

Running Head: CHALLENGES AND OPPORTUNITIES OF SELF- HELP GROUPS

Challenges and Opportunities of Women in Self- Help Groups: The Case of Remember Poorest
Community (RPC) in Adama Town

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DECLARATION

I, Abda Jemal, hereby declare that this research project work entitled “Challenges and Opportunities of Women in Self- Help Groups: The Case of Remember Poorest Community (RPC) in Adama town” is my original work and has not been used by others for any requirements in any other places and sources of materials used in this project have been duly acknowledged.

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This project has been submitted for examination with my appropriate approval as college advisor

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ABSTRACT

Women empowerment is a process in which women challenge the existing situation to effectively promote their well-being. The participation of women in Self Help Groups (SHGs) made a significant impact on their empowerment both in social and economic aspects. The concept of SHG (Self Help Group) started recently in Ethiopia since 2002 and the numbers of SHGs dramatically increased. However, the concepts of SHGs cannot get enough recognition and comprehensive research on the opportunities and challenge in Ethiopia. Thus, the major objective of this study is to explore the opportunities and challenges that exists and emerge during economic, social, and political or leadership empowerments of women in SHGs. Qualitative research design with in-depth interview, observation, focus group discussion and document review data collection methods employed. A total of 32 participants were selected using purposive sampling method participated in the study. The findings of the study revealed three major opportunities of SHGs which include firstly economic opportunities that improve the life of women in SHGs through saving culture, access to loan and income generating activities. Secondly, through social opportunity they revitalized the traditional social insurance in SHGs by supporting each other and the community through SHGs without needs of external funds and supports. Finally after they joined in SHG poor women gets opportunities like leadership skills, ability to make sound decisions and to be self-reliant and assertive in their life. On the other hand, the study explored the major challenges of SHGs which hindered women from achieving more. Thus, lack of office for CLAs and place of meeting for SHGs, absence of legal frame for the registration of SHGs, fear of paying interest, dropout and lack of commitment of SHGs members, poor supervision and absence of inadequate training, lack of market place and shop, negative attitude of the community to SHGs are the major challenges. Accordingly, cooperative society, small and micro enterprises and Ethiopian society are examined as an alternative option for the betterment of the SHGs based on the identified challenges over the legality for the SHGs registration. Thus, promoting the SHG approach through celebrating national SHG days, media coverage and sharing experiences are the other option to make SHG approach influential and powerful in order to get recognition from the government at national level. The study concluded that through participation in SHGs, it is possible to bring sustainable development and change in life of women, on economic, social and political aspects of the beneficiaries.

ACRONYMS

ABCD	Asset Based Community Development
AIDS	Auto Immune Deficiency Syndrome
BEN	Basic Education Network
CCRDA	Consortium of Christian Relief and Development Association
CLA	Cluster Level Association
CCMD	Church and Community Mobilization for Development
COSAP	Consortium of Self Help Group Approach Promotion
CF	Community Facilitator
CSA	Charity and Society Agency
CSO	Civil Society Organizations
EBC	Ethiopian Broadcasting Corporation
ECFE	Evangelical churches fellowship of Ethiopia
EKHC	Ethiopian Kale Hywet Church
EU	European Union
FGD	Focus Group Discussion
GAD	Gender and Development
HIV	Human Immunodeficiency Virus
IGA	Income Generating Activities
IFSW	International Federation of Social Work
JeCCDO-OCTC	Jerusalem Children and Community Development Organization's Opportunity for Change Training Centre
KNH	Kinder Not Hilfe
MDG	Millennium Development Goal

Challenges and opportunities of Women in Self Help Groups...

MGIET	Model Graduates initiative for Education and Training
MSE	Micro and Small Enterprise
NGO	Non-Governmental Organization
OVC	Orphan and Vulnerable children
PC	Project Coordinator
PCI	Project Concern International
PRA	participatory rural appraisal
RPC	Remember Poorest Community
SHG	Self-Help Group
WID	Women In Development

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Chapter One

Introduction

1.1. Background of the Study

Self Help Groups (SHGs) are groups formed by people with a common problem or situation, for the purpose of pooling resources, gathering information and offering mutual support, services, or care (Vikrant & Sharma, 2015). SHG is relatively small group that consist of fifteen to twenty members voluntarily formed and related by affinity for specific purpose, it is a group whose members use savings, credit and social involvement as instruments of empowerment (Vikrant & Sharma, 2015). The concept of SHG was first introduced in 1976 by Laureate Mohamed Yunus in Bangladesh and today it touches the greatest part of the world (Narang, 2012). In 2002, the SHG approach was introduced into Ethiopia by Kindernothilfe and Tearfund (two international organizations) in partnership with the Ethiopian Kale Heywet Church (EKHC) and Jerusalem Children and Community Development Organization (JeCCDO) (Kindernothilfe, 2014).

The SHG approach aims at reducing poverty, improving livelihoods, empowering women and social inclusion. Today, Non-governmental Organizations (NGOs), Civil Society Organizations (CSOs), and Religious Institutions are promoting the SHG approach in various parts of Ethiopia (Gebre, Dagne & Temesgen, 2014). According to Sarania (2015), the SHGs are means for empowerment of women through focusing on women of below the poverty line to improve their status in the family as well as in the society and to create better awareness in social issues. They are conceived as a right kind of strategic approach aiming at creating awareness among women about their inner strengths, increasing the feeling of self and collective efficacy,

developing skills for personal and interpersonal relations, social change and transformation (Sarania, 2015).

Moreover, according to Sarania (2015), empowering women through SHGs would confer benefit not only to the individual women but also for the family and community as a whole through collective action for development. The SHG approach recognizes that poor people have untapped potentials to help themselves with limited external support for capacity building (Eiden & Grothe, 2012). Women development activities must be given importance to eradicate poverty, increase the economic growth and for better standard of living (Vikrant & Sharma, 2015). In order to improve the socio-economic conditions of the population of any country, it has become prerequisite to empower women by enhancing and ensuring their role to the optimal level. Only when women are considered as equal partners in progress with men, all round development and harmonious growth of any country would be possible (Sarania, 2015).

According to Vikrant and Sharma (2015), SHG is a system for collective savings and provision of consumption credit, as well as integrating social and economic goals among small groups. Self-help groups, also known as mutual help, mutual aid, or support groups, are groups of people who provide mutual support for each other. In a self-help group, the member's mutual goal is to help each other to deal with, if possible to heal or to recover from this problem (Vikrant & Sharma, 2015).

Social, economic, and political empowerments of women through SHG are all required to enable the poorest women to claim and realize their rights as human beings, citizens and as equal participants in civil society (Kindernothilfe, 2014). Accordingly, poverty is linked to powerlessness, injustice and exclusion. 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). Thus, evidence across nations shows that the SHG approach beneficiaries are increased dramatically in Ethiopia and currently there is more than 11,195 SHGs and greater than 206,697 individual women are direct beneficiaries of the approach (COSAP, 2015).

Therefore, this paper confines itself to study the experiences of women in the Self-help groups focusing on their challenges and opportunities.

1.2. Statement of the Problem

Women are an integral part of every economy. All round development and harmonious growth of a nation would be possible only when women are considered as equal partners in progress with men. However, in most developing countries, women have a low socio - economic status. In such countries, effective empowerment of women is essential to harness the women labour in the main stream of economic development. Empowerment can be viewed as means of creating a social environment in which one can make decisions and make choices either individually or collectively for social transformation (Vikrant & Sharma, 2015).

According to Mindaye (2014), in Ethiopia women passed through difficult and stiff cultural and traditional systems in their economic, social, political and other aspects of life. However, nowadays some of them are accessing different opportunities to empower themselves and to explore their capabilities to contribute in the development of the society. It is commonly said that empowering women is empowering the family and society as a whole. With this understanding, the empowerment of women is crucial for the development of a nation. Understanding this, MDG put eradicating extreme poverty and hunger as its first goal and promoting gender equality and empowering women as a third goal to be achieved by 2015 (Mindaye , 2014).

Evidence across nations suggests that the empowerment of women can be achieved through the provision of micro -credit to Self-Help Group (SHG) members (Sarania, 2015). It has been stated that empowerment is more closely related to the people who are powerless due to some socio-economic and cultural barriers in the society of which they are part of it (Kabeer, 1999).

In SHGs opportunities for social interaction, risk sharing and social networks are important in improving quality of life, but in the absence of meaningful relationships and lack of social contacts are typical risk factors for stress (Elias, Mulumebet, Henok & Sibhatu, 2014). In addition, according to Elias et al (2014), most participants, however, reported a high level of satisfaction with their social networks as they develop risk sharing. This in turn clearly prevents the accumulation of grievances.

Even though the activities of SHGs have been marked by dramatic growth in the developing countries like Ethiopia, there is no sufficient research conducted in this regard. However, there are few literatures worth mentioning in the field. As study conducted by Sarania (2015), in India addressed the impact of Self-Help Groups on economic empowerment of women. The study indicated as there were change in indicators of economic empowerment, income, employment, and savings after joining the SHG. The study View the empowerment of women only from economic view thus failing to address the social and political empowerment of women.

A study conducted by Gebre et al (2014) assesses the activities, constraints, and opportunities of SHG in Ethiopia and summarize as SHG was successful in fighting poverty without direct external funds; revitalizing the traditional social insurance systems; pioneering grassroots empowerment of women; and improving community life. The literature fairly studies

the constraints and opportunities of members in the SHGs. However, since study was conducted in different parts of Ethiopia such as Hawasa, Dilla Aferara Kebele, Shebedino Woreda (Sidama area) and Adama city and West Shoa (Woliso area) which have heterogeneous characteristics so that the finding of study generalized without considering the background of SHGs between urban and rural SHGs, cultural issues, economic activities and religious principles. Due to this the study fails to appropriately address challenges and opportunities of SHGs based on their backgrounds.

The other study on the SHG which was addressed 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 addressed the issues fairly and summarizes that through participating in SHGs, it is possible to bring sustainable development and change in the economic life of the members such as level of income, health care, education and housing. Even if the study well addressed about the contribution of SHGs, it has gap in assessing the challenges of the members based on their experiences in the SHGs. In addition, the above mentioned study was conducted in Addis Ababa's selected sub cities, where the community is different by their background of SHGs, cultural issues, economic activities and social network (interaction) of the community differ from the study area of this research i.e. Adama. Therefore, the difference of context can have its own impact on the findings.

Elias et al (2014) addressed participation and significance of self-help groups for social development. According to this study, women's *Iddirs* are the viable basis in the creation of social network which plays crucial roles in providing solutions to social and economic challenges women are facing. The literature fairly addressed the importance of social network in *Iddirs*. However, the scope of the literature is limited to the social advantages of the *Iddirs* by

missing the other components of SHGs for women empowerments. Accordingly, the study solely focused on outcomes of social relation failing to analyze other components like economic and political empowerment of SHGs.

Generally, the above all mentioned studies conducted in Ethiopia and outside of Ethiopia have differences such as limitation of time (conducting rapid assessment), scope and out dated because they were conducted long years ago. Therefore, this study were attempt to assess the experience of women in SHGs and analyze the challenges and opportunities to fill the above mentioned gaps by exploring the experience of women in SHGs in relation to social, economic, and political empowerments. This research was also identifying the better way for the SHGs based on the identified challenges of findings. In addition it was also contribute to the theoretical and practice knowledge base of Self- Help Group in Ethiopia for further alleviation of poverty and improvement of poor women.

1.3. Research Objectives

1.3.1. General Objective

The overall objective of this study is to explore the challenges and opportunities of women in Self Help Groups in relations to economic, political and social empowerment of women.

1.3.2. Specific Objectives

This study aims to:

- Analyze the opportunities of women in SHGs
- Identify challenges that exist and emerge during economic, social, and political empowerments of women in SHGs ;
- Identify the ways for the betterment of Self Help group empowerments.

1.4. Research Questions

1.4.1. General Research Question

What are the challenges and opportunities experienced by women in Self Help Groups in relations to economic, political and social empowerment of women?

1.4.2. Specific Research Questions

- ❖ What are the opportunities of women in SHGs?
- ❖ What are the existing and emerging challenges of women in SHGs?
- ❖ What are the options for the further betterment of Self Help groups to empower women?

1.5. Significance of the Study

The study will have both theoretical and Practical significance. Theoretically, it will add knowledge in the study of Self Help Groups. It provides a brief and reliable account on the policy and practice of SHGs in Ethiopia .This study can also initiate researchers interested in the field to further assess the areas by indicating gaps in women empowerments and SHGs in Ethiopia. Practically, it can also help governmental and non-governmental organizations who are working on SHGs, the policy makers, the administrative bodies, women, and other concerned bodies by providing useful information. Finally, the study will also contribute to enrich literatures in the field.

1.6. Scope of the study

The study was delimited to cover SHGs at the Remember Poorest Community (RPC) Non-governmental organization which is found in Adama town, Eastern Shewa Zone in Oromia Regional State. This study, in terms of content, was addresses economic, social and political experience of women to identify the challenges and opportunities of SHGs.

1.7. Limitations of the study

This study has the following major limitations. First it has time limitation throughout the study period. Secondly, due to limitation of time the study cannot examine alternative option for all challenges that identified by the study. Thirdly, lack of adequate logistics that were help to conduct the research also limit the study. There are various logistics required from beginning to the end of research. These among others include, recording devices and digital cameras. Finally, the study limited only to the SHGs in Adama town it cannot cover the Addis Ababa sites of the project of Remember Poorest Community Organization.

1.8. Organization of the thesis

The study was organized into six chapters. The introductory chapter encompasses background, problem statement, objectives, research questions, scope, limitation, significance and organization of the study. The second chapter covers review of literature and theoretical framework. The section on literature review assesses the pertinent sources available within scope and context of the study. The theoretical frame work part presents relevant theories that can appropriately explain women empowerments and SHG approaches. The third chapter deals with the methodologies. The fourth chapter deals with findings of the study. The fifth chapter is devoted to discussion of the findings with related literature and theories. Finally, based on research findings a conclusion was drawn and appropriate implications for social work were indicated chapters six.

1.9. Operational Definition of Terms

Self-Help Group: a group of 10-20 destitute people who are organized to change their economic, social and political life and to help each other during different problems financially, by saving some amount of money for both economic advancement and for accidental problems and emotionally, through their strong social bond among the group members.

Cluster Level Association: is the collection of 8-12 SHGs organized to discuss their common problems and find solution.

Federation or *Timret* – is the collection of 8-12 CLAs living within 30 kilo meters who are established in network to mobilize internal and external resource and to play different administrative roles regarding SHGs and CLAs.

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

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

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

***Iddir*:** is a form of local voluntary association intended for funeral, mourning activities and other related social security activities.

Iqub: Is a traditional Rotating Savings and Credit Association (ROSCA), found in different parts of Ethiopian communities.

Chapter Two

Literature Review

2.1. Concept of Women SHGs

The Women 'Self -Help Group' (SHG) is an informal organization of 15 up to 20 women from the poorer section of the village society, organized, owned, operated and controlled by the members, based on solidarity, reciprocity, common interest and resource pooling (Pangannavar, 2015). Self-Help Group (SHG) is an informal association of poor (weaker sections) in a community with a common objective of working together for their economic and social development /empowerment and also for their overall area development (Consortium of Self Help Group Approach Promotion (COSAP), 2015).

Self Help groups comprise homogenous poor people who have voluntarily come together with the idea of overcoming financial difficulties (Vikrant & Sharma, 2015). Self – Help Group (SHG) is a small voluntary association of poor people, preferably from the same socioeconomic background. They come together for the purpose of solving their common problems through self-help and mutual help. The SHG promotes small savings among its members (Vikrant & Sharma, 2015).

