHGs engage in advocacy to raise awareness about their challenges, combat stigma, and advocate for policy changes or improved services. By amplifying their collective voices, SHGs can influence societal perceptions and access to resources.
- vi. Personal growth and reflection: Participation in SHGs offers individuals opportunities for self-reflection, personal growth, and self-improvement. Listening to others' experiences, sharing their own, and supporting fellow members enables individuals to gain insights, develop resilience, and find inspiration on their journey towards well-being (Yntiso, 2015b).

Overall, the structure, formation, and functionality of self-help groups in Addis Ababa can be illustrated by the figure below.

Figure 1: General overview SHG group formation



Source : Adapted Gebre Yntiso journal published in 2015.

2.2. Group Cohesion

Cohesion refers to the processes that bind members of the same group together, enabling them to function effectively in specific circumstances. According to Carro, group cohesion is "a dynamic process described by a group's tendency to stick together and remain united in pursuit of its goals" (Nacer-eddine, 2017). Thus, group cohesion represents the degree of unity, harmony, and bonding among members within a group. It reflects the strength of relationships, sense of belonging, and mutual support within the group. When a group demonstrates high cohesion, its members are more likely to cooperate, actively contribute, and strive towards shared objectives.

Several key aspects of group cohesion, as explained by Carron (1982), are crucial for understanding its relevance to SHGs:

Emotional connection: Cohesiveness often stems from emotional ties among group members, including feelings of friendship, acceptance, and trust. Strong emotional bonds enable members to support and encourage each other during challenging times.

Common goals and purpose: Cohesion is strengthened when members share common goals and a clear sense of purpose. Belief in the group's objectives fosters unity and commitment among members striving together to achieve those goals.

Communication and interaction: Open and frequent communication is essential for group cohesion. Regular interactions and meaningful discussions help members understand and appreciate each other's perspectives, promoting collaboration and unity.

Group norms and values: Cohesion thrives when members share common values, norms, and expectations. Consensus on how the group operates encourages harmonious interactions and mutual support among members.

Group identity: A strong sense of group identity enhances cohesion by helping members recognize their roles within the group. Pride in membership motivates individuals to contribute to the group's success and support fellow members.

Positive group dynamics: Healthy group dynamics, such as equitable participation, effective conflict resolution, and fair decision-making processes, contribute significantly to cohesion. When members feel valued and respected, it fosters a positive group environment conducive to unity.

Shared experiences: Experiencing common challenges and successes together strengthens cohesion by creating shared identity and empathy among group members.

Group cohesion plays a crucial role in cultivating a supportive and effective group environment. It enhances satisfaction, motivation, and overall group functioning, thereby increasing the likelihood of achieving collective goals.

2.2.1. Theoretical review in group cohesion

Group cohesion is a widely studied concept in psychology, sociology, and organizational behavior. Theoretical reviews of group cohesion often draw on various perspectives to assess the factors contributing to its development and maintenance within groups.

Social Identity Theory, developed by Henri Tajfel and John Turner, underscores the significance of social categorization and identity in understanding group behavior. In the context of self-help groups (SHGs), individuals may identify with the group based on shared financial goals or common challenges, fostering a sense of cohesion. The theory suggests that the strength of group identity influences cohesion (Henri Tajfel, 1986).

Social Support Theory, rooted in social psychology, plays a pivotal role in understanding group cohesion. The availability of emotional, informational, and instrumental support within SHGs

enhances members' well-being and strengthens group cohesion. This theory provides a framework for how supportive interactions foster cohesion (Branscombe & Bryne, n.d.).

Another perspective is Social Exchange Theory, which views group cohesion as influenced by perceived rewards and costs associated with group membership. Individuals are more likely to maintain cohesion when they perceive benefits outweighing drawbacks (Cook & Rice, 2006).

Homans (1961) defined social exchange as the reciprocal exchange of actions, tangible or intangible, rewarding or costly, between individuals. This theory stresses connections with social status, influence, social networks, justice, coalition building, solidarity, trust, affect, and emotion, all central to sociological study on social exchange (Homans, 1984).

Regarding SHGs and Social Exchange Theory, while the theory does not prioritize norms, it underscores their significant influence within Ethiopian contexts where norms play a crucial role in group dynamics.

Social Influence and Conformity Theories also contribute to understanding group cohesion. Social Influence Theory involves efforts to change attitudes, beliefs, perceptions, or behaviors of others, while Conformity Theory emphasizes how individuals conform to group norms to enhance cohesion. These theories highlight the role of social influence in group dynamics (Baron, Branscombe & Bryne, 2009).

In the context of SHGs, where economic benefits are central, conformity, compliance, and other forms of social influence may vary, impacting group cohesion positively or negatively.

2.2.2. Group Cohesion and SHG

The relationship between group cohesion and self-help groups is crucial, significantly influencing their effectiveness. Self-help groups are formed by individuals who share common concerns, conditions, or goals, coming together to offer mutual support, share experiences, and work towards personal or collective improvement. Group cohesion in self-help groups is associated with numerous positive outcomes, including emotional support, shared understanding and validation,

collective efficacy, motivation and commitment, information sharing, adherence to norms and values, reduced dropout rates, and positive mental and health outcomes (Datta & Raman, 2001).

Efforts within SHGs are directed at enhancing group success, meeting member requirements, and improving working conditions. While increasing group cohesion has been a primary focus of team-building exercises within SHGs, this approach is recognized as somewhat narrow. Nevertheless, various strategies can foster greater cohesion within SHGs. These include initiatives aimed at enhancing members' skills overall, establishing a distinct group identity through uniform attire, and encouraging closer physical proximity. The group's structure also promotes adherence to positive team norms and effective procedures, such as setting productive team goals and clarifying roles more efficiently.

Self-help groups, also known as mutual-help or mutual-aid groups, involve members providing and receiving information and support through their active participation. This distinguishes them from other activities commonly referred to as self-help, such as decision-making contributions (Klaw & Luong, 2010a). Overall, group cohesion significantly correlates with SHGs, fostering strong bonds among members and contributing to positive outcomes.

2.3. Factors that influence group cohesion in SHG

2.3.1. Social-demography factors

Since the formation of self-help groups (SHGs) aims to achieve specific outcomes, SHGs are expected to foster economic self-reliance and empowerment through experience. However, there are numerous factors that hinder these outcomes for women in Ethiopia, who generally hold a lower status in society despite their significant contributions to family well-being and community affairs. Women face various forms of deprivation, including gender-based discrimination, lack of protection of basic human rights, violence, limited access to productive resources, education, training, basic health services, and employment opportunities (National Committee for Traditional Practices Eradication (NCTPE), 2003).

A study conducted in the Sidama region on SHGs revealed significant associations ($\chi^2 = 163.351$, $df = 16$, $p < 0.001$), indicating that the overall model is statistically significant when considering

all independent variables (age, gender, educational level, marital status, family size, credit availability, SHG size, trust and solidarity, collective action and cooperation, information and communication). The study found that 67.1% of the variability in poverty status can be explained by these independent variables (Atara, 2020).

