

Running Head: WOMEN PARTICIPATION IN SELF HELP GROUP

Women Participation in Self Help Group and its Contribution to Women Empowerment: The
case of Jerusalem Children and Community Development Organization Bishoftu project

by

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A Thesis Submitted to Addis Ababa University School of Social Work in Partial Fulfillment of
the requirements for the Master Degree in Social Work

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Addis Ababa University

June 2015

Abstract

The purpose of this research was to assess the contribution of women participation in self-help groups to empowerment. Lack of sufficient research in the area led to information gap that hindered the promotion of the concept in the country. This research tried to fill this gap by providing additional knowledge about the contributions of SHG in the process of empowering the poor women. Case study design was used with the study population being drawn from registered women SHGs in Bishoftu town and respondents were only the registered members. The sample of SHG studied was drawn from the thirty (30) SHGs registered. The sample size of ten (10) SHGs was identified through systematic random sampling. The study used in-depth interview and data captured using semi structured questionnaire. Quantitative data collected was analyzed using SPSS expressed in frequencies and percentage and coded according to research objectives and presented using tables and figures. The SHG has improved the saving culture of the respondents through making it compulsory for all to save and encouraging members to increase their savings and reinvest them in entrepreneurial activities. The study noted that by participating in SHG the respondents were able to access revolving project loans with easy and access better amount of loan as compared to pre SHG period. Most respondent were able to attend training after joining SHG which had an impact in enabling them increase asset, improve book keeping, spend wisely, and diversify investment. NGOs were noted to be the major organizers of trainings and GOs involvement was limited on providing training halls. There is a need to train SHG members and its leaders on organization skills, leadership skills and strategic management skills so that they can transform these grass root organization to another level.

Dedication

This project is dedicated to all those women in self-help group who have gone through difficult times in their lives. It is time that the world listens to your voices and cries, then allow you to be creative, ambitious, successful and above all being in control of your own destiny. I wish that God can give them strength and energy as they pursue knowledge.

Acknowledgments

I would like to thank my almighty GOD who has been walking with me all this time and who is the source of my power and strength in every single days of my life.

This thesis would not have been possible without the love, support, and encouragement I received from my mother Adanech G/yes. Only now I am beginning to realize how much my mother sacrificed so that I could attend my studies. I do not have words to adequately describe my deep gratitude for all she has provided me, though I hope to show her in the years to come.

I am also thankful to my sisters and brothers Messo, Ashu, Abi, Biruk, Tarik and my little sister Lamrot for her love and care.

I have benefited greatly from the advice and comments of Dr Dessalegn Negeri. I saw in him a tremendous desire to learn and understand, and a wonderful fascination with social work. I am truly indebted to him for fostering the same pursuit and fascination in me and, of course, for his assistance and advice during my time as his student.

I am extremely grateful for the study participants who were so kind, cooperative and inspired to give the needed information for the study which has been of supreme importance for the successful accomplishment of the study.

My heartfelt thanks and appreciation also goes to JeCCDO staff for their support during the process.

Finally, I would like to thank all my friends for those fun and fascinating time we had while assisting me with ideas and comments.

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Acronyms

ABCD-----Asset Based Community Development

BBS-----Basic Business Skill

GOs-----Governmental Organizations

IASSW----- International Association of the Schools of Social Work

JeCCDO-----Jerusalem Children and Community Development Organization

MDGs-----Millennium Development Goals

NGOs-----Non-Governmental Organizations

SHGs-----Self Help Groups

UNIDO-----United Nation Industrial Development Organization

Chapter One

Introduction

1.1. Background

Self-help groups (SHGs) are a group of ten to twenty members organized to help each other financially, socially and emotionally. Every person can contribute for the development of his or her country if there are some amenities or opportunities which guide the individual to develop his or her capability. Self-help groups can provide one of these opportunities that empower individuals to cope up with their economic and social challenges so as to help themselves and contribute for the development of their country (KNH, 2008).

The idea of SHG is bringing perceptible change in different dimension of the societies' life in most countries of the world (Swamy & Tulasimala, 2013). This program is also believed to bring fathomable change in Ethiopia as well. Jerusalem Children and Community Development Organization have been working on this program in different cities and towns of the country for the last few decades.

The concept of SHG is first introduced by Laureate Mohamed Yunus in Bangladesh and nowadays it touched the greatest part of the world (Narang, 2012). The purpose of the groups is enabling the group members to come together and combine their resource in order to access low-cost financial service with a process of self-management and development. They can be formed and organized by authorized institutions or sometimes they can be formed by the common interest of individuals living in the same life condition. The group members save a certain money together for some period of time that can be used as loan so that they can engage in different small business activities to improve their

economic life and living conditions. Beyond this they help each other during stiff problems by establishing strong social network among the group members. Nevertheless, the vital purpose of the SHG program is to pave the way to access credit in order to help the members to fight against poverty (Narang, 2012).

According to United Nation Industrial Development Organization, in 2003 women consist of three-fifths of the world's population. Their poverty level is worse than that of men as clear gender disparities in education, employment opportunities and decision making power exists. The need of women empowerment is a requirement for sustainable development, pro poor growth and the achievement of all Millennium Development Goals. When women empowerment is put into practices it will allow women to have more equitable access to assets and services which in turn strengthen women's rights, increase agricultural productivity, reduce hunger and promote growth (Rogerson & Hewitt, 2009).

Most third world countries are developing various approaches to enhance their economic growth. The most common method is the bottom up approach where the community develops their own approach to empower themselves. In India SHG approach has been tapped by the government through the National Bank for Agriculture and Rural Development program as it has strong grass root network (Das, 2012).

The Self Help Group (SHG) brings together community members who have volunteered to organize themselves in to a group to free themselves from poverty. The first step they usually take to eradicate poverty is through mobilizing their financial resource in form of individual savings. These savings are then loaned to members as capital (Vetrivel & Mohanasundari, 2011). Self Help Group (SHG) is usually formed with the ultimate goal

of enhancing its members' economic empowerment process through recognizing and building its members capabilities.

The Self Help Group (SHG) is a development approach aimed at addressing socio-economically marginalized and destitute groups of the community. This approach is based on two basic principles (Vetrivel & Mohanasundari, 2011). Every human being has tremendous, God given potential. This potential can be unleashed when conducive environment is created and as an individual the poor are voiceless, powerless and vulnerable. By bringing them together as a homogenous collective aware of their rights, they have tremendous strength.

According to Vetrivel & Mohanasundari the ultimate goal of the approach is creating a "fair and just world", a world where all rights are respected to each and all human beings and equal opportunities to all sorts of resources are given to all human beings for their holistic development. It tries to reverse unjust power relationship between the minority haves and majority have-nots.

For this end, people establish their basic institutions through self-help group followed by the network of these basic institutions. In both cases, the size should be manageable and allow their full and democratic participation in all decision making processes. The approach adapts rotational leadership style. The institution may' grow vertically. The vertical institutional growth is necessary as there are issues that may not be solved by the lower institution. Horizontally, however; the linkage and networking with important and relevant individuals, institutions, organization and agencies will take place at SHG, cluster level association and Federation level (Vetrivel & Mohanasundari, 2011).

At all levels of the institutions, there is regular meeting. On SHG meetings, financial matters like regular saving, internal lending, and income generating activities raised and social issues like children issue, health, family planning, village level development, and mutual support are discussed. The approach is relatively low cost and brings more sustainable change. The direct involvement of target group members in planning, implementation and monitoring their progress ensures the above points. By large, SHG development approach is an alternative development approach that focuses on the process of economic, social and political transformation of the targeted community.

1.2. Statement of the Problem:-

Lack of collateral security, need of small-sized loans which is expensive, high bank transaction costs and financial dependence have been the major hindrance to women empowerment (Vetrivel & Mohanasundari, 2011). The need to create a grassroots organizational base to enable poor women come together, analyze their issues by themselves, and fulfill their needs has been strongly advocated in countries like Indian, Bangladesh, and Pakistan (Vetrivel & Mohanasundari, 2011).

Women are disproportionately impacted by extreme poverty, unemployment, drained living environment, social injustice, discrimination and other life insecurities. Among these, gender inequality can be mentioned which is manifested in terms of literacy level, education attainment, working status, type of earning for work, occupation, access to media, age at first marriage and fertility preference. Women are seriously disadvantaged in terms of these variables (ESPS, 2008). Gender discrimination, sexual harassment and violence, undermining women's ability and under representation are the major problems in Ethiopia. In addition, lack of empowerment programs and trainings lead women to

accept these traditional and other oppressions coming from different organizations and from the society as a whole (ESPS, 2008).

Therefore, women are the main target population for some organizations such as JeCCDO, which are working on SHG program. Further, MDG (Millennium Development Goal) also emphasized on this issue. Among the eight goals; the third goal focuses on promoting gender equality and empowering women intending to eliminate gender disparity in all education levels by 2015. Ethiopia accepted this agreement to promote gender equality and improve the lives of women (UNDP, 2006).

Women in Africa work both in and outside home but this did not able them to get enough payment because, lack of access to education reduced the access of high wage jobs and employment opportunities are low for women (MDG, 2013). The report under goal three of MDG, “promote gender equality and empower women” indicated that women’s non-agriculture employment is lower in Africa and more than 60 per cent of female workers are engaged in risky jobs and are vulnerable for different hazards, while wage rates for men and women are still unequal in many African countries.

In Ethiopia, women passed through difficult and stiff cultural and traditional systems in their economic, social, political and other aspects of their life. However, nowadays some of them are accessing different opportunities to empower themselves and to explore their capabilities to contribute for the development of the society. It is commonly said that empowering women is empowering the society as a whole. Understanding this, MDG put eradicating extreme poverty and hunger as its first goal and promoting gender equality and empowering women as a third goal to be achieved by 2015.

However, some reports indicate that it is going to be challenging to achieve these goals in the coming 2015. For instance, the MDG report of 2013 put that the annual average decline of poverty is lower in East, Southern, West and Central Africa compared to other regions of the continent. According to the report, the slow pace of poverty reduction in Africa is because of its lower economic growth elasticity of poverty than the other regions and as a result, the number of people in extreme poverty (less than \$1.25 per day) increased in East, Central and West Africa over 1990-2010, from 289.7 million to 413.8 million.

Thus, all the above factors such as the underrepresentation of women, their engagement in hazardous jobs, low monthly income etc... have certain direct or indirect contribution for the slow pace of African development specially in East, Southern, West and Central regions of the continent. Therefore, it is believed that there is a great need of sustainable development activities such as empowerment, advocacy, entrepreneurship trainings, and increase literacy rates to alleviate poverty and improve the life condition of people who are living below the poverty line. So it is invaluable to bring holistic change or transformation in the life of the society. In line with this, SHG is one of the best development strategy which is intended to promote the total development of women economically, socially, politically and culturally (Gordon, 1996).

However, there is no enough research conducted in this area to understand the contribution of SHGs for the development of poor community and the country as a whole. Yet, there are few researches conducted in other towns of the country but they are focused on the general assessment of the SHG project, the attitude of SHG beneficiaries and its main services given for the beneficiaries. Moreover, they are out dated because they

are conducted before eight and ten years ago. Hence, lack of sufficient research in the area led to information gap that hindered the promotion of the concept in the country. This research tried to fill this gap by providing additional knowledge about the contributions of SHG in the process of empowering the poor women.