According to Pangannavar, (2015), SHGs groups have common perception of need and impulse towards collective activity. These groups promote savings among members and used the pooled resources to meet the emergent needs of members including the consumption needs. Many have contended that it is an informal organization of homogeneous poor women. This means the women in the group should be living in poor socio-economic conditions and they should be from same caste or class or category and place.

The SHG Approach to development promotes the enjoyment of human rights for all vulnerable and marginalized people, especially the poorest of the poor. It does this by first focusing on the poorest women and their children and then broadening the focus to entire families and communities (Kindernothilfe, 2014).

As study conducted by Puhazhendhi and Satyasai (2001) which cited in Rajani and Lakshmy (2014) revealed some critical elements for the successful formation and functioning of groups. These elements include a voluntary nature of the group, small size and the homogeneity of membership. SHGs are described as being transparent (openness) with a participatory decision-making process, and the capacity to facilitate a quick use of funds for micro-enterprise creation. Regular meetings of the members also foster meaningful relationships for the members of the SHGS. The groups are a platform for discussion for other issues than savings and credit; the topics of gender and social problems also are highlighted.

The SHG Approach is a holistic approach which, when implemented according to the principles, leads to social, economic and political empowerment for the individual, the community and beyond (Kindernothilfe, 2014). At each level, different activities take place that are complementary to one another to achieve holistic development that is sustainable (Kindernothilfe, 2014).

2.2. Principles and the formation of SHGs

2.2.1. Principles of SHGs

According to Ghadoliya, (2006 cited in Blay, 2011) the concept of SHGs 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; participative, financial services management is more responsive and efficient; poor need not only credit support, but also savings

and other services; flexible democratic system of working; amounts loaned are small, frequent and for short duration and periodic meetings .

In addition according to COSAP (2015) the following are general and operating principles of the SHGs. 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. 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 operating principles of SHGs are based on the willingness and agreements of the members. 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 program .The group also need to be non- political and religious, but groups can focus on political and cultural development, overcome social & cultural barriers. In addition no material resources let the group finances their inputs, sense of achievement by the members strengthen, ownership feeling and sustainability.

2.2.2. Formation of Self Help groups

The SHG approach is a rights-based approach which views poverty as the denial of rights and poverty alleviation as a process of reclaiming one's rights (Kindernothilfe, 2014). Given the multi-dimensional nature of poverty, however, the SHG approach puts equal emphasis on the goals of economic, social and political empowerment (Kindernothilfe, 2014). Accordingly, the SHG approach to development promotes the enjoyment of human rights for all vulnerable and

marginalized people, especially the poorest of the poor. It does this by first focusing on the poorest women and their children and then broadening the focus to entire families and communities. The SHG Approach is a bottom-up approach which builds on peoples' existing capabilities and strengths (Kindernothilfe, 2014).

The first level of the self-help approach is the SHG. It is a group formed by 15 to 20 poor and vulnerable women with the same socio-economic background (Florescu, 2009).

Accordingly, the group engages in weekly meetings to receive health, nutrition, and business skills education. The meetings provide a forum where the members open up and share common issues, which helps establish trust and a sense of belonging. Women have access to education on numerous topics, including business activities, savings and loan management, record keeping, leadership and communication, HIV/AIDS, and women's and children's rights (Florescu, 2009). In other study Gebre Yntiso Deko et al, (2014) asserted that SHG system has a hierarchical structure. A total of 15-20 individuals who know each other from the same neighborhood and on a similar socio-economic level form one SHG and develop their own by-laws .

The second level of the self-help approach is the Cluster Level Association (CLA), which is formed by the SHGs for their own benefit(Florescu, 2009). The CLA is a people's institution composed of 6-10 SHGs in the same geographical area. In addition two members from each SHG (a total of 12 to 20) are represented at the CLA level. The major role of the CLA is to ensure that SHGs are linked to the different service providers of financial, material, and technical resources (Florescu, 2009). Approximately 8 -12 similar SHG living in close proximity establish a Cluster Level Association (CLA), which represents its members to lower levels of local government (*Kebele and Woreda*) and undertakes numerous other activities system (

Gebre Yntiso Deko et al, 2014). In addition according to Mindaye, (2014) the SHGs become strong enough and functioning well, they come together to form a second-stage organization called cluster level association (CLA). Approximately 8 – 10 SHGs ordered in a single district of local government or *woreda* can form CLA by representing two leaders from each SHG and the leaders function in a rotating system so that every single woman will get the opportunity to be SHG, CLA and Federation leader in the process.

A number of CLAs in a given area form a Federation Level Association (FLA) to represent membership to higher levels of local government (City, Zone, and Region) besides playing many other roles Gebre Yntiso Deko et al, (2014). The concept of the SHG approach thus refers to a harmonized system (Gebre Yntiso Deko et al, 2014) . Different CLAs come together to form Federation or “Timret” by selecting two members carefully from each CLA. It is composed of 8 to 10 cluster level associations and each CLA is composed of 8 to 10 SHGs. This implies that Federation is a representation of large number of destitute population in the sites of SHG programme (Mindaye, 2014).

2.3. Self Help Groups and Women Empowerment

Empowerment refers to increasing the economic, political, social, educational, gender, or spiritual strength of individuals and communities (Vikrant & Sharma, 2015). It is the process by which one can take control and ownership of their choices. Empowerment is a process of awareness and capacity building leading to greater participation, to greater decision making power and control and transformative action. Generally speaking empowerment can be classified as political, economic and social. These categories are explained below.

2.3.1. Political Empowerment and contribution of SHGs

According to Brody, Dworkin, Dunbar, Murthy and Pascoe (2013) political empowerment is defined as the ability to participate in decision-making around access to resources, rights, and entitlements within communities. This can be measured using indicators such as awareness of rights or laws, political participation such as voting, the ability to legally own land, the ability to legally inherit property, and gain leadership positions in government Brody et al, (2013).

According to Vikrant & Sharma (2015) Women's political empowerment, usually envisioned as political participation in elections and government, is necessary to give women a voice in the policies that affect their lives. Political empowerment allows women to take control of the policies that will benefit their economic standing. For instance in SHGs they can elect their own leader. They can also participate in the management of SHGs (Vikrant & Sharma, 2015). Hence, by associating with each other in a group, women become part of civil society and can have a louder voice when advocating policies that will benefit their lives and their groups businesses (Vikrant & Sharma, 2015).

According to Mindaye (2014) the poor women organized under SHG become confident and realized their inner potentials. They developed leadership skill and the quality of emotional intelligence which is one of the good qualities of leaders that help them to understand the real situation of their followers. Accordingly, SHG approach has empowered women not only to earn more income and decide on the use of their earnings at household level but also to participate at community and local administrative levels. Accordingly, poor women become group and cluster level association leaders and resource person after they joined in SHG programmes. The use of participatory and democratic leadership of SHGs and CLAs

helped the members to develop their leadership skill (Mindaye,2014).In addition SHGs empowered by taking training like facilitation and leadership skills , civil rights and advocacy are the major issues (Gebre et al, 2014).

The key principles of the political dimension of the SHG approach are independence and involvement (Kindernot hilfe, 2014). Self Help Groups take up issues of concern in their neighborhood and work together towards a solution. They gain additional support to work on larger issues by linking together at the Cluster Level Association level. These Custer Level Associations and Federations aim to function as a legitimate part of civil society to ensure that the voices of their members can be heard throughout the local, regional and national level governmental structures (Kindernot hilfe, 2014).

2.3.2. Economic Empowerment and Contribution of SHGs

According to Brody et al (2013) Economic empowerment is the ability to access, own and control resources. Accordingly, it can be measured in a variety of ways, using outcome indicators such as income generation, ownership of assets and land, expenditure patterns, degree of participation in paid employment, division of domestic labour and control over financial decision-making.

As the study of Vikrant and Sharma (2015), women's economic empowerment, which entails that women have the authority to make their own decisions regarding use of their resources, leads to prosperity for families and communities. So that economic empowerment can provide the clout for women to be empowered politically. With the help of SHGs they can earn money and can become economically and financially strong (Vikrant & Sharma, 2015).

With the help of SHGs women can earn money and can become economically and financially strong. They can use this money for fulfilling their needs and can spend a happy life

with their family. They can get a say and right in their family's decision making by becoming self-independent. Hence, by building a network of better business through SHG, women can get economic empowerment (Vikrant & Sharma, 2015).

As the study conducted by Mindaye, (2014) the families of SHG members also empowered indirectly. For example mothers teach their children by using loan access from the SHG. The women also influenced their husbands to change the traditional attitude they had about work and transform their attitude in to a rational and modern thinking. In addition, gender equality is enhanced in families as the women become productive in their Income Generating Activities (IGS) and changed the living style of their family based on the trainings given about home management, family planning, hygiene and sanitation. According to Mindaye (2014), the SHG programme facilitates the poor and disadvantaged members of the community to explore their potentials, gifts and the existing assets through intensive and variety of trainings given by different professionals. It encourages the members to save and get access for internal loan from the group account so as to help the members to begin and expand their income generating activities. As the study of Gebre Yntiso Deko et al(2014) economically also they take trainings like saving and credit management, business planning, record keeping (financial statements), banking, concepts of proposal writing, entrepreneurship, basic business skills ,urban agriculture ,operational planning, resource management.

The key principles of the economic dimension of the SHG approach are mutual trust, accountability, participation and creativity(Kindernothilfe, 2014).In addition ,through forming SHGs that collectively save agreed amounts of money and give loans to their members to improve their economic situation, these principles are developed both in individuals and the group (Kindernothilfe, 2014).

2.3.3. Social Empowerment and Contribution of SHGs

Brody et al, (2013) define social empowerment as 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 age at marriage, family size decision-making, and access to education.

Moreover, Vikrant and Sharma (2015) argued social empowerment is often achieved through public policy and education, liberates women from the mistreatment, exploitation, and oppression that inhibit women from reaching their full potential. Social empowerment reinforces the ability to participate economically and politically, which in turn reinforces women's standing in society. They can get a secure place in society if they are socially empowered which can be achieved through SHG (Vikrant & Sharma, 2015).

According to Florescu (2009) the training is an essential component of the SHG strategy. As this study implies the goal is to educate women on relevant health, nutrition, and IGA issues. In addition, when women are trained to care for their children, to protect themselves from disease like STIs, HIV/AIDS, and to manage household finances, they are expected to use the loans toward the betterment of their household

The key principles of the social dimension of the SHG approach are affinity, trust, participation and mutual responsibility. So, there is a special focus on individual and community level problem solving. In addition, the SHGs discuss problems in their private lives or in their community and develop solutions together in their meetings. The process is linked with the practical and financial support among the group members, and therefore provides a holistic approach to improving the lives of members and their communities (Kindernothilfe, 2014).

Regarding significance of SHGs Mindaye (2014) found that they highly contributed for the social transformation of the community such as child protection and rearing, women participation and improved relationship of men and women at community level. SHGs also contributed for the welfare of the society in issues related with HIV/AIDS, protecting their children from different evils around the community, active participation in local government offices and support in local institutions like 'Eddir' and 'Equb'(Mindaye, 2014).

According to Gebre Yntiso Deko et al (2014) the SHG approach focuses on establishing strong social bonds and fostering mutual support among members. In addition some of the social matters that SHG address include: rearing and protection of children, education of children, sickness and health, death of family members, home management, psychological state of members, business activities of members, moments of happiness (birth, wedding, graduation, etc among others. In addition socially they empowered by training like home management, introduction to social insurance ,awareness creation on HIV/AIDS, home-based care, family planning, environmental sanitation, literacy(Gebre Yntiso Deko et al,2014).

2.4. The challenges of Self-help Groups

Mindaye (2014) explored the major challenges of SHGs which hindered them from achieving more were the illiteracy of some SHG members. According to this study the presence of illiteracy brought a negative effect in the leadership cycle of the system because SHG and CLA leaders have to be capable of writing and reading the record and report of their activities and for proper bookkeeping. These challenges forced the progress of empowerment and development of women to continue in slow pace.

A study conducted by Gebre Yntiso Deko et al(2014) identified that the absence of appropriate legal provision is another challenge that faced SHGs .The overwhelming majority

of SHGs have not registered for lack of suitable registration option. Institutions promoting SHGs are reported to be making efforts to approach government authorities with the view to convincing them about the need for a new regulation for SHGs (Gebre et al, 2014). In addition, the shortage of loan, financing, Lack of access to space (land, building), Inadequacy of training, variation in SHGs approaches, misunderstandings over interest, suspicion about hidden religious agenda are the main challenges that face and hinder the SHGs (Gebre et al, 2014).

Furthermore, Florescu (2009) illustrated dropouts to be the other challenges and more than 95% of SHG members rely solely on Project Concern International(PCI) program to improve their lives. Only 4.5% of women benefit from another program in the area, including a church, a youth association, and the Women's Affairs Bureau at the woreda level. The rest are members of *iddir* " and '*iqub*', which provide cultural funeral and traditional informal saving services. They therefore have a vested interest to remain in the program, because very few alternatives exist.

2.5. Models Related to Concept of Self-help Groups

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

2.5.1. Asset Based Community Development (ABCD)

Asset-based community development (ABCD) is an alternative approach to community development that starts with what is present in a community, such as the capacities and assets of local individuals, associations, and institutions, rather than with what is deficient in a community and what a community's needs are(Keeble, 2006). ABCD is an approach that gives special emphasis on the use of available resource of the community in order to bring sustainable

development in a given country (Mindaye, 2014). According to Kretzmann and McKnight(1993 as cited in Mindaye(2014), ABCD focus on the development, exploration and capitalization on the tangible and intangible assets already existed among the community rather than focusing on the lacks or needs.

According to Mindaye (2014), among the Ethiopian communities there are a number of unidentified assets which can be utilized to bring community driven development in the country. Thus in Addis Ababa, there are poor women living in slum areas of the city having several individual skills which are learned at home. These include caring for babies, health care, household maintenance, upholstering, sewing, dressing, knitting, construction and repair, prepare traditional food and drinks. Community participation skills such as strong participation in Eddir, Equb, Mahiber, church fund-raising, coffee groups, teacher-parent associations, and other neighborhood associations are also among the assets. Therefore, ABCD approach support SHGs as an effective tool in order to create awareness and help the members to explore and realize their individual and community level skills, capacities and other potential resources.

2.5.2. Empowerment Approach

Tasli (2007) as cited in Mindaye (2014) empowerment approach was developed in the mid-1980s and emphasizes on women's subordination. It gives different reasons for women's subordination like the past injustice and the current complex socio-political, economic, and cultural context and structures among the society, the deeply rooted traditional attitudes among men and women themselves resulted the existing inequality among women. Accordingly, empowerment approach integrates 'Women In Development' approach (WID) and it consists three sub approaches which are: the equity approach; the anti-poverty approach; and, the efficiency approach. WID is followed by the gender and development approach (GAD)which

changed the focus of empowerment from women to both men and women in order to intervene the inequality in socio-economic and political structure (Tasli, 2007). Therefore, since the approach is constructive for the SHGs the researcher was study in detail to analyze their activities and success .

