



Addis Ababa University
College of Development Studies
Center for Regional and Local Development Studies

**Comparative Study of the Contribution of Self Help Group (SHG) Approach on
Women Empowerment: The Case of SHGs Supported by Mission for
Community Development Program (MCDP) in Addis Ababa**

By
Daniel Kusa

**A Thesis Submitted to Center for Regional and Local Development Studies
Presented in Partial Fulfillment of the Requirements for the Degree of Master
of Arts in Regional and Local Development Studies.**

June, 2021
Addis Ababa, Ethiopia

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This is to certify that the thesis entitled - Comparative Study of the Contribution of Self Help Group (SHG) Approach on Women Empowerment: The Case of SHGs Supported by Mission for Community Development Program (MCDP) in Addis Ababa is submitted in partial fulfilment of the requirement for the degree of Masters of Art in Regional and Local Development Studies from Addis Ababa University and is a record of original research carried out by Daniel Kusa Dinkisa, under my supervision and no part of this thesis has been submitted for any other Degree or Diploma program. Therefore, I recommend it to be accepted as fulfilling the thesis requirement.

Signed by the Examining Committee:

1. External Examiner _____ Signature _____ Date_____

2. Internal Examiner _____ Signature _____ Date_____

3. Advisor _____ Signature _____ Date_____

DECLARATION

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

Name: Daniel Kusa Dinkisa

Signature: _____

Place: Addis Abba University, college of Development studies

Date of Submission: June 2021

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ACRONYMS

ABCD	Asset-Based Community Development
AIDS	Auto Immune Deficiency Syndrome
CLA	Cluster Level Association
CBT	Community Based Skill Training
CoSAP	Consortium of Self Help Groups Promotion
ECCE	Early Childhood Care and Education
EKHC	Ethiopian Kale Heywet Church
ETB	Ethiopian Birr
FDRE	Federal Democratic Republic of Ethiopia
FDREPPC	Federal Democratic Republic of Ethiopia Population Census Commission
FLA	Federation Level Association
GAD	Gender and Development
HDI	Human Development Index
HIV	Human Immunodeficiency Virus
IGA	Income Generating Activities
JeCCDO	Jerusalem Children and Community Development Organization
KNH	Kinder Not Hilfe
MCDP	Mission for Community Development Program
NGO	Non-Governmental Organization
SDG	Sustainable Development Goals
SHG	Self Help Groups
SNNPR	Southern Nations Nationalities and Peoples Representative
SPSS	Statistical Package for the Social Science
TVET	Technical and Vocational Education and Training
UN	United Nations
UNDP	United Nations Development Program
WID	Women In Development

ABSTRACT

The objective of this study was to investigate and compare the contributions of SHGs on women economic, social, and political empowerment before and after being their membership in the SHGs, taking the case from the Mission for Community Development Program (MCDP) in Addis Ababa. A sample of 289 women members of SHG were taken for the study using simple random sampling as the population was homogeneous. Their homogeneity is attributed to similarities in gender, socio-economic background, and live in the same location. Both primary and secondary data were used for this study. Primary data was collected by questionnaires and semi-structured interviews. Secondary data was obtained from evaluation reports, websites, and other available sources. Qualitative and quantitative methods of analysis were used in this study. The interview responses and the evaluation reports obtained from secondary data were analyzed qualitatively. Quantitative data collected was analyzed using SPSS version 25 expressed in frequencies and percentages and coded according to research objectives and presented using tables and figures. According to the findings of the study, the economic empowerment of women was examined in terms of developing a culture of saving, access to loans, income-generating activities, economic independence, and assets holding, and acquisitions of skills. All these are found to be the major contributions of SHG on women's economic empowerment after being their membership as compared to before their enrolment in SHG membership and the majority (74.3%) of women's economic status has increased after they join SHG as well. Concerning the political empowerment of women, a comparison was made to see the decision power of women on key assets, finance, and participation before and after joining SHG. In this case, it was found that the decision-making power of women on loans, saving, and participation in meetings after joining SHG was found to be higher (95.5%) than before being their membership. Concerning women's participation in social issues frequencies of women's participation in social issues after being their membership are significantly higher (98.3%) than their participation before being their membership to SHG. In addition, SHG program supports were also correlated with economic empowerment, social empowerment, and political empowerment. Accordingly, all economic, social, and political empowerment has a positive and significant relationship with the SHG program support.

Key word: women economic, political, and social empowerment, self-help group

GLOSSARY OF LOCAL TERMS

Equb: - established by a small group of people for providing substantial rotating funding to members to improve their lives and living conditions.

Idir: - established among neighbors or works to raise funds that will be used during emergencies such as death within these groups and their families.

Woreda: - a subdivision under sub-city which is the smallest administrative unit in Ethiopia.

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CHAPTER ONE

1. INTRODUCTION

1.1 Background of the Study

In modern days, the empowerment of women is an integral component of international poverty reduction and development. Women empowerment has attracted a lot of attention in the past few decades. The term was applied first in 1994 in Egypt during the International Conference on Population and Development. The term was also used in Beijing during an International Conference (Lilian, 2017).

SHGs are groups formed by people who share a shared problem or circumstance with the goal of pooling resources, gathering knowledge, and offering mutual support, services, or care (Vikrant & Sharma, 2015). SHG is a small group of fifteen to twenty people who have voluntarily joined and are linked by a common interest. It is a group whose members use savings, credit, and social activity as tools for empowerment (Vikrant & Sharma, 2015). KNH (2007) as cited in Mindaye (2014) every individual can contribute to the growth and development of his or her country if he or she has access to facilities or opportunities that encourage them to expand their capabilities. Self-help organizations can give one of these ways for individuals to cope with their economic and social issues while also contributing to their country's progress (Mindaye, 2014).

In most nations around the world, the concept of SHG is causing noticeable changes in various aspects of society's life (Swamy & Tulasimala, 2013). This program is also expected to have a significant impact in Ethiopia (Mindaye, 2014).

According to Eyben R. (2011) empowerment is the process by which a person gains the ability to make strategic life choices. It can be individual or collective and can take place in different dimensions, including political, social, and economic empowerment. Accordingly in the first, political empowerment is when women gain the ability to influence the rules and norms that govern society and decisions about who gets what, when, and how. This can be through public or private organizations and concern formal or informal (e.g. socio-cultural) rules/institutions, and at the household, community, sub-national and national levels. Secondly, social

empowerment is when women gain the ability to make/influence decisions about their social interactions, reproduction, health, and education. Finally, economic empowerment is when women gain the ability to make/influence and act on decisions about their participation in labor markets, their share of unpaid work and in the allocation and use of their own/their household's assets (Eyben, 2011)

The concept of SHG was first launched by Nobel Laureate Mohamed Yunus in Bangladesh, and it has now spread to almost every country in the world (Narang, 2012). In the global South, the self-help groups (SHGs) approach is increasingly recognized as a community development strategy to fight poverty, promote grassroots democracy, and build social capital (Yntiso, 2015). Kindernothilfe and Tearfund (two international organizations) partnered with the Ethiopian Kale Heywet Church (EKHC) and Jerusalem Children and Community Development Organization (JeCCDO) to introduce the SHG concept to Ethiopia in 2002. (Kindernothilfe, 2014).

Varshney (1992) as cited in Mindaye (2014) Self-help groups have contributed a lot to the progressive empowerment of Indian's rural sector especially concerning the political and leadership skills of the community. Sundaram (2012) found that providing microfinance to Self Help Groups results in visible changes in India's process of women empowerment and poverty reduction. Many families were able to handle their basic requirements better than before due to factors such as self-employment opportunities, increased life quality, improved nutrition, and improved health of the poor population, and women's loan payback became better than men's. Self-help group members, according to this study, are economically and socially empowered after joining SHGs.

Moreover, according to Brody et al. (2017) systematic review of the impacts of SHGs on various dimensions of women empowerment in low and middle-income countries in South Asia and other developing countries, taking in 23 quantitative impact studies and 11 qualitative ones. Except for the psychological dimension, the study reports positive impacts on women's economic, social, and political empowerment (Brody et al. 2017).

Women's social, economic, and political empowerment through SHG is all necessary for the poorest women to claim and realize their rights as human beings, citizens, and equal members of civil society (Kindernothilfe, 2014). Accordingly, empowerment means promoting human

rights, reinforcing the rule of law and the impartial administration of justice, and giving the poor a stronger voice and more control over the type, quality, and delivery of services they receive (Kindernothilfe, 2014). In Ethiopia, the SHGs approach has been promoted to ensure the empowerment of the poor and contribute to poverty reduction in a manner that is consistent with the strategies and goals of the state and its development partners (Yntiso, 2015). Thus, evidence across the nation indicates that the number of women who benefit from the SHG approach has expanded considerably in Ethiopia, with more than 11,195 SHGs and 206,697 women directly benefiting from the approach (COSAP, 2015). In short, the SHG approach's implementation in Ethiopia has resulted in beneficial changes in the lives of women and their families (Kindernothilfe, 2010, p.8).

A study conducted by Dessiye S. (2014) on the successes and challenges of SHGs in Addis Ababa city and findings of the study reveals that SHG has positive impacts on the economic, social, and political empowerment of women (Dessiye, 2014). In addition, a study conducted by Mindaye (2014) investigated the contribution of self-help groups on the life of poor women within the selected sites of Addis Ababa. The study well addressed the contribution of SHGs on the economic, social, and leadership empowerment of poor women.

Generally, what is not clear from the available literature is whether the contribution of SHG on women empowerment in Addis Ababa is similar or it varies: changes to SHG members before and after being their membership in empowerment dimensions are not clear. Therefore, this study focused on exploring and comparing the contribution of self-help groups in the process of holistic community development and empowerment of women before and after being their membership in the SHGs.

1.2 Statement of the Problem

Ethiopian women are socially, culturally, and economically discriminated against, and they have limited opportunities for personal growth, education, and employment, compared with their men fellow (Gizaw, 2009). Therefore, women are the main target population for most of the organizations which are working on the SHG program. Further, SDGs (Sustainable Development Goals) also emphasize this issue. Among the 17 goals of SDGs, the fifth goal focuses on achieving gender equality and empowering all women and girls by 2030 (UN,

2020). Ethiopia accepted this agreement to promote gender equality and empower all women and girls. However, reports before COVID 19 shows that despite improvements, full gender equality remains unreached (UN, 2020).

Women in Ethiopia, according to Mindaye (2014), faced tough and rigid cultural and traditional institutions that limit their participation in the economic, social, political, and other aspects of their lives. However, some of them are now taking advantage of many opportunities to empower themselves and explore their potential to contribute to their personal development and society's progress. It is widely believed that empowering women benefits society as a whole. With this understanding, women's empowerment is critical for a country's progress (Mindaye, 2014 p.3).

Moreover, SHG in Ethiopia has contributed to the empowerment of women in different dimensions such as economic, social, and political. According to CoSAP (2013) in Ethiopia women organized in SHGs have registered myriads of economic development. Women's economic progress has benefited greatly from training in business skill development, saving, and credit management. Women who have been contacted have also seen the crucial role of their facilitators, who provide regular follow-ups, coaching, and empathic monitoring. Saving in SHGs, in particular, has played an important role in ensuring women's access to finance and credit, and contributing to enhance their control over resources (CoSAP, 2013).

Social transformation is one of the most evident effects of the SHG approach at the community level. Social transformation refers to changes that occurred concerning child-rearing, child protection, women participation, women and men relationship, health, and education. SHGs have played a crucial role in contributing about these societal transformations (CoSAP, 2013). When women get empowered, their opportunity will widen up to have access to services and increased their network as they are attract the attention of numerous institutions and individuals. Currently, public organizations encourage SHG women to be role models who can teach other members of the community. As a result, it has become common to see women police officers, employees of public institutions, and private organizations. Women in SHG are now in charge of the Kebele and Woreda administrations, which is a huge step forward (CoSAP, 2013).

When women gain positions of leadership in government, their contribution to poverty reduction and women's empowerment will be much more evident and visible (CoSAP, 2013). As a result, the SHG model has enabled women to not only earn more money and decide how to spend it at home but also to engage in community and local government administration (CoSAP, 2013).

A study conducted by Mindaye (2014) explored the challenges of SHGs and investigated the contribution of self-help groups on the life of poor women within the selected sites of Addis Ababa. The literature adequately addressed the issues and concluded that membership in SHGs can contribute to sustainable development and improvements in members' economic situations, including increased income, better health care, increased access to education, and better housing. The above-mentioned study focuses mainly on the contributions of SHG in women empowerment after being their membership. So, such studies do not include the situation before being their membership in empowerment dimensions where there can be a different situation in women empowerment. In addition, the study have also gaps such as limitation of time, scope, research methodology, and outdated because they were conducted long years ago.

The previous studies reviewed lack a comparison view of the role of SHGs in the empowerment of women in the context of the case study area. Also, experimental design and presentation of findings on empowerment dimensions before and after being their membership in the SHGs do not exist in the case study area. Therefore, this study explored the contributions on all dimensions of women empowerment and compared the findings in terms of holistic women empowerment before and after joining the SHGs. By exploring the experience of women in SHGs concerning social, economic, and political dimensions of empowerments before and after their participation in the SHGs, the study contributed to the theoretical and practice knowledge base to the contribution of Self- Help Groups to women's empowerment, through having a comparative and holistic assessment of the empowerment dimensions and alleviation of poverty status of women.

The study also attempted to answer the question “whether women's SHG membership contributed to women empowerment before and after their membership?” The result of the research finding would help policy makers in developing a framework for women's

empowerment. Findings from the study would also assist researchers by providing theoretical, methodological, and practical insight into the role of SHGs in the empowerment of women.

1.3 Objectives of the Study

The general objective of this study was to investigate and compare the contributions of SHGs on women's economic, social and political empowerment before and after being their membership in the SHGs, taking the case from Mission for Community Development Program (MCDP) in Addis Ababa. To achieve the main objective, the specific objectives of the study were whether or not:

- To assess and analyze the contribution of SHGs on the economic empowerment of women in the study area;
- To assess and analyze the contribution of SHGs on the social empowerment of women in the study area;
- To assess and analyze the contribution of SHGs on the political empowerment of women in the study area.

1.4 Research Questions

The study mainly questions whether women's SHG membership contributes to their economic, social and political empowerment, as compared before and after their membership in SHGs supported by Mission for Community Development Program (MCDP) in Addis Ababa. To answer this key question, the specific research questions identified are:

1. In what ways does SHG contribute to women's economic empowerment?
2. How does SHG contribute to women's political empowerment?
3. In what ways does SHG contribute to women's social empowerment?

1.5 Significance of the Research

This study provided important information about the impacts of self-help groups in different dimensions of women's empowerment before and after being their membership. Furthermore, it attempted to implement complementary tactics that would assist the program in performing at

its best in the process of empowering women and molding nurturing generations in various aspects of their lives.

Generally, findings from this study will provide academicians or researchers a deeper understanding of the contributions of a self-help group in women's empowerment and assist them in broadening their knowledge on women's empowerment. Moreover, the government can use the findings of this study to formulate a policy and development framework to empower women economically, socially, and politically, through supporting factors that contribute to the empowerment of women.

1.6 Ethical Considerations

Ethical considerations are critical issues in conducting research. It helps to determine the difference between acceptable and unacceptable manners on the part of the researcher. The study was taken into consideration the general research principles and those that are more specific to the type of research while collecting the data. Based on this, the study was considered the following ethical issues. All research participants who were involved in the study were part of the research based on their consent and willingness. Research participants were informed about the objectives of the research before starting the interview and then were started the interview after getting their good face. Respect for anonymity and confidentiality is another ethical issue. The research participant's identities were not linked with their responses and were free to give and withhold as much information as they wish. Research participant's private information such as beliefs, attitudes, opinions, and records was not shared without their knowledge or consent. The last but the most important ethical issue is researcher's free from bias. The researcher selected the study participants based on inclusive selection criteria. Finally, the researcher was free from personal bias and emotion in analyzing the collected data.