1.3.Purpose of the Research

The purpose of this study is to find out contributions of self-help groups in the lives of poor women in Bishoftu town where JeCCDO is undertaking community development programs. In addition, it identified further or alternative ways that the program will operate more efficiently for the future.

1.4. Research Questions

- How women savings in the Self Help Group lead to empowerment?
- How the loans taken by women from Self Help Group facilitate empowerment?
- How do Self Help Group trainings enhance women empowerment?

1.5.Objectives of the Study

1.5.1. General Objective

- To explore the contribution of women participation in Self Help Groups on their empowerment.

1.5.2. Specific Objectives

- To evaluate contribution of women savings in Self Help Group in enhancing empowerment.
- To assess the contribution of loan taken by women from Self Help Group in facilitating their empowerment.

- To describe the contribution of Self Help Group trainings in enhancing women empowerment.

1.6.Theoretical Framework

In the process of holistic development, empowering individuals to use their own asset is invaluable. Self-help groups are one of the effective program that enable individuals to come together and use their assets collectively. It stresses on the utilization of already available resource within the community such as household daily extra consumption, individuals' and group skill, social network and the like. There are numerous theories and approaches that can be employed to guide this study.

Asset based community development (ABCD) approach is the best and effective way to achieve development plan rather than focusing on the feeble side of the community (Haines,2009). It emphasizes on the communities' and individuals' strength and available resources such as natural gifts, property, stocks, bonds, cash, skills, commitments, social network, wage and so forth. According to Butterfield, Kebede and Gessesse (2009), ABCD is not the only method for community development rather, it is a bottom-up approach or community driven development that involve capacity building, community organizing and the using of appreciative inquiry applied in community economic development. So, the concept of Self-help group fits with that of ABCD model. Therefore, it will be used as the main guiding tool of this study.

Social capital theory is also relevant for this study since it gives emphases on the social bond or network based on different features of social, cultural and economic life of a given society. According to (Hustedde, 2009), social capital is a collection of capitals inherent to social relations including trust, norms, and networks, normally associated with confidence

in communal institutions, civic engagement, independent economic development and the whole community well-being and contentment. People who engaged in community development activities emphasize on the quality of social relationships and its importance to build solidarity and effective community initiatives (Phillips & Pittman, 2009). So, social capital built through the relationship of people can be used as a resource for different development initiatives among the community. In this regard Ethiopian society has a trend or tradition of utilizing social capital or social support systems known as ‘equb’, ‘eddir’, ‘mahiber’ in almost all part of the society and ‘debo’ in some rural part of the country. These social institutions and traditionally established social networks of the society are helping the society to share experiences and solve problems easily and in an organized manner.

1.7. Hypothesis of the Study

Based on the above objectives the following hypothesis is formulated. The researcher predicted that participation in SHG enhances empowerment of women.

1.8. Significance of the Study

According to International Federation of Social Work, the main objective of social work is focused on problem solving and change to address disadvantaged groups of the society economically, socially, politically, legally or culturally (IFSW & IASSW, 2004). So, this study stressed on the members of the community who were disadvantaged economically, politically and socially in the past and it assessed and found out their progress after they joined SHGs.

Hence study is expected to provide alternative suggestions and/or appropriate policy measures that are viable to enhance women empowerment. The findings of this study will

be used to spur women participation in economic growth and enhance empowerment. The study may also help Governmental and Non-governmental organizations participating in the promotion of women empowerment to produce an alternative idea and supports future policy making.

1.9. Scope of the Study

The study was confined in the selected sites of the project in Bishoftu. The project is undertaking its programs in three kebeles. The study also did not considered the other project sites of the organization programs beyond Bishoftu. This research is limited to analyzing contribution of participation in Self-Help Groups (SHG) on women empowerment in selected areas of Bishoftu town.

1.10. Limitations of the Study

This study only assessed internal factors which enhances economic empowerment and excluded external factors of the SHG. Some of the respondents suffered recall bias.

The other apparent limitation of the study was understanding empowerment with three variables specifically saving, loan and trainings. Scholars wrote community empowerment could not be guaranteed through a project at a period of time. Rather it can be achieved through time taking process with introduction of different projects with full participation of the community. The complexity of empowerment and the limited research material on the current conditions of Self Help Group in Ethiopia made the research process limited to support the research findings.

1.11. Operational Definition of Terms

Poor women: economically destitute women who are challenged to fulfill at least the basic life necessities such as cloth, shelter, enough food and pure water.

Women Empowerment: enabling women to use their natural gift, talent and potential in order to cope up with their economic, social, spiritual and political challenges.

Community development: is a planned action to bring change and improvement in every facets of the community's life.

Self-Help Group: a group of ten to twenty destitute people who are organized to change their economic, social and political life and to help each other during different problems financially, by saving some amount of money for both economic advancement and for accidental problems and emotionally, through their strong social bond among the group members.

Holistic Development: positive change in every facets or dimensions of the societies' life such as economic, spiritual, social, traditional, emotional, cultural and so on.

SHG Leaders: are group members who serve the group voluntarily without having any payment or benefits, such as by facilitating the meetings of the group, leading the discussion, participation in the decision making process and the like.

kebele: is the smallest political or government administrative unit in the hierarchical system.

Chapter Two

Review of Related Literature

2.1. Introduction

Economic independence is becoming crucial issue in the world. Most developing countries are trying to level the playing field so that women who have been neglected for a long time can contribute to this economic independence (Kabeer, 2005). In fight against poverty, Indians have adopted grass root approach through Self Help Group where

members own up their problems and find solution to them through active participation in Self Help Group activities (Ranjula & Yang, 2012). This SHG approach is gaining popularity in Kenya among women, and the government has encouraged them to register. It has enabled women adopt a grass root approach in finding solution to their problems. The saving culture, regular meeting and training attendance are the key pillars advocated by SHG. This in turn has enabled its members' access loan which has enabled them start entrepreneurial activities. Thus, this concept plays a pivotal role in poverty eradication and economic empowerment.

2.2. Women Participation in Self Help Group

Self Help Group (SHG) is a small group of people ranging from 10 to 20, from rural, semi urban and urban areas, who come together with the intention of solving their common socioeconomic problems through regular savings and having access to credit, which in turn leads to the generation of livelihood and assurance of certain degree of self-sufficiency among the members (Panda, 2009).

Every SHG has its own principle and values; members' active participation is the key principle which cuts across most SHG as indicated in the literature. Participation has no universally agreed definition it varies with authors depending on the context in which it occurs. In the context of empowerment, different authors have given different definitions. Accordingly participation defined as 'collective efforts to increase and exercise control over resources and institution on the part of groups and movements of those previously excluded from control' (Westergaard, 1986, p. 14). The World Bank defines participation as 'a process through which stakeholders' influence and share control over development initiatives, and the decisions and resources which affects them' (The World Bank 1994).

Chowdhury in his definition of participation, emphasize the need to involve a significant number of persons in situations or actions that enhance their well-being, for example, their income, security, or self-esteem (Chowdhury & Gilbert, 1996). The definition of participation according to Mishra is found to be comprehensive; it refers to the collective and continuous efforts by the people themselves in setting goals, pooling resources together and taking actions which aim at improving their living conditions (Mishra et al., 1984).

From the literature reviewed most scholars agreed that participation is a means and an end state (Asnarulkhadi, 1996; Bagherian, et al, 2009). When viewed as a means it is seen as a process of achieving set objective or goal through use of local economic and social resources to achieve predetermined targets. Participation as an end is an active process in which the participants take initiatives and actions that are stimulated by their own thinking and by deliberations over which they exert effective control.

According to Asnarulkhadi participation as an end in itself focuses on participation as a process in which people are directly involved in shaping, deciding, and taking part in the development process from the bottom-up perspective (Bagherian, et al., 2009). Participation in most situations has been assessed in quantitative aspect for example through head counts of participants in meetings and trainings. Though the physical presence is an indicator of participation the attendance may have no commitment to what is being undertaken. Thus there is the need to visualize participation in three aspects i.e. who participated, why they participated, and how they participated (Uphoff, 1998).

Participation in SHG is usually taking active role in group core activities and occasional activities. Core activities include attending meetings, regular savings, credit recovery, activities relating to lending and borrowing. Non-core internal activities include

participating in trainings, exchange visits, electing office bearers, participating in community events such as addressing social issues health and sanitation issues, water, children issues(Sabhlok, 2006).

2.2.1. Participation in Meetings

According to Das (2010) in India Self Help Group (SHG) organizes frequent meetings either weekly, fortnight or monthly. The meetings are used by members to discuss, reflect on and find solution to socio economic issues of the group; the platform is also used to transact group business. Members' physical presence is very critical and a register of attendances is kept, absenteeism attracts fines. The group officials also maintains minute book where they record all meeting proceedings. The meetings core activities include members making their savings, repayment of loans, and payment of fines and dispatch of loans. These savings are recorded in collection register. After collecting the members' savings, it is usually taken to bank and deposited in group account. During the meeting, members with loan from the group make their repayment. Members who frequently miss to attend meeting pay fines (Vetrivel & Mohanasundari, 2011).

During the meetings, members review on loan application and the amount to be loaned to applicants. Admission of new members and how to release those who want to resign, taking disciplinary action against members who misbehaved is also discussed. Other critical activities to enhance group cohesion are discussed; these include activities such as, undertaking community activity, taking up common economic activity to build up group income, and organizing for trainings. Trainings are important in development of SHG members. They equip them with essential skills such as entrepreneurships, how to record

and maintain accounts. The trainings venues are usually where members hold their meetings this is to aid in achieving high attendance (Vetrivel & Mohanasundari, 2011).

2.2.2. Participation through Making Savings

Self Help Groups has given urban women whom most of them live below a dollar a day an opportunity to secure their tomorrow by putting a coin a side from their hard earned money. The SHG gives women opportunity to save regularly, access formal savings institutions and also participate in management of these savings. Members are required to make frequent savings as possible they are then recorded in a savings register (Vetrivel & Mohanasundari, 2011).

2.2.3. Participation through Taking Loans

Most Self Help Groups are formed by members who are in need of credit but lack collateral security to access bank loans. Participation in SHGs has improved woman's access to credit, through pooling their financial resources in form of savings which is usually done either weekly or monthly (Das, 2012). These savings are crucial in two aspects. First part of the saving are loaned to members, the second part are kept in the account and can be used to access bank loans. A loan register indicating members with loan and their status in regard to repayment is kept by the group officials but can be assessed by members (Jothi, 2010).

2.2.4. Indicators of Participation

From the literature reviewed, indicators of participation were involvement in Self Help Group activities such as attending meeting and trainings, making savings, taking loan. Some tangible evidence of attending meetings includes attendance register and minute books. To access participation in savings and loans, members group register indicating

their weekly savings and loans issued are some of the indicators (Uphoff, 1998; Vetrivel & Mohanasundari, 2011).

2.3. Women Empowerment

The subject of empowerment of women has becoming a burning issue all over the world since last few decades. Many agencies of United Nations in their reports have emphasized that gender issue is to be given utmost priority. It is held that women now cannot be asked to wait for any more for equality.