2.5.3. Structural Functionalism Theory

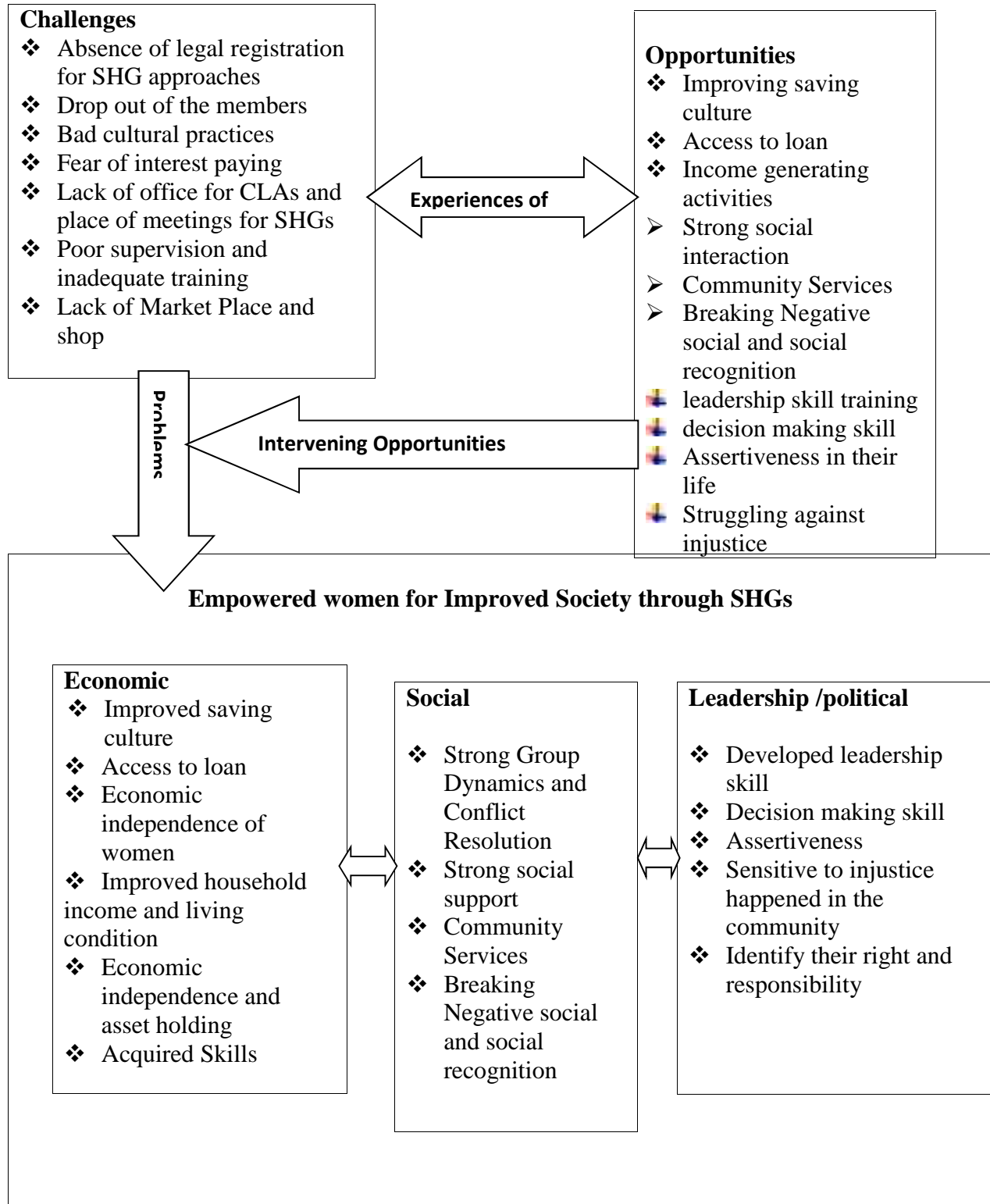
The functionalist theory claims that society is in a state of balance and kept that way through the function of society's component parts (Hammond, 2009). Accordingly, this theory has underpinnings in biological and ecological concepts. In addition ,society can be studied the same way the human body can be studied by analyzing what specific systems are working or not working, diagnosing problems, and devising solutions to restore balance .Socialization, religious involvement, friendship, health care, economic recovery, peace, justice and injustice, population growth or decline, community, romantic relationships, marriage and divorce, and normal and abnormal family experiences are just a few of the evidences of functional processes in our society (Hammond, 2009).According to functionalists realize that just like the body, societies get "sick" or dysfunction. 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 was analyzing the challenges of SHGs within members and relationship between SHGs members and between the levels of the SHGs. In addition, the researcher was also assessing the opportunities of SHGs they have as group for their functions for further success of individual members in SHGs. Therefore by using this theory the researcher was assessed to identify the proper functionalism of the SHGs from their experiences

2.6. Conceptual Frame work

This conceptual frame work helps to view the research problem and the relationships of the concepts that are included in the study such as experiences of women in SHGs, opportunities and challenges of SHGs and the overall process of the empowerments. This study also explores the economic, social, political opportunities and challenges of SHGs in the process of poor women empowerment. It also emphasizes on the experiences that hinder the better achievements of SHGs.

The following figure shows the relationship between SHGs and their opportunities and challenges in the process of empowering poor women. The figure presented bellow show the conceptual framework is adopted and developed based on Vida Awube's conceptual framework (2011) which cited in Mindaye(2014) model

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



Chapter Three

Research Methodology

3.1. Study Paradigm

The assumptions reflect a particular stance that researchers make when they choose qualitative research (Creswell, 2007). The way an individual views the world depends on the persons' paradigm. Hence, the world is just like how we view it not like as it is. Therefore, it is invaluable to make clear about the philosophical assumption of the researcher. This study focused to explore the experiences of women in Self Help Groups to assess challenges and opportunities in relations to economic, political and social empowerment of women.

Therefore, social constructivism worldview is the best for this study in which individuals seek understanding of the world in which they live and work (Creswell, 2007).

Accordingly, they develop subjective meanings of their experiences-meanings directed toward certain objects or things. These meanings are varied and multiple, leading the researcher to look for the complexity of views rather than narrow the meanings into a few categories or ideas. In other words, they are not simply imprinted on individuals but are formed through interaction with others (hence social constructivism) and through historical and cultural norms that operate in individuals' lives rather than starting with a theory or pattern of meaning (Creswell, 2007).

According to Creswell (2007) researchers recognize that their own background shapes their interpretation, and they "position themselves" in the research to acknowledge how their interpretation flows from their own personal, cultural, and historical experiences. Thus the researchers made an interpretation of what they find, an interpretation shaped by their own experiences and background.

For this reason, the researcher strongly believes to rely as much as possible on the 'participant' views of the situation, social constructivism worldview, is the best for this study in which individuals seek understanding of the world in which they live and work.

3.2. Research Design

With the purpose of giving qualitative exploratory insights to the issues under study and to answer the above listed research questions; I were employed a qualitative research approach. According to Kreuger and Neuman (2006) exploratory researchers are creative, open minded, and flexible; adopt an investigative stance; and explore all sources of information. Exploratory researchers frequently use qualitative data and qualitative research tends to be more open to using a range of evidence and discovering new issues (Kreuger & Neuman, 2006).

According to Creswell (2009) phenomenological research is a strategy of inquiry in which the researcher identifies the essence of human experiences about a phenomenon as described by participants. As Moustakas (1994) that cited in Creswell (2009) understanding the lived experiences marks phenomenology as a philosophy as well as a method, and the procedure involves studying a small number of subjects through extensive and prolonged engagement to develop patterns and relationships of meaning .

Descriptive phenomenology is employed to elaborate details of phenomena that are difficult to convey with quantitative methods (Strauss & Corbin, 1990). Thus I was emphasizing on the quality, depth, richness, and understanding of SHGs practices, instead of the statistical representativeness and scientific rigor that are associated with quantitative techniques. Thus, I were present the voices of the participants in the study. As Strauss and Corbin (1990) argue, the approach will be helping me to uncover and understand the challenges and opportunities behind the current phenomenon of SHGs in the study area. Therefore, it is very important to use a

variety of qualitative methods in order to collect comprehensive data such as in-depth interview, FGD, observation and document review. It also helps to get detailed information to explore and understand the main achievements and challenges of the group members (Creswell, 2009).

3.3. Sampling Technique

Qualitative social work researchers' concern is to find cases that enhance what other researchers learn about the processes of social life in a specific context. For this reason, qualitative researchers tend to employ a non-probability sampling (Kreuger & Neuman, 2006). Purposive sampling is one of a non-probability sampling which occurs when a researcher wants to identify particular types of cases for in-depth investigation. The purpose is less to generalize to a larger population than it is to gain a deeper understanding of types (Kreuger & Neuman, 2006).

When developing a purposive sample, researchers use their special knowledge or expertise about some group to select subjects who represent this population. In some instances, purposive samples are selected after field investigations on some group, in order to ensure that certain types of individuals or persons displaying certain attributes are included in the study (Berg, 2001). Purposive sampling is an acceptable kind of sampling for special situations. It uses the judgment of an expert in selecting cases, or it selects cases with a specific purpose in mind (Kreuger & Neuman, 2006).

As a result in this research, I use purposive sampling while selecting participants to gain rich information to fit the study. In order to get relevant data about the challenges of SHGs and their opportunities among the members, the duration of time that the members involved in the group is very important to get in-depth information from experienced women. Accordingly, SHG members who have joined the program as a minimum of five years were selected through

purposive sampling technique. Thirty two participants were selected and take part in this study. Four woredas were taken as a sample from the 8 woredas, 20 individual member women were selected from 80 SHGs, 4 CLA were selected from 8 CLA and the only one available FLA were included in the study by considering the achievements, the weakness and other features of SHGs.

3.4. Study participants

The idea behind qualitative research is to purposefully select participants or sites (or documents or visual material) that will best help the researcher understand the problem and the research question (Creswell,2009). Following Kreuger and Neuman (2006) and Creswell (2009) arguments, researcher identify key participants in condition whose knowledge may provide important insight regarding my research questions. Thus, to meet my objectives, the participants were selected from all categories of the participants which are member women in SHGs, leaders of CLAs, leader of FLA, SHGs facilitators, SHGs project coordinator of RPC, Director of RPC, SHGs promoting organization (COSAP) and selected government officials.

3.5. Sample Size

By considering the number of SHGs which are under the *Remember Poorest Community* (RPC) and period of time in which the group members were organized together, 32 participants were selected for study. Of these, 12 women members of SHG were involve in two different focus group discussions and the rest participants took part in the in- depth interviews and key informant interview. Therefore, 4 CLA leaders and 1 FLA leader, were the participant of key informant interview whereas, 8 SHGs member women and community facilitator (2) and project coordinator (1) included in to in depth interview part. In addition, 1 Director of RPC, 1 SHGs promoting organization (COSAP) and kebele officials are interviewed. Generally, a total of 32 sample individuals were studied.

Table 1: List of Study participants

NO	Participants Description	Participants
1	In depth interviews with community facilitator (2) and project coordinator (1) and with SHG (8) members	11
2	Focus group discussions in two rounds which has six participants	12
3	Key informant interviews with selected participants	5
4	Interview with kebele official COSA and RPC director	4
	Total	32

3.6. Data Collection Instruments

Data were collected using by using data collection instruments. The data collection instruments were prepared in English and translated into the local languages (*Afaan Oromo and Amharic*). Generally, in-depth interview, focus group discussion, observation and document review were employed in the study. The instruments used for the study were interview guide questions, focus group discussion guide questions, observation check lists.

3.7. Methods of Data Collection

Qualitative researchers typically gather multiple forms of data, such as interviews, FGD, observations, and documents, rather than rely on a single data source. Then the researchers review all of the data, make sense of it, and organize it into categories or themes that cut across all of the data sources (Creswell,2009). Therefore, qualitative data collection methods such as in-depth interview, FGD, observation and document review were used.

3.7.1. Interview

An interview is a method of data collection, information, or opinion gathering that specifically involves asking a series of questions (Davies, 2006). In line with this argument interview were help me to follow up, probe responses, motives and feelings, and observe my respondent's nonverbal interactions, facial expressions, and gestures that enriched the data. In this research, I employed unstructured. I set some broad parameter for a discussion with my participants. Since my participants include women in SHGs, I gave certain instructions and some specific question to be posed for them.

3.7.2. Focus Group Discussion

The focus group defined as an interview style designed for small groups and using this approach, researchers strive to learn through discussion about conscious, semiconscious, and unconscious psychological and socio cultural characteristics and processes among various groups (Berg, 2001). A typical focus group session consists of a small number of participants under the guidance of a facilitator or moderator. As Berg (2001) suggests for the complex problems focus group size should be kept to no more than about seven participant's .Thus, larger groups of subjects may be divided into a series of smaller focus groups.

So, focus group discussion (FGD) is another method, which used in this research. The selected discussants discussed on the selected issues that enable me to clarify the soundness of gathered information through other primary methods. Accordingly, focus group discussion provided relevant insights because the discussants generate what they know freely through brainstorming .Thus, two FGD sessions were conducted for purpose of this study.

. For each FGD, as per the rule of FGD, six discussants were selected and included based on the selection criteria and sample size from SHGs.

3.7.3. Observation

Qualitative observations are those in which the researcher takes field notes on the behavior and activities of individuals at the research site. In these field notes, the researcher records in an unstructured or semi structured way (using some prior questions that the inquirer wants to know), activities at the research site (Creswell, 2009).

Throughout different sociological and anthropological works, observation has been witnessed as an essential method to grasp first-hand information from actual natural settings (Bernard, 2006). As Bernard argues, I emphasized on studying the perspectives of the actors' (the Women in SHGs, the SHGs Coordinator Organization and SHGs facilitators and), ideas, attitudes, motives and intentions, and the way they interpret their social world through observation of behavior in natural situations and in its context. Accordingly, I was observing the whole setting of the daily life, feelings, and ways of lifecycle of those women member of SHGs in study area.

3.8. Method of Data analysis

The data generated from the in-depth interview, focus group discussion, observation are thematically analyzed based on the conceptual framework of the study. The result of the in-depth interview and focus group discussion were tape recorded and changed into comprehensive narratives and presented according to the setting of arrangement. For triangulation, the findings of the in-depth interview and focus group discussion were compared with the data collected from observation. Accordingly, I used the analysis of significant statements, the generation of meaning units, and the development of an essence description to uncover or capture the essence

of an account. Reflections were made on every response through interpretation. Additionally, I was continuously examined and interpret the data in order to reach conclusions by focusing on the research questions. The collective combination of all these methods was believed to be significant to find out and clearly understand the major challenges and opportunities of SHGs in the process of women empowerment.

3.9. Ethical Consideration

Prior to participation in the study, it is important for all participants to understand why the research is being done and why their participation was involved. Selected participants were given information sheet of the study mentioning aims of the study, eligibility to participate in the study, and concerns with regard to data keeping and confidentiality issues. All of them were informed that participating in the study is voluntary and anonymity of their responses would be maintained. Copy of the information sheet were read or given away to those who agreed to participate in the study. Before the actual utilization of the research techniques, I asked the consent of respondents to be part of the research issue and explained to the respondents that there is no power variation between them and me. In addition, I told them that the purpose of the research and confidential aspect of the information. To affirm an informed consent, I prepared consent form to be presented for respondents to assure the willingness of the participants themselves. Concerning the issue of confidentiality, despite the fact that some researchers argue instances when a researcher ought to breach confidentiality in the public interest (Sandelowski, 1994), in this thesis, I used pseudonyms for the quote. Regarding privacy, I did not probe into areas that interviewee prefer to keep private. Similarly, as to informed consent, I found that it is important to make the participants know about the research and the privacy and confidentiality “rules” before being interviewed.