1.7 Limitations of the Study

It has hardly to collect primary data in wider terms by reaching all the responsible potential stakeholders and SHGs of the entire Addis Ababa city due to time and budget constraints. Accordingly, this research work is limited only to few places of the city and the result may not necessarily represent the reality for the entire city of Addis Ababa contributions of self-help

groups on women empowerment; but within the specific target of the city, the researcher tried to make representative samples in dealing with the research population. In addition, when the researcher compares the before and after incidents, there are gaps that the research can't fully capture the counterfactual.

Finally, another limitation of the study is that it does not cover all the contributions of SHG on women's empowerment. Such contributions like the socio-political and socio-cultural empowerment. The study only focuses on contributions of SHG in women's economic, social and political empowerment; changes to SHG members before and after being their membership in empowerment dimensions in Addis Ababa.

1.8 Organization of the Study

This study is organized into five different but interrelated chapters directed towards the main objectives of the study. The first chapter deals with the introductory sections of the study. This section deals with the introduction part of the study, objectives of the study, statement of the problem and goes until the organization of the study. The second chapter deals with the literature review. In this section, the study reviews related literature which are conceptual and theoretical issues that are relevant to the issue under investigation. Chapter three of the study deals with the methodological part of the study, it deals with instruments of data collections, sources of the data, and methods of data analysis. The fourth chapter deals with the discussions and findings parts of the study. It deals with exploring the major findings of the study and discusses the research questions in detail. Chapter five is the final section of the study; it deals with the conclusion and recommendation part of the study.

CHAPTER TWO

LITERATURE REVIEW

The literature review has six sections dealing with issues related to the concept of self-help groups, principles, and formation of self-help groups, the origin and brief history of self-help groups in Ethiopia, the empowerment aspect, models related to the study, and the issue of development and change are elaborated briefly.

2.1. The Concept of Women's Self-help Groups

The Women's SHGs (Self-Help Groups) are informal organizations of 15 to 20 women from the village's poorest sections, organized, owned, maintained, and controlled by the members, and based on solidarity, reciprocity, shared interest, and resource pooling (Pangannavar, 2015). A Self-Help Group (SHG) is an informal group of underprivileged women in a community who have come together with the goal of achieving economic, social, and overall empowerment (CoSAP, 2015).

Self-Help groups are made up of homogenous poor people who have got together voluntarily intending to overcome financial challenges (Vikrant & Sharma, 2015). A Self-Help Group (SHG) is a small, self-organized group of impoverished individuals who are preferably from the same socioeconomic background. They gather together to solve their common difficulties through self-help and mutual assistance. The SHG encourages its members to save tiny amounts of money (Vikrant & Sharma, 2015).

SHGs groups, according to Pangannavar (2015), share a common perception of need and desire for collective action. These organizations encourage members to save money and pool their resources to satisfy members' unexpected needs, such as consumption. Many have contended that it is an informal organization of homogeneous poor women. This implies that the women in the group must be from the same socioeconomic class or category and live in the same location.

The SHG Approach to development encourages all vulnerable and disadvantaged individuals, especially the poorest of the poor, to exercise their human rights. It accomplishes this by focusing initially on the poorest women and their children, then expanding the scope to include entire families and communities (Kindernothilfe, 2014).

A study by Puhazhendhi and Satyasai (2001), which was mentioned by Rajani and Lakshmy (2014), indicated certain key aspects for the successful formation and functioning of groups. These elements include the voluntary nature of the group, the small size, and the homogeneity of membership. SHGs are described as transparent (open) with a participatory decision-making process and the ability to quickly employ funds for micro-enterprise creation. Members of the SHGs benefit from regular gatherings because they can develop meaningful relationships. The groups are a platform for discussion for other issues than savings and credit; the topics of gender and social problems also are highlighted.

The SHG strategy or approach is a holistic approach that leads to social, economic, and political empowerment for individuals, communities, and beyond when applied according to the principles (Kindernothilfe, 2014). At each stage, various activities that are complementary to one another are carried out in order to achieve holistic and sustainable development (Kindernothilfe, 2014).

2.2. Principles and Formation of Self-help Groups

2.2.1 Principles of SHGs

The concept of SHGs, according to Ghadoliya (2006) (cited in Blay, 2011), is based on the following principles: Self Help Group supplemented with mutual help can be a powerful vehicle for the poor in their socio-economic development; needs to be participative, financial responsive and efficient management services; poor need not only credit support but also savings and other services; flexible democratic system of working; amounts loaned are small, frequent and short duration and periodic meetings.

Furthermore, according to CoSAP (2015), the SHGs' general and operating principles are as follows. Every human being is endowed with tremendous potential. Society has marginalized people and makes them believe that they are poor and good for nothing and the SHG approach

helps members realize their potential and unleash it. As an individual, the poor are voiceless, powerless, and vulnerable but collectively they can stand for their social, economic, and political empowerment (CoSAP, 2015). Therefore, the SHG approach makes the poor realize their hidden potential and unleash it through a gradual attitudinal change supported by relevant capacity-building inputs.

Thus, the operational principles of SHGs are dependent on the members' willingness and consent. According to CoSAP (2015) SHGs should be formed with no agenda, rather help the group to identify needs and does not mix with other women, groups, associations supported by other programs. The group must also be non-political and non-religious; yet, groups can focus on political and cultural growth as well as overcoming social and cultural barriers. Furthermore, no material resources let the group finances their inputs, sense of achievement by the members strengthen, ownership feeling, and sustainability (CoSAP, 2015).

2.2.2. Formation of Self Help Groups

The SHG Approach is a rights-based approach that sees poverty as a denial of one's rights and poverty reduction as a process of regaining those rights (Kindernothilfe, 2014). Given the multi-faceted nature of poverty, the SHG Approach prioritizes economic, social, and political empowerment aims equally (Kindernothilfe, 2014). As a result, the SHG approach to development promotes all vulnerable and marginalized people to exercise their human rights, particularly the poorest of the poor. It does so by focusing first on the poorest women and their children, then expanding to include entire families and communities. The SHG Approach is a bottom-up approach that builds on people's existing capabilities and strengths (Kindernothilfe, 2014).

The SHG is the initial stage of the self-help approach. It is a collective of 15 to 20 impoverished and vulnerable women from similar socio-economic backgrounds (Florescu, 2009). As a result, the group member meets once a week to learn about health, nutrition, and business skills. The sessions give a safe space for participants to open up and discuss common challenges, fostering trust and a sense of belonging. Women can learn about a variety of issues, including business, savings and loan management, record keeping, leadership and communication, HIV/AIDS, and women's and children's rights (Florescu, 2009). GebreYntisoDeko et al. (2014) in another study

claimed that the SHG system has a hierarchical structure. SHG is formed by a group of 15-20 people who know one other from the same neighborhood and have comparable socioeconomic levels.

The Cluster Level Association (CLA), which is founded by SHGs for their benefit, is the second level of the self-help approach (Florescu, 2009). The CLA is a people's institution made up of 6-10 SHGs from the same area. At the CLA level, two members from each SHG (for a total of 12 to 20) are also represented. The CLA's main responsibility is to guarantee that SHGs are connected to various financial, material, and technical resource suppliers (Florescu, 2009). Approximately 8 – 12 identical SHGs nearby form a Cluster Level Association (CLA), which represents its members at lower levels of local government (Kebele and Woreda) and engages in a variety of other activities (GebreyntisoDeko et al, 2014). Furthermore, according to Mindaye (2014), when SHGs are powerful and well-functioning, they join forces to establish a second-stage organization known as a cluster-level Association (CLA). Approximately 8–10 SHGs ordered in a single area of local government or woreda can form CLA by representing two leaders from each SHG, and the leaders rotate so that every woman has the opportunity to be an SHG, CLA, and Federation leader.

A Federation Level Association is formed by a group of CLAs in a specific area to represent the membership at higher levels of local government (City, Zone, and Region), among other things (GebreyntisoDeko et al, 2014). As a result, the SHG approach refers to a unified system (GebreyntisoDeko et al, 2014). Different CLAs join to establish Federation, or "Timret," by carefully selecting two members from each CLA. It is made up of 8 to 10 cluster level associations (CLAs), with each CLA including 8 to 10 SHGs. This means that Federation represents a high number of impoverished people in the SHG program's locations (Mindaye, 2014).

2.3. Self Help Groups and Women Empowerment

Individuals and communities can be empowered through strengthening their economic, political, social, educational, gender, or spiritual strength (Vikrant & Sharma, 2015). It is the process of gaining control and ownership over one's choices. Empowerment is a process of increased participation, decision-making authority and control, and transformative action as a result of

increased awareness and capacity building. Political, economic, and social empowerment are the three types of empowerment. The following sections discuss each of these categories.

2.3.1. Political Empowerment and contribution of SHGs

Political empowerment, according to Brody, Dworkin, Dunbar, Murthy, and Pascoe (2013), is defined as the ability to engage in decisions on community access to resources, rights, and entitlements. This can be quantified through indicators such as knowledge of rights or laws, political engagement such as voting, the ability to legally own land, the ability to lawfully inherit property, and the ability to rise to positions of leadership in government. (Brody et al, 2013).

Women's political empowerment is typically envisioned as political engagement in elections and government, which is required to give women a voice in policies that influence their lives. Women's political empowerment permits them to influence policies that promote their economic well-being (Vikrant and Sharma, 2015). In SHGs, for example, they can choose their leader. They can also take part in the running of SHGs (Vikrant & Sharma, 2015). As a result, by forming a group, women become members of civil society and can have a stronger voice when pushing for policies that will benefit their lives and the companies of their organization (Vikrant & Sharma, 2015).

According to Mindaye (2014), disadvantaged women who are part of SHGs gain confidence and realize their inner potential. They improved their leadership skills as well as their emotional intelligence, which is one of the good attributes of leaders that allows them to understand their followers' real-life situations. Accordingly, the SHG approach has given women the ability to not only earn more money and select how to spend it at home but also to engage in community and local governmental levels. As a result of their participation in SHG programs, poor women become group and cluster level association leaders and resource persons. SHGs and CLAs used participatory and democratic leadership to assist members to build their leadership skills (Mindaye, 2014). SHGs can also be empowered by taking training in facilitation and leadership skills, as well as civil rights and activism (Gebre et al, 2014).

The political dimension of the SHG method is based on the concepts of independence and participation (Kindernothilfe, 2014). Self-Help Groups take on issues that are causing concern in

their community and work together to find a solution. By connecting at the Cluster Level Association level, they obtain additional support to work on broader issues. These Cluster Level Associations and Federations strive to be a genuine part of civil society, ensuring that their members' concerns are heard at the local, regional, and national levels of government (Kindernothilfe, 2014).

2.3.2. Economic Empowerment and Contribution of SHGs

Economic empowerment, according to Brody et al (2013), is the ability to gain access to, own, and govern financial and other resources. As a result, it can be quantified in a variety of ways, employing outcome indicators such as income generation, asset, and property ownership, the decision on spending habits, paid work participation, fair domestic labor division, liberate from domestic tasks, and decision-making and control over financial and other resources. Women's economic empowerment, defined as having the ability to make their own decisions about how to spend their resources, leads to prosperity for families and communities, according to Vikrant and Sharma (2015). As a result of economic empowerment, women can gain political power. They can generate money and become economically and financially powerful with the support of SHGs (Vikrant & Sharma, 2015). Women can make money and become economically and financially strong with the support of SHGs. They can put this money towards meeting their necessities and living a happy life with their families. They can gain a voice and a say in their family's decisions by becoming self-sufficient. As a result, women can gain economic empowerment by forming a better business network through SHG (Vikrant & Sharma, 2015).

According to Mindaye (2014), SHG members' families are also empowered indirectly. Mothers, for example, use SHG loan access to educate their children. The ladies also persuaded their husbands to shift their conventional attitudes toward labor and replace them with sensible, modern thinking. Furthermore, gender equality in families is improved when women become more productive in their Income Generating Activities (IGS) and change their family's living style as a result of the training provided on home management, family planning, hygiene, and sanitation. The SHG program, according to Mindaye (2014), allows underprivileged individuals of the community to discover their potentials, gifts, and current assets through intensive and varied training provided by various specialists. It encourages members to save and obtain internal loans from the group account in order to assist them in starting and expanding their

income-generating businesses. Economically, they take training such as saving and credit management, business planning, record keeping (financial statements), banking, concepts of proposal writing, entrepreneurship, basic business skills, urban agriculture, operational planning, and resource management, (GebreyntisoDeko et al, 2014). Mutual trust, accountability, involvement, and creativity are essential characteristics of the SHG approach's economic dimension (Kindernothilfe, 2014). Furthermore, these concepts are cultivated in both people and groups by joining SHGs that jointly save agreed amounts of money and give loans to their members to improve their economic status (Kindernothilfe, 2014).

2.3.3. Social Empowerment and Contribution of SHGs

According to Brody et al, (2013), social empowerment is the ability to exert control over decision-making within the domestic sphere. So that measures can include women's mobility or freedom of movement, freedom from violence, negotiations, and discussion around sex, control over choosing spouse, control over the age at marriage, family size decision-making, and access to education.

Furthermore, according to Vikrant and Sharma (2015), social empowerment, which is typically achieved through public policy and education, frees women from maltreatment, exploitation, and oppression that prevents them from attaining their full potential. Women's status in society is bolstered by their ability to participate economically and politically as a result of social empowerment. If they are socially empowered, which can be done through SHG, they will have a secure place in society (Vikrant & Sharma, 2015).

Training is an important component of the SHG strategy, according to Florescu (2009). The purpose is to educate women about important IGA issues. Furthermore, when women are taught how to care for their children, protect themselves from infections such as STIs and HIV/AIDS, and handle household finances, they are expected to use the money toward improving their family's situation.

Affinity, trust, involvement, and mutual responsibility are the key concepts of the SHG approach's social dimension. As a result, individual and community-level problem-solving receive considerable attention. In addition, at their meetings, the SHGs discuss challenges in

their own lives or their communities and work together to find answers. The process is linked to the group members' practical and financial support, resulting in a holistic approach to improving the lives of members and their communities (Kindernothilfe, 2014).

In terms of the importance of SHGs, Mindaye (2014) found that they significantly contributed to community social transformations such as child protection and raising, women engagement, and enhanced men-women relationships at the community level. SHGs also contributed to society's well-being in areas such as HIV/AIDS, protecting their children from various evils in the community, active engagement in local government offices, and support for local institutions such as 'Eddir' and 'Equb' (Mindaye, 2014). The SHG approach, according to GebreYntisoDeko et al (2014), focuses on forming strong social relationships and encouraging mutual assistance among members. In addition, SHG addresses the following social issues: child-rearing and protection, child education, child sickness and health, child death, household management, psychological status of members, business activities of members, and times of happiness (birth, weddings, graduations, and so on). Furthermore, they are socially empowered through training in areas like home management, introduction to social insurance, HIV/AIDS awareness, home-based care, family planning, environmental sanitation, and literacy (GebreYntisoDeko et al, 2014).

2.4 Self Help Groups and Women Empowerment in Ethiopia

According to the UNDP report, Ethiopia ranks 173 out of 187 countries on the Human Development Index (HDI). Some 39 percent of the population still lives below the poverty line, surviving on \$1.25 per day, and 77.6 percent lives on less than \$2 per day. The country suffers from frequent droughts and floods that resulted in significant loss of harvest and livestock. These hazards put 10 to 15 percent of the population at risk of food insecurity or malnutrition, leaving them in need of emergency food aid (UNDP, 2013).

In 2002, “Tearfund” helped introduce the Self Help Group (SHG) approach to Ethiopia. The first five SHGs were started by 100 women in Adama, a town 55 miles east of Addis Ababa in central Ethiopia. Today, the number of SHGs in programs funded by Tearfund has increased to more than 12,000 across Ethiopia, impacting more than 1 million people (Dessiye, 2014).