Inequalities between men and women and discrimination against women have also been age-old issues all over the world. Thus, women's quest for equality with man is a universal phenomenon. What exists for men is demanded by women?

They have demanded equality with men in matters of education, employment, inheritance, marriage, politics and recently in the field of religion also to serve as cleric (in Hinduism and Islam). Women want to have for themselves the same strategies of change which menfolk have had over the centuries such as equal pay for equal work. Their quest for equality has given birth to the formation of many women's associations and launching of movements.

A long struggle going back over a century has brought women the property rights, voting rights, equality in civil rights before the law in matters of marriage and employment. Women are playing bigger and bigger role in economic field: as workers, consumers, entrepreneurs, managers and investors. According to the report of The Economist 2006, 'Women and the World Economy', in 1950, only one-third of American women of working age had a paid job.

They are increasingly and gradually seen marching into domains which were previously reserved for males (police, driver's army, pilots, chartered accountants, commandos). In spite of their increasing number in every field, women still remain perhaps the world's most underutilized resources. Many are still excluded from paid work and many do not make best use of their skills (The Economist, 2006).

The rapid pace of economic development has increased the demand for educated female labor force almost in all fields. Women are earning as much as their husbands do, their employment nonetheless adds substantially to family and gives family an economic advantage over the family with only one breadwinner. This new phenomenon has also given economic power in the hands of women for which they were earlier totally dependent on males. Economically independent women feel more confident about their personal lives.

Hence, they are taking more personal decisions, for instance, about their further education and marriage. More and more women want freedom of work and control their own reproduction, freedom of mobility and freedom to define one's own style of life. It is contended that freedom leads to greater openness, generosity and tolerance.

Economic independence of women has also affected the gender relationships. New forms of gender relationships (live-in relationship is challenging the long-rooted conception of marriages as a permanent arrangement between families and communities. In traditional marriages the relationships were hierarchical and authoritarian. The modern conjugal relationships are based on freedom and desire rather than convention. People's attitudes about marriage are also changing.

2.4. Economic Empowerment

Though there is no universally agreed definition of empowerment and how to measure it in the literature reviewed, Kabeer's definition is found to be a comprehensive one.

According to her women's empowerment refers to the process by which those who have been denied the ability to make strategic life choices acquire such ability. This ability to exercise choice incorporates three interrelated dimensions: resources which include access to and future claims to both material and social resources; agency which includes the process of decision making, negotiation, deception and manipulation; and achievements that are considered outcomes (Naila Kabeer, 2011).

In the literature reviewed most scholars seem to agree on four major aspects which cut across most of definition given on empowerment. Those to be empowered must have at first been disempowered such as the case of women who are relatively disempowered compared to men.

The need to get empowered must be from within, the third parties can only facilitate this process through creating conditions favorable to empowerment. Empowerment need to include a sense of people making decisions on matters which are important in their lives and being able to carry them out. Reflection, analysis and action are involved in this process which may happen on an individual or a collective level. There is some evidence that while women's own struggles for empowerment have tended to be collective efforts, empowerment-orientated development interventions often focus more on the level of the individual. Finally empowerment is an ongoing process rather than a product. There is no final goal. One does not arrive at a stage of being empowered in some absolute sense.

People are empowered, or disempowered, relative to others or, importantly, relative to themselves at a previous time (N. Kabeer, 2005).

Economic empowerment it's the expansion of individual choice and capacities for self-reliance in terms of having access to and control over the means to make a living on a sustainable and long term basis, and receiving the material benefits of this access and control. It also involve broadening their skills and knowledge (N. Kabeer, 2005). Various studies conducted have focus primarily on quantitative aspect in measuring economic empowerment. These include increase in access to credit, increase in business income, ability to save, participation in decision making, asset creation and increase in expenditure, improved health care and nutrition (Moon, 2011; Ranjula & Yang, 2012).

2.5. Impact of Women Participation in SHG on their Economic Empowerment.

Women participation in Self Help Groups (SHGs) has helped women to secure their tomorrow through regular savings. It has also given opportunity to asset less women with no collateral security to assess bank loans. SHGs through its regular trainings and meetings have built members capacities such as entrepreneurial skills, financial management and marketing skills (Bali Swain, (2009); Vetrivel & Mohanasundari, 2011).

2.5.1. Impact of Savings on Enhancing SHG members' Economic Empowerment.

The saving culture is one of the key pillars of SHG; members are usually required to make an agreed amount of saving within a given time. These savings have empowered SHG members in many ways. It has enabled members' access loan from both the group and bank. Individual members can withdraw part of their saving to buy assets or start an

income generating activity. The saving acts as buffer against unforeseen happenings such as illness, business losses (Padala, 2011).

Various studies conducted has proved this culture to be in existence, most SHG bank linkage programs shows a good portfolio of their deposits are from savings drawn from SHG. A study conducted by Urmila, shows that savings of women SHGs linked with banks was 76.4% of total SHG in March 2010 (Moon, 2011). Panda and Reji in their studies further ascertained this saving culture and its impact such as enabling women to own assets such as land, houses, movables assets such as vehicles, tractors (Panda, 2009).

The accumulated savings are very crucial to the group in two aspects. The first portion of the savings is issued to members as loans especially during initial stages of group, here members agree on the interest, repayment period, and maximum loan; for new members' small loans are advanced to them and repaid within short duration. Secondly, in mature stages the group can use the savings to access loan from banks. Studies conducted by Moon and Jothi noted that a good loan portfolio in banks are made to SHGs, these was attributed to financial discipline shown by members by making regular loan repayment (Jothi, 2010; Moon, 2011; Vetrivel & Mohanasundari, 2011). Thus SHG concept has enable women access loan from the group with little interest and no security as collateral.

2.5.2. The Impact of SHG Loans on Enhancing Economic Empowerment

The loans advanced to members by Self Help Group have been instrumental in micro enterprise development such as income generating activities. Some members have used the loan to start business; some use it to scale up the existing business, others use it to add a new business (Suguna, 2006). Loans have enable women to own assets, for example in the World Bank report 2008, it found out that for every 10% increase in borrowing by

Grameen bank it had led to an increase in women non-land asset by 2%. A study conducted by Mohanasundari noted that the loans from SHG has enable them purchased paddy, start cow rearing, petty business, purchased van, opened tea shop, leased land, taking up collective projects (Vetrivel & Mohanasundari, 2011).

2.5.3. The Impact of SHG Meetings and Trainings in Enhancing its Members' Empowerment

The successes of members businesses are attributed to groups' regular meetings and trainings where members gain skills and share business experiences which help them to overcome day to day hurdles. It has also helped members without any experience of running a business who are usually nervous and wary of starting their own business, to overcome such fear (Subramaniam, 2012). Self Help Group (SHG) has also improved technical and practical skills on entrepreneurship through training exposed to members and sharing of businesses experiences (Das, 2012). This has enhanced managerial skills such as; planning; decision making, ability to facilitate a group meeting and managing the enterprise. It has also increase articulation abilities such as self-confidence and self-esteem. There has also been a boost in the entrepreneurship qualities such as risk takers, creativity, novelist; resourceful (Panda, 2009).

A study conducted by Swain noted that women after joining SHG were able to resolve conflict among themselves in the group even without the leaders. Members can openly express their opinion without fear of criticism (Ranjula & Yang, 2012). In another study conducted by Swain, Wallentin and Varghese they found out that the training of members provided by the SHG program has enhanced their entrepreneurship skills as well as their ability to perceive and process new information, evaluate and adjust to changes,

which has in turn increased both their productivity and self-confidence (Bali Swain and Wallentin, 2009; Bali Swain and Varghese, 2009).

2.6. Challenges Facing Self Help Groups

Though Self Help Groups (SHGs) have contributed in enhancing women empowerment, some gaps were noted during the literature review. Some of capacity gaps facing SHG include both the internal factors which are within their control and also the external factors which are beyond their control (van Kempen, 2009). The most common internal factors are the management and the technical skills. The management skills include lack of governance structure, strategic plan, financial management, constitution, and poor monitoring and evaluation tools. The technical skills include poor marketing skills, accounting skills and financial planning skills. A study conducted by Mukherjee and Purkayastha noted some of the group business, despite producing excellent quality products, suffered huge inventories due to poor marketing strategy as a result of lack of brand identity of their produce, and poor distribution network (Mukherjee & Purkayastha, 2011).

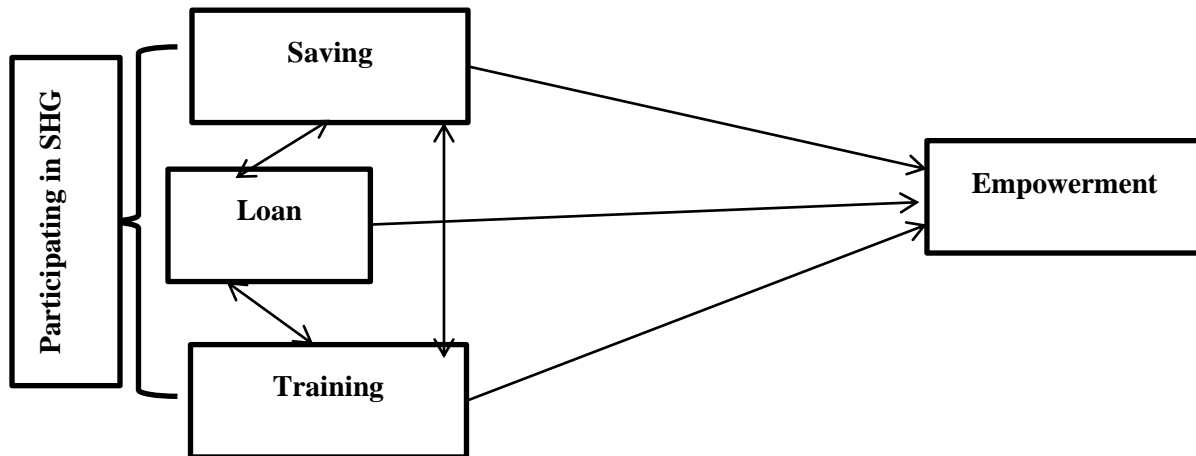
Some of the external factors include lack of control over policies making such as to gap exploitative markets, enable them have access to good roads, friendly bank lending rates. The greatest absurdity is that most government officials who make these policies are thousands of miles away continually shaping new solution to problems they have never experienced for the people whom they have never consulted and thus some of the policies developed to alleviate the poor do not work (Durning & Institute, 1989).

With the growing competition there is a need to equip Self Help Groups members with technical skills such as marketing, entrepreneurial, and financial planning to stand the test of time (Das, 2012).

Self Help Group (SHG) has proved to be a good grass root approach to poverty eradication by the community. Most government and NGOs have notice this approach, and wants to override in these structures without undergoing necessary restructuring and re-orientation to suit the structure. For example some NGOs who want to supplement the group loan through aid end up burdening the group with a lot of paper work such as proposal, budget, work plans, prior approval of aid without building their capacity to on those areas. This may lead to delay which may not much community priorities.

2.7. Conceptual Framework

Figure1: Conceptual Framework



The findings of the study will be analyzed based on this conceptual frame work. It was adopted from Interdisciplinary Journal of Contemporary Research in Business 2013 vol 5. This conceptual frame work helps to view the research problem and the relationships of the concepts that are included in the study such as empowerment of poor women, contributions of SHGs.