2.3.2. Other factors

Research exploring the impact of involvement in self-help groups, including microfinance and financial self-help groups, has consistently examined various dimensions of well-being, particularly psychological well-being. Participation in these groups has been linked to increased self-efficacy—the belief in one's ability to achieve goals. This boost in self-efficacy contributes significantly to improved psychological well-being among group members (Fagan et al., 2021).

The study underscores the positive impact of information sharing among self-help group members, which enhances profitability by identifying new trading opportunities. Additionally, access to interest-free or reasonably priced loans from banks, coupled with training on effective credit utilization, has been shown to bring about economic changes in women's lives (Teshome et al., 2014).

However, women in self-help groups (SHGs) in Chenecha, SNNP Ethiopia, face multifaceted challenges, including resistance from men, power imbalances, and disruptions to household dynamics. A study conducted in Chenecha revealed significant opposition from husbands at the inception of SHGs, leading many women to discontinue attending group sessions. Husband support emerges as a crucial factor for group cohesion within SHGs of women. This opposition often manifests as subtle forms of male assertiveness, such as exerting control over family business decisions, to maintain power balance in the household (Alemu et al., 2018).

Social demographic factors also play a pivotal role. Although research on the relationship between social demographics and SHGs is limited, recent studies in Yeka sub-city SHGs indicate significant variations: approximately 50% of participants are illiterate, 50% fall within the age range of 39 to 49 years old, and 50% are married. These variations in education, age, and marital

status suggest potential associations that could influence group sustainability (Gandhi & Ababa, 2012).

Many studies underscore the critical role of social support provided within self-help groups. Emotional and informational support exchanged among members positively impacts psychological well-being. For instance, 36.4% of participants reported increased confidence in expressing themselves, and 70% indicated willingness among members to assist each other (Teshome et al., 2012).

Furthermore, a study conducted in the Somali region indicates that women in SHGs are 2.17 times more likely to have enhanced psychological well-being and decision-making autonomy compared to non-SHG participants (Alemu et al., 2018). Thus, robust SHG initiatives not only empower women economically but also enhance their psychological well-being and decision-making capabilities.

2.4. Summary and Conceptual Framework

The theoretical framework explains that when a group achieves cohesion, it becomes more productive, optimizes profits, and ultimately achieves empowerment. Four main themes encapsulate the concept of cohesion in this study.

Firstly, "group thinking" emphasizes positive group norms, group identity and belonging, and shared goals and purposes.

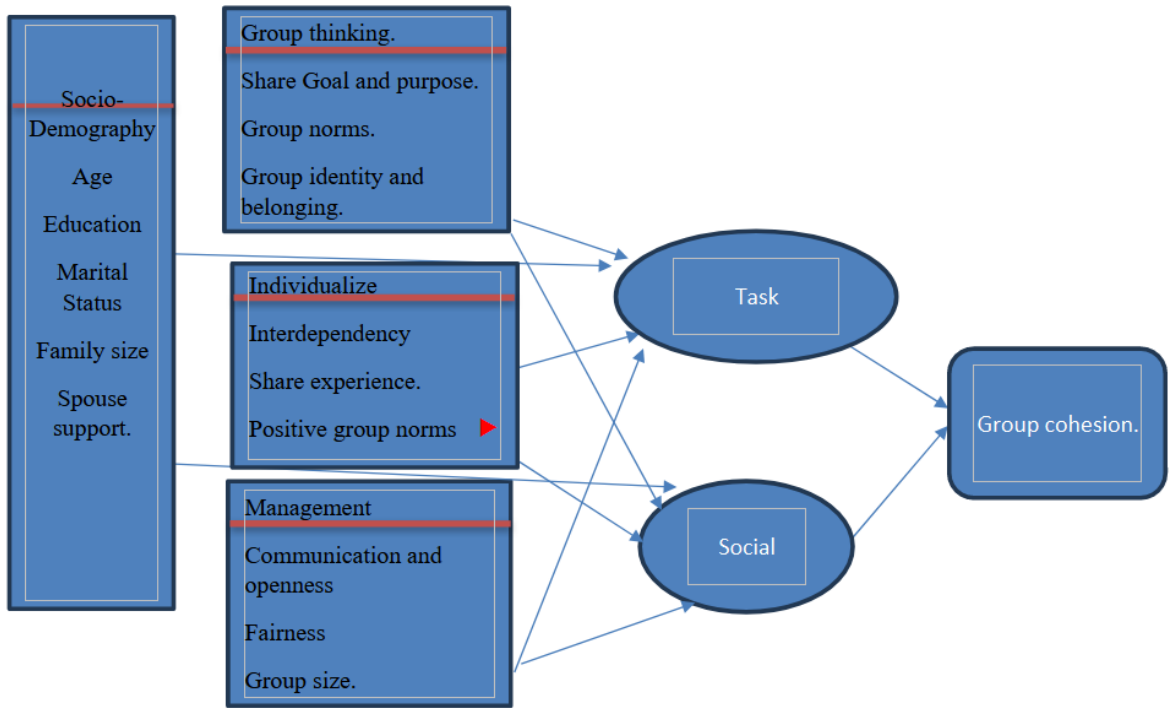
Secondly, "interdependency, dialogue, and shared experiences" underscore the importance of mutual reliance and communication among group members.

Thirdly, "management" encompasses factors such as perceived fairness, effective communication, openness, and group size.

Lastly, socio-demographic characteristics such as education, age, marital status, family size, and religion form the fourth theme.

Achieving cohesion across these three thematic areas will lead to increased social cohesion and eventual goal attainment. Strong group cohesion fosters motivation, especially when rewarding experiences are provided.

Figure 2: Conceptual Framework



Source Conceptual Framework adapted from cohesion in sport.

CHAPTER THREE

3.0 RESEARCH METHOD

This section provides a general overview of the study area and details the methods used to conduct the study, including the sampling procedure, method of data collection, and data analysis.

3.1. Study Area:

The study was conducted in Yeka Sub-city, one of the sub-cities of Addis Ababa, the capital city of Ethiopia. According to the Central Statistical Agency's 2024 projection, Addis Ababa is home to over 4 million people, with approximately 52.9% (n=2,266,135) of them being female (Zekaria & Ababa, 2013a).

The UN Habitat report identifies Yeka, Akaki-Kality, and Nifas Silk Laft as areas with the highest levels of poverty among households (UN Habitat, 2008). Specifically, Yeka Sub-city has a population of approximately 489,783 people (Zekaria & Ababa, 2013b). Addis Ababa city has implemented a Self-Help Group program across all sub-cities, including Yeka Sub-city.

3.2. Study Population:

In Yeka Sub-city, there are 64 actively operating Self-Help Groups (SHGs), comprising a total of 1420 members. Each SHG in Yeka Sub-city consists of approximately 20 to 22 women members.

3.3. Study unit:

The study unit was women who are activity working SHG in 2023/2024.