In Ethiopia, the history of SHGs is mostly linked to local and international NGOs that pioneered the formation of SHGs. In Ethiopia, the SHG approach was launched in May 2002 by KinderNotHilfe (KNH), Jerusalem Children and Community Development Organization (JeCCDO), and Ethiopian Kale Hiwot Church (EKHC). More than 25 NGOs are implementing the SHG strategy in various parts of Amhara, Oromia, SNNPR, Beneshangul Gumuz, Dire Dawa, and Addis Ababa ten years after its inception. So far, about 137, 265 disadvantaged women have been organized into 7,499 SHGs, 470 cluster level associations, and 11 Timrets around the country (CoSAP, 2013, p. 5).

From their regular savings and various income-generating activities, these SHGs have raised 35 million Birr. As a result, the SHGs offered their members various financial and non-financial capacity-building training and exposure visit programs. Some CLAs are legally registered by relevant government agencies. Ten SHGs promoting NGOs formed their consortium in July 2010, which was formally registered by the FDRE Charities and Societies Agency to improve and scale up the approach across the country through better and stronger recognition, partnership, and networking at all levels. In most cases, an SHG consists of 15 to 20 disadvantaged and socially underprivileged women (CoSAP, 2013, p.9).

According to CoSAP, women organized in SHGs have registered myriads of economic development. Women's economic progress has been aided through training in business skill development, saving, and credit management. Particularly, saving in SHGs has played significant roles not only in terms of creating access to credit facilities but also ensures women to control over resources. Every SHG member can access credit services where loan conditions are chosen by them in a participatory manner as a result of their group saving. Furthermore, the loan terms are flexible, depending on the members' ability, capacity, and loan purpose. This helped women in SHGs to open and run small shops, animal husbandry, tea rooms, vegetable production, animal fattening, Injera making, production of local liquors, opening mini restaurants, sanitation works in Universities, grain trades, making fast foods such as chips, and other seasonal and permanent businesses. Though most SHG members started their businesses, some exceptional SHG members lend money to their husbands so that they might avoid menial daily labor and start their own business, such as animal fattening, woodworking, or petty trading (CoSAP, 2013).

Among registered changes caused by the SHG approach, social transformation is highly visible at the community level. Social transformation refers to changes that occurred concerning child-rearing, child protection, women participation, women and men relationship, health, and education. SHGs have made significant contributions to such social changes. The following subsections explain the major social changes registered. SHG approach is a self-engendered development approach. Through selective empowerment of the vast and most marginalized community group i.e. women, the SHG approach has changed the relationship between women and men at the household level. This is reflected in dramatic changes in the role division of women and men as well as how household decisions are passed (CoSAP, 2013).

As women get empowered, they attract the attention of many institutions and individuals. Currently, public organizations want women in SHG to be exemplary ladies to teach others community members. As a result, it has become common to see women police officers, employees of public institutions, and private organizations. More importantly, women in SHG are now in Kebele and Woreda administrations. As a result, the SHG method has given women the ability to not only make more money and select how to spend it at home but also to participate in community and local government (CoSAP, 2013).

Even if previous studies adequately addressed the role of SHGs, they have flaws such as time, scope, and methodology limitations, as well as being outdated because they were conducted many years ago. The previous studies reviewed lack a comparison view of the role of SHGs in the empowerment of women in the context of the case study area. Also, experimental design and presentation of findings on empowerment dimensions before and after being their membership in the SHGs do not exist in the case study area.

2.5. Models Related to Concept of Self-help Groups

Some of the most important models and approaches employed as a guide in this study are discussed below to link the study further with the different theories, approaches, and models.

2.5.1. SHGs and Asset Based Community Development (ABCD) Theory

Asset-based community development (ABCD) is an alternative approach to community development method that begins with what is already existing in a community, such as the

capacities and assets of local persons, associations, and institutions, rather than what is lacking and what a community requires (Keeble, 2006). ABCD is an approach that focuses on using the community's existing resources in order to achieve long-term development in a specific country (Mindaye, 2014). ABCD, according to Kretzmann and McKnight (1993), as cited in Mindaye (2014), focuses on the development, discovery, and capitalization of the community's tangible and intangible assets rather than on the shortages or needs.

According to Mindaye (2014), there are various unidentified assets within Ethiopian communities that can be used to bring community-driven development to the country. Thus, there are poor women in Addis Ababa who live in slum regions of the city and have a variety of specific skills that they learned at home. These include babysitting, health care, housekeeping, upholstering, sewing, dressing, knitting, construction and repair, and creating traditional foods and beverages. Strong participation in Eddir, Equb, and Mahiber, as well as church fund-raising, coffee clubs, teacher-parent associations, and other local associations, are among the assets. As a result, the ABCD method promotes SHGs as a useful instrument for raising awareness and assisting members in exploring and realizing their individual and community-level talents, capacities, and other resources.

2.5.2. SHGs and Social Capital Theory

The community's social capital is crucial to the development and social change (Phillips & Pittman, 2009). It is hard to achieve sustainable growth and social transformation without a robust social network among the local community. Therefore, community development includes the development of social capital or social capacity, and the level of social capacity within a community has a significant impact on how development proceeds for that community and the speed with which development efforts can be implemented (Phillips & Pittman, 2009).

In India, there are certain SHG best practices based on the concept of social capital theory. According to (Dutt, & Samanta 2006), the core building block of Gandhian philosophy has been strengthened by current conceptions of social capital, civic engagement, and networking in the process of civic engagement, networks, and women's development. Ethiopian culture has developed deeply rooted traditional and cultural social networks that help one other in both stressful and joyous situations. Furthermore, self-help groups can currently build social and

hierarchical social linkages by bringing together different SHGs and forming CLAs (Cluster Level Associations), as well as bringing and coordinating those CLAs together and forming Federation. Members can build strong social networks with one another and develop their social, political, economic, and leadership skills as a result of this process (KNH, 2008).

2.5.3 SHGs and Capability Approach

The economist and philosopher Amartya Sen originated this approach in its current form, and it has since been refined and improved by philosopher Martha Nussbaum and a large number of other scholars, as cited in (Bhattacharya, 2013). A capability approach is a popular approach in social science fields like community development studies, philosophy, economics, and political science, among others. It's a normative framework for evaluating and assessing individual well-being, social provisions, and the design of social policies to bring about social change, and it's also used as an alternative evaluative instrument for social cost-benefit analysis and evaluating different dimensions of people's well-being such as inequality, poverty, and individual well-being by the government and non-governmental organizations in developing nations (Bhattacharya, 2013).

The capability approach differs from the others due to the clear distinction between means such as goods and devices, functions, and capabilities, which emphasizes that what people are efficiently able to achieve is dependent on their capabilities (Bhattacharya, 2013). Thus, the critical analytical discrepancy in the capability approach is the distinction between the means and the end of well-being, justice, and development, which are assumed in terms of people's ability to function, as opposed to the viewpoint of emphasizing individual pleasure, wish fulfillment, or other expenses or revenue.

2.5.4. SHGs and Empowerment Approach

Tasli (2007) as cited in Mindaye (2014) empowerment approach was developed in the mid.1980s and emphasizes women's subordination. It cites a variety of causes for women's subordination, including historical injustice, today's complicated socio-political, economic, and cultural contexts, and structures, and deeply established conventional attitudes among men and women as a result of gender inequity. Accordingly, the empowerment approach incorporates the 'Women in Development' approach (WID) and is divided into three sub-aspects: equity, anti-poverty, and efficiency. Following WID is the gender and development approach (GAD), which shifted the

focus of empowerment from women to both men and women in order to address inequalities in socio-economic and political structures and class (Tasli, 2007). Hence, this concept is directly matched with the concept of empowerment which promotes women to empower economically, socially, and politically through SHG.

a) Equity Approach and SHGs

The equity approach was popularized during the United Nations Decade for Women by the WID movement in the United States, and it supports equal distribution of development gains among men and women (Tasli, 2007). Therefore, this method emphasizes a balanced allocation of resources and the inclusion of both men and women in order to accelerate the community's growth and development.

b) Anti-poverty Approach and SHGs

The anti-poverty approach is the second WID approach, which shifted its focus from eliminating gender disparities to lowering economic inequality (Moser, 1993, cited in Tasli, 2007). It primarily targets impoverished women in order to help them improve their economic situation by expanding employment opportunities and income-generating activities such as skill training, as well as their access to productive resources (Tasli, 2007). Hence, this concept is directly related to the SHG concept, which encourages women to organize their resources, participate in skill training, and transform their economic status through IGA activities.

c) Efficiency Approach and SHGs

The efficiency method is the third WID approach, and it gained popularity in the 1980s with the widespread acceptance of the neoliberalism economic model, which emphasized the given amount of resources available in the world and economics as a tool to manage their distribution (Tasli, 2007). As a result, it is founded on the neoliberal economic model, which views women as an underutilized or unused human resource for development. Thus, the goal of this approach is to make development more 'efficient' and 'effective' by leveraging women's economic contributions, with the main assumption being that higher economic participation leads to increased equity (Tasli, 2007). All of the concepts or approaches mentioned above have positive implications for the SHG program and its implementation. Therefore, since the approach is

constructive for the SHGs the researcher studied in detail to analyze their contributions on a comparative basis.

2.5.5. SHGs and Structural Functionalism Theory

According to the functionalist view, society is in a state of equilibrium, which is maintained by the function of society's constituent parts (Hammond, 2009). Accordingly, this theory has underpinnings in biological and ecological concepts. In addition, society can be researched the same way the human body can be studied by analyzing what specific systems are working or not working, diagnosing problems, and devising solutions to restore balance. Socialization, religious participation, friendship, health care, economic recovery, peace, justice, and injustice, population growth and decline, community, romantic relationships, marriage and divorce, and normal and abnormal family experiences are just a few examples of functional processes in our society (Hammond, 2009). Functionalists believe that, like the human body, societies get "sick" or dysfunctional. By studying society's parts and processes, Functionalists can better understand how society remains stable or adjust to destabilizing forces when unwanted change is threatened (Hammond, 2009). Therefore, this study analyzes the contributions of SHGs in protecting the society from different evils around the community, within members, and the relationship between SHGs members and between the levels of the SHGs. Furthermore, the study evaluates the contributions of SHGs as a whole for their functions, as well as the success of individual members in SHGs. Therefore, the researcher assesses the right functionalism of the SHGs from their experiences using this theory.

2.6 SHGs, Development and Change

In 1976, Chin and Benne proposed two empirical-rational strategies for bringing about change in the human development system, emphasizing that men are rational and follow their rationale self-interests in order to bring about change in the individual, group, organization, or community's best interests. Whereas normative re-educative thinks that socio-cultural norms and individual commitments reinforce patterns of action and that change can only be achieved when the individual or a person is involved. Individual and collective commitment, as well as socio-cultural norms, can thus play an important part in the development and transformation process.

In Ethiopia, civil society, governmental structure, economic orientation, and NGOs (non-governmental organizations) all have a role in the development and social change (Clark, 2000). According to Clark, NGOs and other civil society players could play a part in the country's difficult development process. Many local and international NGOs are now working in the country to bring about change and development. However, the majority of them embraced need-based approaches, while others used the asset-based approach, and both achieved significant results in a short period of time.

By empowering individuals and groups, development promotes empowerment and paves the way for social inclusion and involvement in many institutions (Gajbhiye, 2002). In order to reduce the tendency of poverty, the concept of supporting creative and cultural industries was proved in Ethiopia as a manner of encouraging intercultural cohabitation, and the newly developed cultural investment code and development strategy were accepted by the parliament (Garvey & Macarena, 2013). As a result, in Ethiopia, empowering and exploiting the society's cultural and traditional values, practices, and assets are gaining attention.

In line with its overall development policy goals, Ethiopia is investing heavily to reduce poverty and promote social development. The government of Ethiopia is implementing a series of ambitious midterm plans in the past fifteen years. To mention a few, the first and the second Growth and Transformation Plan (GTP I and GTP II) are among the plans. The overarching objectives of the midterm plan are eradicating poverty and accelerating structural transformation with the vision of becoming middle income and carbon neutral status by 2025.

Thus, the government of Ethiopia adopted the SDGs' overall goal to steer the country's policies and strategies. One of the 2030 Agenda for Sustainable Development Goals is to eliminate poverty. The Government of Ethiopia, through implementing its SDGs-integrated GTP II, focuses on eliminating poverty by addressing the needs of the vulnerable: children; youths; women; the disabled, the elderly, and the poor can be mentioned.

2.7 Conceptual Framework of the Study

The following conceptual framework will be used to analyze the study's findings. This conceptual framework helps in understanding the research problem as well as the relationships between the concepts studied, such as women's empowerment and SHG contributions.

This study also explores and compares the economic, social, and leadership contributions of SHGs in the process of women empowerment before and after being their membership in empowerment dimensions. SHG's contributions are intertwined with the concept's hierarchical structure and empowerment efforts. SHG's hierarchical system contributes significantly to impoverished women's empowerment by assisting them in overcoming economic, social, emotional, and political problems at the individual, family, group, and community levels through building strong mutual relationships among the community. The figure presented below shows the conceptual framework adopted based on Vida Awube's conceptual framework (2011) which is cited in Mindaye (2014) model.

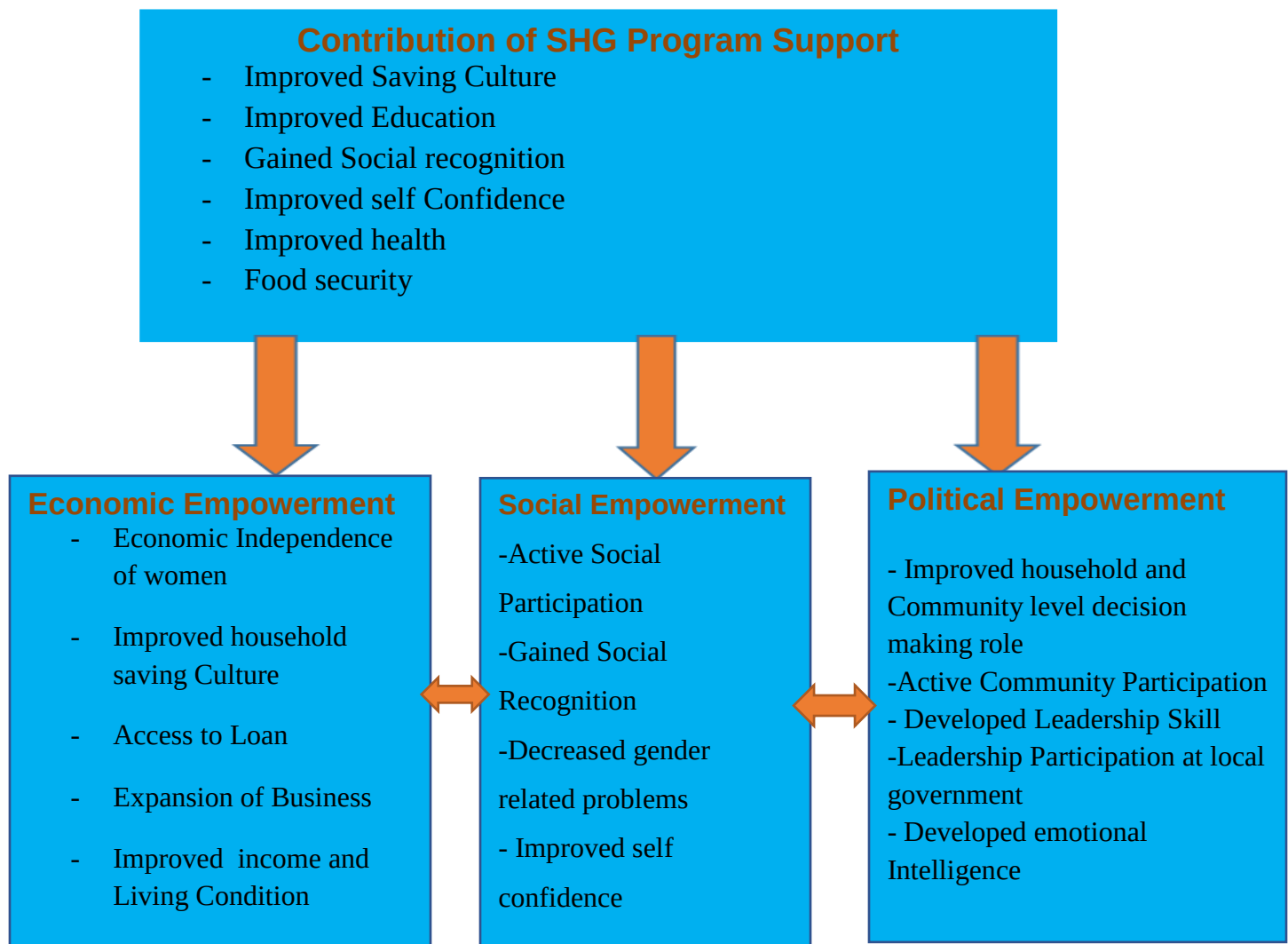


Figure 1 Conceptual framework of the study (Adopted from Mindaye, 2014)

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

This chapter highlights the methodological issues of the study. The chapter covers the research design, sampling technique, Instruments of data collection, and methods of data analysis.