The saving culture is one of the key pillars of SHG; members are usually required to make an agreed amount of saving within a given time. These savings have empowered SHG members in many ways. It has enabled members' access loan from both the group and bank. Individual members can withdraw part of their saving to buy assets or start an income generating activity. The saving acts as buffer against unforeseen happenings such as illness, business losses (Padala, 2011).

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enterprise. It has also increase articulation abilities such as self-confidence and self-esteem. There has also been a boost in the entrepreneurship qualities such as risk takers, creativity, novelist; resourceful (Panda, 2009).

A wider range of studies showed that SHGs play a great role in contributing for the empowerment of poor women in different dimensions of their life. Among these, Rowlands (1998) as sited in (Tasli, 2007), put three major contributions of SHGs in empowering poor women as personal empowerment (developing a sense of self and individual confidence and capacity), collective empowerment (empowerment which is achieved as a result of the cooperative work with group) and empowerment in close relationships (women's experiences with their immediate family members). This study explores the socioeconomic contributions of SHGs in the process of poor women empowerment.

Chapter Three

3. Methodology

3.1. Study Design

This study focused on capturing the socio-economic characteristics such as demographic data, economic status, social benefits, and entrepreneurial activities of members of different self-help groups. Therefore the study adopted mixed research method where both qualitative and quantitative data were used for the research process and the researcher employed exploratory approach in organizing the research findings.

As mentioned earlier, the objective of this research is to explore the economic and social contribution of self-help groups on the life of poor women by gathering primary and secondary data from the selected kebeles of Bishoftu town. It was very important to use a variety of quantitative and qualitative methods in order to collect comprehensive data such

as open and close ended questions, in-depth interview, observation and document review. It also helps to get detailed information to explore and understand the main achievements of the group members (Creswell, 2009, p. 73).

The selected study design is case study, since the study is focused in only JeCCDO program office in Bishoftu. So, the participants of the study were interested in exploring and describing the impact of the project in their economic, social, emotional, cultural and political life. The rationale for choosing a case study is with the intention of intensely explore the contributions of SHG program by using various kinds study mechanisms. This was in line with Yin whereby case study is to study a case with clear boundaries which the researcher explores a bounded system (a case) or multiple bounded system (cases) overtime through detailed and in-depth data collection involving multiple sources of information (observation, interviews, audiovisual materials and documents and reports) and reports a case description and case-based themes (Yin, 2003).

3.2. Participants of the Study

In selecting the participants of the study, group maturity and members' period of stay in the group were critical factors considered. Target populations were thirty (30) SHGs and its 500 registered members who participated in SHG in a regular basis for 2 years and above in Bishoftu town. The 500 registered members were the total number of members from the 30 Self Help Groups.

3.3. Sampling Techniques

A list of women Self Help Groups (SHGs) was obtained from the JeCCDO Bishoftu office. Self Help Groups (SHGs) with 2 years and above was purposely selected and women with 2 years participation in the group were sampled; the choice of 2 years bracket

was to analyze the SHG contribution to empowerment since it is highly correlated with the time of involvement in SHG.

The research focused on those SHG members who benefited from participating in SHG and only those that explored empowerment from the perspectives of women participants in self-help group programs. There must be at least one variable from the defined empowerment outcome categories (economic, socio-cultural, interpersonal, legal, political, and psychological). Accordingly, the sample was justified as appropriate to search for patterns that occur in consideration of empowerment of women who had gone through changes in their lives as a result of participating in SHG.

Regarding accessing the participants, Jerusalem Children and Community Development Organization (JeCCDO) which is advocating SHG in the town was approached and collaborated for easier gathering of informations. Respondents were informed and schedules were set together accordingly.

3.4. Sample Size

3.4.1. The Qualitative Sample Size

The sample SHGs in the study were identified through systematic random sampling every 3rd group was sampled until the desired sample size of 10 groups attained which is 33.3% of 30 SHG. For the in-depth interview part, two members from each ten SHGs were randomly selected with a total of 20 individuals were participated. In addition, four community facilitators and one project coordinator were interviewed. Generally, a total of 25 sampled individuals were studied.

3.4.2. The Quantitative Sample Size

While case research employ mostly face-to-face interviews to collect most qualitative data, the potential and value of collecting quantitative data should not be ignored. The case interviewer can record numeric quantities such as how many months it took to make certain savings, how much have been saved and how often the members took loan, how many people were involved in that decision process, and how many decision alternatives were considered, which can provide valuable insights not otherwise available from interviewees' narrative responses. Irrespective of the specific research design employed, the goal of the researcher should be to collect as much and as diverse data as possible that can help generate the best possible insights about the phenomenon of interest (Bhattacharjee, 2012). Therefore the qualitative data were supported with quantitative information where the researcher found gap in addressing the research objective. Accordingly those 150 respondents were used in gathering the quantitative data.

3.5. Methods of Data Collection

3.5.1. In-depth interview

Data collection in case study research is typically extensive, drawing on multiple sources of information such as observation, interviews, documents and audiovisual materials (Yin, 2003).

Informal and semi-structured interview was selected to get holistic and in-depth information about the situation of the interviewees' and about the contributions of the SHG program. The in-depth interview helps the researcher to explore and deeply understand how the interviewee view the issues raised and her understanding about the contributions of SHG project. In addition, it helps to enable the research participants to talk and express

their feelings and opinion freely. Interview guide questions were used to get the appropriate and the needed information for the study.

3.5.2. Observation

In order to observe the impacts of SHG, the researcher observed their training sessions, discussions, interactions and their emotional intelligence as participant observer. Participant- as- observer was selected as specific method in which the researcher was revealed his status as an observer to the group members who were studied. The researcher was participated in their weekly meetings and trainings frequently, and discussed, asked simple questions and make interaction with the group members.

3.5.3. Document Review

The other source of data for the study was depended on reviewing different documents of the project and the documents of SHGs. These were magazines and brochures of the project, annual and quarter reports about the progress of poor women in the groups, cases of some women of the group, the financial transaction of SHGs, attendance of the members and other data documented in the past years that show the contributions and challenges of SHG project in the life condition of poor women were assessed and reviewed. The researcher used a check list to pick up the needed specific information from the documents.

3.5.4. Questionnaire

The quantitative data were used to support the qualitative study where monthly income increment, saving and loan patterns and amount of saving and loan found to be quantitative in nature. The information was gathered through questionnaire where the respondents marked from the choice given.

3.5.5. Validity and Reliability of Research Tools

Validity determines whether the research truly measures that which it was intended to measure or how truthful the research results are. Thus validity of the instrument is very important it will help to evaluate if relevant data have been collected (Golafshani, 2003). To enhance content validity of the instrument expert judgment of supervisor was sought; the corrections made were used to improve the instrument. The construct validity was enhanced through combination of data collection instrument such as interview and questionnaire (Golafshani, 2003). The reliability of the instrument was tested with test – retest method.

This involves assessing reliability of data through administering the same instrument twice to the same group of subjects (Mugenda). ‘The extent to which results are consistent over time and an accurate representation of the total population under study is referred to as reliability and if the results of a study can be reproduced under a similar methodology, then the research instrument is considered to be reliable’ (Joppe 2000). A pilot study was conducted in neighboring project area of JeCCDO in Bishoftu using three self-help groups. An In depth interview was carried out with ten (10) respondents from each SHG and data captured using semi structured questionnaire. After a period of two (2) weeks the same in depth interview was re-done on the same respondents and data captured using semi structured questionnaire. To test the consistency of the data collected product moment correlation was used.

3.5.6. Data Collection Procedure

For data using semi structured interviews, the instrument had both close ended response which the respondents ticked the appropriate answer and the other sections had

open ended questions where the respondents probed through the interview to give in depth response. Practical interviews and those that fitted and most useful to answer the research questions were developed. Data gathering instruments (interview, document reviews and observation guild lines) were developed for the fieldwork.

Date and time for the administration of the instrument had been done in consultation with the respondents and their officials. Appropriate site were selected for observation where the researcher was granted permission from the participants under the study and field notes were recoded. Areas of confidentiality and anonymity, intentions of the researcher and how the information will be used had been explained to the respondents.

3.5.7. Data Processing and Analysis Techniques

3.5.7.1. The Qualitative Data

The qualitative information collected from interviews, observations and documents were sorted and organized. The interviews and the field notes made margin notes and formed initial notes. The cases were described with in context which helped to use categorical aggregation to establish themes and patterns. Themes and patterns were directly interpreted to present in-depth picture of the cases using narratives.

3.5.7.2. Quantitative Data

Quantitative data were analyzed and coded according to research objectives using SPSS version 20 computer package to express frequencies and percentage. The analyzed data were presented using tables and figures. Bivariate and multivariate logistic regression was done to test association between predictor variables and outcome variable.

3.6. Organization of the Study

The paper is consisted of five chapters. These are: Chapter One, the introduction that dealt with the intent of the study, covering background, Statement of the Problem, Research Questions, Objectives, Scope and Significance of the Study. The next is Chapter Two that contains the literature review section followed by the third chapter that discusses the methodology adopted for this particular research. Data Presentation and Analysis is consisted in Chapter Four. Conclusion and Recommendations are drawn in the final chapter.

Chapter Four

Data Presentation and Analysis

This Chapter presents the findings of the field study. The Quantitative data gathered were analyzed and descriptive statistics were used for continuous data while frequency listings were used for categorical data. Tables, Pie charts and bar graphs were used to explore the data. For the quantitative data themes and patterns were directly interpreted to present in-depth picture of the cases using narratives.

4.1. Demographic Information of the Respondents

4.1.1. Response Rate

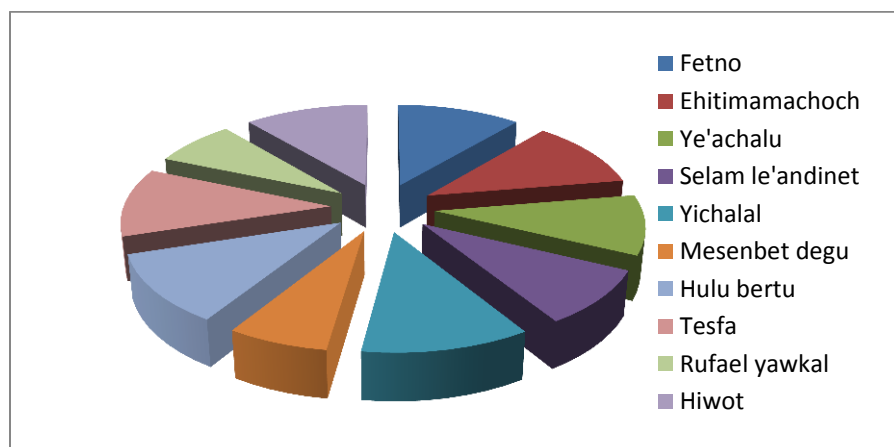
Table 1 presents the response rate of 150 SHG members drawn from ten registered women SHGs in Bishoftu town.