Chapter Four

Findings of the study

4.1. Background of Respondents

This chapter has three sections and in each section findings of various data collected from various groups of respondents were addressed. Thus, findings obtained from an interview conducted with one FLA, four CLAs, eight SHG leaders, two community facilitators , one project coordinator, one Director of RPC ,one SHG promoting organization (COSAP) and two kebele officials along with the observations of various SHG records are reported. Accordingly, Focus Group Discussions held in two groups with 12 SHG members were gathered and analyzed in this chapter. Additionally, based on the observation guide what researcher examined in observation are analyzed to revealed the findings in order to assess the experiences of women in SHGs. Generally, findings from interview participants, Focus Group Discussions and what examined from observation are analyzed and organized under three major themes that based on the research questions are presented.

4.1.1. Key Informants Interview with CLA Leaders, FLA Leader

CLA leaders are women who are represented from each self-help group in order to work together with different SHG representatives who are organized under one CLA. So, one CLA leaders were chosen from each site and the total number of CLA leaders who participated in the study was four women. FLA leader are women represented from each CLA group in order to work together with different CLA representatives who are organized under one FLA. Accordingly since there is only one FLA the leader participates on the study.

4.1.2. In-depth Interview with SHG Members and Community facilitator and project coordinator

The in-depth interview was conducted with eight SHG members who were purposely selected from different SHGs based on the period of time they stayed working in their group. Additionally, interview was made with project coordinating person and community facilitator members who work closely with SHGs and CLAs. Accordingly, one project coordinator and two community facilitator have been interviewed to get information about activities of SHGs and services being provided for them and also to assess about the opportunities and challenges that faced them during empowerment time.

4.1.3. Interview with COSAP, RPC director and kebele officials

Interview was made with one expert of COSAP and the director of the RPC participated in study to get the information about the SHGs. Accordingly, they are interviewed to get information about activities of SHGs and services being provided for them and also to assess about the opportunities and challenges that faced them during empowerment time.

The interview was conducted with two kebele officials who have close relations in order to gather information about the contribution of the SHGs and to know the relation of the SHGs with kebele and to gather information about the support of kebele to the SHGs.

4.1.4. Focus Group Discussion with SHG Members

Two focus group discussions were conducted with SHG members. The number of participants in each focus group discussions was six. So, a total number of 12 women were participated in the discussion.

4.1.5. Observation

The researcher observed their training sessions, discussions, interactions and their relationships they have built one another as a participant observer. Participant- as- observer was selected as specific method in which I was revealed my status as an observer to the group members who were studied. I was participated in their weekly meetings and trainings frequently, and discussed, asked simple questions and make interaction with the group members.

4.2. Opportunities and Challenges of SHGs

The findings from the FGD, in-depth-interview and observation are discussed according to the research question. Thus, the finding is emphasized on the opportunities of women in SHGs that they have in economic condition, social and political or leadership opportunities they get through their experiences. Additionally, it analyze as the major themes to identify the challenges that face women in SHGs during empowerments process. Moreover, the researcher examine alternative option for challenges that revealed by study for the further achievement and success of women. Accordingly, the findings of the study presented in three major themes that organized based on the research questions. Thus, it organized and presented under this three major themes which are economic, social and leadership opportunities of women in SHGs.

4.2.1. Economic Opportunities of women in SHGs

Based on the research question, the major findings of economic opportunities that revealed in studies are discussed below. Accordingly, women in SHGs has the following economic opportunities such as developing saving culture, access to loan, income generating activities, improvement of life, economic independence and asset holding and skill acquisitions are the major economic opportunities that were experienced by women in SHGs as discussed below.

4.2.1.1. Saving Culture

Saving is one of the principles of SHG, and many people in the study areas started with Birr 0.50/week. These types of savings are recognized as regular, optional, and social. The initial challenge for most SHG members was to accept the idea that such a small saving would become a big enough sum to make a difference in their lives. To their surprise, however, the savings steadily increased, allowing them to take loans at a low interest rate to cover household expenses and/or engage in small businesses. One CLA leaders and two FGD discussants mentioned as she saved funds which they had never before or never imagined to have in their lives. Though, they have effectively utilized the saving and loan opportunities provided by their SHG and attained remarkable changes in their lives. Thus, the following table shows the SHGs Saving Statistical information participants of interview.

Table 2: SHGs Saving Statistical information participants of interview

NO	Name of SHGs	Initial saving of SHGs/Person/birr	Current saving/Person	Total Saving of SHG/birr	Current Member of SHG
1	ABC	1	20	33000	19
2	DEF	1	10-100	57928	18
3	GHI	0.5	20	25,000	15
4	JKL	0.5	10-20	30,000	20
5	MNO	2	20	40,000	17
6	PQR	5	10	36,500	20
7	STU	1	10	36,500	18
8	VWX	1	10	20,000	17

Note: Name of SHGs are represented by Letters

As two of (GHI and JKL) interview participants of SHG leaders stated the initial saving capacity is 0.5 cents per week and saving system is different from one SHG to the other SHGs. In addition, four interview (ABC, DEF, STU and VWX) participants of SHGs explained their

initial capacity of saving was one Ethiopian Birr per week and they stated as their saving capacity was based on the willingness of the group and their paying capacity. Moreover, CLA leader of Melka Adama kebele also mentioned as saving condition of the SHG members has difference at the beginning of their membership of SHG and after the memberships and their SHG group members started saving by 2 ET birr per week. Additionally, CLA leader of Kebele 08 and 03 explained their SHG members started saving by one birr per week and save by their own agreements.

On the other hand, all of study participants stated as their saving capacity were increased due to the involvement of women in business activities after they borrowed initial loan from their SHGs. Furthermore, four of interview (ABC, GHI, JKL and MNO) participants of SHG explained as their capacity of saving is increased to 20 ET birr per week and the other three interview (PQR,STU and VWX) participants of SHG describe as their current saving capacity was increased to 10 ET birr per week due to their business activities. According to data collected from discussants of FGD, four of them explain as their saving capacity was increased from 0.50 cents per week to 10ET birr and four of other participants of FGD mentioned as their saving was increased from one ET birr to 20 ET birr per week within the past five years of their membership.

As the researcher observed and the community facilitator and project coordinator mentioned the initial saving of the women in SHG differ from one SHG to the other. Accordingly, the saving capacity of the women in SHGs depends on the business activities they engaged in. In addition, as the researcher observed the individual account of women in the SHGs it show as their saving increased after they are engaged in business activities. Thus, the saving capacities of most of the SHG members are increased from one ET birr per week up to 20 ET

birr per week after they start business activities. However, the researcher examined that as the saving capacity of some member of SHG is increased up to 100ET birr per week .As researcher examined and five of FGD discussants mentioned women who has better opportunities to market place ,better customer and business activities gets better income . As a result, the capacity of weekly saving of such women is higher than other women who have no better opportunities for business activities.

Generally, the overall saving of the SHGs was also differing from SHG to other SHGs since their saving capacity was different. In view of that, two (PQR and GHI) selected CLA leaders mentioned as their single SHG saving is 36,500 ET birr and 25,000 ET birr within the past five years of their membership. As the interviewee participants of SHGs and discussants of FGD explained their SHGs have minimum capital of 20,000 ET birr and maximum of 57928 ET birr. As they mentioned that as they start saving from 1ET birr per week and the money they saved was revolved over the all members of SHG as loan for business activities. In general, the data collected from respondent of CF and project coordinator also explained as there is 80 SHGs, 8CLAs and 1 FLA, their saving was started from 1 ET birr per week and which now surprisingly they had **1,721,202.25 ET birr** capital. The observation of the researcher also realizes as the SHGs, CLAs and FLA bring dramatic change of saving culture and currently they have the above mentioned capital.

4.2.1.2. Access to Loan

Members of SHGs borrow money to cover household expenses like construction, furniture, education, health and engage in business activities. Participants of FGDs and interviewees indicated that the advantages of taking loans from SHG, as opposed to banks, micro-finance institutions, and private money lenders has multiple disadvantages since it has low

interest rate, no collateral requirements, fast disbursement, and non-bureaucratic procedures. Moreover, defaulters are tolerated or even given support if they have justified reasons. In one SHG, an ox worth Birr 17,000 died before the owner engaged in cattle fattening and sold it. Members of her SHG not only extended the repayment period but also contributed money to help her repay the loan. Such incidences were repeatedly mentioned in all research sites. Taking loans has become a common practice among SHG. The frequency of taking loans and amount of loan disbursement has been increasing steadily, and many informants reported to have taken loans several times, up six times in their SHGs after they organized within past five years. Thus, the following table shows the SHGs loan Statistical information participants of interview.

Table 3: SHGs loan disbursement Statistical information of participants of interview

No	Name SHGs	Initial loan of SHGs/person/birr	Current loan of SHGs/person/birr	Current Member of SHG
1	ABC	200	3000	19
2	DEF	200	2000	18
3	GHI	200	3000	15
4	JKL	200	2000	20
5	MNO	200	4000	17
6	PQR	200	4000	20
7	STU	200	5000	18
8	VWX	200	2000	17

Note: Name of SHGs are represented by Letters

The SHG participated in the interview elaborated the borrowing capacity of the women in SHG are based on their saving capacities. As they mentioned all of them take initial loan from their group 200 ET birr. They explained since their initial saving per week was very few the saving of the SHG also small and due to this they took the loan in rotation from their groups. However, they stated that the loan given for the members was different from group to group since it was based on the saving capacity of women and their business activities. Accordingly, as

(STU) participants of SHG mentioned the minimum loan they borrowed from their group was 200 ET birr and their maximum money they borrowed was 5000 ET birr.

A CLAs leader mentioned the access to loan for SHGs are currently only from the saving of the members, so that the amount to give loan for the members was differ from SHG to SHG according to their saving capitals. Three CLA leaders interviewee elaborated as the initial loan given to their SHG members are 200 ET birr after two months of their membership in SHGs. However, one of the CLA leaders mentioned their SHG started giving loan with 500 ET birr after three months of their membership. The other points four of the interviewed CLA leaders agreed was the afterward capacity of loan giving of the SHGs are depends on individual women business activities income. Accordingly, as they explained the minimum loan their SHG members borrowed was 200 ET birr three times of her saving while the maximum loan their SHG borrowed was 5000 ET birr four times of her saving.

The interviewee data collected from CF and project coordinator explained the loan for SHGs are generated currently mainly from each SHG member saving. The loans given for women in SHG are based on their capacity of saving and agreement of the members. As they mentioned the money that SHG member borrowed are varied from one group to another. Accordingly, as CF explained the minimum loan taken by the individual member are 200 ET birr initially after their membership of SHGs while the maximum loan given for SHG members are 9000 ET birr three times of her saving . As CF and project coordinator explained the loan given for SHG member are varied from SHG to SHG and increase depending on their saving capacities.

4.2.1.3. Income Generating Activities

SHG are engaged in different business activities often at a private level and sometimes as a group. The common activities undertaken by members of SHG are fattening/rearing animals (cattle, sheep, and goats), raising chicken, weaving, cotton spinning, producing and selling handcrafts, selling food and drinks, producing and selling fuel-saving and smokeless stoves, selling secondhand clothing, etc. While the overwhelming majority of SHG members operated from their homes and outdoors, very few managed to get land/rooms through rental arrangements. Some SHG members operated from homes or travelled long distance to buy and sell goods. The success level of members' businesses depended on the intensity of training, the amount of saving, the support of SHG members, the support of family members (especially spouses), and the location.

As participants of FGD explained they start business activities after they take the initial loan from their SHG. As they explained most of them engaged in small business since their loan was small birr. Three of the FGD participant stated they start their first business by borrowing 20 kg of teff from their SHGs to prepare Injera (a kind of bread made from teff) and sell for profit. In addition, the other participants of FGD described as they engaged in different business activities like selling different fruit and vegetable, tea and coffee, local drink (tela), bread, and baso juice which made from barley, selling charcoal, salt and soap and some of them engaged in fattening sheep. In addition, three of selected SHG women mentioned as they engaged in poultry activities as initial business activities by the money they borrowed from their SHG.

Furthermore, one of the CLA leaders described her past experience and business activities by comparing with life before her membership of SHGs. As she said, before when she was not the member of SHGs she cannot understand about saving especially a kind of saving

which started by 1 ET birr, and small business like selling injera and selling tea by small money she take as a loan from her SHG. But now surprisingly, by working hard she is expanding her business activities. She opens small shop of clothes and she work well with her sister.

Accordingly, she expresses her business activities and feeling as:

Having a shop of cloth was unthinkable before I was a member of SHGs; I don't think my life even for a minute as I can have shop of cloth in my life time. But now thanks to SHGs I realized what I can't dream in my life and currently I about had more than 30,000 ET birr capital from my shop. In addition, personally I save in my account 3000 ET birr for emergency cases.

In addition to the above mentioned business activities, the CF and project coordinator of the organization described that all women in SHGs engaged in small business activities after they took the initial loan from their group and later on expanded and even changed their business activities and their saving increased. According to the CF and project coordinator they mentioned as SHG women engaged in small business like Charcoal selling, fruit and vegetable, injera, bread, coffee and tea, fattening sheep, and selling clothes.

4.2.1.4. Improvement of life

Improved living conditions in the context of this work embrace the total well-being and better standard of living of the woman and her entire household. SHGs have proven to be a key source in achieving this benefit. This has been shown by the data where most of the women interviewed share their experiences of living condition has improved as high. According to data collected from the discussants of FGD the life of the women in SHG completely changed. All discussants elaborated as their life and the life of their parents dramatically improved after the SHG. Three discussants mentioned as they do not have any income even what they can

consume. But after they are the member of the SHG their life was completely different when they remember their past experiences. Accordingly, one of the FGD discussant can state her experiences:

My life completely changed from “dark to bright” after I was a member of SHGs and start business activities. Accordingly, before SHGs not only me but also my parents are in problem even we face problem for food consumption but now my parents are get food without any problems. In addition, I bought home furniture to my house and I teach my children without any problem by covering all of their expenses.

Additionally, as selected participants of SHG elaborated their life can be changed economically. All of the women interviewed mentioned as their life was changed after they was the member of SHGs. Three of the interviewed women explained their change and improvement of life by comparing with the life before being members of the SHG. Accordingly, before their membership to SHGs, they are totally dependent on others and could not get anyone who gives them any loan. Even if they can get loan from some individuals they are too worried and in anxiety until they can return the money they borrowed. But now thanks to SHG they changed themselves and their parents through saving and business activities they are engaged in. Additionally, they have different saving in their respective SHG and individually for different personal and family purposes for children educational expenses and other emergence cases.

As the data collected from selected CLA leader elaborated their life changed. As three of the CLA leaders mentioned after they are member of SHG, their life completely changed because of their economic improvement and different training that they take from their establishing organization. They described before SHG they are dependent and their children also cannot go to school for education, but now through SHG approach they are empowered and

changed in attitude to save and start business activities. As a result, now they teach their children by fulfilling all necessary basic things. Additionally, they described before SHG their children couldn't get food three times per day but now they are able to give their children a balanced diet preparing a variety of food which is relatively better than their past experiences.

Generally, based on the researcher's observation and data generated from FLA leader, CF and community facilitator explained the life of all members of the SHGs is dramatically changed. As they mentioned all members of the SHGs at first when they are organized face difficulty to save one or two ET birr per week but now all of them create their own business. Hence, currently the life of SHG members completely changed through their own strong commitment of saving culture.