3.1 Description of the Study Area

Addis Ababa is selected as the study area for this research as it has international NGOs, local NGOs, and government-promoted SHGs. These organizations have active SHGs which can be used as changes to SHG members. This makes the study possible since the objective of the study is to compare the contributions of SHG in women empowerment before and after being their membership in empowerment dimensions. The SHG center in which this study was conducted is Mission for Community Development Program (MCDP), a local NGO located in Nifas Silk Lafto sub-city woreda 05 and woreda 06 projects which is selected for this study.

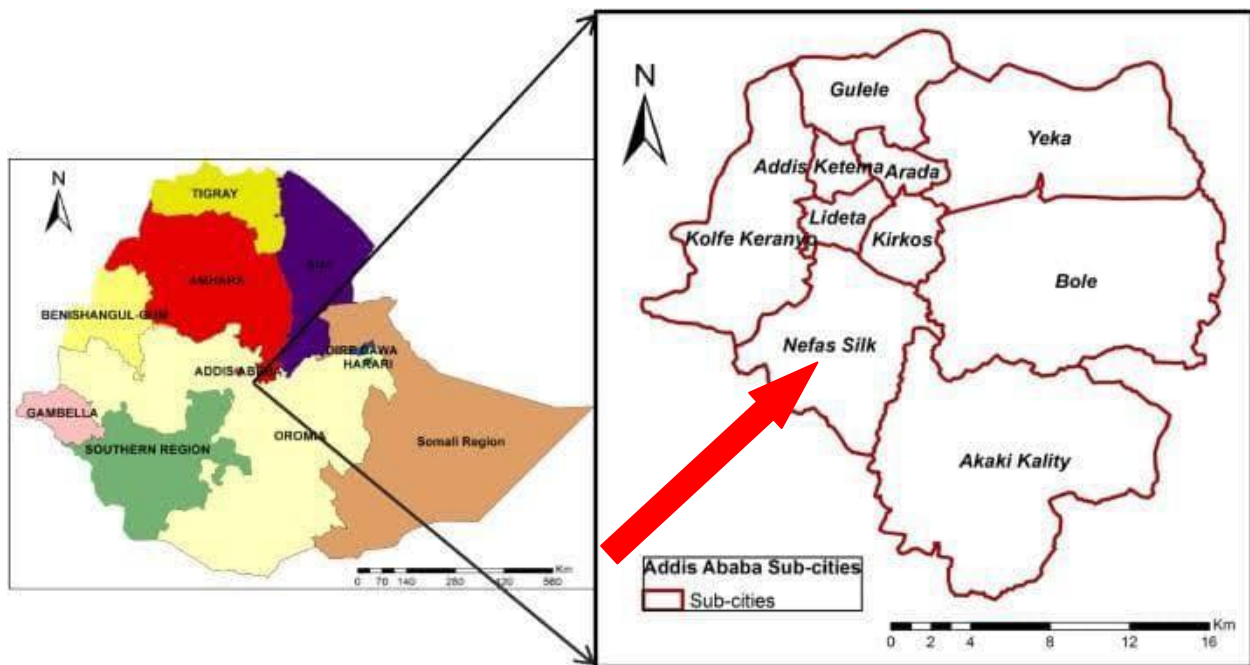


Figure 2 Map of the Study Area

Source: - Addis Ababa city administration Integrated land management.

According to Berii (2019), Addis Ababa is a city in which a big population density of women is found. As Federal Democratic Republic of Ethiopia's Population Census Commission (FDREPPCC, 2014) cited in (Berii, 2019) of the 2,739,551 total population of Addis Ababa city,

1,434,164 are females. More than half of these females are within the age category of 15-59 years which is a productive age group. Although the city has a greater and productive number of women, the unemployment rate is high. One reason might be similar to that of the country as a whole, which is limited options for women to participate in economic and social opportunities and hence underutilization of women's potential (Berii, 2019). Therefore, conducting research on this area is better to understand the contribution of the self-help group approach to women empowerment.

Mission for Community Development Program (MCDP) is an Ethiopian resident's charity organization registered by the Ministry of Justice following the 2009 Charities and Societies Proclamation # 621/2009. Overall, it strives to prevent women, children, and youth vulnerability through creating access to good quality Early Childhood Care and Education (ECCE) and primary school education and awareness-raising interventions, socio-economic empowerment of vulnerable women, promoting basic healthcare services and nutrition as well as reintegrating those who are already exposed to exploitations, neglect and marginalized. MCDP sticks to the principle of community engagements and active participation of relevant stakeholders in the design and implementation of its various development projects thereby assisting its target community to become self-reliant in fighting against the multi-faceted and ingrained poverty within their households as well as their locality supporting them unfold the dimensions of poverty through facilitating genuine dialogue and developing local-level action. In this regard, MCDP uses Self-help group (SHG) approach, Village Saving, and Lending Association; Community levels Child protection committee as well as local government actors to ensure the active involvement of these actors in its program/project planning and implementation as well as for handing over of the project results to the community and government actors to sustain them.

3.2 Research Approach and Design

The study adopted a mixed-methods approach. The study employed both qualitative and quantitative approaches to capture data for the purpose of deep analysis and understanding of the contribution of self-help groups on women empowerment in different SHG programs of the study area. A quantitative approach was used SPSS version 25 statistical procedures to express the result based on numbers and quantitative forms. Close-ended questionnaires were analyzed

by quantitative approach and help to reach conclusion regarding the contribution of SHG in women empowerment. Document review was also employed to analyze the secondary data obtained from related documents. A qualitative approach was used to analyze open-ended questions and interviews. Semi-structured interview items were prepared for the MCDP project coordinator and MCDP Director. The results of the interview were used to supplement the data that was collected through the different instruments employed for this study.

In this study, a descriptive and exploratory approach and analysis were used to present the findings. The major purpose of the descriptive approach is to describe the characteristics of the phenomenon. Therefore, descriptive design is relevant to measure the contribution of SHG to women's empowerment as it will help to describe the contribution of SHG in the economic, social, and political empowerment of women in the study area. It is a way of summarizing the complexity of the data with a single number and a systematic investigation of relationships among two or more variables, without determining or interpreting cause and effect (Bryman and Bell, 2003). The explanatory design will be also used to explain the contributions of SHG in women empowerment by using the main determinants that as included in the study and insights the contributions on their empowerment. Mainly the design is used to determine the cause and effect relationship between independent and dependent variables (Saunders & Thornhill, 2007).

3.3 Methods of Data Collection

The primary data was collected through questionnaires and semi-structured interviews. The secondary data was gathered from various sources such as evaluation reports, websites, and other available sources. Regarding the questionnaires, both types of questionnaires were used. So, open-ended and close-ended questionnaires were initially prepared and then translated to local (Amharic) language so that the respondents can easily read without problem.

Semi-structured interviews involved open-ended questions based on the topic under investigation. It provided opportunities for both interviewer and interviewee to discuss in more detail. Accordingly, interview items were separately prepared for the MCDP Director and Project Coordinator. In order to collect reliable data, both primary and secondary sources of data are the major focus of the researcher. To achieve the objectives of this study, the primary data was collected qualitatively and quantitatively through semi-structured interviews and questionnaires

(open-ended and close-ended questionnaires). Secondary data relevant for this research work was collected from different reports, websites (internet), and other available sources.

3.4 Sampling Techniques and Design

3.4.1 Sampling Method

This study chose simple random sampling, as it is the most common and the simplest method of sampling. Simple random sampling is most appropriate when the entire population from which the sample is taken is homogeneous. Simple random sampling is the basic sampling technique where we select a group of subjects (a sample) for study from a larger group (a population). Each individual is chosen entirely by chance and each member of the population has an equal chance of being included in the sample. Every possible sample of a given size has the same chance of selection. (*Valerie J. Easton and John H. McColl's*).

3.4.2 Sample Size Determination

There are several formulas for determining sample size; widely used are Yamane's and Cochran's formulas. Yamane's is a simplified formula for the calculation of sample size from a population, which is an alternative to Cochran's formula. This study used Yamane's simplified formula that was developed in 1970. The mathematical formula for determining sample size is:

$$n = \frac{N}{1 + N(e)^2}$$

Where: N – is the total number of SHG beneficiaries in the *woredas*

e – the error term

The sample size is determined with a confidence level of 95% and 0.05 error term.

$$n = \frac{1,040}{1 + 1,040 (0.05)^2}$$

n= 289

This study chose simple random sampling, as it is the most common and the simplest method of sampling. Each unit of the population had an equal chance of being drawn into the sample. Therefore, it is a method of selecting n units out of a population of size N by giving an equal

probability to all units. Accordingly, woreda 5 and woreda 6 have a total population of 1,040, and a sample size of 289 was drawn out of this.

3.5 Methods of Data Analysis

Statistical Package for Social Sciences (SPSS) software was used to analyze the data. After collection of the data, it was entered into this software and the output was analyzed based on descriptive statistics. Demographic characteristics were summarized using frequencies and percentages for all variables including age, sex, marital status, years of stay, and educational level. In addition, some data analysis procedures appropriate for interval scale items like Pearson's correlation coefficient, ANOVA, was used to analyze the factor of each independent variable.

3.5.1 Model specification

In this study, Pearson's model Correlation analysis was used to determine the correlation between political empowerment, economic empowerment, and social empowerment with SHG program support were treated as a dependent variable. The interview responses and the open-ended question was analyzed qualitatively.

Multiple linear regression models were used to test the relationship between a dependent variable that is SHG program support and an independent variable of the study. Hence, the study was employed regression analysis to predict the relationship between the variables in the study. The multiple regression models of this study have three independent variables (political empowerment, economic empowerment, and social empowerment).

3.5.2 Variables under the Study

There are two categories of variables; dependent and independent variables

- **Dependent Variables**

The dependent variable is the consequence or the presumed effect that varies with a change in the independent variable. The response (dependent) variable for this study is SHG program support.

- **Independent Variables**

The Independent variable is the variable that has the presumed effect on the dependent variable which is manipulated by the researcher. There are three groups of predictor variables (political empowerment, economic empowerment, and social empowerment) for this study that are assumed to affect the SHG program support.

CHAPTER FOUR

DATA ANALYSIS, INTERPRETATION AND DISCUSSION

In this chapter, the collected data has been analyzed and interpreted. The chapter consists of an introduction, respondents' demographic characteristics, descriptive statistics which are measured in terms of Economic Empowerment, Political Empowerment, Social Empowerment, and SHG Program Support. Items of the questionnaire on these variables were measured in various measuring alternatives. In addition, some demographic descriptions of the respondents are collected.

4.1. Demographic Characteristics of Respondents

Regarding the demographic variables of the respondents, in terms of ordinal describing variables such as sex, level of education, and marital status were used for the description of the study respondents. Additionally, some continuous variables such as age and year of stay as an SHG member were used using mean and standard deviation as a describer factor. Accordingly, regarding the sex of the respondents, all of the respondents (100%) were females this is due to the focus of this study on woman empowerment.

About the level of education of the respondents, 48.6% of the total respondent have completed their primary schooling while 23.3% of the women did not have any schooling. The remaining 17.4% and 10.8% of the total respondents were attended non-formal education as well as secondary education respectively.

Concerning the marital status of respondents, more than half of them (67.5%) were married individuals while the remaining 13.8%, 9.3%, and 9.3% of the respondents consist of widowed single, and divorced women respectively.

Table 4. 1 Categorical Socio-Demographic Profiles of Respondents

Description of Profile Attributes		Frequency	Percentage
Sex	Male	-	-
	Female	289	100.0%
Level of education	No schooling	67	23.3%
	Non-formal	50	17.4%
	Primary	140	48.6%
	Secondary & above	31	10.8%
Marital status	Single	27	9.3%
	Married	195	67.5%
	Divorced	27	9.3%
	Widowed	40	13.8%

Source: Survey Data Computed in SPSS version 25, 2021

Additionally, some continuous demographic variables were used to describe the respondent's age and years of stay as an SHG member. Based on the results, regarding the age of women who have participated in the study, the average (mean) age was found to be 42.3322 years while the minimum and maximum of their age was 19 and 80 years respectively.

Table 4. 2 Age and SHG Membership Profile of Respondents

Description of Profile Attributes	N	Minimum	Maximum	Mean	Std. Deviation
Age	289	19.00	80.00	42.3322	10.81667
Year of Stay as SHG member	289	1.00	6.00	4.0415	1.07287

Source: Survey Data Computed in SPSS version 25, 2021

Finally, regarding their year of stay as SHG members, the average years of stay in the group were found to be 4.0415 years while the minimum and maximum years of stay were 1.00 and 6.00 years.

4.2 Quantitative Analysis

Descriptive Results

The following section presents the respondents' responses organized into main themes such as Economic Empowerment, Political Empowerment, Social Empowerment, and SHG Program Support.

4.2.1. Economic Empowerment

The respondents have been presented with various questions related to economic empowerment to evaluate their participation and the following results were obtained.

Table 4. 3 Economic Empowerment

Description of Economic Empowerment Profile Attributes		Frequency	Percentage
Respondent's History of Loan Access from SHGs	Yes	234	81.0%
	No	55	19.0%
Respondent's Own Evaluation of Their Saving after SHGs Membership	Increase	230	79.6%
	Same	59	20.4%
Respondent's Own Evaluation of Their Saving After Receiving Loan	Increase	239	82.7%
	Same	50	17.3%
Respondent's Own Evaluation of Their Production After Obtaining Loan	Increase	194	67.1%
	Same	95	32.9%
Respondent's Own Evaluation of Their Income After Obtaining Loan	Increase	182	63.0%
	Same	107	37.0%
Respondent's History of IGAs Involvement Before Their Membership	Yes	225	77.9%
	No	64	22.1%
Respondent's History of Training on Business, Saving and Credit Skills from SHGs	Yes	280	96.9%
	No	9	3.1%
Whether the Training Helpful for the Respondents or Not	.00	1	0.3%
	Yes	276	95.8%
	No	11	3.8%
Respondent's Own Evaluation of Their Economic Status After Their Membership	Increase	214	74.3%
	Same	74	25.7%

Source: Survey Data Computed in SPSS version 25, 2021

As depicted in Table 4.3 above, a majority (81%) of the respondents took a loan and 19% had not taken a loan despite being in SHG. This implies that by participation in SHG most respondents have been able to access the loan. This may be attributed to the fact that there were no collateral securities required for group loans and that's the reason most respondents were able to access these loans. Regarding respondent's evaluation of their savings after joining SHG, the majority of respondents (79.6%) said that their savings were increased after joining SHG. This can be attributed to the program office training which equips SHG members on credit management. Respondents were also asked to evaluate their savings after receiving the loan. Similarly, the majority of respondents (82.7%) said that their savings were increased after they receive the loan.