3.4. Study design:

Both quantitative and qualitative approaches were utilized in the study. A cross-sectional survey was employed as the quantitative method, while focus group discussions (FGDs) and key informant interviews (KIIs) were conducted to complement and enrich the findings obtained through the quantitative survey.

3.5. Sample size

Quantitative sample size calculation

The single population proportion sample size technique was applied to have a representative sample size the population sample size for SHG in the sub cities have **1,420** people. The sampling is done using a size, population proportion sampling method. The following parameter assumption was taken to calculate the sample size.

$Z_{\alpha/2}$ = is the value from the standard normal distribution, reflecting the confidence level that will be used (e.g., $Z = 1.96$ for 95%)

p = Priority information was not available on group coherence in SHG assessment in the targeted area, thus, it is preferred to use 0.5% to have the maximum sample size.

$q=1-p$

d = the marginal error is considered 10%, since the population has more homogeneous in terms of their characteristics.

$$N = \frac{(z^2(P*Q))^2}{d^2}$$

By adding 5% of non-response rate the sample size was calculated as 96 individuals.

Based on this the allocated sample size was indicated in the bellow table.

Table 1: Sample size calculation

| Parameters | Sample Size one |
|------------|-----------------|
| P | 0.5 |
| Q | 0.5 |
| D | 0.1 |
| Z^2 | 1.96 |
| N | 91 |
| R | 0.05 |
| N | 96 |

Qualitative Sampling

There is no specific scientific method for sampling in qualitative research, but for this study, the quota method was employed. Each group of women in the self-help groups (SHGs) was categorized. Ten active SHGs were selected from each of which two focus group discussions (FGDs) were conducted with different groups, and one key informant interview (KII) was held with the supervisor. If information saturation was not achieved initially, additional FGDs were planned until saturation was reached. Each FGD comprised 8 to 12 women who volunteered to participate in the survey.

3.6. Sampling Techniques

A simple random technique was employed for quantitative sampling. The list of group names and each group member's name was registered with their association. Simple random techniques are more appropriate as they ensure an equal chance of representation from each group. Individuals were selected for interviews using a simple random sample technique, where random numbers were generated in an Excel sheet.

For qualitative sampling, quota sampling techniques were applied. This ensured that at least one representative from each group participated either in the focus group discussions (FGDs) or key informant interviews (KIIs).

3.7. Data collection and instrument

An instrument in the form of a psychometric assessment tool was used to evaluate the groups cohesion. The questionnaire is attached in Annex II and was adapted from West Chester University (WCU), aligning with the concept of group cohesion philosophy outlined in our conceptual framework. The tool was translated into both Amharic and English to ensure consistency and accessibility. Additionally, guiding questionnaires for FGDs and KIIs were prepared to facilitate qualitative data collection. Various SHG documents were also analyzed to gather data on group meeting attendance, savings and loans, and overall SHG performance.

Data collection was conducted by enumerators who were recruited after receiving approval from the university. Two enumerators were assigned for the data collection process, each of whom received two days of training. They were proficient in both Amharic and English, enabling effective communication with respondents and accurate transcription of responses into English.

Digitalized data gathering techniques using Kobo v2 were employed for data collection. This approach reduced time requirements, ensured data quality through validation techniques, and proved more cost-effective compared to paper-based methods. Qualitative data collection was carried out using paper-based methods, with one enumerator facilitating discussions and another taking notes.

3.8. Data quality

The supervisor was assigned to monitor data quality, overseeing one day for data transcription and rehearsing together with each enumerator after transcribing the data onto paper. Both enumerators and the supervisor underwent two days of training to ensure they understood the questions and achieved mutual understanding. This training aimed to mitigate subjectivity during and after data collection.

For quantitative data, data quality was maintained through daily feedback provided to enumerators. Enumerators were trained in using the Kobo data collection tool, and experienced individuals in Kobo data collection were recruited. The Kobo data collection tool includes various validation features, and during the template design process, different data validation rules were applied, such as requiring integers only or implementing skipping logic.

Reliability testing was conducted to assess data consistency. Variables were classified according to the conceptual framework, and Cronbach's alpha was used to measure internal consistency and reliability. A Cronbach's alpha value greater than or equal to 0.70 indicates acceptable reliability, while values below 0.70 are considered inadequate. Based on the Cronbach's alpha test results, the following outcomes were obtained.

Table 2: Reliability test result

| Category | Test Result | Decision |
|----------------------------|--------------------|-----------------|
| Group thinking | 0.809 | Acceptable |
| Individualization | 0.756 | Acceptable |
| Management | 0.845 | Acceptable |
| Overall Reliability | 0.803 | Acceptable |

After the reliability test validity test was also done by adding all the variables and run bivariate test and it is found that 0.0024 which is significant the data are valid.

3.9. Data analysis

The data analysis was conducted using SPSS v20. Both descriptive and inferential analyses were performed. In the descriptive analysis, frequencies, means, and standard deviations (SD) were used to summarize the data, while inferential analysis was employed to examine the associations between the outcome indicators and independent variables. The following variables were considered:

Dependent variable: Group cohesion (Operation definition has been specified; see operational definition).

Calculation: Since Likert scale responses were used in the survey, weighting was applied to ensure fairness across categories and avoid bias. The weighting was determined using the table below, where weight was multiplied by frequency:

This approach allowed for a more accurate assessment of group cohesion based on the responses received.

Table 3: Weighting of the variables

| Category | Code | Weight | Weight * Freq |
|-------------------|------|--------|---------------|
| Strongly agree | 1 | 4 | 4 |
| Agree | 2 | 3 | 6 |
| Disagree | 3 | 2 | 6 |
| Strongly Disagree | 4 | 1 | 4 |

After the multiplying weight and frequency adding all indicator will be followed

(Q2.1+Q2.3+Q2.4+Q2.5+Q2.6+Q3.1+Q3.2+Q3.3+Q3.4+Q3.6+Q3.7+Q3.8+Q3.9+Q4.1+Q4.2+Q4.3+Q4.5+Q4.6+Q4.7+Q4.8)

And then, the responses were classified as follows: scores from 84 to 105 indicated a lack of group cohesion among group members, whereas scores from 106 to 126 indicated the presence of group cohesion. However, it's important to note that there is no universally accepted cut-off point to definitively determine whether group cohesion exists or not based solely on numerical scores. For this study, group cohesion was determined if more than 75% of the total group members responded affirmatively.

In terms of dependent variables, all socio-demographic variables were included in the analysis.

3.10. Operational definition

In this study, the operational definition used for "Group cohesion" refers to the degree of unity, connection, and mutual support among members, as measured by WLU scale.

3.11. Ethical Considerations

This study was conducted in line with relevant ethical considerations. Primarily the gathering of any data in the study is preceded by the act of informing each of the potential participants about the study and its purpose. It is only following the consent of the participants that both interviews and focus group discussion are used to gather data.

Thus, interviews with beneficiaries in the area were held following the consent of respondents. In this regard, the researcher first described the objectives and purposes of the research to potential interviewees in a clear and unambiguous language. What is more, the data gathered from respondents through either interviews or questionnaires were maintained in absolute confidentiality and were used in any means other than for the purpose of this study.