4.2.1.5. Economic independence and asset holding

The other economic opportunities they get through SHGs are economic independence and asset holding. As the data generated from the selected interviewed SHG reflects before their membership in SHGs they are waiting their husband for one and two birr. Additionally, four discussants of FGD explained they are worried to borrow one or two birr from individuals and they face challenges to return the money they borrowed, however, currently they are independent and also support their husband and children. As CLA leader mentioned some of the women in SHGs renew or maintain their home, buy home furniture, buy horse -cart for their husbands and buy different working machine for themselves and their husbands.

In addition, based on researcher's direct observation, and CF's and PC's report they are economically independent and hold their own asset. Women in SHGs are economically empowered and are financially independent too. In addition, their status in the context of the family and the larger society has dramatic and multidirectional change. They have their own

business activities without the interference of their husband or other person. Additionally, they have and decided with their partner about the assets and ways of managing and using it properly. Generally, as the data generated from study participants, women are subordinated to their husband and other person but now they are independent and even they support their family' members.

4.2.1.6. Acquiring Skills

The other opportunities SHGs get were skills. SHGs acquired different skills through trainings and through their day to day engagement in their business activities. As the participants of selected interviewee stated, the major opportunities for the empowerment of women in SHG come from the training provided to change the awareness of the women. In addition, they benefited economically from the IGA training that helps them to work properly by managing their business activities. As five of FGD discussants elaborated they takes different training like business skill training which help them to easily identify their loss and profit. In addition, it helps them for the preparation for starting business and selecting the appropriate business and assesses information about business they want to engage in, the costumers they get, place of market, their talents, and interest before they start the business activities.

The other opportunities they get from training were change of attitude. They mentioned before when they are not the member of SHGs they could not think as engaging in business activities are possible by small money. However, currently due to training provided for them totally their mind changed and they believe wisely as they can do everything if they are committed to change their life. As the researcher observed and data generated from CF, and as the project coordinator stated, the main opportunities of the women to empower in all direction was due to the training provided to them. However, the discussants of FGD, selected SHG, CLA

leader argued as the training provided for them was not just enough since they need more other trainings.

Generally, most informants who participated in this study acknowledged that SHG training programs led to attitude change and socio-economic empowerment. These includes: self-help group concepts, saving and credit management, business planning, record keeping (financial statements), banking, cluster level association concepts, home management, entrepreneurship, basic business skills, awareness creation on HIV/AIDS, home-based care, family planning, environmental sanitation, training for CLA sub-committee, literacy, urban agriculture, facilitation and leadership skills, resource management, introduction to social insurance, federal level association concepts, and civil rights and advocacy. To date, SHG promoters have been providing the various training programs. CLAs and FLAs are expected to take over the responsibility of SHG facilitation (when the promoters move out) thereby ensuring the sustainability of the SHG approach.

4.2.2. Social Opportunities of SHGs

The SHG approach focuses on establishing strong social bonds and fostering mutual support among members. Some of the social matters that SHG address include that rearing and protection of children, education of children, sickness and health, death of family members, home management, psychological state of members, moments of happiness (birth, wedding, graduation, etc.), among others. SHG have special savings (also insurance savings) earmarked for social protection, and members come to the rescue of each other at times of sickness, business failure, loss of property and other events. Members visit each other's homes to observe improvements and put pressure on each other to do better in home management. In one study kebele (site), for example, members of one SHG coerced a fellow member to renovate her

kitchen, the roof of which was leaking. In general, SHGs have significantly strengthened social relations and support mechanisms, thereby revitalizing the traditional social insurance system that has been eroded partly due to urbanization. Accordingly, the following are the major opportunities of women in SHGs that revealed from their experiences.

4.2.2.1. Community Services

The data that were generated from the in-depth interview and focus group discussion revealed the changes that the poor women brought after they joined SHG. Accordingly, the discussants of FGD noted, the entire group member has good interaction within each other and with community. In addition, as selected SHG for interviewed elaborated their SHG struggle against injustice in the community to serve their society. One of the participants of in depth interviewee expressed as they had also good relation with surrounding community. In addition, they struggle for the problem of the community against injustice. In view of this, they assess poor family whose their children cannot go to school due to economic and health problem they link with RPC and solve their problem. For example, she expresses her experience by saying that:

We are supporting one child who is physically disabled and who cannot do not go to school by reporting the case by informed to the RPC organization. After that through the support of the organization, she can able to be treated in hospital and abled to return back now she can back to school and start her education.

Additionally, one of CLA leader explained their social interaction and support of their group during sorrow and happiness with the surrounding community, she said as:

Once in our surrounding, three individuals were sick in one household by eating infected cow meat and since three of them were sick they cannot treat themselves. As the chance

one of our SHGs member heard and immediately inform to our SHGs, after that we immediately decided to support. We called an ambulance services we and took them to hospital and they get treatments and we save their life.

The data collected from the community facilitators also implies that all SHG members serve the community in multi directions. They also elaborated SHGs can participate in environmental protection, giving awareness as models in different meeting, struggle against injustice, support poor family and sensitive to the community issues . In addition, project coordinator stated that currently members of the SHGs serve the community typical by doing advocacy for poor women and the right of children at different meeting and festivals. As CF mentioned, women in SHG struggled against harassment like physical and sexual abuse, disability and other form of harassment in their communities. For instance, one student who withdraws from the school returned back to school through the effort of SHGs. A woman in one of the SHG stated this as:

Last year in nearby school one teacher was harassing the student who is physically disabled by saying you 'Bashitagna' Bashitagna' means 'you seek boy in front of all his classmates in the class. As the result, morally the student was distressed and decided to withdraw himself from the school by nervous feeling and absent from the school. Then as soon as our SHGs got information they contact the students and ask about the situation and after they identify issues they go to school and by talking to school manager about the cases and they communicate with the teacher. Later on after they discuss with the school manager and teacher they agree with them as it was mistake and the teacher ask apologies. Finally, by convincing the students as the teachers make mistakes they return

back the child to the school by changing the former class room for the sake student Psychologies.

Generally, SHGs are engaged in community services such as neighborhood cleanups, environmental rehabilitation (e.g., tree planting), supporting the destitute and the elderly (e.g., by repairing their houses), etc. More established CLAs are reported to be working with governments in maintaining peace and order or creating a favorable environment for community policing. SHG members are advised to stay vigilant in their neighborhoods and report violence, theft, and other criminal/illegal activities to the relevant government agencies (e.g., police, gender office, etc.). It appears that as a result of the empowerment process, some SHG are involved in activities beyond their original mandate. Some SHG and CLAs reported to have approached relevant activities and services provided to all community members. In short, SHGs are emerging as well-organized, highly disciplined, and active community forces.

4.2.2.2. Group Dynamics and Conflict Resolution

The other opportunity that SHGs get is skills of group inter action and conflict resolution. As three of the selected participants of in depth interviewee of CLA elaborated socially within the group they develop good relation and understand what group dynamic means. Additionally, as they mentioned in their group sometimes disagreement happened but they solve it by discussing since they understand and tolerate the behavior of each other's. Accordingly, one of the CLA leaders stated as conflict for them is normal and solved immediately without the need of further negotiation, she said:

Conflict or disagreement for us is like “the morning noisy /singing of birds” it means for a short minute we couldn't listen each other and later on after few minute we are peace

without any needs of negotiation. However, if the disagreement can be complex and difficult to solve at SHGs we deal by the committee at the CLA.

Five of the focus group discussants described that they have harmonious relationship and develop skills of tolerance when discussing on the weekly meeting. They elaborated if there was disagreement they have committee that deal with the disagreement and conflict that happened between the SHGs member. According to the participants of in depth interviewee there was the similar ideas and means of resolving of the conflict within the group members.

Additionally, as CF explained the minimum members of the SHGs individual are 15 women and the highest SHG have 21 individual members. So as CF mentioned all of the women come to gather from different background such as religious, ethnic, language and, etc. However, CF described what makes them similar was only their economic status since all of them are poor of the poorest. Therefore, CF described even if their background is different they develop strong group dynamic and live and work to gather as one organ of the human body.

4.2.2.3. Social network and relation ship

As five of the focus group discussants described socially SHG have good harmonious relationship within their group and out the group with the community. As they share their experience all of them discussants in FGD from different SHG. However, all of them described as they interact within each other socially during sorrow and happiness. Accordingly, they have special saving or 'insurance 'for emergency cases like death sorrow, health sickness and for other suddenly happening cases they use from their especial saving by discussing together according to the degree of the situations. In addition, they contribute weekly one birr for especial saving of emergency. However, they interact within the group for happiness like wedding, birth day and for other they contribute according to the situation by discussing on time with each other

on their weekly meeting. Accordingly, one of the discussants expresses their interactions by saying:

Recently fire accident case happened to one of our SHG member women and by discussing together our SHG cover somewhat of the costs and materials destroyed during fire accident. Thus we cover the expenses from our especial saving that saved before for different emergence and sorrows.

In addition, one of the CLA leaders explained the social interaction and support of the group during sorrow, she said:

Recently my father died and our SHGs by discussing together they contribute to me and cover the expenses during my sorrow. They also share my sorrow by staying behind me in addition of the contribution of the money and other support.

As she said outside of the SHG group they had also good relation with surrounding community. They interact with the community during their sorrow and happiness by discussing together with the group and they contribute as a group or individually in order to interact with the society according to the situation.

In addition, according to the respondent they support one student who dropout from the school due to health problem and economic challenges, she said:

She said last year we got information as one child sick and dropout from the school due to health problem and lack of money to go to health station for treatment and then we decided as our SHG to support. Then we took the child to hospital for treatment by our cost from our especial saving money and she gets treatment, now r she cured from her illness and go back to her education through our support and always she was happy when she saw one of our members of the SHG.

Generally, as the data generated from the CF, project coordinator and FLA leader mentioned within the SHG and outside the SHGs they had good relation. As a result within and with surrounding community they interact during sorrow and happiness by discussing with the group and contribute as a group or individually according to the situation.

4.2.2.4. Breaking Negative social and cultural attitudes

The other opportunities women in SHGs get were breaking the negative attitude of the society that rose from the social and cultural influences. As three discussants of FGD stated the society undermine women as they are only work in the home as house hold. However, they elaborated as they break such like misunderstanding of the society through strong commitment of SHGs. As four discussants of the FGD mentioned at the beginning when they are organized under SHG, societies consider them as they break the social norm and violates the culture of the society. They described when they early get out from their home for meeting and trainings they said them as they have no any job and cannot governed by their husbands. However, they described even if initially they face challenges from society but currently they accepted and respected women in SHGs because of their multidirectional change and capability of their influence. In addition, data gathered from selected interviewee of SHG, CLA leader, FLA leader elaborate as they successfully break the negative attitude of the community and influence them and even serve them positively.

4.2.3. Political/leadership and decision making Opportunities of SHGs

SHGs play significant roles in promoting grassroots empowerment and democratization. Apart from awareness raising works on such issues as human rights, the Ethiopian Constitution, gender equality, and violence against women, the SHG approach is used to cultivate the culture of democratic participation in decision-making.

At the initial stage, the promoters enlighten the SHGs on such issues as gender equality, human rights, and the Ethiopian constitution. After the formation of CLAs, it is believed that the CLA members would take over the responsibility of recruiting new SHGs and strengthening the weaker ones. The CLAs are expected to provide training on different topics, including those issues listed above. At the moment, they are operating with the promoters (where CLAs focus more on the recruitment process, while the promoters provide the trainings). The SHGs themselves and the documents of promoters claim that SHGs are right-based and are engaged in advocacy. The examples for such assertions include the participation of SHG members in internal dialogue and awareness raising activities on gender violence, the constitutional rights of women, human rights issues, etc. When the rights of women are violated, SHGs report to the police and/or Women, Children and Youth Affairs office for action.

All SHGs have by-laws developed by members through direct involvement. Matters related to savings, loans, interest, repayment, social issues, women's rights, and community works are deliberated on democratically. SHGs do not have chairpersons. Ordinary members chair regular meetings on a rotational basis, thereby developing leadership qualities and management skills. During the meetings, participants are strongly encouraged or required to voice their views in front of others, thereby overcoming fears, worries, and timidity. Accordingly, most informants expressed how they have grown assertive and confident over the years, and this was self-evident from their experiences. Accordingly, some of the revealed opportunities and political empowerments are discussed below.

4.2.3.1. Leadership skills

As the participants of the FGD explained they develop skill of leadership through training and experiences of leading the SHGs members since their leadership style was

rotational. As they stated before they were the members of SHGs they afraid to speak in fronts of the people, but now they are confidential to speak and convince other people. So, now even they select words to speak in order to influence other in their speech. In addition, as of one of the participants mentioned at the beginning when she entered to the SHGs she can't agree with other and tolerate others, but now after she took leadership training she develop different skills like communication skill, tolerance and how to lead according to the situations.

As four selected participants of in depth interviewee described before they are not the member of SHGs they cannot expresses their feeling without any fear within their home and at different kebele level meetings. However, after they takes the training of leader ship they acquired different skills from training that help them to convince others, lead according to the situation and pass through challenges. Accordingly, one of the selected in depth interviewee participant expressed her leadership skills that she acquired from training, she said:

Especially I understand what 'Tirmasa' is. 'Tirmsa' means she said the combination of two Amharic words 'Teso which means jump over and 'Melaf' which means passing or through. She said in short "Teso Melaf" which means passing through challenges of hierarchy by penetrating it. In addition, it implies that do not give up for the bureaucracies of the organization and the way we struggle up to the end. It shows also not only at organization levels but also the way we pass strongly through the problems whatever it is too difficult without giving up.

In addition, as the researcher observed different sites and data generated from the CF and the FLA leaders all most all the members of SHG develops skills of leadership. As the researcher observed the weekly meeting of the SHGs, CLA and FLA they speak, listen, convince each other and react genuinely to response for the raised ideas, rationally oppose the ideas which they are

not believed in. Generally, as data generated from all participants of the study they acquired and experienced with the skills of leadership.

4.2.3.2. Decision making

As four of the focus group discussants described before they were the member of SHGs within their parents only their husband decided about all issues but now after they was the member of SHGs, they decided together. Since women in SHGs are economically changed and contribute for their development and they support each other by deciding together. In addition, as three CLA leader elaborated before they were a member of SHGs in their parents they don't has the culture of discussion with each other, only their husband decided about all things. But now not only their husband and all of their children participate in home issues and other discussions. Thus, after SHGs all of their parents also empowered. The other issues rose by two of the CLA leader was the change that came to their home after they was the member of SHG because of economic change. They described before SHGs they were economically dependent on their husbands but after SHG since they are changed and contribute for their livelihood they are also influential and make decision equally with their husband and children.

The other selected SHG participants of interviewee also explained their past experiences by comparing with the present situation after they are the member of SHGs. They described before they are not come to SHG all issues decided by their husbands and their role only limited to house hold like rearing children and cooking food. However, now they discuss and equally decide with their parent about their children school issues, family planning, and home consumption expenses, and etc.

Furthermore, the data generated from FLA leader, CF and project coordinator also shows as women in SHGs are empowered and rationally convince their husbands and other peoples to

decide something. The Project coordinator mentioned before when they come to SHG membership they cannot express even about themselves but currently they clearly identify the cons and pros of each issues before they made a decision. In addition, as researcher observed ways of their expressing their opinion during data collection and their weekly meeting they can work side by side with their husbands and decide together.