Respondents were asked to evaluate their income after obtaining the loan. According to the result, 67.1% of respondents said that their production was increased after obtaining the loan. This can be attributed to the program office training which equips SHG members on entrepreneurship skills. Respondents were asked to evaluate their income after obtaining the loan. According to the result, 63% of respondents said that their income was increased after obtaining the loan. This implies that the majority of the group member's income has increased.

Respondents were asked whether they were involved in any IGAS or not before their SHG membership. According to the result majority of the respondents 77.9% were involved in IGAS before their membership. Respondents were asked whether the project had trained them in business, saving, and credit skills or not. According to the result majority of the respondents, 96.9% have received the training. Respondents were also asked whether the training was helpful for their economic change or not. According to the result majority of the respondents, 95.8% said that the training was helpful for their economic change. Regarding women's economic status change respondents were given the question of whether their economic status has increased or decreased after joining the SHG. According to the result, 74.3% of the respondents said that their economic status has increased after they joined the SHG.

Generally, SHG has contributed to women's economic empowerment by providing loans and as a result, their income and production have increased. In addition, the majority of women have

gained benefits from SHGs business, saving, and credit skills training, and their economic status was improved because of the SHG.

Table 4. 4 Loan Frequency and Amount

Description of Economic Empowerment Profile Attributes – Finance Access	N	Min.	Max.	Mean	Std. Deviation
Frequency of Loan Received from the SHG	235	1.00	11.00	2.6255	1.67568
Amount of Loan Received from the SHG	235	200.00	2,1000.00	3,650.64	3,622.46516

Source: Survey Data Computed in SPSS version 25, 2021

Based on the above table, regarding the loan frequency and amount taken, 11 times was the maximum amount of loan taken by the women while the minimum was found to be 1 time. Regarding the amount of loan 21,000.00 birr was found to be the largest loan taken while 200.00 birr was found to be the lowest loan taken with an average loan of 3,650.63 birr. This implies that the project has facilitated loan provision for the SHGs nearly three times during their stay in the group and this is quite important for their small business activities that would generate income.

4.2.2 Political Empowerment

The respondents have been presented with various questions related to political empowerment to evaluate their participation and the following results were obtained.

Table 4. 5 Political Empowerment

Description of Political Empowerment Profile Attributes		Before Joining SHG		After Joining SHG	
<i>Before Joining SHG</i>		Freq.	Percent.	Freq.	Percent.
Change in Decision on family expenditures	Myself	118	40.8%		
	My Spouse	6	2.1%		
	Both	165	57.1%		
Change on decision on children education & family healthcare	Myself	104	36.0%		
	My Spouse	2	0.7%		
	Both	183	63.3%		
Change on Loan, Saving, and Participation in Meetings	Myself	153	52.9%		
	My Spouse	1	0.3%		
	Both	135	46.7%		
<i>After Joining SHG</i>					
Change in Decision-Making Power on Family	Yes			287	99.3%
	No			2	0.7%
Change in Decision on Family Expenditure	Myself			113	39.2%
	My Spouse			4	1.4%
	Both			171	59.4%
Change in Decision on Children Education and Family Healthcare	Myself			100	34.8%
	My Spouse			1	0.3%
	Both			186	64.8%
Change on Loan, Saving, and Participation in Meetings	Myself			275	95.5%
	My Spouse			1	0.3%
	Both			12	4.2%
Change in Decision on Participating in Community Meetings	Myself			274	95.1%
	My Spouse			0	0.0%
	Both			13	4.5%
	11.00			1	0.3%
Respondent's Level of Participation in Their Community Groups	Member			268	93.1%
	Leader			20	6.9%
Change in Decision on SHG and other Training Sessions Participation	Myself			279	96.9%
	My Spouse			0	0.0%
	Both			9	3.1%

Source: Survey Data Computed in SPSS version 25, 2021

Respondents who decide with their spouse expenditures in their family before joining SHG were 57.1% and those who made the decision independently were 40.8%. After joining the SHG there was a slight increment in decision making with most respondents 59.4 % made a decision on expenditures.

Regarding members who decide on children's education and health care with their spouse before joining the SHG were 63.3% and those who made the decision independently were 36%. After joining the SHG decision-making power of members with their spouse was slightly increased to 64.8% and those who made the decision independently were slightly decreased to 34.8%. Regarding members who decide independently on loan, saving and participation in a meeting before joining SHG were 52.9% and those who decided with their spouse were 46.7%. However, after joining the SHG, members who made the decision independently were significantly increased to 95.5% and those who decided with their spouse were also significantly decreased to 4.2%.

Regarding member's participation in community meetings, 95.1% (majority of respondents) decided independently to participate in meetings. Regarding respondent's level of participation in their community groups, the majority of respondents (93.1%) were members of their community groups while 6.9% of respondents were leaders in their community groups. Regarding members who decided independently to participate in SHG and other training sessions, the majority of respondents (96.9%) decided for themselves to participate in SHG and other training sessions while 3.1% of respondents decided with their spouse.

4.2.3 Social Empowerment

The respondents have been presented with various questions related to social empowerment to evaluate their participation and the following results were obtained.

Table 4. 6 Social Empowerment

Description of Social Empowerment Profile Attributes		Before Joining SHG		After Joining SHG	
<i>Before Joining the SHG</i>		Freq.	Percent.	Freq.	Percent.
Changes in participation in social issues such as happiness, sorrow, etc.	Yes	286	99.3%		
	No	2	0.7%		
Frequencies of Changes in participation in social issues such as happiness, etc.	Casual	156	54.2%		
	Often	132	45.8%		
Changes in facing discrimination, ill-treatment	Yes	33	11.5%		
	No	255	88.5%		
Frequencies of Changes in Facing Discrimination, Ill-treatment	Casual	37	90.2%		
	Often	4	9.8%		
<i>After Joining SHG</i>					
Changes in Participation on Social Issues such as Happiness, Sorrow and etc.	Yes			284	98.6%
	No			4	1.4%
Frequencies of Changes in Participation in Social Issues such as Happiness, etc.	Casual			5	1.7%
	Often			282	98.3%
Changes in Facing Discrimination, Ill-treatment	Yes			56	19.4%
	No			232	80.6%
Frequencies of Changes in Facing Discrimination, Ill-treatment	Casual			55	90.2%
	Often			6	9.8%

Source: Survey Data Computed in SPSS version 25, 2021

Respondents who participate in social issues such as happiness, sorrow before joining SHG were 99.3% and those who do not participate were 0.7%. After joining the SHG respondents who participate in social issues were slightly decreased to 98.6% and those who do not participate were slightly increased to 1.4%. Respondents were given the question of how often they participated in social issues such as happiness, sorrow before joining SHG. According to the result, 54.2% of respondents said that their participation in social issues was casual and those who participated often were 45.8%. After joining SHG respondents who participated casually were significantly decreased to 1.7% and those who participated often were significantly increased to 98.3%.

Respondents who had faced any discrimination, ill-treatment before joining SHG were 11.5% and those who hadn't faced any discrimination were 88.5%. After joining SHG respondents who face any discrimination, ill-treatment was slightly increased to 19.4% and those who do not face any discrimination were slightly decreased to 80.6%. Respondents were also given the question how often they had faced discrimination and ill-treatment before joining SHG. According to the result, 90.2% of respondents said that they had faced discrimination and ill-treatment casually and those who hadn't faced often were 9.8%. Finally, after joining SHG respondents who had faced discrimination and ill-treatment casually were remaining the same which is 90.2% and those who had faced often were also remain the same.

4.2.4 SHG Program Support

Table 4. 7 SHG Program Support

Description of Profile Attributes - Context of Program Support		Frequency	Percentage
Whether SHG program support in the provision of education and capacity building training	Yes	288	100.0%
	No	0	0.0%
Whether the SHG training and support helpful	Helpful	272	94.4%
	Same	16	5.6%
	Not	0	0.0%
Whether SHG Support to Changed their Roles in the community	Yes	258	89.6%
	No	30	10.4%
Respondent's Own Evaluation of Their Confidence Status After SHG Support	Increase	279	96.9%
	Same	9	3.1%
	Decrease	0	0.0%
Whether SHG Support Led Them to Improvements They Expected and Wished For	Yes	238	82.6%
	No	50	17.4%

Source: Survey Data Computed in SPSS version 25, 2021

Regarding the SHG Program support, respondents were given the question of whether they received education and capacity-building training from the SHG program or not. According to the result, all 100% of the respondents have received the training. Regarding respondent's

evaluation of the training and SHG support for their social status change, the majority of respondents (94.4%) said that it was helpful for their social status change.

Respondents were given the question of whether others seek their opinion about the SHG support or not. According to the result, 89.6% of respondents said that others were seeking their opinion about the SHG support. Regarding respondent's evaluation of their confidence status after the SHG support, the majority of respondents (96.9%) said that their confidence status was increased after the SHG support. Respondents were given the question of whether the SHG support has led to improvements that they expected and wished for or not. According to the result, 82.6% of respondents said that the SHG support has led to improvements they expected any wished for.

4.3 Correlation Analysis

Table 4. 8 Correlation results

		Correlations			
		SHG Program Support	Economic Empowerment	Social Empowerment	Political Empowerment
SHG Program Support	Pearson Correlation	1	.913**	.644**	.334**
	Sig. (2-tailed)		.000	.000	.000
	N	289	289	288	289
Economic Empowerment	Pearson Correlation	.913**	1	.645**	.291**
	Sig. (2-tailed)	.000		.000	.000
	N	289	289	288	289
Social Empowerment	Pearson Correlation	.644**	.645**	1	.637**
	Sig. (2-tailed)	.000	.000		.000
	N	288	288	288	288
Political Empowerment	Pearson Correlation	.334**	.291**	.637**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	289	289	288	289
**. Correlation is significant at the 0.01 level (2-tailed).					

Source: Survey Data Computed in SPSS version 25, 2021

Based on the correlational result presented in the above table, all of the independent variables have a positive and significant relationship with the dependent variable (SHG Program Support).

These variables include; Economic Empowerment ($r=.913$), Social Empowerment ($r=.644$) and Political Empowerment ($r = .334$) at alpha value of 95%.

4.4 Regression Analysis

Regression analysis is a statistical measurement used for estimating the relationships among variables. It enables to determine the strength of the relationship between variables and the predictive power of the independent variables on the dependent variable. In short, regression helps a researcher understand to what extent the change of the value of the dependent variable causes the change in the value of the independent variables, while other independent variables are held unchanged. Regression analysis is a way of statistically sorting out the variables that have indeed an impact. While there are many types of regression analysis, at their core they all examine the influence of one or more independent variables on a dependent variable. The following part also presents the regression analysis of regression.

4.4.1 Linearity Test

The linearity of relations between the dependent and independent variables can be tested by looking at the P-P plot for the model. The closer the dots lie to the diagonal line, the closer to normal the residuals are distributed. As depicted in the below graph, the visual inspections of the p-p plot revealed that there exists a linear relationship between the dependent and independent variables.

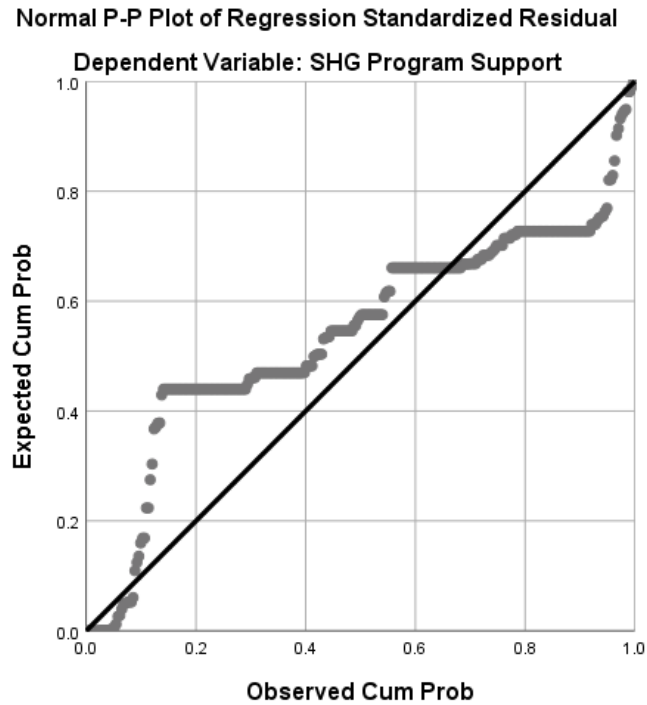


Figure 3 P-P Plot of Regression Standardized Residual

4.4.2 Homoscedasticity Test

The assumption of Homoscedasticity refers to the equal variance of errors across all levels of the independent variables (field). This implies it requires an even distribution of residual terms or homogeneity of error terms throughout the data. Homoscedasticity can be checked by visual examination of a plot of the standardized residuals by the regression standardized predicted value (Osborne & Waters, 2002). If the error terms are distributed randomly with no certain pattern, the problem is not detrimental for analysis. The scatterplot in Figure 4 shows that the standardized residuals in this research are distributed evenly which shows that no violation of Homoscedasticity.

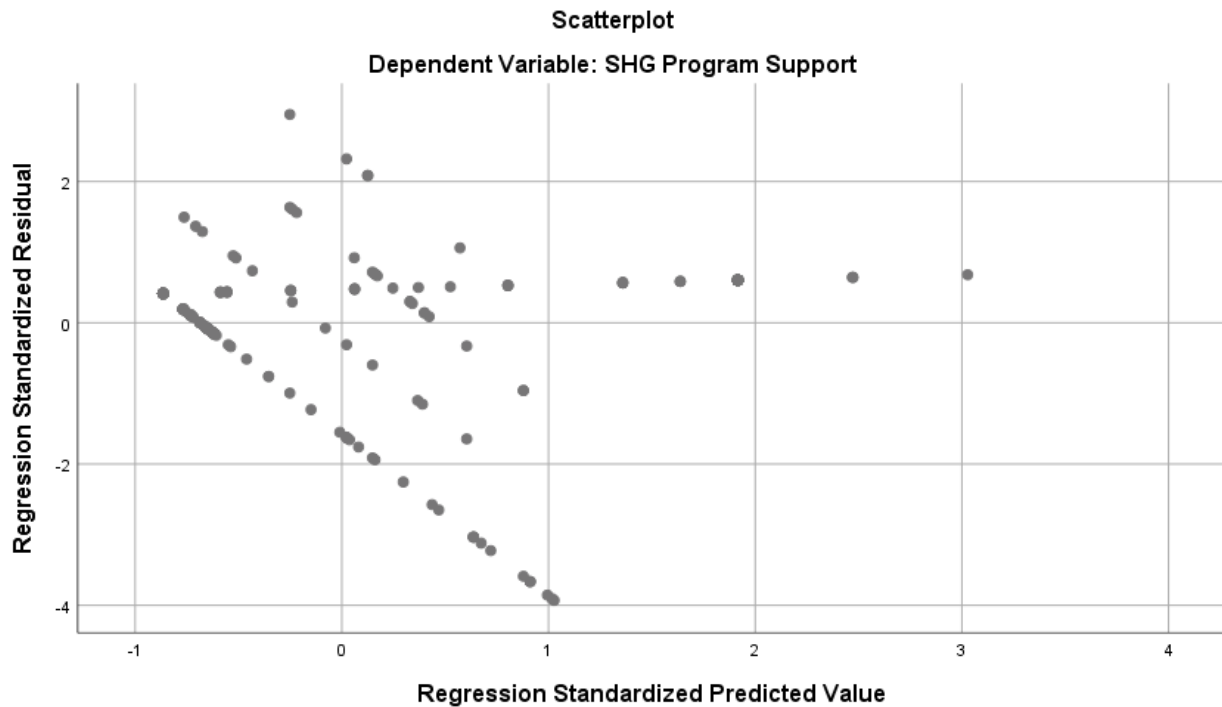


Figure 4 Scatterplot of standardized residuals

Auto Correlation (Durbin Watson Test)

Autocorrelation or independence of errors refers to the assumption that errors are independent of one another, implying that subjects are responding independently Stevens (2009). Durbin-Watson statistic can be used to test the assumption that our residuals are independent (or uncorrelated). This statistic can vary from 0 to 4. For this assumption to be met, the Durbin-Watson value needs to be close to 2 (Field, 2006). Values below 1 and above 3 are problematic and cause for concern. To check this assumption we need to look at the Model Summary box presented below.