3.12. Limitation of the study.

For a more detailed analysis, the study should have explored each group separately. Factors influencing group cohesion, such as urban or rural location and teamwork dynamics, were not thoroughly examined. Additionally, the study's cross-sectional design limits its ability to establish causal relationships.

Chapter Four: Results

4.1 Demographic characteristics

In this research, 96 questionnaires were administered, constituting 100% of the estimated sample size. Additionally, one FGD and one KII were conducted with members and administrative staff. The respondents' ages ranged from 27 to 54 years, with an average age of 43 years. Approximately 55% of the respondents were between 38 and 47 years old. Of all respondents, 82% (n=79) were married, and 53% (n=51) were illiterate. On average, the respondents reported a family size of 5 individuals. The table below provides detailed demographic characteristics of the respondents.

Table 4: Demographic Characteristics of the Respondents

| | | Frq | Percentage |
|--|-----------------------------|------------|-------------------|
| Age categorize d with 10 years interval | 18-27 | 1 | 1% |
| | 28-37 | 18 | 19% |
| | 38-47 | 53 | 55% |
| | >=48 | 24 | 25% |
| Total | | 96 | 1 |
| Marital Status | Single | 0 | 0% |
| | Married | 79 | 82% |
| | Divorced | 11 | 11% |
| | Widowed | 2 | 2% |
| | Separated | 4 | 4% |
| Total | | 96 | 100% |
| Education | Illiterate | 51 | 53% |
| | Basic Education | 23 | 24% |
| | Primary School (1- 8) | 10 | 10% |
| | High School (9- 12) | 12 | 13% |
| | University | 0 | 0% |
| | Vocational School | 0 | 0% |
| | Total | 96 | 1 |

Regarding the respondents' length of stay in the self-help group, 20.8% (n=20) had been members for 3 years, while 26% (n=25) had been members for more than 7 years. Additionally, 83.3% (n=80) of the respondents reported that their husbands supported their participation in the self-help group, whereas 16.7% (n=16) indicated lack of support from their husbands. Similarly, 83.3% (n=80) stated that their families were supportive of their involvement in the self-help group, while 16.7% (n=16) mentioned lack of family support.

4.2. Group think status among the group members.

The study revealed that 31.3% (n=30) of the respondents stated there is a shared goal or purpose linking them, while 68.8% (n=66) responded that there is no shared goal. Among those who identified a shared goal, 17% (n=5) mentioned "growth together" as their common goal, while 83% (n=25) cited "improving our economy."

Qualitative findings indicated that although the group's documented goals did not explicitly mention shared objectives, the essence of a self-help group implies that each member's individual growth contributes to the group's overall goal of women's economic empowerment.

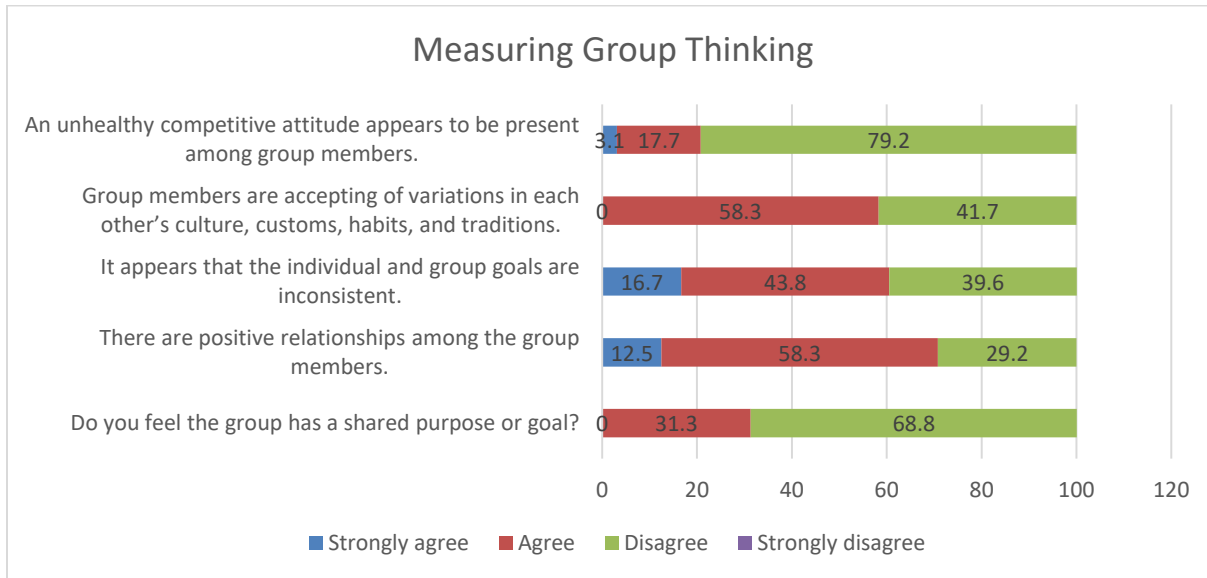
Regarding positive relationships among group members, the study found that 12.5% (n=12) strongly agreed and 58.3% (n=56) agreed that there is a positive relationship within the group, whereas 29.2% (n=28) disagreed.

Most of the respondents, either 16.7% (n=16) strongly agreed or 43.8% (n=38) agreed that individual and group goals appear inconsistent due to lack of shared goals. Conversely, 39.6% (n=38) believed there is consistency between individual and shared goals.

Moreover, 58.3% (n=56) agreed that group members accept variations in each other such as cultural differences, habits, and traditions, while 41.7% (n=40) disagreed.

Despite this acceptance of member variations, 79.2% (n=76) disagreed that there is an unhealthy competitive attitude among group members, whereas 17.7% (n=17) agreed and 3.1% (n=3) strongly agreed that such attitudes exist.

Figure 1: Overall Group Thinking Results.