4.2.3.3. Assertiveness

As the four of the discussants of FGD mentioned, they develops the skill of confidence. As they mentioned when they come to SHGs at the beginning they cannot introduce themselves properly, but now they are confident and express their feeling and opinions at different meeting levels. In addition, selected SHG for interviewee described they express their feeling and struggle for their rights and others rights. Thus, after they joined SHG they clearly identified their rights and responsibilities. They are also sensitive after they know their right and responsibility, as a result that they respect the right of others and they are also struggle for their rights if somebody violates their rights and harm their benefits.

The three of CLAs leader mentioned as they struggle for injustice that happened in the community. Accordingly, one of the CLA leaders expresses her experiences of struggling against injustice in their SHG, accordingly, she said:

One of our SHGs members can see the child who crying highly and punished by his mother badly and going to school. Then we follow her and ask why she can punish her child in such like. Then she replied to us as she teaches her child by doing prostitution in order to fulfill her basic needs to make equal with other children. She said I cover all of her cost of education, clothes, foods and other needs by doing prostitution. But now I'm too tired to do so and I can't to fulfill her wants but she can't understand me. So what can

I do for her now I can't do that, after this punishing is too easy, now after I will kill her, she said by crying. After we hear her feeling we discuss with her by sharing our experiences before and after SHGs we passed and we solve by reporting to RPC as her child can get education support. Now the child continues her education through the support of RPC. Now the child mothers also ask us for the membership after she understands our activities and experiences.

As researcher observed and CF and FLA leader described women in SHG are currently self-reliant in multi directions. They described all most all of women in SHGs develops skill of communication, confidence, sensitivity to their rights and others, leadership, decision making skill and analytical skill in their life through SHGs.

Generally, the opportunity of woman in SHGs has the economic change through saving, social interaction and leadership skills. The SHG approaches facilitates the poor and disadvantaged members of the community to explore their potentials, gifts and the existing assets through intensive and variety of trainings given by different professionals. It encourages the members to save and get access for internal loan from the group account so as to help the members to begin and expand their income generating activities. Trainings on business skill development, saving and credit management have played central roles to women's economic progress.

Self-help groups have weekly meetings on which different social issues raised and discussed by the group members. These discussions help the members to be conscious about the social evils around the community and to take action to prevent those complications. In addition,

SHG members establish a system which is comfortable for each particular group in order to help each other during socio-economic problems. Further, they build strong social bond

among the society in the process of mutual support and through the structural network of SHG which tie the local community in SHGs, CLAs and Federation or Timret levels. These social networks contribute for holistic development of the society.

SHG approach has empowered women not only to earn more income and decide on the use of their earnings at household level but also to participate at community and local administrative levels. Poor women become group and cluster level association leaders and resource person after they joined in SHG programmes. They began to discuss and contribute beyond their personal issues in their community. They began to involve in local government administration and received recognition. The use of participatory and democratic leadership of SHGs and CLAs helped the members to develop their leadership skill.

4.3. Challenges of SHGs

4.3.1. Lack of office for CLAs and place of meeting for SHGs

As CLA leaders explained they have the problem of office for documentation and facilitating the activities of SHGs. They described as they carry always the documents of SHGs from their home to meeting place. Additionally, two of the CLA leaders mentioned as it were burden to carry all the document of the SHGs and the document may damage due to carrying all the material in their hands which is not good for the safety of document and effectiveness of their activities.

As data collected from focus group discussion mentioned they are argued as they have the problem of meeting place. Four of the discussant elaborated as they are always conducts their weekly meeting outside the hall in the compound of their local kebele. They mentioned they are always exposed to difficult sunlight and winds which is not good for women because some of them has baby or pregnant. In addition, the interviewed SHGs members also add as they are face

difficulty during their weekly meeting because since they conduct always their meeting outside the movements of different people here and there was divert their attention.

4.3.2. Lack of Market Place and shop

Three of the interviewees among the four participants of CLAs leaders mentioned lack or absence of market places as a main challenge that held up them from production and sale of products. Additionally, four of discussants of FGD and selected interviewees of SHG women were elaborated as they have the problem of market to sell their products and they sell in front of their home. Furthermore, interviewed project coordinator, community facilitator described as the absence of shops and market places are the major factor that hindered the women not to achieve more in advancing their income.

The researcher asked whether they tried to ask the government to give them market places in group and they responded as follows. All of the study participants elaborated as kebele officials gives response as a hope and however no recognition for the SHG approaches from the government angle. They mentioned that due to the absence of legal frame work to register SHG government do not support and recognized Since the SHG approach are not legal registered the government body need legal registration of the SHGs approaches to support. Generally, place of market and absence of shop were retarded the development of the SHGs.

4.3.3. Poor supervision and inadequate training

The other challenge raised by SHG and CLA leaders is poor supervision and absence of inadequate training. As they mentioned their organization cannot follow them in continuity, during the absence of the organization for sometimes they are also not actively participate in their weekly meeting and save their weekly saving properly. In addition, four Discussants of

FGD also mentioned as they do not get enough training, particularly for CLAs in order to capacitate their SHGs in multi directions.

Generally, as data generated from SHGs, CLAs and FLA they need further follow up of their organizations and strong training to capacitate CLAs in order to support SHGs. Some SHGs complained that they had only been able to attend few training programs and facilitators and project coordinator explained the deficiencies in terms of budget constraints. It became apparent that the performances of inadequately trained SHG members are poor. Because of the success stories, the SHG approach continues to attract more and more people, who are now engaging in saving, credit, and business activities without taking proper training.

4.3.4. Dropout and Lack of commitment of SHG members

When the SHG initiatives were introduced according to informants, many people attended orientations with the expectation of receiving free handouts. While some participants wanted to give it a try, many left because they were totally discouraged by the idea of gradual change based on their own efforts and small savings. Others joined SHGs at the time in the hope that they were likely to receive some aid at some stage. The injection of funds by some promoters reinforced the expectations of these members, who soon changed membership. In one of the FGDs, the participants noted that such half-hearted members often become loan defaulters. The feeling of dependency has not been completely removed from the minds of all members of SHGs accordingly some members of SHGs dropout and lack commitment to stay with SHGs approach.

So, drop out of the member from SHGs are another challenges that faces SHGs during their empowerments time. As the CLA leaders mentioned the dropouts of members due to lack of commitment and vision for long time, services and money given for women by the nearby

NGOs to their members. They mentioned the nearby NGOs can support their members by giving money, oil, and other services but RPC Organization cannot be providing such like support to their SHG members and due to such benefits women go to the nearby NGOs because of services and support they can get there. In addition, as the program assistance of RPC and COSAP program officer described the clash of approach can be the other challenges that face the SHG approach for. As they mentioned their SHG are empowered free handouts since they focus to empower and change their life based on their own strength only by facilitating and creating skills and awareness for them. However, the participants of study (SHG, CLAs, FLA, CF, PC, and COSAP) mentioned the other nearby NGOs support the women in finance and different services like oil, buying sheep and other services also. Accordingly, they mentioned this was the main reason for the drop out of their SHG women and lack of strong commitment. The other challenges they experienced are the dropout of the members due to lack of tolerance, aggressiveness and fear of interest as haram from religious point of view.

The other challenges are lack of commitment of the group to support well the group and absenteeism of the members on the weekly meetings, lack of punctuality in meetings, frequent absence and delay to return their loan. As of their experience most of the time, they solve such challenges by discussion and advising each other.

4.3.5. Fear of paying interest

The other challenge raised by SHG and CLA leaders is fear of interest from religious point of view. As the discussants of FGD and selected interviewee elaborated paying and receiving interest is forbidden from their religious point of view and they challenge the organization and their SHG to bring other solution for them. However, the organization convince them as it was not interest and they paid service charge for the money they are borrowed, but

they still argued as they are use the system due to their economic challenges before SHGs they experienced. Three of the interviewee argued as they can benefit lot from their membership of SHGs but, they are to be member of SHGs because they have no any option. The fear of interest from the religious background since it was haram which means forbidden to use they are in difficulty to withdraw from the SHGs since it is their life and livelihood .on the other hand, to continue it is against their religion and they need a solution to change their life without any fear of religion.

4.3.6. Absence of registration for SHGs

The SHGs have not registered for lack of suitable registration option. As data collected from FGD participants mentioned SHGs can registered at government level. Three of the FGD discussants explained as they do not get enough attention from local kebeles because of absence of registration. They mention additionally, absence of registration for SHGs like other association is the main reason for the kebele or government's lack of support for them like small and micro enterprise and cooperative which registered at kebele levels.

As CLA leader and selected interviewed SHGs argued that they are not formally registered as association at kebele level and due to the absence of registration the kebele officials and experts cannot treat them equally like other associations. Accordingly, lack of response and absence of giving equal services of kebele for SHGs are the other challenges.

Furthermore, the data generated from community facilitator, project coordinator and FLA leader elaborated the absence of suitable registration way for SHGs can affect their achievement. As project coordinator mentioned different donors and institutions need the legal frame for the registration of SHGs when they ask loan and fund to support women. Institutions promoting SHGs are reported to be making efforts to approach government authorities with the view to

convincing them about the need for a new regulation for SHGs. Since the existing registration options are not suitable for SHGs, the idea of having a new regulation makes sense.

Generally, in addition to the above discussed major challenges women in SHGs experienced the following challenges. Accordingly, other challenges that women face in SHGs are negative attitude of the community to SHGs, absence of incentive during meetings, absence of adequate of water and fluctuation of electric power for business activities, lack of willingness SHGs to come to CLAs are some of the challenges behind the major challenges discussed above.

4.4. Alternatives option for SHGs further betterment

4.4.1. Searching appropriate frame to register SHGs

Based on the research question the researcher assess the alternatives for the betterment of the SHGs based on the identified challenges and the alternative option that raised from the participants of the study. Accordingly, the researcher examines the following options for regulation of SHGs, in order to facilitate further discussion over the issue means of legality for the SHGs registration. Accordingly, the researcher discusses on the cooperative society, micro and small enterprises, and Ethiopian society for the registration of the SHGs approaches.

4.4.1.1. Cooperative Society

According to data generated from participants like project coordinator, program assistance of the RPC, and program officer of the COSAP) cooperative societies and SHGs are organized to serve apparently comparable purposes, and some authorities suggested the cooperative option for SHGs. As COSAP program officer mentioned cooperatives societies establish by individuals with similar needs for savings and mutual assistance through pooling their resources, knowledge, and property. In addition, cooperative society is established by

individuals "to collectively solve their economic and social problems and to democratically manage the same".

Despite such similarity, SHGs have features that render the cooperatives option as unsuitable. According to COSAP program officer argued cooperative societies require 'management committees' to take responsibility for managing the activities of cooperatives. This contradicts the ethos of SHGs, namely, direct participation and collective decision-making. In cooperative society they specifies seven potential areas of cooperative registration such as agricultural, housing, industrial and artisan producers', consumers, saving and credit, fishery, and mining. Moreover, SHGs' engagements are far from a single economic activity - they participate in economic and social activities and advocacy simultaneously. Hence, registration in one category will not allow SHGs to engage in multiple activities as provided for in their by-laws. Instead, they enhance the socio-economic capacities of individual members through own efforts and group support. Accordingly, the study participants from (COSAP and RPC program officer) decided as registration the SHGs with the cooperative society is not suitable since they lose their unique features.

4.4.1.2. Micro and Small enterprises

Some participants of the study (FGD, selected SHG, CLA leader and the kebele officials) suggested that SHGs could register with the Micro and Small Enterprises. However, SHGs are different from micro and small enterprises in many aspects. As the COSAP program officer mentioned first and foremost, during their formative stage, SHGs are not purely business enterprises with capital at their disposal or business ideas/plans developed. Secondly, most SHGs individually engage in petty trades that do not require business licenses. Thirdly, SHGs have non-economic functions (social, advocacy) that cannot be mentioned in the MSEA licenses.

According to the program assistance of RPC and promoting organization of COSAP registration of the SHGs as MSE has disadvantage and make them to lose their objectives. These include loss of identity as SHGs by-laws would be replaced by MSE rules; loss of control over capital and interest due to the requirement to transfer savings to Micro Finance Institutions, loss of freedom to decide on loan amounts, interest rates, and repayment period in favor of more formal, highly rigid, and loss of freedom and flexibility to engage in private businesses with loans from group savings. Therefore, due to the above all mentioned unsuitable issues of MSE, SHGs forced to search for the other suitable option for SHGs.

4.4.1.3. Ethiopian Society

The Charities and Societies Agency, which was established by Proclamation No. 621/2009, is responsible for the registration and regulation of charities and societies. COSAP program officer stated the above mentioned categories of registration; the category that bears some resemblance to SHGs is the 'Ethiopian Society'. However, COSAP program officer argued SHGs cannot register as Ethiopian Society for the following reasons. First, Ethiopian societies are not allowed to receive more than 10% of their budget from foreign. Although SHGs do not receive direct funds, the monetary value of the trainings and other assistance schemes channeled to them (from foreign sources) may exceed 10% of their domestic revenues. Secondly, societies are organized to serve the rights and interest of individual members and that membership cannot be transferred to a third party. SHGs are organized to serve the rights and interest of their members, families and communities, and membership can be transferred to family members. Therefore, the registration of SHGs under the Ethiopian society is not suitable since they lose their objective of their establishment.

Generally, all informants involved in interviews facilitators, promoters, and kebele officials and the participants of (FGDs, SHGs, CLAs, and FLA) underlined unequivocally the need for securing legal personality. Without official recognition, conducting formal communication with government agencies proves to be difficult. Kebele offices do not recognize the existence of SHGs and respond to requests for space, services, etc. Many SHGs and CLAs reported to have been challenged by lower level authorities for organizing other SHGs without legal permission. In the absence of legal personality, the banks and micro finance institutions do not allow SHGs to take loans. The courts do not recognize the legality of SHGs without registration. The SHGs have not registered continue to rely on their promoters (Charities and religious institutions) for formal communication. Currently, SHGs are recognized as projects of the promoters, and this allows them to operate without too many restrictions. The real challenge will definitely surface when the promoters' projects phase out. Thus, the issue of legalization becomes a critical question for the sustainability of SHGs.

4.4.2. Promoting SHGs Approach

The other option for the success of SHGs is making the approach influential and powerful in order to get recognition from the government at national level and locally also to practice the approach and empower poor women. Accordingly, the following promoting means are examined to influence and lobby the policy for the registration of SHGs approach.

4.4.2. 1. Celebrating national SHGs day

As the COSAP officer mentioned the key strategies employed to promote the SHGs approach in the country is organizing the National Self Help Groups Day. Additionally, as the study participants (FGD, selected SHG, CLA leader, FLA leader, CF, and project coordinator) mentioned SHG also celebrate their each annual anniversaries by inviting the local society and

government officials. As COSAP program officer mentioned COSAP and its member organizations have celebrated the annual event in Bishoftu town from November 22-23, 2015, in the compound of Jerusalem Children and Community Development Organization's Opportunity for Change Training Centre (JeCCDO-OCTC). However, the first two were in Addis Ababa (in 2012 and 2013) and the 3rd were in Adama in 2014. As informants elaborated such SHGs day is celebrated for 4th time. So that, as the COSAP program officer mentioned organizing such celebration has great role for the recognition of the SHGs approach and to lobbying the government. Additionally, as informants described since different personnel invited from different federal and regional governments higher officials, Donor organization, Media and other concerned body it is big opportunities to search and get recognition from all concerned bodies.