Table 4. 9 Durbin Watson statistics

Model	Std. Error of the Estimate	Durbin-Watson
1	.15212	1.371
a. Predictors: (Constant variables), Political Empowerment, Economic Empowerment and, Social Empowerment		
b. Dependent Variable: SHG Program Support		

Source: Survey Data Computed in SPSS version 25, 2021

The above table reveals that errors are responding independently, and autocorrelation is not a concern with the Durbin-Watson value of 1.991. Therefore, it is possible to say the autocorrelation test has been met.

4.4.3 Normality Test

Multiple regressions require the independent variables to be normally distributed. This means that errors are normally distributed and that a plot of the values of the residuals will approximate a normal curve (Keith, 2006).

Frequency distribution comes in many different shapes and sizes. Therefore, it is quite important, to have some general description for common types of distributions. In an ideal world, our data would be distributed symmetrically around the center of all scores. As such, if we draw a vertical line through the center of the distribution then it should look the same on both sides. This is known as normal distribution and is characterized by a bell-shaped curve. This shape basically implies that the majority of scores lie around the center of the distribution (Field, 2006). The normal distribution graph was shown in Figure 5 below and revealed that the assumption of normality has been met.

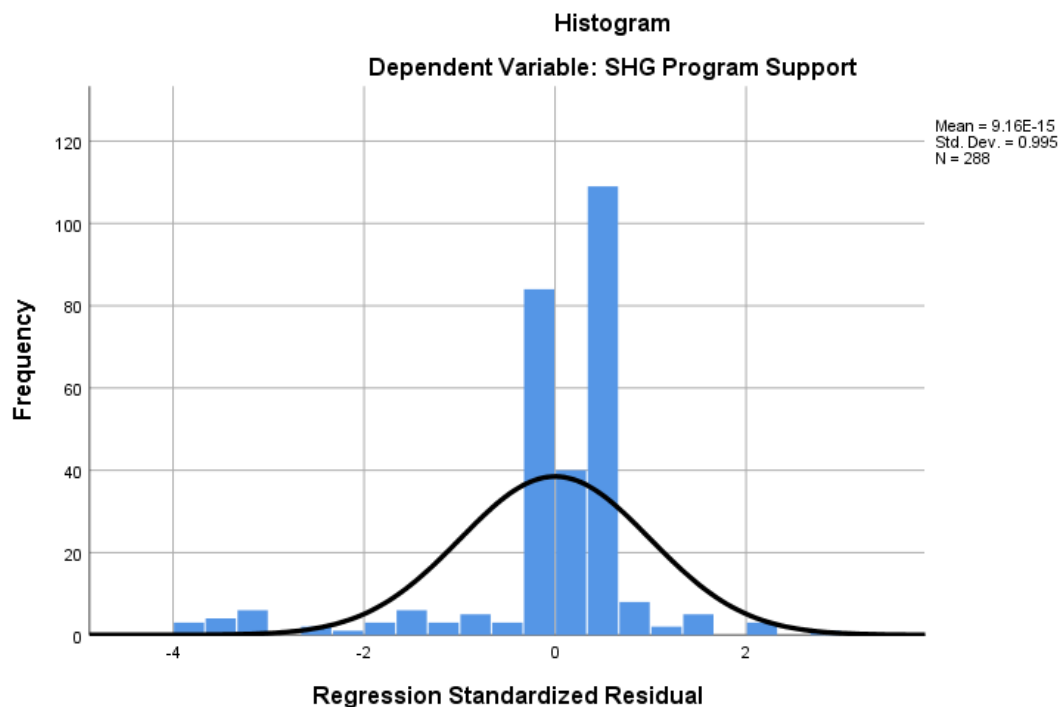


Figure 5 Normality Test

4.5 Multiple Regression Model Results

Table 4. 10 Model Summary

Model Summary					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.918 ^a	.842	.840	.15212	1.371
a. Predictors: (Constant variables), Political Empowerment, Economic Empowerment and, Social Empowerment					
b. Dependent Variable: SHG Program Support					

Source: Survey Data Computed in SPSS version 25, 2021

Based on the model summary of the predictor variables presented above (Political Empowerment, Economic Empowerment, Social Empowerment, their correlation coefficient with the dependent variable (SHG Program Support) is .918 which indicates the presence of a high correlation between the dependent and the independent variables as a whole.

Additionally, these independent variables in combination (namely; Political Empowerment, Economic Empowerment, and Social Empowerment) explain 84.2% of variability on the dependent variable since the R square value is .842.

Table 4. 11 ANOVA Results

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	34.989	3	11.663	504.007	.000 ^b
	Residual	6.572	284	.023		
	Total	41.561	287			
a. Dependent Variable: SHG Program Support						
b. Predictors: (Constant variables), Political Empowerment, Economic Empowerment and, Social Empowerment						

Source: Survey Data Computed in SPSS version 25, 2021

The ANOVA table above indicates the existence of a significant regression model which predicts the dependent variable based on the model's independent variable (F statistics 504.007, P-value <0.01).

Table 4. 12 Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.034	.046		-.741	.459
	Economic Empowerment	.862	.031	.864	27.409	.000
	Social Empowerment	.068	.049	.055	1.402	.162
	Political Empowerment	.041	.025	.050	1.597	.111
a. Dependent Variable: SHG Program Support						

Source: Survey Data Computed in SPSS version 25, 2021

Based on the coefficient table the following regression formula (model) is constructed in an effort to predict: SHG Program Support fruits on woman empowerment. Economic Empowerment, Social Empowerment, and Political Empowerment were found to predict the dependent variable (P-value < 0.05) significantly.

4.6 Qualitative Data Analysis

In addition to the questionnaire, interviews and document review of secondary data were conducted to triangulate the study. Concerning the interviews, two officials (one program coordinator and one MCDP Director) were interviewed. Accordingly, the research forwarded open-ended interview guide questions so as to understand what the project has been undertaking with respect to the empowerment of women i.e economic empowerment, social empowerment, and political empowerment.

4.6.1 Economic empowerment

➤ The Culture of Saving

Saving is one of the strategic approaches in the SHG approach to gradually ensure poor women's access to credit services in fair and just credit terms and conditions. Saving in the SHG approach can be understood as regular and additional (or social) savings. While regular saving refers to a weekly saving that members have decided based on their individual perceived saving capacities and by putting the minimum obligatory amount and leaving the ceiling open to accommodate the difference in saving capacities among SHG members (optional saving), additional saving is often

a social saving that can be distributed for members for purposes that are agreed by the members. This may include educational savings to buy children's educational materials, school uniforms, and pay educational fees, holiday celebrations, health, and others such as children's graduation.

Visited SHGs have regular weekly savings which they make after their meeting. Visited SHGs have also improved the amount of saving from their initial minimum amount over time. SHGs have substantially improved the amount of their initial saving. For example, Enat Akef SHG has improved its minimum saving from 2 ETB/week to 5 ETB/week within one year time. Furthermore, all SHGs except one (i.e. Yelewut Hawaria SHG) have adopted an optional saving system. On top of this, all SHGs except Enat Akef had opened a bank account in the name of elected two bank signatories.

➤ **Internal Lending and Access to Loan**

Giving access to loans is also a major contribution to women's economic empowerment. Creating access to loans from their own common fund accumulated from individual savings, fines, interests and other income sources was one of the key strategies of the SHG approach to encourage inexperienced poor women to exercise micro-business activities. The internal lending system needs its loan rules and guidelines. In order to meet this purpose, SHGs need to have their own money. Cognizant of this reality, some SHGs (such as Enat Akef) have different income-generating activities for their SHG. This SHG used to buy household commodities (such as soap and food items) from wholesalers and retail for its members with some profit margin. All visited SHGs have fines to educate, for example, latecomers to SHG meetings and absentees, and collect money for their SHGs. They do have also interests to collect from their internal lending. Therefore, SHGs have been using different mechanisms to mobilize money through various means.

Accordingly, SHGs have started internal lending with interest. The loan amount was small (around 1000 ETB on average) and the repayment period was short (about 3-4 weeks). They have decided this because they want to access the small amount of common fund for all members within a reasonable period of time on a rotational basis. The amount of loan accessed from the SHG common fund has shown progress based on the financial capacity of SHGs.

➤ **Community-Based Skill Training Program**

Community-based skill training (CBT) is an important employment skill development strategy to empower SHG members. While the approach allows low educational level and/or illiterate women to participate in employment skill training schemes unlike the formal Technical and Vocational Education and Training (TVET) program, the training cost was also low in terms of money, time and training materials. The CBT has benefited many SHG members by providing training on solid and liquid soap production, hand-crafting, social-cultural candle making, shoes, and wallet production fields among others. About 161 out of 1,040 SHG members have attended the CBT program. According to the evaluation report, actual visits and discussions were made with CBT beneficiaries. Many SHG members were using (applying) their new skills in practice. Instances from visited CBT beneficiaries who were applying their skills include solid and liquid detergents production, candle making, and various hand-crafts.

The evaluation report has also found that the monthly household income of the survey respondents at the time of evaluation was around 1,253 ETB. This shows an improvement of monthly household income by 12%. The improvement registered is very good because the economic growth by itself is very much attractive/beneficial and this economic performance is slightly higher than the national average economic growth registered by the country in the last few consecutive years (around 10%).

According to the information provided by Woreda 06 Women and Children Affairs official, there are some women who have significantly improved their household income using the opportunity created by the SHG approach. She added that *“Mrs. Meseret Alemu is one of the few best exemplary women who have extraordinary economic performance. Mrs. Meseret had a problem with feeding, clothing, and sending her two children to school before the project. But now, she has a very good income of her own that can sufficiently support her family”*.

As the case above demonstrates, there are many women who used this opportunity to open and expand their household livelihood situations. The SHG approach aims at making the poor and economically marginalized women visionary. Generally, the project has assisted, empowered, and created an enabling environment for the poor and marginalized women to improve their socio-economic situations.

Here is a remark provided by the project coordinator during the interview:

“In order to economically empower SHG members’ Various sorts of business skills training are provided to SHG members, as well as experience sharing, technical assistance from community development workers, and encouragement to save money. In addition, the organization encourages members to start and run small enterprises in order to generate income. She also said that one of the benefits of SHG savings is that it ensures a social security fund, which is used to solve family concerns such as school fees and uniforms for children, as well as health-related costs. The interviewee stated that the business skills training supplied to SHG members was an opportunity for all SHG members to improve their understanding of running small enterprises. Their financial success is linked to the indispensable role of MCDP facilitators who provided regular follow-ups, mentoring, and empathetic oversight.” (Interview headed, 2021).

4.6.2 Social Empowerment

SHG members visit each other in times of happiness, mourning, and related social events. The evaluation findings show that while visiting their members, they buy some materials by contributing the agreed amount of money. This helps to strengthen their social relationships and mutual support during agreed events. However, social saving was not instituted in the SHGs visited as an important component of saving, particularly to buy children’s educational materials.

The SHG approach has brought poor and vulnerable women and housewives into a forum. This has helped them to increase their friendship and mutual support with their neighbors and age mates. SHGs have reported that they have mutual support mechanisms whereby members visit an SHG member when there is mourning, sickness, graduation, birth, and other social occasions. This kind of relationship was established only because the SHG approach has brought them together. Hence, it has positive impacts on the social, emotional, and psychological health of the poor, vulnerable and marginalized women. Therefore, the SHG approach undoubtedly enhanced women’s social empowerment.

According to the project coordinator during the interview remarked that:

“The program's recipients are close friends who act as sisters to one another, reinforcing their social bonds. As she mentioned, members' social bonds take several forms, ranging from mutual support in times of difficulty, such as when family members become ill or require financial assistance. She further remarked that through regular visits to each other's homes, they had formed close cooperation and discussions about their business activities and feasible future plan. Furthermore, as the respondent indicated, disagreements occur in their group, but they are resolved through dialogue because they understand and tolerate one other's behavior. The interviewee also remarked that they frequently participate in social services in their communities, such as assisting orphan children, pushing for women's equality, combating harmful traditional practices through strong collaboration with MCDP, and avoiding crime in their neighborhoods by working jointly with the local security”. (Interview headed, 2021).

4.6.3 Political Empowerment

The project had identified certain types of capacity-building trainings that are necessary to politically empower women. Among them, the project has effectively organized leadership and conflict management and resolution (group harmonization) trainings for SHGs and CLAs that potentially contribute to women's political and social empowerment.

The project coordinator and MCDP Director during the interview remarked that:

“As a consequence of the excellent experiences they gained at the SHG's weekly sessions, each member of the SHG has learned skills to voice their opinions in public. In practice, members tend to be active participants in various government and civic institutions, such as Woreda level women's associations and local Idirs. Because their leadership style was rotational, the project coordinator noted that they developed leadership skills through training and experiences leading SHG members. As she indicated, they can have the confidence to speak and persuade others, and they can even choose phrases in order to influence others. Furthermore, after receiving leadership training, they are able to develop many talents such as communication, tolerance, and how to lead in various scenarios. (Interview headed, 2021)

Generally, SHG has empowered women in economic change through saving, social interaction, and leadership skills. Through rigorous and varied training provided by various professionals, the SHG approach enables underprivileged individuals of the community to discover their potentials, gifts, and existing assets. It encourages members to save and gives them access to internal loans from the group account in order to help them start and expand their income-generating businesses. Women's economic progress has been aided through training in business skill development, saving, and credit management. So, the results obtained from the qualitative analysis are similar to the quantitative analysis result obtained through correlation and regression, which shows that independent variables such as economic empowerment, have a positive, significant, and linear relationship with the dependent variable (SHG program support).

SHG members also establish a system that is comfortable for each particular group to help each other during socio-economic problems. Furthermore, they develop a strong social bond among the society in the process of mutual support and through the structural network of SHG which ties the local community in SHGs, CLAs, and Federation levels. These social networks contribute to the holistic development of society. The findings obtained from qualitative analysis also confirm the quantitative analysis result obtained through correlation and regression which indicates that independent variables such as social empowerment have a positive, significant, and linear relationship with the dependent variable (SHG program support).

SHG approach has empowered women not only to earn more income and decide on the use of their earnings at the household level but also to participate at community and the local administrative levels. After joining SHG programs, poor women become group and cluster level association leaders and resource persons. They began to talk about and contribute to their community's challenges that were not personal to them. They began to participate in local government administration and were recognized for their efforts. The qualitative findings are also similar to the quantitative analysis result obtained through correlation and regression which shows that independent variables such as political empowerment have a positive, significant, and linear relationship with the dependent variable (SHG program support).

4.7 Discussion and Major Findings

Empowerment is the process by which a person gains the ability to make strategic life choices. It can be individual or collective and can take place in different dimensions, including political, social, and economic empowerment (Eyben R, 2011). In line with Eyben's definition, the findings noted that SHG has a positive impact on women's political, social, and economic empowerment discussed below.

4.7.1 Economic Empowerment

Participation in SHG has enhanced respondent's access to loans. After joining SHG 81% of respondents had taken loans from the group. As a result of the loan, the majority of respondent's production and income (67.1% and 63% respectively) has increased. In addition, the project has offered training for the majority of respondents (96.9%) on business, saving, and credit skills. This is quite similar to the qualitative findings which show trainings on business skill development, saving, and credit management have played central roles in women's economic empowerment.