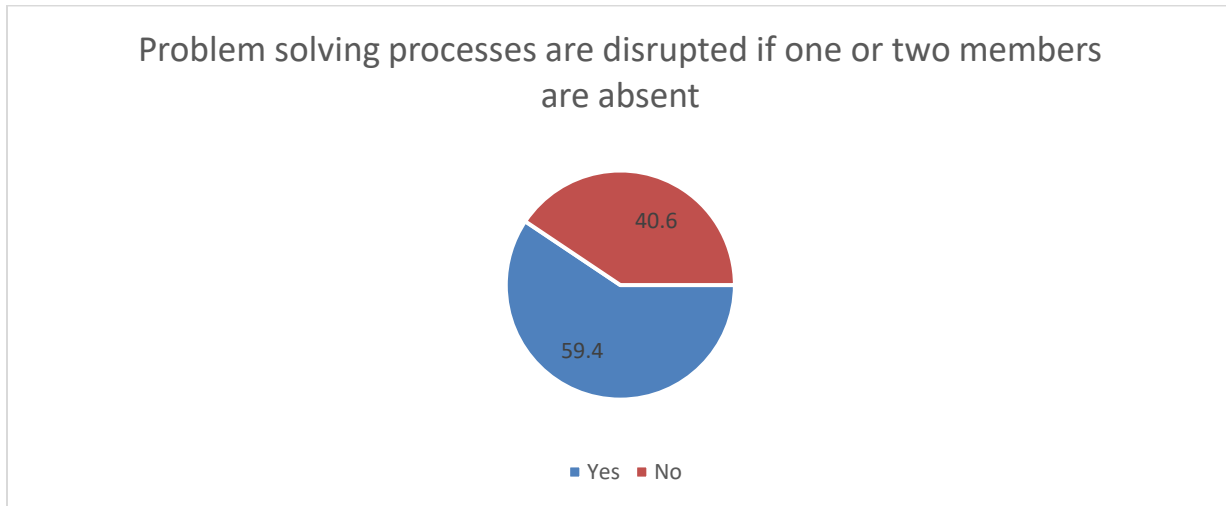
4.3. Individual goal against group goal

Individual characteristics can significantly influence group dynamics. According to the study, 47.9% (n=46) of respondents agreed that group members influence one another, while 11.5% (n=11) strongly agreed, and 40.6% (n=39) disagreed with this notion.

Qualitative data from the study revealed that certain groups are strengthened by subgroups within them. These subgroups support each other through idea sharing, exchanging information, and sometimes providing financial assistance. Consequently, members outside these subgroups may not receive loans as expected.

Furthermore, 59.4% (n=57) of respondents indicated that the problem-solving process is disrupted if one or two members are absent, whereas 40.6% (n=39) disagreed with this statement. Additionally, 28.1% (n=27) strongly agreed and 39.6% (n=38) agreed that there is a feeling of unity and togetherness among group members. Conversely, 32.3% (n=31) disagreed with this sense of unity and togetherness.

Figure 2: Members are disrupted if key person can be disrupted.



The study found that 66.7% (n=64) of respondents stated that group members usually feel free to share their opinions, while 33.3% (n=32) indicated that group members do not feel freely to share their opinions. Concerning sharing experiences, 45.8% (n=44) agreed that group members actively share their experiences among each other, whereas 54.2% (n=52) disagreed that group members actively share their experiences. About 62.5% (n=60) agreed that group members usually feel free to share information, while 37.5% (n=36) disagreed with this statement.

Moreover, the study revealed that 67.7% (n=65) and 6.3% (n=6) agreed or strongly agreed that problem-solving in the group is truly a group effort, whereas 26% (n=25) disagreed that problem-solving is not a group effort. Additionally, 65.6% (n=63) disagreed that they dislike going to group meetings, while 31.3% (n=30) agreed and 3.1% (n=3) strongly agreed that they dislike attending group meetings.

The study also found that 2.1% (n=2) strongly agreed that group members seem to be aware of the group's unspoken rules, 25% (n=24) agreed, and 72.9% (n=70) disagreed with this observation.

4.4. Management of the Self-help group

The study revealed that 57.3% (n=55) of respondents agreed to being aware of the group's rules and regulations, with 34.4% (n=33) strongly agreeing, and 8.3% (n=8) disagreeing with this awareness. Additionally, 64.6% (n=62) agreed that discussions often appear unrelated to the concerns of group members, with 13.5% (n=13) strongly agreeing. Conversely, 21.9% (n=21) disagreed that discussions stray from relevant topics.

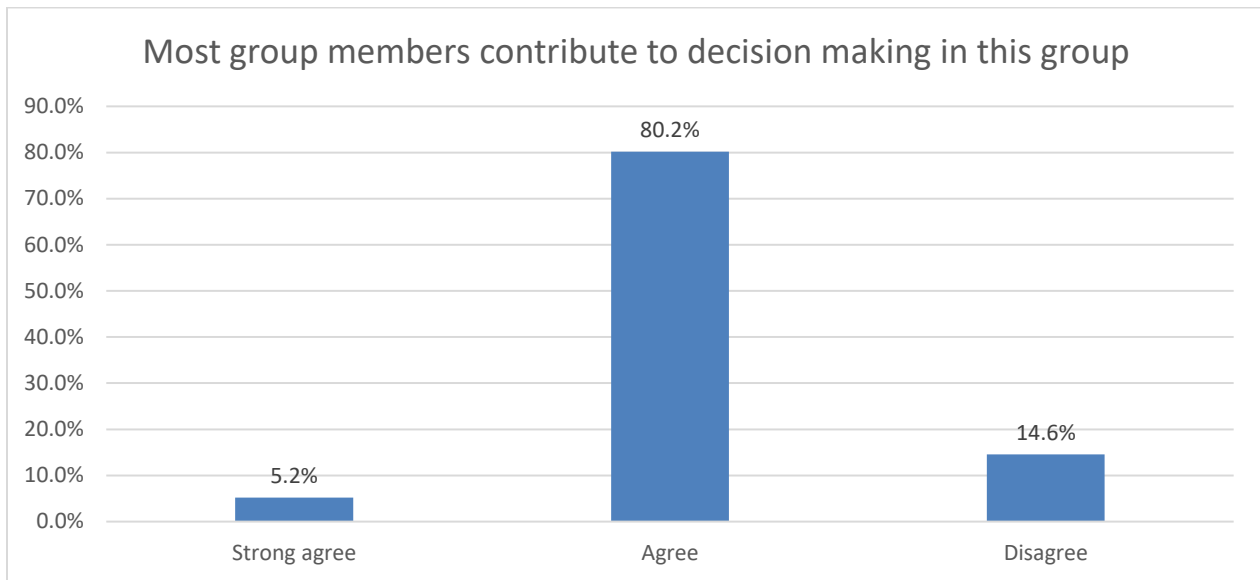
Regarding feedback and criticism, 83.3% (n=80) agreed that group members are respectful of feedback and criticism, while 16.7% (n=16) disagreed. Furthermore, 82.3% (n=79) agreed that group members listen to each other during discussions, whereas 17.7% (n=17) disagreed.

Qualitative data indicated that not all group members adhere to scheduled agendas, which contributes to discussions veering off-topic and prolonging meetings.

Moreover, 80.2% (n=77) agreed that group members contribute to decision-making processes, with 5.2% (n=5) strongly agreeing, and 14.6% (n=14) disagreeing that there is no such contribution. Similarly, 68.8% (n=66) either agreed or strongly agreed that group members usually feel free to share their feelings, while 16.7% (n=16) disagreed that they feel free to share their feelings.

The qualitative findings suggested that decisions are primarily made in collaboration with leadership, though some decisions are subjected to voting. However, decisions are often made at higher levels without sufficient consideration of ground-level perspectives.

Figure 3: Decision making among groups.



The study revealed that 83.3% (n=80) of respondents agreed that many members are engaged in different activities within the group, while 15.6% (n=15) disagreed with this statement. Furthermore, 89.6% (n=86) of respondents believed that the group size was adequate, whereas 10.4% (n=10) believed it was insufficient. Among those who perceived the group size as small, almost all suggested adding 5 members to increase the group size.