4.4.2. 2.Using media coverage

It is also noted that COSAP, taking into account the powerful role of the media in advancing the cause of the SHG approach, should continue similarly engaging with the media professionals on future endeavors. As the program officer of COSAP mentioned with a belief to initiate partnership with the media, COSAP organized exposure program to media professionals from different institutions to SHGs practices at grassroots level in north wollo (Women support Association's intervention site),from September 16-19,2015. Among the contents of the visit were briefing sessions, presentations by SHG women, home visit, and discussion with government officials. Additionally, the visitors were highly inspired by the tremendous achievements of poorest women organized in SHGs and the informant said:

The visit was covered on their respective media outlets. By the Daily monitor, Fana Broad casting, Corporate (dessie Branch), Addis Radio FM 93.6 (Temsalet Program), 'Dirbiaber' program on sheger FM 102.1, Amhara TV and Radio. Above all, the fact that

SHGs have a unique feature and cannot be regarded as cooperative or small and micro – Enterprises was clarified

In addition, the participants of the study mentioned that they want as their organizing organization can influence the government in order to get recognition and support from the all concerned body. Three of the FGD discussants compared the media coverage of MSE with SHGs approach, as one of the discussants mentioned she observed the activities of MSE in EBC usually but she argued as she can't observe the activities or the success stories of SHGs in media. The researcher also examine from participants of the study and document review as there is poor media coverage especially, television coverage. However, since all of the study participants suggest as media coverage has great opportunities for the recognition of the SHGs approach researcher also assess as the better option for the further success of the SHGs approach.

4.4.2.3. Sharing experiences

As study participants (FGD, selected SHG, CLA leader FLA) mentioned they share experiences with other SHGs who came from different areas out of the Adama city and other areas. In addition, CF and Project coordinator mentioned the SHGs prepare different ceremonies and festivals to share experiences and learn from each other success.

Additionally, program officer of COSAP elaborated the German donor, Kinder NotHilfe (KNH) annually organizes international forum for national SHG coordinators, to share experiences among themselves and discuss on contemporary issues of the SHG approach. In addition, Ethiopia was selected to host this year's meeting, which was held from 18-28 November, 2015 in Bishoftu town, JeCCDO-OCTC. Accordingly as interviewee mentioned a total of 33 participants, drawn from 14 countries including Burundi, Ethiopia, Germany, Guatemala, India ,Kenya ,Malawi, Rwanda, Somaliland, Sudan, Swaziland, Uganda Zambia and

Zimbabwe attended the meeting. So that, Participants had the opportunity to participate in the SHGs Day event, shared experiences from people's institutions and NGOs promoting the SHG approach in Ethiopia. As the interviewee described the participants discuss on the approaches and shares the experiences of their countries how they can work with SHGs approach.

Generally, as the study participants elaborated above the Sharing of the experience can motivate the individual women who are the beneficiaries of the approach and also it is the other great opportunities to get recognition and influence the government in order to lobby for policy implication as SHGs approach is one of the strategies of development by empowering the marginalized parts of community.

Chapter Five

Discussions

The purpose of this study is to examine the opportunities and challenges of self-help groups for empowering women. The study tried to find the experience and major opportunities of women in the SHGs they experienced in the process of empowerment. It also investigates the main challenges they encountered in order to achieve their main goal in the SHG. In addition, the study sheds light on the general alternative option for the betterment and success of women in self-help groups. The issue of self-help group is seldom studied in Ethiopia. Nonetheless, there are ample studies and literature conducted outside Ethiopia, in countries like Bangladesh, India, and Germany and the literature review of this study focused on the studies in these countries. In this view the findings of this study were discussed based on the research question to examine the revealed findings with the literature conducted on the SHGs and theoretical models that mentioned in the review literature parts. Accordingly, the major findings of this study along with objective of the study that are opportunities, challenges and alternative option for the betterments of the SHGs approach is discussed below.

5.1. Opportunities of women in Self Help Groups and their empowerment

The findings of the study revealed that most of women in SHGs have get opportunities in economic, social and leadership or institutional aspects. Accordingly, the major economic opportunities identified in this study were saving culture, access to loan, income generating activities, improvement of life, economic independence and asset holding and skill acquisitions are the major opportunities highlighted in this study. The other identified major opportunities in this study were social opportunities such as community services, strong social relation and interactions, group dynamic and conflict resolution and breaking negative social and cultural

attitudes. Lastly, the leadership skills, decision making skills, assertiveness and sensitivity to their right and the rights of others are the major political/ leadership opportunities women has in SHGs.

As the data generated from study participants revealed, economically most women in SHGs are changed dramatically after they are the member of the Self Help Groups. As a result, economically they got opportunities like developing culture of saving, access to loan, income generating activities, economic independence and different training that empowered them in order to improve their life and acquired skills. In this regard, different literatures on the issue argued on the benefits and opportunities of SHG approach in the process of empowering the poorest women who are vulnerable and discriminated. Along with this finding, Vikrant & Sharma (2015) discussed that women have the authority to make their own decisions regarding use of their resources, leads to prosperity for families and communities. With the help of SHGs they can earn money and can become economically and financially strong.

In addition, according to Sarania, (2015) SHG emerged as powerful instrument for poverty eradication and empowerment of the poor in the new economic era. Additionally, the literature revealed that as women are the most vulnerable section of the society the quick progress of SHG is an upward vehicle for women empowerment. And also the effectiveness of SHGs on the economic empowerment of women have been examined in terms of increase in income, number of employment, and access to saving in the after-SHG situation as compared to before-SHG situation. Furthermore, in line with the above study Mindaye (2014) stated that the SHG programme facilitates the poor and disadvantaged members of the community to explore their potentials, gifts and the existing assets through intensive and variety of trainings given by different professionals. In addition, it encourages the members to save and get access for internal

loan from the group account so as to help the members to begin and expand their income generating activities. Generally, the study examined that SHGs has positive impact to empower poor women in to similar the above mentioned literatures.

The study find out as poor women changed and their life has improved gradually after they joined SHGs and after they got opportunities of saving, access to loan, income generating activities and training. As a result, they are economically independent and even hold their own assets. In view of that, the practice of SHGs can be linked to the ABCD alternative approach of community development. Asset-based community development (ABCD) is an alternative approach to community development that starts with what is present in a community, such as the capacities and assets of local individuals, associations, and institutions, rather than with what is deficient in a community and what a community's needs are(Keeble, 2006). As the researcher examined, the finding of the study shows that the empowerment of poor women in SHGs are completely based on their strength and assets they have. Accordingly, the coordinating organization (RPC) of SHGs creates different opportunities as they empower themselves through training that is provided to change their attitudes and for acquisition of skills. So, poor women in SHGs start business activities by using the opportunities they has like saving culture and access to loan in order to improve their life and the life of their parents. Furthermore, gradually they are empowered economically, and then this helped them to hold their own assets.

The other important point revealed in the study is the social opportunities and empowerment aspect of women in SHGs. They have social opportunities such as strong social interaction, community services, struggling against social injustice, breaking negative social and cultural attitudes and conflict resolution. So, those women in SHGs can support themselves and serve their community for the wellbeing of the society. In addition, they also are sensitive for

injustice that happened in the community through their strong social bond. In this respect, similar research on the issue conducted in India by Vikrant & Sharma (2015) showed that when women have both economic and political power, they become full members of society. With the help of SHGs and with social empowerment, women can get a secure place in society. Through education and training given in SHG, they can get knowledge about their rights. They can also be treated equal with man if they are socially strong (Vikrant & Sharma, 2015).

In addition, other research conducted on the issue in Ethiopia also argued as the social empowerments of women is base for the improvement of their life and the whole development of the society. As Mindaye, (2014) stated women in SHGs build strong social bond among the society in the process of mutual support and through the structural network of SHG which tie the local community in SHGs, CLAs and Federation or Timret levels. These social networks contribute for holistic development of the society. Furthermore, Gebre et al (2014) elaborated some of the social matters and opportunities that SHG addresses like rearing and protection of children, education of children, sickness and health, death of family members, home management, psychological state of members, moments of happiness (birth, wedding, graduation, etc.), among others. In addition, the other opportunity women in SHG have special savings like insurance savings earmarked for social protection, and members come to the rescue of each other at times of sickness, business failure, loss of property and other events.

In view of the above mentioned positive impact of social opportunities that women get in SHGs researchers link the practice of SHGs to structural functionalist theory claims that society is in a state of balance and kept that way through the function of society's component parts (Hammond, 2009). Accordingly, women in SHGs maintain the balance of the society through the social opportunities they get in Self Help Groups practices. This implies that they develops

strong social bond within the SHGs and with the community. They support each other during sorrow and happiness by revitalizing the traditional insurance of the community through SHGs liyu kutaba (especial insurance). Additionally, women in SHGs struggle against social injustice that harm the community, solve disagreement and conflicts that happened within the group members and in the community. Furthermore, after the SHGs all members are empowered socially and develop strong interaction within the group and keep peace and the social tie of their community.

Generally, according to Hammond, (2009) findings of the study are strongly in line with the structural functionalist theory claims that society is in a state of balance and kept that way through the function of society's component parts (Hammond, 2009). Socialization, religious involvement, friendship, health care, economic recovery, peace, justice and injustice, population growth or decline, community, romantic relationships, marriage and divorce, and normal and abnormal family experiences are just a few of the evidences of functional processes in our society (Hammond, 2009). So, this balance of the society established only when women are socially empowered to struggle against social injustice and SHGs approach are one of the strategies to empower poor women in multidirectional.

The other point discussed is the political or leadership skills that women in SHGs enjoyed as opportunities to change their life and the whole society. Thus, the finding of the study revealed that women in SHGs are dramatically changed and empowered to make decision independently, to be assertive, sensitive to their right and the rights of others, develops skills of leadership, struggle against communities' unjust action that face women and other part of society. In view of that, other studies conducted on the SHGs mentioned as the political and leadership empowerment of women in SHGs elect their own leader and participate in the

management of SHGs. By associating with each other in a group, women become part of civil society and can have a louder voice when advocating policies that will benefit their lives and their groups businesses (Vikrant & Sharma, 2015).

Additionally, the other study conducted in the issues also suggest as SHGs play significant roles in promoting grassroots empowerment and democratization. Apart from awareness raising works on such issues as human rights, the Ethiopian Constitution, gender equality, and violence against women, the SHG approach is used to cultivate the culture of democratic participation in decision-making system (GebreYntisoDeko et al, 2014). So, the woman has opportunities to change their life, families and the community as a general. The finding of this study also point out as SHGs are the better mechanism to empower women. In addition, the other studies conducted on the SHGs is also in line with this study stating that SHG approach can empowered women not only to earn more income and decide on the use of their earnings at household level but also to participate at community and local administrative levels (Mindaye, 2014).

To sum up, SHG approach is the significant strategy to empower poor women and marginalized part of the society. Accordingly, women in SHGs get opportunities to develop skills of leadership, make decision independently, to be sensitive for their rights and others and also to serve the community. After they are members of SHGs women decided with their husbands and families about their children, resource and other business activities' management. Additionally, they acquired and develop skill of leadership at house hold level, SHG, CLA and highly participate in different meetings at kebele level. Furthermore, all most all women in SHGs are assertive in multidirectional when they are compared to the improvement of their life and attitudes before they were the member of SHGs approach.

5.2. Challenges of Self Help Groups

Based on the research question, the study explored the major challenges of SHGs which hindered women from achieving more. The data generated from the participants of the study find out the challenges that faced women in SHGs. These include: lack of office for CLAs and place of meeting for SHGs, absence of legal frame for the registration of SHGs, fear of paying interest , dropout and lack of commitment of SHGs members , poor supervision and absence of inadequate training, Lack of market place and shop, negative attitude of the community to SHGs are the major challenges. Based on the findings of the study the major challenges that hindered the further achievements of SHGs are discussed with the other literatures conducted on the SHGs and also theories and models in order to identify the better alternatives for revealed challenges.

Lack of office for CLAs and place of meeting for SHGs, is the major challenges that faces the women. Lack of offices for CLAs and meeting places for SHGs can affect the achievement and success of SHGs. The CLA leaders always carry the documents of SHGs from their home to meeting place during weekly meeting. In addition, the document of women in SHGs exposed to different risks. In addition, lack of office for working and store of documentation, makes as women in SHGs also exposed to the hardship of sunlight and winds since they conducted their weekly meeting outside hall or house in the local kebele compound. In view of that, Vida Awube (2011) argued that women in SHGs are having problem with access to meeting place. Furthermore, the study conducted in Ethiopia on the contribution and challenges of SHGs also revealed challenges like lack of meeting places, lack of commitment and absenteeism (Mindaye, 2014). According to the Mindaye (2014), the above mentioned challenges can affect SHGs negatively and retarded the achievement and the success of the women in SHGs since the members are not interested to go to the meeting place due to the

hardship of the sunlight and winds. Additionally, women in SHGs cannot want to be selected as the CLAs leader due burdens of facilitating the activities of SHGs. So, researcher also examined that lack of meeting place for SHGs and lack of the commitment of SHGs member can affect the development of the women and the approach.

The other major explored challenges of SHGs which hindered them are absence of legal registration for SHGs. The study participants (SHGs leader, FGD, CLA leaders, FLA leader, CF, PC, RPC program assistance and COSAP program officer) elaborated absence of legal framework for registration of SHGs approach can affect and hinder the development of the approach. In addition, it limits the relation of the SHGs with government and different stakeholders of the SHGs. On the other hand, the study participants of FGD, SHGs and CLA leaders argued that why SHGs are not registered as MSE and cooperatives in order to benefit the beneficiaries of the SHG approaches. However, the SHGs promoting organization (COSAP) and RPC program assistance argued that SHGs lose their prior objectives and unique futures of SHGs approaches. In view of that, other literature conducted on the issues also argued that absence of legal framework to register SHG approach can retarded the development of the approach and achievement of the women who benefited from the approach. For instance, Gebre et al (2014) conducted study on the activities, constraints, and opportunities of SHG in Ethiopia discussed that the overwhelming majority of SHGs have not registered for lack of suitable registration option since the existing registration options are not suitable for SHGs. The idea of having a new regulation makes sense since the ideal solution to this problem is to have a new provision of legal registration (or an amended version of any exiting regulation) that recognizes the unique features of SHGs (Gebre et al, 2014). Generally, the finding of the study is also in line with the above mentioned studies as absence of legal registration can negatively affect the achievements of

women since they do not get enough attention and support from government, donors and other stakeholders for the further development of the SHG approaches. Additionally, using the MSE and cooperatives legal frame of registration can affect the objectives of SHGs since the approaches focused on the empowering women based on their assets. Additionally, ABCD models linked to the SHGs approaches since SHGs approaches focus on empowering poor women by giving training and changing the attitude of the beneficiaries. ABCD model also focus on the development, exploration and capitalization on the tangible and intangible assets already existed among the community rather than focusing on the lacks or needs. Therefore, registering SHGs approaches as MSE and cooperatives or other societies are unsuitable since they lose their unique features and objectives of establishments.

Dropout and lack of commitment of SHGs members are the other challenges that women in SHGs experienced. Members of the SHGs withdraw from the SHGs due to several reasons such as lack of long vision, fear of paying interest, poor commitment to face the hardship for short time and additional support that the nearby NGOs support their members. In addition, women drop out from the SHGs because the activities of the SHG approach are free handout and focus on the changing the attitude of the women through different skill training and awareness creation. However, women in SHGs need immediate solution for their problems and choose the nearby NGOs whose support them in giving different aid like money and oil and other supports. Thus, other study on the SHGs also discuss as drop out is the challenges of women in Self Help Groups. For instance, Mindaye (2014) described that due to lack of commitment and searching of better jobs several women leaving of the country and travel to Arab countries. Additionally, Florescu (2009) argued that a number of groups dissolved completely. In addition, it stated a number of women left SHGs and the remaining tried to get other women to join, but they could

not get enough support from their communities and now an effort to integrate existing SHGs.