Table 1: Response rate

Name of SHG	No. of members sampled	Response rate
Fetno	15	10%
Ehitimamachoch	15	10%
Ye'achalu	13	8.7%
Selam le'andinet	12	8%
Yichalal	15	10%
Mesenbet degu	09	6%
Hulu bertu	15	10%
Tesfa	15	10%
Rufael yawkal	10	6.7%
Hiwot	15	10%
Total	134	89.33%

The response rate of 150 respondents was 89.33%. The rest 16 respondents were not managed the questionnaire in time. This response is in line with (Kothari, 2003) where Kothari indicated that a response rate over 75% is appropriate for descriptive studies.

Figure 2: Graphic representation of respondents per SHG



4.1.2. Age Level of Respondents

Table 2: Age level of respondents

Age	Frequency	Percentage (%)
Below 20	06	4.48%
20-30	49	36.57%
30-40	54	40.3%
40-50	17	12.69%
Above 50	08	5.97%
Total	134	100%

Most active part of the population in SHG are between the age bracket of 30-40 and 20-30 they command 40.3% and 36.57% respectively of the sample size. The other 20.66% is shared among those in the age bracket of 40-50 which is 12.69%, those above 50 are 5.97 % and those below 20% are 4.48%. Given that the SHG seem to be common with the youth i.e. 76.87% (20 years - 40 years) the government should invest in the skills of these groups so that they can contribute in the economy growth of the country.

4.1.3. Education Level of Respondents

Table 3: Education level

Level of education	Frequency	Percentage (%)
No formal education	08	5.97%
Primary	38	28.36%
Secondary	74	55.22%
College	12	8.96%
University	02	1.49%
Total	134	100%

Majority of respondents had secondary education representing 55.22%, followed by those with primary education 28.36 %, college diploma and university degree holders represented 8.96%, and 1.49% of sampled data respectively. Those who did not go through any formal education were 5.97%. Almost all the respondents i.e. 94.03% could read and write and only 5.97% were illiterate.

4.1.4. Marital Status of the Respondents

Figure 3: Marital status of the respondents

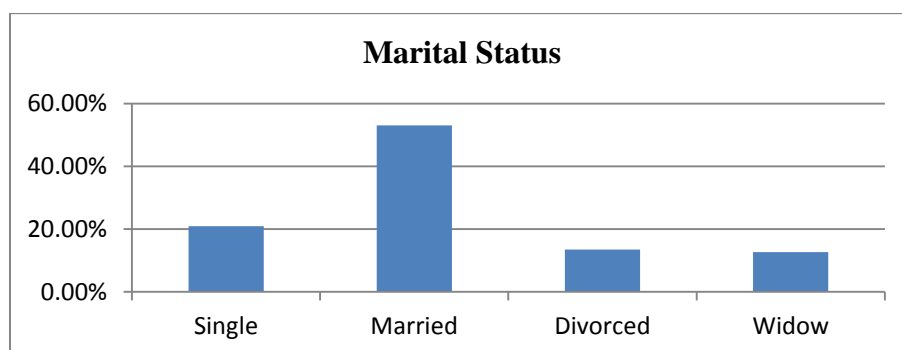


Figure 3 depicted majorities of respondents are married representing 52.98%, followed by those with single respondents 20.90 % and those divorced and widowed are 13.43% and 12.69% respectively.

4.2. Quantitative Data Analysis

4.2.1 Members' Period of Stay in a Group

Table 4: Period of stay in SHG

No. of years	Frequency	Percentage (%)
2	14	10.5%
3	31	23.1%
4	39	29.1%
5	30	22.4%
6	13	9.7%
Above 7	07	5.2%
Total	134	100%

Majority of the respondents 74.63%, are 3-5 years old in the group i.e. 29.1% are 4 years old, 23.1% are 3 years old, and 22.4% are five years old. Those with two years participation are 10.5%, those with 6 years are 9.7%, and those with above 7 years are 5.2% of the respondents. A stay in the group of around 3 -5 years shows that most of the members are in the performing stage and have overcome the norming stage which is usually at the second year of the group existence. Thus most members are ready to work together and contribute positively towards growth of the group (Pathak, 2008; Sabhlok, 2006)

4.2.2 Number of Women practiced Saving before and after joining SHG

The researcher sought to establish the saving culture of respondents before and after joining SHG, then after joining SHG did savings improved? And what were the women's reasons for savings? Table 5 and Table 6 and Figure 4 show their responses.

Table 5: SHG members Savings pattern before and after Joining SHG

Made saving before joining SHG	Frequency	Percentage (%)	Made Savings after SHG	Frequency	Percentage (%)
No	120	89.5%	No	0	0%
Yes	14	10.5%	Yes	134	100%
Total	134	100%	Total	134	100%

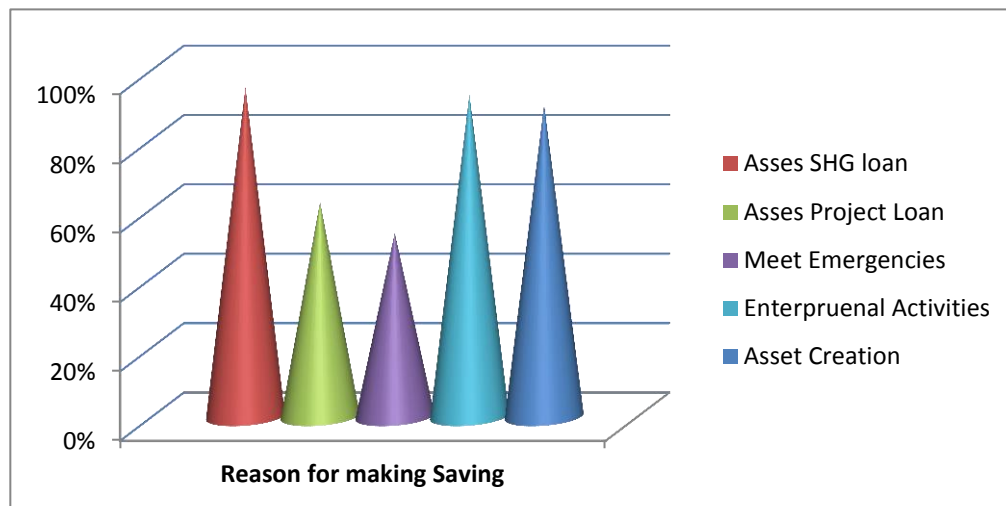
The numbers of SHG members who made savings before joining SHG were only 10.5 % of the respondents; after joining SHG all respondents 100% reported to make savings. A shift of 90% on women participation in savings shows that SHG has inculcated the saving culture among its members.

Table 6: Amount of savings before and after joining SHG

Amount of saving before (in Birr)	Frequency	Percentage (%)	Amount of saving after (in Birr)	Frequency	Percentage (%)
Below 1000	9	64.3%	Below 1000	15	11.2%
1000-2000	5	35.7%	1000-2000	38	28.4%
2000-3000	0	0%	2000-3000	57	42.5%
3000-4000	0	0%	3000-4000	18	13.4%
Above 4000	0	0%	Above 4000	06	4.5%
Total	14	100%	Total	134	100%

Members who made savings before joining SHG made savings below Birr 2000 i.e. those members with savings below 1000 were 64.3% and those in the bracket of 1000-2000 were 35.7%. After joining SHG there was a significant increase in savings with most respondents 42.5% making savings of between 2000-3000. The other respondents were in the following brackets those making savings between 1000-2000 were 28.4%, those between 3000-4000 were 13.4%, those below 1000 were 11.2%, and those above 4000 were 4.5%. Despite the fact that most of respondent had only secondary and primary qualifications with no formal employment there was a positive shift not only in making savings but also in amount of savings they made, after joining SHG. Here the saving made before joining SHG was not limited for specific period.

Figure 4: Reason for Saving



The respondents were asked to give reasons for making savings as indicated in figure 4; which were then categorized into five major groups i.e. access SHG loan, undertake entrepreneurial activities, asset creation, and access project loan or meet emergency. As shown in the above figure most respondents rated to access SHG loan at 95%, to be the key reasons for savings. The others followed as, to undertake entrepreneurial activities at 93%, asset creation at 90%, access project loan at 62% and to meet emergency at 53%. Most respondents prefer to make savings to enable them access SHG loans, with some respondent at 93% prefer using their savings for entrepreneurial activities. The idea of making savings to meet emergencies is the least reason for making savings as per the respondents.

4.2.3 Loan Taken by Women from Self Help Group

The researcher sought to find out the number of respondents who were able to obtain/access governmental or non-governmental project loan before joining SHG and

whether the number increased after joining SHG. The researcher further inquired amount of loan respondents obtained before and after joining SHG. The number of respondents' loans before and after joining SHG was analyzed.

4.2.3.1. Number of Members who have Access Project Loan before and after Joining SHG

Table 7: Number of members who have access project loan before and after joining SHG

Project loan before joining SHG	Frequency	Percentage (%)	Project loan after joining SHG	Frequency	Percentage (%)
No	127	94.8%	No	20	14.9%
Yes	7	5.2%	Yes	114	85.1%
Total	134	100%	Total	134	100%

As depicted in Table 7, only 5.2% of respondent had taken project loan, the other respondents 94.8% had not taken project loan before joining SHG. After joining SHG 85.1% of the respondents took project loan and 14.9% have not taken project loan despite being in SHG. A shift of 85.1% shows that by participating in SHG most respondent have been able to access project loan. This may be attributed to the fact that there are no collateral securities required for group loans and that's the reason most respondents were able to access these loans. Project loans in this case are like revolving funds which are offered by governmental/non-governmental organization especially for the needy.

4.2.3.2. The Amount of Project Loan Taken before and after Joining SHG

Table 8: The amount of project loan taken before and after joining SHG

Amount of project loan taken before SHG(in Birr)	Frequency	Percentage	Amount of project loan taken after SHG(in Birr)	Frequency	Percentage
Below 2500	5	71.4%	Below 2500	16	14%
2500-5000	2	28.6%	2500-5000	10	8.8%
5000-7500	0	0%	5000-7500	26	22.8%
7500-10000	0	0%	7500-10000	14	12.3%
Above 1000	0	0%	Above 10000	48	42.1%
Total	7	100%		114	100%

Regarding the amount of project loan taken before joining SHG, 71.4% of respondents had taken a loan below Birr 2,500.00 and those with loan between 2500 -5000 were 28.6%. After joining SHG, the sizes of loan expanded. This can be attributed to the program office trainings which equip SHG members on credit management and entrepreneurship skills which enable members avoid defaulting loans and invest them wisely.