Overall, the results regarding group cohesion in Yeka sub-city's self-help groups showed that 82.3% (n=79) of respondents perceived strong group cohesion, while 17.7% (n=17) indicated weak cohesion. According to the operational definition used, group cohesion is considered to exist when agreement among team members exceeds 75%.

4.5. Factors that affect group cohesion

The study initially hypothesized that age, education, and marital status would influence group cohesion. However, the chi-square analysis revealed non-significant associations with group cohesion: p-values were 0.712 for age, 0.071 for education, and 0.537 for marital status, indicating that these variables do not significantly affect group cohesion.

In contrast, the study found significant relationships through chi-square analysis indicating that members supported by their husbands or families tend to perceive stronger group cohesion (p-value = 0.036 for both). Interestingly, a negative relationship was observed between weak group cohesion and strong family support.

Similarly, binary logistic regression confirmed that age, education, and marital status did not significantly predict group cohesion. However, members supported by their families were 26% more likely to sustain group membership (COR = 0.26, 95% CI 0.08-0.88). Likewise, members supported by their husbands had a 26% likelihood of perceiving group cohesion (COR = 0.26, 95% CI: 0.08-0.87). Adjusted odds ratios did not show significant relationships between family support and husband support.

The table below illustrates the results of binary and multiple regression analyses for group cohesion as the outcome variable, considering age, education, and marital status as independent variables.

Table 5: Binary and Multiple Regression for the Estimated Variables.

| Variable | Response | B | P- vare | COR | C.I [L-H] | β | AOD | P- vare | C.I [L-H] |
|------------------|-----------------|----------|--------------------|------------|----------------------|----------|------------|--------------------|----------------------|
| Age | 18-27 | | | 1 | | | 1 | | |
| | 28-37 | -22.5 | 1.0 | 0 | [0, 0] | -23.1 | 0.0 | 1.0 | - |
| | 38-47 | 0.274 | 0.734 | 1.3 | [0.27-6.4] | 0.32 | 1.0 | 0.97 | [0.1-6.6] |
| | >=48 | 0.392 | 0.535 | 1.48 | [0.49 -5.1] | -0.33 | 0.72 | 0.68 | [0.1-3.5] |
| Education | Illiterate | | | 1 | | | 1 | | |
| | Read and write | 0.486 | 0.48 | 1.6 | [0.4-6.3] | 0.18 | 1.2 | 0.41 | [0.2-5.9] |

| | | | | | | | | | |
|------------------------|----------------|-------|-------|------|---------------|-------|------|------|------------|
| | Primary school | 20.5 | 0.99 | 8.1 | [0.0- 9.1] | 20.2 | 6.2 | 0.72 | - |
| | High School | 1.5 | 0.21 | 4.5 | [0.4-49] | 0.89 | 2.4 | 0.50 | [0.1-33.8] |
| Marital Status | Married | | | 1 | | | | 1 | |
| | Divorced | 0.52 | 0.66 | 1.6 | [0.16- 17.56] | 1.3 | 1.3 | 3.8 | [0.1-94.2] |
| | widowed | -0.11 | 0.93 | 0.89 | [0.06-12.25] | 0.64 | 0.6 | 1.9 | [0.5-68] |
| | Separated | 20.1 | 0.99 | 5.3 | [0.0 6.0] | 19.0 | 19.2 | 1.8 | - |
| Husband support | No | | | 1 | | | | 1 | |
| | Yes | -1.32 | 0.03* | 0.26 | [0.08-0.88] | -1.1 | 0.32 | 0.41 | [0.3-0.02] |
| Family support | No | | | 1 | | | | 1 | |
| | Yes | -1.31 | 0.03* | 0.26 | [0.08-0.87] | -0.37 | 0.69 | 0.77 | [0.05-8.9] |

*p<0.05, ** p<0.025, ***p<0.001

Chapter Five: Discussion

5.1. Status of group cohesion among the SHG

Majority of the self-help group members do not share a common goal; instead, each member pursues their individual goals. It is evident that their primary objective is to improve their economic situation and achieve self-reliance. Having a shared goal can enhance productivity and effectiveness toward personal goals. Sharing a common goal has benefits, including increased cooperation, trust, and cohesion (Mogan et al., 2019).

Maintaining positive connections among group members is crucial for cohesion within self-help groups. This study confirms that many participants perceive good relations, which contributes to longer membership durations for the majority of members. Lewin (1954) viewed cohesion as the forces of attraction and repulsion that bind group members together (Casey-Campbell & Martens, 2009a).

In this context, positive relationships can encourage members to remain engaged and productive during their tenure. Despite these connections, the study finds that a majority of members agree that the group accepts variations in cultural practices, habits, and traditions among its members. Acceptance of these variations is critical for group cohesion, as differences can otherwise contribute to division within the group.

When members freely share their opinions, diverse ideas can be generated that benefit the group's objectives and strengthen cohesion. The study's results indicate that more than half of the participants feel comfortable sharing their ideas with fellow members. Additionally, while sharing experiences among group members is somewhat limited, it remains a norm within the group.

This study reveals that group cohesion among members of the Yeka sub-city self-help group is 82.3% (95% CI: 73.4-88.6). Comparatively, similar groups in India report less than 50% cohesion (95% CI: 44.5-55.1) (Datta & Raman, n.d.). This significant difference may stem from various factors such as social bonds, cultural differences, and other contextual elements.

5.2. Factors contributing to group cohesion.

Age, education, and marital status do not significantly influence group cohesion within the Self-Help Group (SHG). Therefore, these demographic characteristics do not appear to be associated with the SHG's dynamics, potentially due to how the group was originally established. The majority of SHGs tend to form around homogenous characteristics, such as education levels; for instance, 77% of members either have basic education or are illiterate. Similarly, a significant portion of members are married. Research from India supports this, where 33% of members across 30 SHGs studied had no formal education (Datta & Raman, n.d.).

Interestingly, members who receive support from their husbands or families are more likely to contribute to group cohesion. This underscores the importance of social support within the SHG, as it fosters stronger bonds among members. Further exploration through larger studies could provide deeper insights into this relationship.

5.3. Goals of individual members and group cohesion

Personal behaviour plays a pivotal role in group cohesion. In this study, many participants confirmed that group members influence one another, which can either strengthen or weaken group cohesion. Negative influences may erode cohesion by diminishing trust, communication, morale, and other essential factors. Ultimately, when group members are influenced in ways that undermine cohesion, the group's effectiveness in achieving common goals can suffer.

Additionally, the study found that in the target group, the problem-solving process was disrupted when one or two members were absent. A fundamental principle of group dynamics is that each member contributes unique perspectives and skills to problem-solving. When key members are absent, the group may lack critical viewpoints or expertise, potentially reducing the effectiveness of their problem-solving efforts. Research on student learning through problem-solving processes supports this notion (Carron et al., 2003).