Moreover, the findings of the study show that the majority of respondents (74.3%) economic status has increased after they joined the SHG. As long as fundamental necessities are met, every school-aged child attends school, and family assets are raised via the effort of women. At the same time, the groups also mobilize external resources to meet their financial needs. This practice is compatible with the Asset Based Community Development Approach, which highlights the community's existing assets. SHG also emphasizes delivering community-based development through identifying strengths and mobilizing local resources, individual talents, and capacities. Therefore, it will be easy to combine the ABCD model with other similar concepts like SHG and with the existing traditional community institutions established to help each other. So, the SHG program will work best if it is combined with the concept of asset-based community development approach. Overall, the result obtained from the qualitative analysis regarding the economic empowerment of women is similar to the quantitative analysis result obtained through correlation and regression which shows that the independent variable- economic empowerment, has a positive, significant, and linear relationship with the dependent variable (SHG program support).

4.7.2 Political Empowerment

The findings indicated that before joining SHG only 52.9% of the respondents had decided on loans, savings, and participation in meetings in their family. After joining SHG 95.5% of respondents had decided on loans, saving, and participation in meetings. Regarding community level participation, the majority of respondents (95.1%) decided independently to participate in community meetings after joining SHG and because of this, it enabled the majority of respondents, (93.1%) to be a member of community groups and the remaining 6.9% of respondents to be a leader of these community groups. This is similar to the qualitative findings which stress that the SHG approach has empowered women not only to earn more income and decide on the use of their earnings at the household level but also to participate at community and local administrative levels. After participating in SHG programs, poor women become group and cluster level association leaders and resource persons. They began to talk about and contribute to their community's challenges that were not personal to them. They began to participate in local government administration and were recognized for their efforts. In general, the qualitative findings concerning the political empowerment of women are similar to the quantitative analysis result obtained through correlation and regression which shows that the independent variable - political empowerment, has a positive, significant, and linear relationship with the dependent variable (SHG program support).

4.7.3 Social Empowerment

The finding indicated that before joining SHG 99.3% of respondents had participated in social issues such as happiness, sorrow, etc. After joining SHG, 98.6% of respondents had participated in social issues such as happiness, sorrow, etc. This implies that the majority of respondents had a better social relationship with their community before joining SHG. However, before joining SHG, respondents who participated frequently were only 45.8%. After joining the SHG, respondents who participated frequently were 98.3%. This is pretty similar to the qualitative findings which show that SHG members establish a system that is comfortable for each particular group to help each other during socio-economic problems. Furthermore, through the process of mutual support and the structural network of SHGs that connects the local community in SHGs, they develop a strong social relationship among society. These social networks

contribute to the holistic development of society. According to Phillips and Pittman (2009), without having a strong social network among the local neighborhood, it is impossible to achieve sustainable development and social change. The concept of social capital theory, as noted in the literature review section, is also in accordance with this approach, which emphasizes the benefits of a strong social network among neighbors in the process of bringing sustainable development. This demonstrates the importance of SHGs in fostering social relationships among the poor community. Despite the tremendous achievements seen on social empowerment of women through SHG, there is critique regarding discrimination and ill-treatment that members faced after joining SHG. As the quantitative result showed, 11.5% of respondents had faced discrimination and ill-treatment before joining SHG. But, after joining SHG the percentage was unexpectedly increased to 19.4% and this kind of problem may cause a negative impact on their social empowerment. In general, the findings obtained from the qualitative analysis also confirmed the quantitative analysis result obtained through correlation and regression which indicated that the independent variable - social empowerment, has a positive, significant, and linear relationship with the dependent variable (SHG program support).

Finally, concerning SHG program support, all of the respondents (100%) had attended education and capacity building training due to the program intervention. In line with this, the training was found to be helpful for the majority of respondents (94.4%) for their social status change. The findings of the study also showed that the SHG program support has increased confidence status for the majority of respondents (96.9%). Likewise, for the majority of respondents (82.6%), the SHG program support has also led to the improvement that they expected and wished for. This is reasonably similar to the correlation and regression result which showed all economic, social, and political empowerment have a positive, significant, and linear relationship with the SHG program support.

CHAPTER FIVE

CONCLUSION AND RECOMMENDATION

5.1 CONCLUSION

Women's contributions to the nation's development are just as significant as that of men. To increase the economic, social, and political status of women, they should get empowered. SHGs have emerged as a significant strategy for poverty eradication and economic, social, and political empowerment of the poor. The impact of SHGs on economic, social, and political empowerment was investigated in this study.

In this study, it was found that there is a difference in terms of the economic status of women before and after joining SHG. It was found that the majority of women's economic status has increased after they joined SHG. In general, economic empowerment was examined in terms of developing a culture of saving, access to loans, engaging in income-generating activities, being economically independent, asset holding, and acquisitions of skills. These are the major contributions of SHG to women's economic empowerment after being their membership as compared to before their enrolment in SHG membership.

The comparison was also made to see the decision-making power of women on key assets, finance, and participation before and after joining SHG. In this case, it was found that the decision-making power of women on loans, savings, and participation in meetings after joining SHG was higher than before being their membership. In general, after being their membership to SHG, women gets politically empowered through acquiring leadership skills they can make sound decisions, be self-reliant and assertive in their life. As a result, the SHG approach enabled women not only to make more money and decide how to spend it at home but also enabled them to engage in community and local government administration.

Concerning women's participation in social issues such as happiness, sorrow, etc., it was found that women's participation in social issues before joining SHG is more or less the same as women's participation in social issues after joining SHG. This implies that the majority of women had a better social relationship with their community before being their membership. However, the frequencies of women's participation in social issues after being their membership are significantly higher than their participation before being their membership. In general, this

study revealed that the SHG approach successfully empowers women in social aspects. Women in SHGs are empowered socially by getting the opportunities such as serving the community, create strong social networks, participate in conflict resolution, confronting social injustice, and breaking negative social and cultural attitudes. Thus, women in SHGs support one another and the community without the need for external funds or assistance.

In general, SHG program support was correlated with economic empowerment, social empowerment, and political empowerment. Accordingly, all economic, social, and political empowerment has a positive and significant relationship with the SHG program support.

From the findings of the study, it is possible to conclude that the SHG program can function in a preeminent way with asset-based community development (ABCD) which could work as a complementary and an alternative approach to community development that starts with what is present in the community, such as the capacities and assets of local individuals, associations and institutions rather than what is deficient in a community. The concept of Social Capital Theory also in line with the SHG approach which emphasizes the benefits of a strong social network among neighbors in the process of bringing sustainable development. Moreover, the empowerment approach also directly matched and work in a best way with the SHG approach since the concept of empowerment promotes women in terms of economic, social and political empowerment through SHG approach.

5.2 RECOMMENDATIONS

The study was recommended four major recommendations for program support or NGO, for SHG, for government, and for women member beneficiaries and outside SHGs.

- **For Program Support, NGO**

- ✓ When the SHG concept is integrated with other associated development strategies and models, such as asset-based community development (ABCD), women in empowerment (WID), gender and development (GAD), capability approach, and social capital, the SHG program can perform very well. NGOs and other organizations working on the SHG model must concentrate on strengthening and connecting SHGs, CLAs, and Federations to enable them to function in the best way without the assistance of the agency which has promoted and organized them so far.

- ✓ Mission for Community Development Program (MCDP) can provide and organize training for CLAs to support SHGs more and work on the legal way of registration of SHGs together with the government, promoting organizations and other stakeholders.
- ✓ Moreover, SHG promoting organizations (for example, CoSAP) can strongly supervise and build the capacity of the SHGs coordinating organization for further achievements.

- **For SHGs**

- ✓ The self-help groups themselves should enhance mechanisms for the active participation of every group member to consolidate the solidarity that makes the group funding strategy sustainable.

- **For Government**

- ✓ Because the majority of Ethiopians live in poverty, the concept of SHG has the potential to make a substantial difference if it is promoted well within the poor people in the future. Due to a lack of research and policy attention, the capabilities and achievements of SHGs in the area are little known. Therefore the government and other stakeholders should enhance the achievements of SHGs and ensure their performances and sustainability.
- ✓ Policymakers need to be convinced that the SHGs approach aims to empower poor women, their families, and their communities through multiple activities pursued concurrently so that they incorporate the SHG approach in the vital policies.

- **For Women Member Beneficiaries and Outside SHGs**

- ✓ Poor women outside the SHGs are highly encouraged to join these SHGs as they will be empowered economically, socially, and politically and they will benefit a lot from the SHG approach.
- ✓ Women member beneficiaries are also expected to emphasize the sustainability of the SHGs by strengthening mutual support and by enhancing the skills and knowledge they acquired during their stay even when the project is expired.

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Appendix 1

Addis Ababa University, School of Graduate Studies

College of Development Studies Department of Regional and Local Development Studies

Women SHG Members' Questionnaire

I am Daniel Kusa a Master's student of Regional and Local development studies at Addis Ababa University, in department of Regional and Local development studies. Currently I am undertaking a research thesis entitled '**Comparative Study of the Contribution of Self Help Group (SHG) Approach on Women Empowerment: The Case of SHGs Supported by Mission for Community Development Program (MCDP) in Addis Ababa**'. You are one of the accredited respondents selected to participate for this study. I understand that your time is valuable, while the successful accomplishment of this study relies on your honesty and kindness cooperation, genuine and loyal response of this questionnaire. Therefore, I kindly request you to genuinely fill and return this questionnaire.

I assure you that your participation in this study is voluntary, all information you provide and results will be recorded anonymously, and confidentiality is maintained. It is only for academic purpose. If you have any information or opinion after the fieldwork interview period, please contact me by Mobile # 0911634086 Daniel Kusa.

I. Respondent Profile

1.1. Sex	a. Male	b. Female		
1.2. Age	_____ years			
1.3. Completed level of education	a. No schooling	b. Non-formal	c. Primary	d. Secondary & above
1.4. Marital status	a. Single	b. Married	c. Divorced	d. Widow
1.5. Year of Stay as SHG member	_____ years			

II. Economic Empowerment

2.1. Did you receive SHG loan so far the group?	a. Yes	b. No	
2.2. If Yes for Q2.1, how many times did you get loan from the group?	_____ times		
2.3. If Yes for Q2.1, how much money did you get from the group?	_____ Birr		
2.4. How do you evaluate your savings after you join the SHG?	a. Increase	b. Same	c. Decrease
2.5. How do you evaluate your savings after you received loan?	a. Increase	b. Same	c. Decrease
2.6. How do you evaluate your production after you obtain the loan?	a. Increase	b. Same	c. Decrease
2.7. How do you evaluate your income after you obtain the loan?	a. Increase	b. Same	c. Decrease
2.8. Have you ever involved in any IGAs before your SHG membership?	a. Yes	b. No	
2.9. Did the project train you inn business, saving and credit skills?	a. Yes	b. No	
2.10. If yes to Q 9, was the training helpful for your economic change?	a. Yes	b. No	
2.11. How do you evaluate your economic status after you join the SHG?	a. Increase	b. Same	c. Decrease

III. Political Empowerment

Decision-making on Key Assets, Finance and Participation	<i>before joining SHG</i>		
3.1. Who decides on expenditures in your family?	Myself	My Spouse	Both
3.2. Who decides on children education & healthcare in your family?	Myself	My Spouse	Both
3.3. Who decides on loan, savings and participation in meeting in your family?	Myself	My Spouse	Both
Decision-making on Key Assets, Finance and HH Level Participation	<i>After joining SHG</i>		
3.4. Do you see any change in your decision-making power in your family after SHG?	a. Yes	b. No	

3.5. Who decides on expenditures in your family?	Myself	My Spouse	Both
3.6. Who decides on children education & healthcare in your family?	Myself	My Spouse	Both
3.7. Who decides on loan, savings and participation in meeting in your family?	Myself	My Spouse	Both
Community Level Participation	<i>After joining SHG</i>		
3.8. Who decide for you to participate in community meetings in your Kebele?	Myself	My Spouse	Both
3.9. What is the level of your participation in community groups?	Member	Leader	
3.10. Who decide for you to participate in SHG and other training sessions?	Myself	My Spouse	Both

IV. Social Empowerment

Before Joining the SHG			
4.1. Do you participate in social issues such as happiness, sorrow, etc. before you join SHG?	a. Yes	b. No	
4.2. How often you participate in social issues such as happiness, etc. before you join SHG?	a. Casual	b. Often	
4.3. Did you face any discrimination, ill-treatment before you join SHG?	a. Yes	b. No	
4.4. How often did you face discrimination & ill-treatment before you join the SHG?	a. Casual	b. Often	
After Joining the SHG			
4.5. Do you participate in social issues such as happiness, sorrow, etc. after you join SHG?	a. Yes	b. No	
4.6. How often you participate in social issues such as happiness, etc. after you join SHG?	a. Casual	b. Often	
4.7. Did you face any discrimination, ill-treatment after you join SHG?	a. Yes	b. No	
4.8. How often did you face discrimination & ill-treatment after you join the SHG?	a. Casual	b. Often	

V. SHG Program Support

5.1. Does the SHG program provide education and capacity building training for the group?	a. Yes	b. No	
5.2. How do you evaluate the training and the SHG support in your social status change?	a. Helpful	b. Some	b. Not
5.3. Do others in your community seek your opinion about the SHG support?	a. Yes	b. No	
5.4. How do you evaluate your confidence status after the SHG support?	a. Increase	b. Same	c. Decrease
5.5. Do you think the SHG support led to improvements that you expected and wished for?	a. Yes	b. No	

Thank you!