4.2.3.3. Amount of SHG Loan before and after Joining the Group

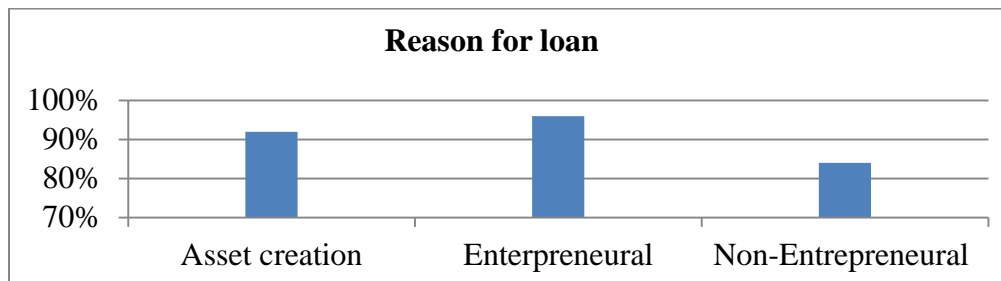
Table 9: Amount of SHG loan before and after joining the group

Amount of SHG loan taken after SHG(in Birr)	Frequency	Percentage (%)
Below 1000	16	11.9%
1000-2000	23	17.2%
2000-3000	47	35.1%
3000-4000	36	26.9%
Above 5000	12	9%
Total	134	100%

The SHG loans are usually given only to members thus there was no member with SHG loan prior to joining the group. After joining the group, it's expected all members to take loan and hence as indicated there was 100% shift in loan taken by members. Most respondents' prefer borrowing SHG loans because they are free interest loans. The amounts given out as loans depend up on the savings made by the respondent.

4.2.3.4. Distribution of the Reasons for Taking Loans (SHG Loans and Project Loans)

Figure 5: Distribution of the reasons for taking loans (SHG Loans and Project Loan)



As displayed in Figure 5 most respondents rated more on entrepreneurial activities as their number one reason with 96%, followed by asset creation with 92 % and then non – entrepreneurial activities at 84% as their reasons for taking loans. Some of the entrepreneurial activities include urban agriculture (vegetable production, poultry, sheep/goat rearing and fattening) production and selling, small shop, retail etc. Mostly cows were bought using loan as asset creation. The non-entrepreneurial activities mentioned were associated with education which includes payment of school fees, uniforms and educational materials and medical fees. By participating in SHG the respondent were able to own asset, own businesses, take their children to schools and gather for their medical expenses.

4.2.4 SHG Trainings in Enhancing Empowerment

The researcher sought to find out the number of respondents who had attended any training before joining SHG and whether the number increased after joining SHG and the organizers' of the trainings. The researcher further inquired the trainings the respondents found more useful. The impacts of trainings on respondents were also sought.

4.2.4.1 Training Attendance before and after Joining SHG

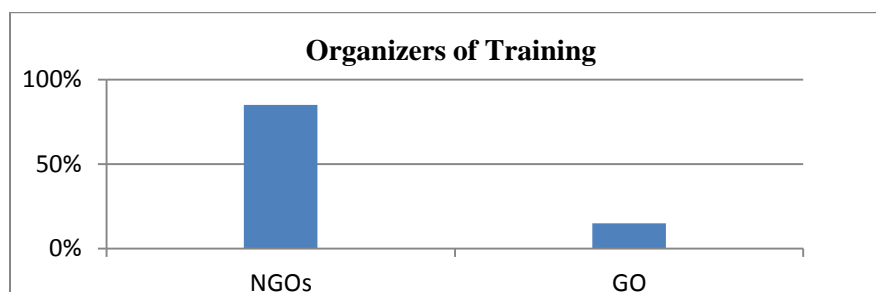
Table 10: Training attendance before and after joining SHG

Attended Training before joining SHG	Frequency	Percentage	Attended Training after joining SHG	Frequency	Percentage
No	119	88.8%	No	0	0%
Yes	15	11.2%	Yes	134	100%
Total	134	100%		134	100%

As indicated in Table 10 only 11.2% of the respondents had attended trainings before joining SHG. After joining SHG all 100% of the respondents were able to attend trainings. That is because attending trainings is mandatory for SHG members. SHGs have proved to be key structures to the organization who want to build and transfer skills to local community members.

4.2.4.2 Organizers of Trainings

Figure 6: Organizers of training

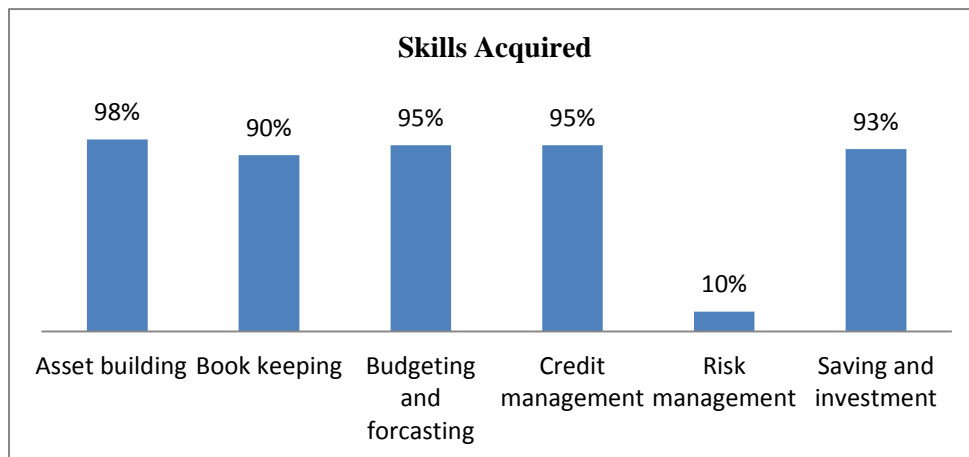


As displayed in Figure 6, 85% of the respondents confirm to have attended trainings organized by Non-governmental organizations. Those having attended trainings organized

by government were 15% of the respondents. NGOs are in fore front in equipping the SHG members with business skills. Of course the trainings organized by NGOs were mostly given in collaboration of the local governmental organizations like Woreda's Women and Child Office and Agricultural Office. The NGOs provides financial, material and professional costs and the local government offices provide training halls. This showed that the respective Government Office's participation on the program is limited.

4.2.4.3 Specific Trainings and Respondents Ratings on Usefulness of each Skill

Figure 7: Specific Trainings and respondents ratings on usefulness of each skill



The research sought to establish the usefulness of the specific trainings respondents had gone through. The usefulness of the trainings was rated as follows as given in Figure 7. Asset building or creation was rated most useful by 98% of the respondents, followed by book keeping and credit management skills at 95%. Saving and investment were rated useful by 93% of the respondents. Book keeping was rated useful by 90% of the respondents and risks management skills was rated the least only 10% of respondent finding it useful.

4.2.4.4 Contribution of Saving in SHG to Empowerment

Saving shows statistical association with empowerment at p-value less than 0.005 during bivariate analysis but disappeared during multivariate analysis.

Table 11: Statistical association of saving with empowerment

	Empowerment		Crude odd ratio	Sig.	Adjusted odd Ratio	sig.
	Yes	No				
Saving						
No	0	0				
Yes	120	14	8.571	0.000		

It is observed saving contributes 8.571 times to empowerment. Since saving is mandatory practice in SHG all members were practiced saving during their stay in SHG.

4.2.4.5 Contribution of Project Loan Taken By Women from SHG to Empowerment

Bivariate and multivariate analysis was done to test association of project loan with empowerment and the result shows statistical significance at p-value less than 0.001.

Table 12: Statistical association of Project loan with empowerment

	Empowerment		Crude Odd Ratio	Sig.	Adjusted Odd Ratio	Sig.
	Yes	No				
Project Loan After SHG						
No	14	9				
Yes	106	5	13.62	0.000	12.628	0.000

By controlling other factors project loan received by members after joining SHG increased their empowerment by 12.628 times with significant statistical association at p-value less than 0.001. Project loan after joining SHG is strongly associated at $X^2=24.415$.

4.2.4.6. Contribution of SHG Loan Taken from Self Help Group to Empowerment

Table 13: Statistical association of SHG loan with empowerment

SHG Loan	Empowerment		Crude Odd Ratio	Sig.	Adjusted Odd Ratio	Sig.
	Yes	No				
No	16	5				
Yes	104	9	3.61	0.038	2.932	0.127

Bivariate and multivariate analysis was done to test association of SHG loan with empowerment and it was statistically significant at p-value less than 0.05 where members who took SHG loan were found 2.932 times empowered than those who did not. SHG loan have relatively less association with empowerment at $X^2=4.752$.

4.3. Qualitative Data Analysis

4.3.1. Saving Culture

The stimulating of saving culture was an important achievement. Savings can either be voluntary or compulsory. In the former, members contribute the amount they wish out of their business profits. In the latter, members contribute a set amount, regardless of profits, as a condition of membership. Members in SHG were interviewed and the results show that each member's average monthly savings is Birr 34(compulsory saving). This was considerable achievement when we compare savings before SHG in which only 30

members have saved which they could not tell the specific period of time. An example of how this can benefit women is presented below.

“One SHG member, a widow, only 32 years old, has three children. She joined an SHG Rufael Yawkal in 2010. Before she joined, she had no savings. The SHG where she is a member has 15 members and a total savings of about Birr 27,000. Once she became a member she began saving on weekly basis. She took credit from the SHG on 3 occasions (a total of 5,600 Birr) to engage in petty trade. She earns Birr 800 per month. Currently, the total amount of money she has saved is Birr 2,650. She used to fetch water from public fountain but has now managed to pay the Municipality Birr 3000 to have her own water pipe line in her homestead. She has four sheep. She says she leads a decent life now, compared to five years ago. She sees light in her life.”

4.3.2. Access to Loans

Giving access to loans is also a major contribution to women’s economic empowerment. There are two sources of loans: members’ savings and project funding. The annual average loan amongst the sampled members was 942.1 Birr. In average period of 3 years, each member of the SHGs received Birr 2732. The amount of money for project loans disbursed to SHGs either directly or via Cluster Level Associations by JeCCDO ranges from 10,000 to 35,000 Birr. This capital serves as a revolving fund for the group of members to help them start businesses. Skill trainings are normally integrated with this kind of interventions. Access to project loan undoubtedly enhanced financial stability and women’s economic and social empowerment as illustrated below.

“A 42 years old mother of three who joined Ye’achalu SHG five years ago said, before she used to work as a daily laborer from which she earned Birr 400 per month. She used to borrow money from a local moneylender at an interest rate of 10% per month with collateral a gold ear ring. She mentioned how upset she was by the amount of interest she had to pay. On joining the SHG, she had access to loan without collateral but with a minimum amount of interest which used as an income for her self-help group. She took 3 loans of 2,000 Birr, 3,000 and 5,000 Birr to start up and expand a trade in plastic shoes. Currently, she makes Birr 2,000 per month. From the profits she has constructed a two-room iron-sheet house for Birr 8,000, bought household furniture for Birr 6,000 and saved Birr 4,000 in a bank. She saves Birr 400 per month in equb. She has also given her husband some start-up capital to enable him begin sheep trading. Previously he worked as a laborer. Currently, he has several sheep worth Birr 10,000. She said that the market for plastic shoes is getting saturated and she plans to open a restaurant. This would allow her to combine her business with that of her husband’s for better returns”.

4.3.3. Increase in Income

The results of the quantitative analysis show that 106 of the 134 (79.1%) SHG members have started new businesses or expanded existing ones. They have also registered an increase in their annual income of an average of Birr 5,259.9.