Furthermore, the study revealed that problem-solving in the targeted group is a collaborative effort. A study conducted in India highlighted that approximately 80% of members were willing to exert group pressure to achieve higher performance levels (Datta & Raman, n.d.). This underscores the potential for individual objectives to conflict with group objectives unless managed effectively.

5.4. Management of SHG

Information sharing is a fundamental process through which team members collectively utilize their available informational resources (J. R., & DeChurch, L. A., 2009). More than half of the participants declared that they exchange information, which is beneficial for team building and equitable growth.

One of the primary events where group members can share ideas and make collaborative decisions is during meetings. The study indicates that group members generally appreciate having group meetings; however, frequent delays in appointments are common. Group meetings are crucial opportunities for team members to connect, collaborate, and build relationships. Consistent reluctance or avoidance of these meetings can lead to feelings of alienation, reduced communication, and a lack of trust within the group. Ultimately, this can weaken overall group cohesion and hinder collective effectiveness. Encouraging open communication and addressing any concerns about group meetings can help improve cohesion and foster a more positive team dynamic. However, the study found that discussions frequently veer off-topic during group meetings, which can affect meeting coordination.

Leadership and performance management directly influence group cohesion (Tung & Chang, 2011). Effective management involves raising awareness of group rules and regulations, and this study reveals that a majority of group members are knowledgeable about these rules. This provides managers with an opportunity to guide based on established guidelines.

Providing feedback and criticism for group development and performance is a crucial tool for understanding the relationship between cohesiveness and performance constructs (Casey-Campbell & Martens, 2009b). The study indicates that a majority of group members respect feedback and criticism. In addition to respecting feedback and criticism, there is mutual understanding among members regarding the reasons behind feedback and criticism.

The role of leadership in the decision-making process can significantly influence group cohesion. Effective leadership that promotes open communication, encourages participation, and considers diverse viewpoints can enhance cohesion. Conversely, poor leadership characterized by dominance, lack of transparency, or favouritism may undermine cohesion (Tung & Chang, 2011). The study finds that more than half of the participants agreed that they contribute to the decision-making process.

Contributing to the decision-making process can influence perceptions of fairness in decision-making, which is crucial for maintaining group cohesion. When members perceive the decision-making process as fair and transparent, they are more likely to accept decisions and remain committed to the group.

Regarding factors associated with group cohesion, this study finds that age, education level, and marital status do not correlate, indicating that these factors do not influence group cohesion. This may be because most of the group members share similar ages, educational backgrounds, and marital statuses.

However, support from husbands or family members is associated with group cohesion. The study reveals that greater family support correlates with stronger group support and longer group tenure. Family support enhances group cohesion by fostering solidarity and a sense of belonging among members. When individuals feel supported by their families, they may bring a stronger sense of commitment, trust, and loyalty to the group. This supportive environment can lead to stronger bonds and greater cohesion among members. Family support also contributes to the emotional well-being of group members, increasing resilience to stress and adversity within the group. This emotional resilience strengthens group cohesion by enabling members to cope with challenges and conflicts more effectively.

Chapter Five: Conclusion and Recommendation

5.0. Conclusions

The study area demonstrates strong group cohesion among its members, evidenced by many members remaining in the group for extended periods. Over half of the participants feel comfortable sharing ideas and experiences, despite less frequent sharing of experiences among members. Sharing opinions within the group can generate ideas for improving objectives and strengthen group cohesion.

Positive relationships among group members are crucial for maintaining group cohesion, with many members staying for over three years. Members generally accept cultural, habitual, and traditional variations, which are essential for cohesion, as these variations can otherwise lead to dissolution.

Conversely, the study confirms that discrepancies between individual member goals and group goals can impact group cohesion. Such divergences in member behavior may reduce trust, communication, and morale, potentially undermining group effectiveness and hindering collaboration toward common objectives. Additionally, the absence of group members in targeted groups disrupts the problem-solving process, as each member brings unique perspectives and skills, potentially leading to less effective problem-solving mechanisms.

The self-help group aims to improve its economy and foster self-reliance, prompting members to focus more on individual growth rather than group objectives. Without common goals fostering cooperation, trust, and cohesion through shared objectives, productivity and effectiveness may be diminished.

Demographic characteristics do not influence group cohesion; instead, social support plays a critical role in self-help groups (SHGs). However, both demographic factors and social support require further investigation to explore their association with group cohesion in SHGs.

Regarding SHG management, regular group meetings are necessary, but there is noted observation of delayed appointments and absenteeism. Such delays can lead to feelings of alienation, reduced communication, and trust issues within the group. Group meetings are crucial for team members to share ideas and make decisions collaboratively.

Self-help group members often encourage open communication and address concerns, which can enhance cohesion and foster a positive team dynamic. However, during meetings, discussions often stray from group concerns or extend excessively, potentially affecting coordination.

Management emphasizes awareness of group rules and regulations, with a majority of members knowledgeable about these guidelines. This allows managers to guide based on established rules. The majority of group members value feedback and criticism, with a mutual understanding of the reasons behind such feedback and criticism.

In conclusion, the self-help group exhibits strong group cohesion due to positive relationships among members and effective, transparent management. Decision-making is collaborative with group members; however, the group lacks a common goal that could be shared among its members.

5.1 Recommendation

Based on the above findings, the following recommendations should be considered for future actions:

- It is crucial to establish shared goals among group members to strengthen their bond. During the establishment of the group at the local level (woreda), members can collaboratively define common goals. Government support can be sought to provide technical assistance in setting these common goals.
- Government entities, NGOs, and microfinance institutions should enhance positive relationships among group members by organizing events such as training sessions and increasing access to loans.
- Group members should minimize individual influence to mitigate conflicts within the group.
- Encourage group members to actively share ideas and experiences among themselves.
- SHG management should foster open communication by organizing regular monthly meetings.

- Management of SHGs should create platforms to encourage feedback and constructive criticism.

Implementing these recommendations can potentially enhance cohesion within self-help groups, improve member satisfaction, and facilitate more effective achievement of group objectives.

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Appendix II: Questionnaire

Psychometric questionnaire

Thank you for the opportunity to speak with you. I am _____. We are conducting assessment on the impact of social psychology in group cohesion for the fulfilment of master's in social science study at Addis Ababa university. You have been selected (randomly) for inclusion in the survey. The survey includes questions on topics such as your personal information, the social aspect in terms of group cohesion. The interview will take about 30 minutes to complete. If you agree to participate in this survey, you can choose to stop at any time or not answer any questions you do not want to answer. Your answers will be completely confidential; we will not share information that identifies you with anyone.

Do you understand that you do not have to answer any questions that you do not want to and that you can end the interview at any time?

01: Yes, 02 No – if no re-explain to the respondent until they do understand

Are you willing to talk with us and share your experiences for this survey?

Is consent given? **01 Yes, 02 No** - if no end the survey

Include a signature question in CommCare or leave out if using a paper signature sheet.

Instruction to Enumerator – **If respondent gives consent to take interview, make sure you as the interviewer reads and understands the following:**

I have discussed the proposed research with this participant, and in my opinion, this participant understands the benefits, risks and alternatives (including non-participation) and is capable of freely consenting to participate in this research.