የአዲስ አበባ ዩኒቨርሲቲ ፣ የድህረ ምረቃ ትምህርት ቤት

የአካባቢያዊ እና የሀገር ልማት ጥናት

የልማት ጥናት ኮሌጅ

የሴቶች ራስ አገዝ ቡድን መጠይቅ

እኔ በአዲስ አበባ ዩኒቨርሲቲ የአካባቢያዊ እና የሀገር ልማት ጥናት ክፍል ውስጥ የአካባቢያዊ እና የሀገር ልማት ጥናት ማስተር ተማሪ ዳንኤል ኩሳ ነኝ ። በአሁኑ ወቅት «የራስ-አገዝ ቡድኖች» በሴቶች ማህበረሰብ ላይ የንፅፅር ጥናትን በሚል ርዕስ የጥናት ምርምር ሥራ እያካሄድኩ ነው። ማለትም በአዲስ አበባ አቅም ማህበረሰብ ልኬት ከአባልነት በፊት እና በኋላ በ አባላት ላይ የተደረጉ ለውጦች የሚዳሰስ ነው። ለዚህ ጥናት እንዲሳተፉ ከተመረጡ ሰጪዎች አንዱ ነዎት። የዚህ ጥናት ስኬታማነት በእውነተኛነት እና በደግነት ትብብርዎ ፣ በታማኝነትዎም ላይ የተመረኮዘ በመሆኑ የዚህ መጠይቅ ምላሽ የእርስዎ ውድ ጊዜ ዋጋ ያለው እንደሆነ ተረድቻለሁ። ስለሆነም ይህንን መጠይቅ በእውነት ሞልታችሁ እንድትመልሱ በትህትና እጠይቃለሁ።

በዚህ ጥናት ውስጥ ያለዎት ተሳትፎ በፈቃደኝነት መሆኑን አረጋግጥዎታለሁ ፣ እርስዎ የሚሰጡት መረጃ እና ውጤት ሁሉ በማይታወቅ ሁኔታ ይመዘገባል ፣ ምስጢራዊነቱንም ይጠብቃል ። ለትምህርታዊ ዓላማ ብቻ ነው ። ከመስክ ሥራ ቃለመጠይቁ በኋላ መረጃ ወይም አስተያየት ካለዎት እባክዎ በሞባይል ቁጥር 0911634086 ዳንኤል ኩሳ ብለው ያነጋግሩኝ ።

ሀ. የተጠሪ መግለጫ

1.1. ጾታ	ሀ. ወንድ	ለ. ሴት		
1.2. ዕድሜ	ዓመት			
1.3. የተጠናቀቀ የትምህርት ደረጃ	ሀ. ትምህርት የለም	ለ. መደበኛ ያልሆነ	ሐ. የመጀመሪያ ደረጃ	መ. ሁለተኛ እና ከዚያ በላይ
1.4. የጋብቻ ሁኔታ	ሀ. ያላገባች	ለ. ያገባች	ሐ. የተፋታች	መ. መበለት
1.5. እንደ ራስ አገዝ ቡድን አባል የቆየበት ዓመት	ዓመት			

ለ. ኢኮኖሚያዊ ኃይል ማህበረሰብ

2.1. እስካሁን ድረስ ከራስ አገዝ ቡድኑ ብድር ተቀብለሻል?	ሀ. አዎ	ለ. አይ	
2.2. ለ ጥ.ቁ 2.1 አዎ ከሆነ ከቡድኑ ምን ያህል ጊዜ ብድር አግኝተሻል?	ጊዜዎች		
2.3. ለ ጥ.ቁ 2.1 አዎ ከሆነ ከቡድኑ ምን ያህል ገንዘብ አገኘሽ?	ብር		
2.4. ወደ ራስ አገዝ ቡድኑ ከተቀላቀልሽ በኋላ የአንቺን ቁጠባ እንዴት ትገመግሚዋለሽ?	ሀ. ጨምሯል	ለ. ተመሳሳይ	ሐ. ቀንሷል
2.5. ብድሩን ከተቀበልሽ በኋላ የአንቺን ቁጠባ እንዴት ትገመግሚዋለሽ?	ሀ. ጨምሯል	ለ. ተመሳሳይ	ሐ. ቀንሷል
2.6. ብድሩን ካገኘሽ በኋላ ምርትሽን እንዴት ትገመግሚዋለሽ?	ሀ. ጨምሯል	ለ. ተመሳሳይ	ሐ. ቀንሷል
2.7. ብድሩን ካገኘሽ በኋላ ገቢሽን እንዴት ትገመግሚዋለሽ?	ሀ. ጨምሯል	ለ. ተመሳሳይ	ሐ. ቀንሷል
2.8. የራስ አገዝ ቡድን አባል ከመሆንሽ በፊት በማንኛውም ገቢ ማስገኛ እንቅስቃሴ ውስጥ ተሳትፈሽ ታውቂያለሽ?	ሀ. አዎ	ለ. አይ	
2.9. ፕሮጀክቱ የንግድ፣ የቁጠባ እና የብድር ችሎታን አሰልጥኖሻል?	ሀ. አዎ	ለ. አይ	
2.10. ለ ጥ.ቁ 2.9 አዎ ከሆነ ስልጠናው ለኢኮኖሚያዊ ለውጥሽ ጠቃሚ ነበር?	ሀ. አዎ	ለ. አይ	
2.11. ወደ ራስ አገዝ ቡድን ከተቀላቀልሽ በኋላ የአንቺን የኢኮኖሚ ሁኔታ እንዴት ትገመግሚዋለሽ?	ሀ. ጨምሯል	ለ. ተመሳሳይ	ሐ. ቀንሷል

ሐ. የፖለቲካ ስልጣን ወይም አመራር ማህበረሰብ

ወደ ራስ አገዝ ቡድን ከመቀላቀልሽ በፊት በቁልፍ ሀብቶች ፣ ፋይናንስ እና ተሳትፎ ላይ ውሳኔ አስጣጥ	የራስ አገዝ ቡድን ከመቀላቀል በፊት		
3.1. በአንቺ ቤተሰብ ውስጥ ወጭዎች ላይ ማን ይወስናል?	ሀ. እኔ እራሴ	ለ. የትዳር አጋሬ	ሐ. ሁለታችንም
3.2. በአንቺ ቤተሰብ ውስጥ ስለ ልጆች ትምህርት እና ጤና አጠባበቅ የሚወስነው ማን ነው?	ሀ. እኔ እራሴ	ለ. የትዳር አጋሬ	ሐ. ሁለታችንም
3.3. በአንቺ ቤተሰብ ውስጥ ብብድር ፣ በቁጠባ እና የሰብሰባ ተሳትፎ ላይ ማን ይወስናል?	ሀ. እኔ እራሴ	ለ. የትዳር አጋሬ	ሐ. ሁለታችንም

ወደ ራስ አገዝ ቡድን ከተቀላቀልሽ በኋላ በቁልፍ ሀብቶች ፣ በገንዘብ እና በቤተሰብ ደረጃ ተሳትፎ ላይ ውሳኔ አሰጣጥ	የራስ አገዝ ቡድን ከመቀላቀል በኋላ		
3.4. ከ ራስ አገዝ ቡድን በኋላ በቤተሰብሽ ውስጥ ባለው የውሳኔ አሰጣጥ ኃይል ላይ ለውጥ ታያለሽ?	ሀ. አዎ	ለ. አይ	
3.5. በአንቺ ቤተሰብ ውስጥ ወጭዎች ላይ ማን ይወስናል?	ሀ. እኔ እራሴ	ለ. የትዳር አጋሬ	ሐ. ሁለታችንም
3.6. በአንቺ ቤተሰብ ውስጥ ስለ ልጆች ትምህርት እና ጤና አጠባበቅ የሚወስነው ማን ነው?	ሀ. እኔ እራሴ	ለ. የትዳር አጋሬ	ሐ. ሁለታችንም
3.7. በአንቺ ቤተሰብ ውስጥ በብድር ፣ በቁጠባ እና የስብሰባ ተሳትፎ ላይ ማን ይወስናል?	ሀ. እኔ እራሴ	ለ. የትዳር አጋሬ	ሐ. ሁለታችንም
ወደ ራስ አገዝ ቡድን ከተቀላቀልሽ በኋላ የማህበረሰብ ደረጃ ተሳትፎ	የራስ አገዝ ቡድን ከመቀላቀል በኋላ		
3.8. በቀበሌሽ ውስጥ በማህበረሰብ ስብሰባዎች ላይ ለመሳተፍ ማን ይወስናልሻል?	ሀ. እኔ እራሴ	ለ. የትዳር አጋሬ	ሐ. ሁለታችንም
3.9 በማህበረሰብ ቡድኖች ውስጥ ያለሽ የተሳትፎ ደረጃ ምንድን ነው?	ሀ. አባል	ለ. መሪ	
3.10. በራስ አገዝ ቡድን እና በሌሎች የሥልጠና ክፍል ጊዜዎች ውስጥ ለመሳተፍ ማን ይወስናልሻል?	ሀ. እኔ እራሴ	ለ. የትዳር አጋሬ	ሐ. ሁለታችንም

መ. ማህበራዊ ኃይል ማጎልበት

ወደ ራስ አገዝ ቡድን ከመቀላቀል በፊት		
4.1. የራስ አገዝ ቡድኑን ከመቀላቀል በፊት እንደ ደስታ ፣ ሀዘን ፣ ወዘተ ባሉ ማህበራዊ ጉዳዮች ውስጥ ትሳተፈያለሽ?	ሀ. አዎ	ለ. አይ
4.2. የራስ አገዝ ቡድኑን ከመቀላቀል በፊት እንደ ደስታ ፣ ሀዘን ፣ ወዘተ ባሉ ማህበራዊ ጉዳዮች ውስጥ ምን ያህል ጊዜ ትሳተፈያለሽ?	ሀ. አልፎ አልፎ	ለ. ብዙ ጊዜ
4.3 ራስ አገዝ ቡድኑን ከመቀላቀል በፊት ምንም ዓይነት አድልዎ ፣ በደል ደርሶብሻል?	ሀ. አዎ	ለ. አይ
4.4. ወደ ራስ አገዝ ቡድን ከመቀላቀል በፊት ስንት ጊዜ አድልዎ እና በደል አጋጥሞሻል?	ሀ. አልፎ አልፎ	ለ. ብዙ ጊዜ
ወደ ራስ አገዝ ቡድን ከመቀላቀል በኋላ		
4.5. የራስ አገዝ ቡድኑን ከተቀላቀልሽ በኋላ እንደ ደስታ ፣ ሀዘን ፣ ወዘተ ባሉ ማህበራዊ ጉዳዮች ውስጥ ትሳተፈያለሽ?	ሀ. አዎ	ለ. አይ
4.6. የራስ አገዝ ቡድኑን ከተቀላቀልሽ በኋላ እንደ ደስታ ፣ ሀዘን ፣ ወዘተ ባሉ ማህበራዊ ጉዳዮች ውስጥ ምን ያህል ጊዜ ትሳተፈያለሽ?	ሀ. አልፎ አልፎ	ለ. ብዙ ጊዜ
4.7. ራስ አገዝ ቡድኑን ከተቀላቀልሽ በኋላ ምንም ዓይነት አድልዎ ፣ በደል ደርሶብሻል?	ሀ. አዎ	ለ. አይ
4.8. ወደ ራስ አገዝ ቡድን ከተቀላቀልሽ በኋላ ስንት ጊዜ አድልዎ እና በደል አጋጥሞሻል?	ሀ. አልፎ አልፎ	ለ. ብዙ ጊዜ

ሰ. የራስ አገዝ ቡድን ፕሮግራም ድጋፍ

5.1. የራስ አገዝ ቡድን ፕሮግራም ለቡድኑ የትምህርትና አቅም ግንባታ ሥልጠና ይሰጣል?	ሀ. አዎ	ለ. አይ	
5.2. በማህበራዊ ሁኔታሽ ለውጥ ላይ ሥልጠናው እና የራስ አገዝ ቡድን ድጋፍን እንዴት ትገመግሟለሽ?	ሀ. አጋዥ ነው	ለ. አንዳንዶቹ	ሐ. አጋዥ አይደለም
5.3. በማህበረሰብሽ ውስጥ ያሉ ሌሎች ሰዎች ስለ ራስ አገዝ ቡድን ድጋፍ አስተያየትሽን ይፈልጋሉ?	ሀ. አዎ	ለ. አይ	
5.4. ከራስ አገዝ ቡድን ድጋፍ በኋላ ያለሽን በራስ የመተማመን ሁኔታ እንዴት ትገመግሟለሽ?	ሀ. ጨምሯል	ለ. ተመሳሳይ	ሐ. ቀንሷል
5.5. የራስ አገዝ ቡድን ድጋፍ አንቺ የጠበቅሽውን እና የምትፈልገውን ማሻሻያዎች ያስገኘ ይመስልሻል?	ሀ. አዎ	ለ. አይ	

አመሰግናለሁ!

Appendix 2

Addis Ababa University, School of Graduate Studies

College of Development Studies Department of RLDS

Interview with the project coordinating staff

1. Background Information

- Project Location: Sub City Woreda Your Position:
ፕሮጀክቱ የሚገኝበት ሥፍራ:- ክ/ከተማ-----ወረዳ-----የፕሮጀክቱ ያሎት የስራ ድርሻ
- Interviewee Profile: Age Sex Work Experience in the Organization
የተጠያቂ ገጽታ: እድሜ..... ጾታ..... በድርጅቱ ያሎት የስራ ልምድ.....

2. Project description of SHGs

የፕሮጀክቱ ዝርዝር በተመለከተ

- Vision and mission of the project
የፕሮጀክቱ ረዕይና ተልዕኮ
- Project activities and services being provided
የፕሮጀክቱ እንቅስቃሴዎችና የሚሰጡ አገልግሎቶች
- Total number of the beneficiaries: Male: _____ Female: _____ Total: _____
የፕሮጀክቱ ተጠቃሚ ግለሰቦች ብዛት ወንድ ሴት
ድምር
- Number of SHGs
በፕሮጀክቱ የታቀሩ የራስ አገዝ ቡድን ብዛት
- Number of CLAs
የማህበራት ብዛት
- Number of Federation
የጥምረት ብዛት

3. What are the contributions of SHGs on the economic empowerment of women?

የራስ አገዝ ቡድኖች በሴቶች ኢኮኖሚያዊ ማጎልበት ላይ ያለው አስተዋጽኦ ምንድን ነው?

- How does the project encourage women's to save and facilitate internal loan for the group?
ፕሮጀክቱ ሴቶች እንዲቆጥቡ እንዴት ያበረታተታል.... ብድስ እንዴት አርጎ ለቡድኑ ያመቻቻል
- Does the project facilitate training on business development, saving & credit management for the group?
ፕሮጀክቱ በንግድ እድገት በቁጠባ እና በብድር ችሎታ ላይ ለቡድኖች ስልጠና ይሰጣል.. እንዴት...

4. What are the contributions of SHGs on the leadership/political empowerment of women?

የራስ አገዝ ቡድኖች በሴቶች ፖለቲካዊ ማሳልበት ላይ ያለው አስተዋጽኦ ምንድን ነው ?

- How do the groups help the women to empower themselves in leadership skill?
- ቡድኖቹ ሴቶች ራሳቸው በአመራርነት ክህሎት እንዲጎለብቱ እንዴት ይረዳል ?

5. What are the contributions of SHGs on the social empowerment of women?

የራስ አገዝ ቡድኖች በሴቶች ማህበራዊ ማሳልበት ላይ ያለው አስተዋጽኦ ምንድን ነው ?

- How do the group members interact with each other and with other communities on social issues?
- በማህበራዊ ጉዳይ ላይ የቡድኑ አባላቶች እርስ በእርሳቸው እንዲሁም ከሌሎች ማህበረሰቦች ጋር ያላቸው መስተጋብር ምን ይመስላል ?
- Does the project facilitate education training for the group? How?
- ፕሮጀክቱ ለቡድኖቹ የትምህርት ስልጠና ያመቻቻል ? እንዴት ?
- Does the project facilitate capacity building training for the groups? How?
- ፕሮጀክቱ ለቡድኖቹ የአቅም ግንባታ ስልጠና ያመቻቻል ? እንዴት ?

6. If you have additional comments. _____

ተጨማሪ አስተያየት ካለች _____

Addis Ababa University
School of Graduate Studies
College of Development Studies Department of RLDS

Interview with MCDP Director

1. Respondent Identification

የግል መረጃ

- Date of Interview: ____
የዋለ መጠይቅ ቀን:
- Sex ____
ፆታ
- Age: ____
እድሜ
- Residence: Town: ____ Kebele: ____
መኖሪያ: ከተማ: ቀበሌ
- Duration in Director (when did he/she join the MCDP)? ____
ዳይሬክተር ሆነው የቆዩበት
- About Organization ____
ስለ ድርጅቱ

2. Project Description of SHGs

የፕሮጀክቱ ዝርዝር በተመለከተ

- Vision and mission of the project of SHGs ____
የፕሮጀክቱ ረዕይና ተልዕኮ
- Total number of the beneficiaries: Male: ____ Female: ____ Total: ____
የፕሮጀክቱ ተጠቃሚ ግለሰቦች ብዛት ወ-----ሴ-----ድ-----
- Number of SHGs ____
በፕሮጀክቱ የታቀሩ የራስ አገዝ ቡድኖች ብዛት-----
- Number of CLAs ____
የማህበራት ብዛት-----
- Number of FLAs ____
የጥምረት ብዛት
- Project activities and services being provided for SHGs ____
ፕሮጀክቱ የሚሰጠው ዋና ዋና ተግባራትና አገልግሎቶች

3. What are the contributions of SHGs on the social, economic and leadership empowerment of women?

የራስ አገዝ ቡድኖች በሴቶች ኢኮኖሚያዊ ማህበራዊ እና ፖለቲካዊ ማጎልበት ላይ ያለው አስተዋጽኦ ምንድን ነው

4. If you have additional comments. _____

ተጨማሪ አስተያየት ካለዎት _____