4.3.4. Asset Holding

One indicator of successful women’s economic empowerment interventions was an increase in assets. The research showed that a good number of members have accumulated assets of different kinds. For instance, 10 members from different SHG who took part in

focus groups were all engaged in urban agriculture as a subsidiary occupation. All participants said that they have bought one or more sheep from their business profits indicating an increase in their assets and improved livelihoods. Analysis of the members indicated that not all bought sheep or increased assets. Specific groups are less likely to have livestock. These include female-headed households largely because livestock rearing is a labor demanding activity and female-headed households tend to avoid labor especially in urban areas where access to grazing land is scarce. Those with higher educational levels were less likely to engage in livestock rearing because they had other business opportunities.

4.3.5. Community Participation

SHG members undertook a lot of community activities which they could not have imagined themselves to have done earlier. They distributed school uniforms to poor students; they undertook a plantation drive, distributed pen and notebook sets to poor students and donated some money to a charity during parent's day at school. They participated in several social initiatives like the "Clean Village Drive" and other such social participation programs since their involvement in the SHG.

Over the years, women who have barely completed their schooling, who could barely step out of their houses to talk to government officials or men earlier, are today stepping out and caring for themselves and their communities with confidence. An interesting development is that the men, unlike previous times, are now encouraging women to step out of their houses to work and participate in these social and community events. Whether this is a welcome change or not, it needs to be understood. Also, it has to be understood why they are doing so.

One reason that they have been doing so was the increased household incomes and ready access to credit that the SHG participation brought. Sometimes this situation could be exploited if the men are alcoholic, so that the credit is actually wasted away. In this regard, however, the women were alert and aware since SHG participation has given them the collective strength to stand up to it. They collectively prevent any man from abusing his wife under the influence of alcohol.

Now they are able to meet with each other on weekly basis and discuss their problems. They understand each other's viewpoints and problems. Interactions with other women have resulted in building friendly relationships and have ensured fewer conflicts. It has also had the multiplier effect of spreading the SHG movement. Awareness of health related issues, personal hygiene, communicable diseases; effects of malnutrition, environmental issues, and sanitation have also increased as a result of training programs and their participation in the related projects.

4.3.6. Decision-making within the Household

The social impact of the SHG program increased women involvement in decision – making within the household. Most respondents assured they are observing change in the attitude of male members of their families, now they are convinced about the concept of SHG and encourage women to participate in the meetings. Number of women reported that they have savings in their name and it gives them confidence and increased self-respect. Within family members the respect and status of women has increased. Members are now confident enough to raise social status.

4.3.7. Participation in Local Government

Because of SHG, women know about their local institutions such as the Woreda's Women and Child Office and have better knowledge of where to report certain types of complaints.

In majority of the cases, women perceived themselves as now having some influence over decisions in the kebele. However, in general, the opportunities available to the women to participate in kebele life were limited, as most of the kebele processes were still being male-dominated and patriarchal. SHGs generate positive impact on the local economy through empowering women and enhancing the local income of those participants in the households.

4.4. Discussion

Self Help Groups (SHG) are usually formed with the ultimate goal of enhancing its members' economic empowerment process through expansions of their individual choices and capacities for self-reliance in terms of access to and control of financial resources. It also involves broadening their management skills and knowledge, and ability to engage in entrepreneurial activities (Naila Kabeer, 1999). In line with Kabeer's definition the findings noted that SHG have given these women an opportunity to expand their individual choices and capacities for self-reliance.

4.4.1. Impact of Women Savings in Self Help Group (SHG) in Enhancing Empowerment

One of the primary benefits of participation in a SHG is the opportunity to save regularly, access formal saving institutions and participate in the management of these

savings. They save regularly, have their own pass book accounts and make deposits into these accounts. SHG is having positive impact on members in their ability to save their hard earned money.

Participation in SHG had enabled women to secure their future by putting a coin aside in terms of savings. The study found out that after joining SHG all the respondents reported not only to make savings but also accumulate larger amount of savings. The savings were noted to be crucial in two aspects, it enabled women access SHG and project loan and also the accumulated savings were withdrawn by members to invest in asset creation, entrepreneurial activities and meet emergency. These findings are similar to Vetrivel and Mohanasundari findings in their study in Tamilnadu (Vetrivel & Mohanasundari, 2011). Panda and Reji in their studies further ascertained this saving culture and its impact such as enabling women to own assets such as land, houses, movables assets such as vehicles, tractors (Panda, 2009).

4.4.2. Impact of Loan Taken by Women from Self Help Group In Facilitating Empowerment

A result of participation in SHGs is an improvement in a woman's access to loan. The financial mobility due to participation in the SHG has led to an improvement in the quality of life according to reports of some successful groups. Overall, many families were able to address their basic needs better than before. Women were also more likely to spend the income earned on their families. This improved health and nutrition of the poor population and for improving the quality of their lives.

After joining SHG the number of women who were able to access project loans increased from seven (7) to one hundred and fourteen (114) this was 80% increase. The

project loan sizes increase with 22.8 % of the respondents having a loan between 5000-7500. Before SHG intervention all respondents with access project loan had received below 5000. By participating in SHG women were able to access project loans despite the fact that most of them had informal employment with no collateral security. These findings are similar to Bali Swain, Moon, and Panda findings (Bali Swain, (2009); Moon, 2011; Panda, 2009).

The loans taken by SHG members were reported to have been majorly invested on entrepreneurial activities, asset creation, and non-entrepreneurial activities. Some of the entrepreneurial activities include urban agriculture (vegetable production, poultry, sheep/goat rearing and fattening) production and selling, small shop, retail etc. Mostly cows were bought using loan as asset creation. The non-entrepreneurial activities mentioned include payment of school fees and medical fees.

By participating in SHG the respondent were able to own assets, either start or expand business, take their children to schools and secured their medical expenses. This according to Kabeer is the ability to exercise choice in terms of access to and future claims to both material and social resources which are an aspect of economic empowerment (Naila Kabeer, 1999). These findings are also similar to Mohanasundari findings in a study on women empowerment and social security in Tamilnadu where he noted that SHG members used loan to purchase cow, petty business, purchased van, opened tea shop, leased land, taking up collective projects (Vetrivel & Mohanasundari, 2011).

4.4.3. Impact of Self Help Group Trainings in Enhancing Empowerment

Trainings are successful intervention for economic empowerment since they introduce new skills to the participants. This study noted that before joining SHG only

11.2% of the respondents had attended trainings and after joining SHG all of the respondents were able to attend trainings. The most useful training rated by respondents was asset building, book keeping, budgeting and forecasting and credit management and the least rated was risk management skills. The impacts of trainings have enabled respondents to increase asset, improve book keeping, spend wisely, and diversify investment. The trainings have also contributed in enabling women use their loans wisely. Various studies noted that trainings improved technical and practical skills such as financial management, credit management, risks management, budgeting and forecasting skills (Bali Swain, (2009); Das, 2012; Ranjula & Yang, 2012).

4.4.4. Shortcomings' of the Self-Help Group in the Study Area

Though it was considered as a wonderful program by many respondents, it failed on many counts.

4.4.4.1. Challenge of take off

The program started to promote the idea of SHG in the late 1990s. The SHGs formed during this period are not actively participating in the social and economic activities of the domain. The project seemed to ignore them and more engaged on the formation of new SHGs. As it is indicated in Table 4 the SHGs members who stayed in the group decreased as the years increased. Only 20 members stayed in the group for more than 6 years. Since the older SHGs are getting out of the system, and new SHG are introduced, the number of SHG in the area remains around this level in all subsequent years with wide fluctuations from year to year.

4.4.4.2. Challenges of Skills Trainings for IGA and Livelihood

There are however issues to be addressed if Basic Business Skill training is to make an effective contribution to women's economic empowerment. The research highlighted a number of problems: a mismatch between the capabilities and interests of the beneficiaries and the courses offered; a lack of continuity in some of the training offered and issues of the selection of appropriate candidates. The examples below illustrate these points.

A 41 year old, illiterate woman in the "Ehitimamachoch" SHG, who sells "tella" stated that she took a three day BBS training covering quality product control, customer selection and handling, advertisement, raw material supply and location selection. These are high level marketing issues which the woman could not comprehend. One of her daughter who is a 10th grade student helps her sell "tella" but she did not take the training and therefore could not help her mother to implement the marketing skills.

A second example was noted in the "Fetno" SHG where a woman had participated in a 5 day BBS training. However, it was her husband, who was helping her to keep records, buy items from the market and assign sales prices. This illustrated that there are instances where trainings were offered to members simply because they are members of the SHG despite of being the right person in the household to be trained. This suggests targeting problems.

Some of the trainings were conducted as a single event at the beginning of interventions and lacked continuity. Even where training offered on a continuous basis, the content may be repetitive and not suited to the needs and capacities of women. There were some examples of candidates for training being selected because they were already leaders

of their respective SHG, causing tension amongst those not selected. Also members who undertook trainings simply attend because there was a daily allowance. One member of a “Hulubertu” SHG could not remember the content or length of the training she took 5 months earlier but could recall the amount of the daily allowance.

4.5. Summary of Findings

The major findings of the study were that majority of the respondents 76.87% were in the age bracket of 20-40 with almost all of them 94.03% having attained basic level of education hence they could read and write. The average period of respondents stay in the group was found to be between 3-5 years 74.63%.

4.5.1. Impact of Women Savings in Self Help Group in Enhancing Empowerment

Participation in SHG was seen to cultivate a savings culture among respondents i.e. before joining SHG only 14 out of 134 which is 10.45% of the respondents made savings then after joining SHG all respondents 100% reported making savings. The size of their savings also increased previously during pre-SHG period respondents who made savings made only savings below 2000 then after joining SHG their savings amount increased with most respondents 42.54% making savings between 2000-3000. The reasons for savings cited by respondents include asset creation, to access SHG Loan, to access project loan, meet emergency or undertake entrepreneurial activities.

4.5.2. Impact of Loan Taken By Women from Self Help Group in Facilitating Empowerment

Participation in SHG enhanced respondents' access to formal loan and increase in loan amount. During pre SHG only 5.22% of the respondents had taken project loan which were all below Birr 5000 and after joining SHG the number increased to 100% with most respondent 57.9% having loans between Birr 2500-7500.

Respondents rated embarking on entrepreneurial activities as their number one reason with 96%, followed by asset creation with 92 % and then non-entrepreneurial activities at 84% as their reasons for taking loans.

4.5.3. Impact of Self Help Group Trainings in Enhancing Empowerment

The findings indicated that before joining SHG only 11.2% of the respondents had attended trainings then after joining SHG all 100% of the respondents had attended training. The major organizers of the training were the NGO with 85% of the respondents confirming to have attended their training. The most useful training rated by respondents was asset building, budgeting and forecasting and credit management, book keeping and the least rated risks management skills. The impacts of trainings have enabled respondents to increase asset, improve book keeping, spend wisely and diversify investment.

Chapter Five

Conclusion and Recommendations

Participation in SHG plays a significant role in economically empowering its members. The term economic empowerment is a widely used concept with neither a

standard definition nor a uniform yardstick for measuring changes in empowerment.

Economic empowerment cannot be reduced to a single aspect of process or outcome hence under this study the ability to make and carry out significant decisions affecting one's life and lives of others was a very critical aspect of consideration.