By now continuing with the research, I am agreeing to the above statement.

(if non response insert 99)

| S/N | Questions | Response |
|--|--|---|
| 0. Questionnaire identification | | |
| | Interviewer's Name/Code | [] |
| | Date of Interview | [] |
| 0. Demographic Character | | |
| 1.0 | Age of the respondent | [] |
| 1.1 | Marital Status | 0. Single 1. Married 2. Divorced 3. Separated 4. Widowed |
| 1.2 | Education | 0. Illiterate 1. Basic education 2. Primary school (1-8) 3. High school 4. Vocational school 5. University |
| 1.3 | Family Size | [] |
| 1.4 | How long have you been a member of this self-help group | [] |
| 1.5 | Did your husband support your to be part of the- group | 0. No 1. Yes |
| 1.6 | Did each family member support you | 0. No 1. Yes |
| 2. Group thinking | | |
| Share objectives | | |
| 2.1* | Do you feel the group has a shared purpose or goal? | 0. No 1. Yes |
| 2.2 | If yes, please describe the Goal of the group? | _____ |
| 2.3* | There are positive relationships among the group members. | 1. Strongly agree. 2. Agree 3. Disagree 4. Strong disagree |
| 2.4* | It appears that the individual and group goals are inconsistent. | 1. Strongly agree. 2. Agree 3. Disagree 4. Strong disagree |
| Group norms | | |

| | | |
|-----------------------------|---|--|
| 2.5* | Group members are accepting of variations in each other's culture, customs, habits, and traditions. | <ol style="list-style-type: none"> 1. Strongly agree. 2. Agree 3. Disagree 4. strongly disagree. |
| 2.6* | An unhealthy competitive attitude appears to be present among group members. | <ol style="list-style-type: none"> 1. Strongly agree. 2. Agree 3. Disagree 4. strongly disagree. |
| 3. Individualization | | |
| Interdependency | | |
| 3.1* | Group members influence one another? | <ol style="list-style-type: none"> 1. Strongly agree. 2. Agree 3. Disagree 4. strongly disagree. |
| 3.2* | Problem solving processes are disrupted if one or two members are absent. | <ol style="list-style-type: none"> 5. Strongly agree. 6. Agree 7. Disagree 8. strongly disagree. |
| 3.3* | There is a feeling of unity and togetherness among group members. | <ol style="list-style-type: none"> 1. Strongly agree. 2. Agree 3. Disagree 4. strongly disagree. |
| Share Experience | | |
| 3.4* | Group members usually feel free to share their opinions. | <ol style="list-style-type: none"> 0. No 1. Yes |
| 3.5 | Did the group members are actively share their experience among group members? | <ol style="list-style-type: none"> 0. No 1. Yes |
| 3.6* | Group members usually feel free to share information. | <ol style="list-style-type: none"> 1. Strongly agree. 2. Agree 3. Disagree 4. strongly disagree. |
| Positive group norm | | |
| 3.7* | Problem solving in this group is truly a group effort. | <ol style="list-style-type: none"> 1. Strongly agree. 2. Agree 3. Disagree 4. strongly disagree. |

| | | |
|----------------------|--|--|
| 3.8* | I dislike going to group meetings. | <ol style="list-style-type: none"> 1. Strongly agree. 2. Agree 3. Disagree 4. strongly disagree. |
| 3.9* | The group members seem to be aware of the group's unspoken rules. | <ol style="list-style-type: none"> 1. Strongly agree. 2. Agree 3. Disagree 4. strongly disagree. |
| 3.10 | What are the best norms of the group? | |
| 4. Management | | |
| Communication | | |
| 4.1* | The group members seem to be aware of the group's rules and regulations. | <ol style="list-style-type: none"> 1. Strongly agree. 2. Agree 3. Disagree 4. Strongly disagree. |
| 4.2* | Discussions appear to be unrelated to the concerns of the group members. | <ol style="list-style-type: none"> 1. Strongly agree. 2. Agree 3. Disagree 4. Strongly disagree |
| 4.3* | Group members are receptive to feedback and criticism | <ol style="list-style-type: none"> 1. Strongly agree. 2. Agree 3. Disagree 4. Strongly disagree |
| 4.4 | How well do you think members listen to each other during group discussions? | <ol style="list-style-type: none"> 0. No 1. Yes |
| Fairness | | |
| 4.5* | Most group members contribute to decision making in this group | <ol style="list-style-type: none"> 1. Strongly agree. 2. Agree 3. Disagree 4. Strongly disagree |
| 4.6* | Group members usually feel free to share their feelings | <ol style="list-style-type: none"> 1. Strongly agree. 2. Agree 3. Disagree 4. Strongly disagree |
| 4.7* | Many members engage in different activities in this group. | <ol style="list-style-type: none"> 1. Strongly agree. 2. Agree 3. Disagree 4. Strongly disagree |
| Group Size | | |

| | | |
|------|---|-----------------|
| 4.8* | Did you think the amount of group members is enough | 0. No 1. Yes |
| 4.9 | If No, did you think it should be reduced? | 0. No 1. Yes |
| 4.10 | By how much | [] |
| 4.11 | If No, did you think it should increase | 0. No 1. Yes |
| 4.12 | By how much | [] |

Thanks very much for your time!!

Appendix III: qualitative questionnaire

FGD & KII Questionnaire for Group Cohesion assessment in Self-help Group

Introduction

Thank you for participating in this assessment. Your feedback is valuable in helping us understand the level of cohesion within our self-help group. Please answer the following questions honestly and to the best of your ability.

Section 1: Group Identity and Belonging

1. How long have you been a member of this self-help group?
2. What motivated you to join this group?
3. How would you describe the sense of belonging you feel within the group?
4. Do you feel a strong connection with other members of the group? Why or why not?

Section 2: Group Communication and Interaction

5. How would you describe the communication among group members?
6. Do you feel comfortable expressing your opinions and ideas within the group?
7. How do group members support each other in times of need?

Section 3: Shared Goals and Values

8. What common goals or objectives do you believe the group is working towards?
9. Do you feel that the group shares similar values and beliefs?
10. How do shared values and goals contribute to the cohesion of the group?

Section 4: Group Activities and Engagement

11. How often do you participate in group activities and meetings?
12. What role do group activities play in strengthening relationships among members?
13. Are there any specific group activities or initiatives that have helped build cohesion within the group?

Section 5: Leadership and Decision-Making

14. How would you describe the leadership within the group?
15. Do you feel that all members have a voice in decision-making processes?
16. How does the leadership style impact the cohesion of the group?

Section 6: Overall Perception of Group Cohesion

17. On a scale of 1 to 10, how would you rate the overall cohesion within the group?
18. What are the strengths of the group in terms of cohesion?
19. What are the areas where the group can improve in terms of cohesion?

Please share any additional thoughts, suggestions, or feedback you have regarding group cohesion within our self-help group., suggestions.