5.1. Conclusion

The SHG concept is still new. It was noted that the government intervention on the development of the SHG is limited. Hence the government should work closely with these structures to reduce unequal income gap among the citizens. The study concludes that by participating in SHG there was an enhanced empowerment in terms of savings, access to loan and trainings. The SHG has improved the saving culture of the respondents through making it compulsory for all to save and encouraging members to increase their savings and reinvest them in entrepreneurial activities. The study noted that by participating in SHG the respondents were able to access formal project loans from institution with easy and access better amount of loan as compared to pre SHG period. All respondent were able to attend training after joining SHG which had an impact in enabling them increase asset, improve book keeping, spend wisely, and diversify investment. NGOs were noted to be the major organizers of trainings.

5.2. Recommendations

The following recommendations were made from the study.

- There is a need to train SHG members and its leaders on organization skills, leadership skills and strategic management skills so that they can transfer these grass root organization to another level.

- NGOs were noted to be the major organizers' of trainings other organizations specially banks should also step up in equipping the communities with new skills.
- Various seminars should be organized where members get a chance to exchange their views and be able to develop their group strength by interactions.
- There should be an active intervention by local government, professional bodies and NGOs in building skills for SHG members in such areas as information technology, micro enterprise, designing new products.
- Periodical exhibitions should be organized at local and national level where the products of SHG can be displayed .This will build confidence of members and will also act as marketing strategy.

5.3.Suggestions on Area of Further Studies

- A similar study should also be done in other areas of the country to find out whether the results can be replicated.
- Only three internal factors i.e. savings, loan and training was used to access the impact of participation in SHG in enhancing socio-economic empowerment hence a study on other factors should be done.
- Economic empowerment cannot be reduced to a single aspect of process or outcome hence various studies should be done on various process of economic empowerment.

Approval Form

Addis Ababa University

School of Social Work

Women Participation in Self Help Group and its Contribution to Women Empowerment: The
case of Jerusalem Children and Community Development Organization Bishoftu project

Melese Kassa

Approved By Examining Board

Advisor _____ Signature _____ Date _____

Examiners

1. _____ Signature _____ Date _____

2. _____ Signature _____ Date _____

Declaration

I, Melese Kassa, declare that this research work entitled “Women Participation in Self Help Group and its Contribution to Women Empowerment in the case of JeCCDO Bishoftu” is outcome of my own effort and that all source of material used for the study have been duly acknowledged. I have produced it with the guidance, consulting and suggestion of the research advisor. This study has not been submitted for any degree in this University or any other university.

Melese Kassa W/Giorgis

Signature-----

Date-----

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

Advisor: Dessalegn Negeri (PhD)

Signature-----

Date-----

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Annex 1: Consent Form English Version (Study Participant)

Addis Ababa University

Graduate School of Social Work

Consent Form

I am going to ask you some general and 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 and remain confidential. You do not have to answer any questions necessarily that you do not want to answer, and you may end this interview at any time you want to.

There is no any risk you could probably take because of your participation in this research. Even if there is no direct benefit of participating in this research, the findings of the study will help the organization to function in an amplified way. However, your honest answers to these questions will help me better understand the benefits of involving in SHGs, which many poor women are benefiting from. So your genuine response will be used to create better understanding about the program and to forward important ideas for the betterment of programs. I would greatly appreciate your help in responding to the following questions. The study will take about an hour to ask different questions. Are you willing to discuss with me about the challenges and contribution of SHG program?

Yes _____

No _____

If yes, they will sign the agreement with me.

Signature of the interviewee (participant)

Signature of the interviewer (researcher)

Annex 2: educational status and the level of effectiveness of trainings

Interview guide to be used with SHG members

Introduction: Good morning or afternoon. “My name is Melese Kassa I am a social work year student at Addis Ababa University and I am interviewing some individuals and groups to find out the contributions of self-help groups in JeCCDO Bishoftu.

1. Personal data of the participant

- a) Address: Wereda: _____ House NO. _____
- b) Age: _____
- c) Sex: _____
- d) Level of Education: _____
- e) Religion: _____
- f) Marital Status: _____
- g) If married, number of children: _____
- h) Age group of children: Below 10 _____ from 11 up to 18 _____

2. Family Data

- a) Total number of family: _____
- b) Who is the head of your family: _____
- c) Activity status of your children: Small children, school going, or working children

3. About the SHG members

- a) Employment: _____
- b) Subsidiary employment: _____
- c) Approximate monthly income: _____ Birr

d) 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?

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)

a. Have you ever involved in any IGAs before you engaged in this project? If yes, would you tell me what kind of IGA it was and some of its story?

b. Have you engaged in income generating activities until 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 help 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. How many household members contribute to the family income?
- b. Estimated average monthly income of the household earned by all members of the household before joining SHG.
- c. 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? If yes how?

7. Saving pattern

- a, How much did you save so far

- b, What is/are the main purpose of saving?

- c. Change on economic status after joining SHG

8. Decision Making power of SHG members in their family affairs

Who decides on the following?

	Before joining SHG	After joining SHG
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. What are your main problems related to functions of SHG?		
13. What are your suggestions for improving SHG?		

Thank You

Annex 3: Check list for focus group discussion

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? 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. Leadership impact of the project
 1. Did SHG help you to improve your leadership skill? If yes, how?
 2. What is its contribution in developing your emotional intelligence?
 3. Its contribution on your political life?

10. Is there any difference between your levels of participation before & after you get involved in the SHG project? How?
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?

Thank You

Annex 4: Interview Guide (for the project coordinating Staff)

1. Background Information

a. Location of the project: Sub City _____ Woreda _____ Telephone _____

b. Date of employment in the organization _____

c. Your position or career in the project _____

2. Project Description

a. Vision and mission of the project _____

b. Project activities and services being provided _____

c. Project outreach service coverage area _____

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

e. Number of SHGs _____

f. Number of CLAs _____

g. How do you explain the contribution and the challenges of the project?

h. What are the challenges of this project?

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

j. Total annual budget for your programs _____

k. If you have additional comments. _____

Thank You!

Observation check list

1. Who is taking a great role during the discussion of the group members?
2. How the group does manage disagreements among the members?
3. What kinds of issues are raised by the members?
4. How is the leadership skill of the SHG leaders?
5. Who dominates in the decision making process?
6. What is the main challenge of the group members in their meeting?
7. How do they manage these challenges?
8. The strong side of the group
9. Limitations of the group?
10. What are their challenges in training sessions?

Check list for document review

1. Background information about the Addis Ababa IUD project. When dose it established?
What was the main challenge doing establishment?
2. The progress of the group members
3. The challenges of poor women related with their economic, social and leadership life
4. Best practices among the different efforts of SHGs
5. How many SHGs and members do exist currently?
6. In which cite do the program is functioning effectively? Why?

Annex 5: Questionnaire

Addis Ababa University
School of Graduate Studies
School of Social Work

Questionnaire for the study on Women Participation in Self Help Group and Its Contribution to Women Empowerment in the case of JeCCDO Bishoftu.

Dear Madam, I am a post graduate student in Addis Ababa University, School of Social Work. This research is the part of my study and conducted for only academic purposes. The purpose of the research is to find out Self Help Group Contribution to Women Empowerment in the case of JeCCDO Bishoftu. All the information collected through this questionnaire will be used only for the contribution to knowledge and kept secret. Please ensure that you answered all the questions. To this end I kindly request you to answer the following questions.

Therefore, your genuine, honest and prompt response is a valuable input for the quality and successful completion of the research paper.

I thank you in advance for your cooperation.

Melese Kassa W/Giorgis

Tel-0920321414

Email-meleskw@gmail.com

I. Biographical Information

1. Age

Less than 21 21-35 36-50 Greater than 50

2. Marital status

Married Single Divorce Widow

3. Number of children:

One Two Three More

4. Ages of the children:

1-10 years 10-18 years Above 18 years

5. Education level:

Illiterate Primary Education
High School Higher Secondary
University Graduate

6. Sources of financial support (Occupation): Nature of occupation:

Daily labor Agriculture Cattle Farm
Agri product seller Small Scale Business
Others-----

7. Why Self- Help Group (the first perception of the group members to join SHG)

To alleviate poverty.....
To increase employment opportunity....
To accelerate economic growth.....

- To raise status in society.....
- To promote income generating activities
- Credit and saving support.....
- Due to group pressure.....
- Other.....

- 8. When the SHG formed? -----.
- 9. Period of stay in SHG -----.
- 10. Number of members in a group-----.
- 11. Number of meetings in a month-----.

II. Research Related Question

Part One. Saving in SHG to Empowerment

1. Did you save before joining SHG

- Yes
- No

2. If your answer is yes, how much per month?

- Below 300 birr
- 300 to 600
- 600 to 900
- Above 900

3. What was the purpose of saving?

- For asset creation

To assess bank loans

To meet emergencies

To entrepreneurial activities

Others

4. Amount of saving after joining SHG

Below 300 birr

300 to 600

600 to 900

Above 900

5. Reasons for saving after joining SHG.

For asset creation

To assess SHG loans

To assess project loans

To meet emergencies

To entrepreneurial activities

Others

Part Two. Loan in SHG to Empowerment

1. Did you take any kind of loan before joining SHG?

Yes

No

If your answer is yes for the above question,

i. How many times? -----.

ii. What were the sources of the credit/loan?

Formal (from banks and other financial institutions)

Informal (from local lenders "arata")

iii. Have you been asked for collaterals?

Yes

No

iv. How much did you take?

Below 1000 birr

1000 to 2000

2000 to 3000

3000 to 4000

Above 4000

v. What was the purpose of the loan/credit?

For asset creation

To meet emergencies

To entrepreneurial activities

Others-----.

vi. Did you managed to return the loan without difficulties?

Yes

No

2. Did you take any kind of loan after joining SHG?

Yes

No

If your answer is yes for the above question,

i. How many times? -----.

ii. What were the sources of the credit/loan?

Formal (from banks and other financial institutions)

Informal (from local lenders “arata”)

SHG loan

iii. Have you been asked for collaterals?

Yes

No

iv. How much did you take?

Below 1000 birr

1000 to 2000

2000 to 3000

3000 to 4000

Above 4000

v. What was the purpose of the loan/credit?

For asset creation

To meet emergencies

To entrepreneurial activities

Others

vi. Did you managed to return the loan without difficulties?

Yes

No

Part Three. Managing the Members Participation in SHG

1. How do you come to join SHG?-----

-----.

2. What did you expect from joining SHG? -----

-----.

3. As a group member what duties and responsibilities expected from you? -----

-----.

4. How do you manage member's conflict/differences in a group? -----

-----.

5. What do you realize from your expectation? -----

-----.

Part Four. Social Participation

1. Have you ever participated in a community gathering before SHG? -----

-----.

2. Have you raised your ideas without any difficulties? -----

-----.

3. If you didn't participate what were your reasons? -----

-----.

4. Have you ever participate in community gathering after SHG? -----

-----.

5. Have you raised your ideas without any difficulties? -----

-----.

6. Have you faced any kind of discrimination, irrational treatment or any social evils before SHG? -----

-----.

7. How do you managed to settle it? -----

-----.

8. Have you faced any kind of discrimination, irrational treatment or any social evils after SHG? -----

-----.

9. How do you managed to settle it? -----

-----.

10. Have you participate in community gatherings to promote women equality, empowerment and participation before SHG? -----

-----.

Have you participate in community gatherings to promote women equality, empowerment and participation after SHG? -----