They have been unsuccessful at tracking dissolved groups either because the women moved out of the area or do not wish to speak with their organizations.

The other challenges encountered in study from the experiences of women in SHGs are poor supervision and inadequate training for the SHGs. As generated data revealed, their organization cannot follow them in continuity, during the poor supervision and community facilitator absent they are also not actively participate in their weekly meeting and save their weekly saving properly. In addition, study participants mentioned as they do not get adequate training, particularly for CLAs in order to capacitate in their SHGs in multi directions. Furthermore, the other study conducted on the SHGs stated that inactiveness of members was noted to be a challenging factor inhibiting the activities and operations of the SHGs. The irregular attendance of members at meetings and seminars has hindered the full realization of the objectives of SHGs (Vida Awube, 2011).

The other challenges revealed in the study are fear of interest. As the discussants of FGD and selected interviewee elaborated that paying and receiving interest is forbidden from their religious point of view and they ask and discuss with the organization. However, the organization convince them as it was not interest and they pay service charge for the money they are borrowed, but they still argued as it was an interest and use the system only due to their economic challenges before they experienced. The other study conducted on the SHGs also stated dropouts is worrying women and making them to have fundamental disagreements with the SHG model. Florescu (2009) argued as one such case occurred, where half the members relinquish when asked why such a high number of women relinquish, they noted that they were Muslim and their faith does not allow them to charge interest. Sharia (Islamic law the Noble

Qur'an, Verse Number 275, 276, 278-280 of chapter two) dictates receiving Halal (lawful) and what qualifies as Haram (unlawful). Sharia prohibits charging Riba (usury) on any loan stated. For instance in the Noble Qur'an, verse number 275 of Chapter Two stated that:

Those who eat Riba (usury) will not stand (on the Day of Resurrection) except like the standing of a person beaten by Shaitan (Satan) leading him to insanity. That is because they say: "Trading is only like Riba (usury)," whereas Allah has permitted trading and forbidden Riba (usury). So whosoever receives an admonition from his Lord and stops eating Riba (usury) shall not be punished for the past; his case is for Allah (to judge); but whoever returns (to Riba or usury), such are the dwellers of the fire they will abide therein forever.

Additionally, the study conducted in Ethiopia by Gebre et al (2014) argued that SHGs promote savings, loans, and payment of interest on money lent. However, initially, it was rather difficult for some Muslim members to associate themselves with SHGs that take a financial interest, which is translated in Arabic as riba (meaning 'unjust and exploitative gain') and thus a major sin (or haram). It took facilitators quite some time to convince SHGs members that legal financial interest should be distinguished from unjust and exploitative gain. To sum up, parallel to the above mentioned other study findings this study also find out as fear of interest is the major challenges that faces beneficiaries in SHGs. However, the researcher argued that with linking to the structural functionalism theories realize that just like the body, societies get "sick" or dysfunction. 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). In view of that, researcher argued against the ideas of convincing the poor

women to accept and use it as a means of “service charge” instead of saying interest rather than finding the solution in order to empower the poor women without any fear and distress.

5.3. Alternatives option for SHGs further betterment

5.3.1. Searching appropriate frame to register SHGs

The researcher assesses the alternatives for the betterment of the SHGs based on the identified challenges and the alternative suggestions that rose from the participants of the study. In addition, literature on the SHGs and findings of this study discussed in order to assess the better ways for the development of the SHGs. Thus, the researcher examines the cooperative society, small and micro enterprises and Ethiopian society in order to facilitate further discussion over the legality for the SHGs registration.

According to data generated from participants (Project coordinator, Program assistance of the RPC, and Program officer of the COSAP) cooperative societies and SHGs are organized to serve apparently comparable purposes. In addition, study participants (SHGs leader, FGD discussants, and CLAs leaders) suggested the cooperative option for SHGs. However, COSAP program officer mentioned cooperatives societies established by individuals with similar needs for savings and mutual assistance through pooling their resources, knowledge and property. Despite such similarity, SHGs have features that render the cooperatives option as unsuitable. According to COSAP program officer argued cooperative societies require 'management committees' to take responsibility for managing the activities of cooperatives. This contradicts the ethos of SHGs, namely, direct participation and collective decision-making. Hence, registration in one category will not allow SHGs to engage in multiple activities as provided for in their by-laws. Instead, they enhance the socio-economic capacities of individual members through own efforts and group support. Accordingly, the study participants including COSAP

and RPC program officer argued as registration of the SHGs with the cooperative society is not suitable since they lose their unique features.

On the other hand, the study participants of FGD, SHGs and CLA leaders argued that why SHGs are not registered as MSE in order to benefit the beneficiaries of the SHG approaches. However, similar to the cooperative society SHGs lose their prior objectives and unique futures of SHGs approach if they are registered as MSE. Because SHGs are not purely business enterprises with capital at their disposal or business ideas/plans developed. Additionally, most SHGs individually engage in petty trades that do not require business licenses. Furthermore, SHGs have non-economic functions (social, advocacy) that cannot be mentioned in the MSEA licenses. Therefore, due to the above all mentioned unsuitable issues of MSE, SHGs forced to search for the other suitable option for SHGs.

Finally, the Charities and Societies Agency, which was established by Proclamation No. 621/2009, is responsible for the registration and regulation of charities and societies. According to, COSAP program officer stated the above mentioned categories of registration is the category that bears some resemblance to SHGs is the 'Ethiopian Society'. However, COSAP program officer argued SHGs cannot register as Ethiopian Society for the following reasons. First, Ethiopian societies are not allowed to receive more than 10% of their budget from foreign. Although SHGs do not receive direct funds, the monetary value of the trainings and other assistance schemes channeled to them (from foreign sources) may exceed 10% of their domestic revenues. Additionally, societies are organized to serve the rights and interest of individual members and that membership cannot be transferred to a third party. However, SHGs are organized to serve the rights and interest of their members, families and communities, and

membership can be transferred to family members. Therefore, the registration of SHGs under the Ethiopian society is not suitable since they lose their objective of their establishment.

Generally, the finding of the study also aligned with the above mentioned alternative options as absence of legal registration can negatively affect the achievements of women and for the further development of the SHG approaches. Additionally, using the MSE and cooperatives societies and Ethiopian society as frame of legal registration affect negatively the objectives of SHGs since the SHGs practice and objective focused on the empowering women based on their assets. Additionally, ABCD models linked to the SHGs approaches since SHGs approaches focus on empowering poor women by giving training and changing the attitude of the beneficiaries and also ABCD focus on the development, exploration and capitalization on the tangible and intangible assets already existed among the community rather than focusing on the lacks or needs.

Furthermore, the practice of the SHGs linked to the empowerment approaches refers that increasing the economic, political, social, educational, gender, or spiritual strength of individuals and communities (Vikrant & Sharma, 2015). In addition as study conducted by Vikrant and Sharma (2015) the word empowerment is defined as the process by which one can take control and ownership of their choices. Empowerment is a process of awareness and capacity building leading to greater participation, to greater decision making power and control and transformative action. As a result, SHGs have non-economic functions (social, advocacy) that cannot be mentioned in the MSEA licenses. Additionally, in cooperative society also they specifies seven potential areas of cooperative registration such as agricultural, housing, industrial and artisan producers', consumers, saving and credit, fishery, and mining. However, SHGs' engagements are far from a single economic activity - they participate in economic and social activities and

advocacy simultaneously. Therefore, registration in one category will not allow SHGs to engage in multiple activities as provided for in their by-laws. Instead, they enhance the socio-economic capacities of individual members through own efforts and group support. Accordingly, the researcher examine that neither cooperatives nor MSE registration cannot empowered poor women since the suggested registration system cannot include the components of empowerments. Therefore, registering SHGs approaches as MSE and cooperatives or other societies are unsuitable since they lose their unique features and objectives of establishments.

5.5.2. Promoting SHGs Approach

Based on the research question and challenges that identified the alternative option for further success of SHGs and legal registration of SHGs are examined. Thus, promoting the SHG approach are the major alternative option discussed below to make influence in order to get recognition from the government at national level and locally also to practice the approach and empower poor women. As a result, the researcher examined the following promoting means to influence and lobby the policy makers for the registration of SHGs approach.

Thus, celebrating national SHGs day is the key strategies employed to promote the SHGs approach in the country by organizing the National Self Help Groups Day. Additionally, as the study participants (FGD, selected SHG, CLA leader, FLA leader, CF and Project coordinator) recommended SHG also will be celebrate their each annual anniversaries by inviting the local society and government officials. As informants elaborated SHGs day is celebrated and organized since celebration has great role for the recognition of the SHGs approach and to lobbying the government. Additionally, as informants described different personnel invited from different federal and regional governments higher officials, Donor organization, Media and other concerned body it is big opportunities to search and get recognition from all concerned bodies.

Using media coverage is also other strategies noted by COSAP and examined by researcher by considering the powerful role of the media in advancing the cause of the SHG approach. Above all, the fact that SHGs have a unique feature and cannot be regarded as cooperative or small and micro – enterprises was clarified”. Thus, researcher assessed from participants of the study and document review as there is poor media coverage especially, television coverage. Though media coverage has great opportunities for the recognition of the SHGs approach as the better option for the further success of the SHGs approach

Sharing experiences is other basic ways to achieve the needed goal of SHG approach to empower the poor women. Thus, sharing experiences with other SHGs who came from different areas by preparing different ceremonies and festivals to share experiences and learn from each other success. Additionally, program officer of COSAP mentioned as the German donor, Kinder Not Hilfe (KNH) annually organizes international forum for national SHG coordinators, to share experiences among themselves and discuss on contemporary issues of the SHG approach. Thus, participants discuss on the approaches and shares the experiences of their countries how they can work with SHGs approach.

Generally, researcher considered sharing of the experience, media coverage and celebrating the national days of SHGs as the major alternative options to influence the government and other stakeholders for legal registration of SHGs approaches. Additionally, it motivate the individual women who are the beneficiaries of the approach and also it is the other great opportunities to get recognition and influence the government in order to lobby for policy implication as SHGs approach is one of the strategies of development by empowering the marginalized parts of community.

Chapter Six

Conclusion and Implication to Social Work

6.1. Conclusion

The empowerment of women through SHG approach has emerged as an important issue in Ethiopia recently in 2002. The role of women in the development of the nation is equally important as man and to increase the status of women, they must be economically social and political empowered. SHG emerged as powerful instrument for poverty eradication and economic, social and political empowerment of the poor. In this study, the opportunities of women in SHGs on the economic, social, and political empowerment have been examined. The economic empowerment was examined in terms of developing culture of saving, access to loan, income generating activities, economic independence and assets holding, and acquisitions of skills. These are the major opportunities women enjoyed in SHG as compared to before their enrolment in SHG membership.

This study revealed that SHG approach successfully empowers poor women in social aspects. Women in SHGs enjoyed different social opportunities and revitalized the traditional social insurance of the community through SHGs. Accordingly, they get opportunity such as serving the community, strong social network, conflict resolution, struggling against social injustice and breaking negative social and cultural attitudes. Thus, women in SHGs support each other and the community through SHGs without external funds and supports. After they joined SHG, poor women get political/leadership opportunities like leadership skills, ability to make morally sound decisions, to be self-reliant and assertive in their life. As a result, SHG approach empowered women not only to earn more income and decide on the use of their earnings at household level but also to participate at community and local administrative levels.

The study shows that, generally SHG approaches are successful in empowering poor women though there also major challenges in SHG approach which hindered women from achieving more. First of all lack of office for CLAs and place of meeting for SHGs is high burden on CLAs leader. As a result, the CLA leaders always carry the documents of the group from home to meeting areas. Absence of meeting place or hall for SHGs is also exposing women to sunlight and wind hardships. Secondly, absence of legal frame for the registration of SHGs affects and hinders the development of the approach. In addition, it limits the relation of the SHGs with government and different stakeholders. Thirdly, fear of paying and receiving interest is another challenge which distress and worry Muslim members since these are forbidden from their religious point of view. It is difficult for Muslim members to associate themselves with SHGs that take a financial interest, which is translated in Arabic as *riba* meaning 'unjust and exploitative gain' and thus a major sin or haram in Islam. Furthermore, dropout and lack of commitment of SHGs members, poor supervision and absence of inadequate training, lack of market place and shop, negative attitude of the community to SHGs are the major challenges that hinder women not to further achieve their goals.

The researcher further assesses alternative option such as cooperative society, micro and small enterprises and Ethiopian society for the betterment of the SHGs based on the identified challenges. However, registering SHGs approaches as MSE and cooperatives or other societies are unsuitable since they lose their unique features and objectives of establishments. Finally, researcher examine sharing of the experience, media coverage and celebrating the national days of SHGs as major alternative option to get recognition and influence the government in order to lobby for policy implication. Because of SHG approach is one of the strategies of development that used to empowering the marginalized parts of the community.

6.2. Implication for Social Work

This study was conducted on the women empowerment to assess the experiences of women in Self Help Groups, to analyze the opportunities and challenges of women in SHGs from their experiences in Adama city, Remember the Poorest Community Organization(RPC). As a result, the findings of the study identified the opportunities of women in SHGs, challenges that hinder their further achievement and alternative option. The study also examined the major implications for social work practice, research, education and policy.

6.2.1. Implication for Social Work Practice

Women empowerment cannot be ensured by working separately rather it needs considering the involvement of a wide array of integrated systems like Community Based Organizations, governmental and nongovernmental Organizations and religious institutions. Social Work is a practice based professions which promote and advocate for the need of system and integrated approach in addressing the need of poor women in the SHGs. Thus, the study recommends the strong commitment and participation for these sectors to better coordinate their activities and promote effective collaboration among the groups. Secondly, women in SHGs should be committed and responsible in order to struggle against poverty without focusing on the free services and financial support the women from the nearby NGOs that cause dropout of members from SHGs. Thirdly, women in SHGs should be model for the new members through culture of hard working without further expecting the control and supervision of their coordinating organization. Finally, SHGs has to work with the CLAs, FLA and their organization in order to lobby the policy makers and influence the government towards legal frame of registration for SHG approach.

In addition to SHGs, Remember the poorest Community (RPC) organization can provide and organize training for CLAs as they support SHGs more. Besides, RPC organization can also work on the way to solve the challenges like poor supervision, lack of office for CLAs and meeting place for SHGs since it affects the achievements of SHGs. Moreover, RPC organization can work on the legal way of registration of SHGs together with government, promoting organization and other stakeholders. Finally, SHG promoting organization (COSAP) can strongly supervise and build capacity of the SHGs coordinating organization for further achievement of their objectives.

6.2.2. Implication for Social Work Research

In this case as part of the literature, this study provides data sources for those who are interested to conduct studies on women empowerment, Self Help Groups approach. In addition, researcher recommended for further research on SHGs in Ethiopia to ensure comprehensive understanding of the achievements and challenges of SHGs especially on the policy areas to assess option for legal registration, cause of dropout of SHGs, ways of making SHGs practice and activities uniform throughout the SHG approach. Finally, it's better if study will conduct legal frame of registration and preparing uniform by lay for the administration of SHG approach.

6.2.3. Implication for Social Work Education

This study finding may partly assist the social work education process by giving some snap shot on the women empowerment and Self Help Groups as the major empowerment approach which is the nucleus of social work professional values.

6.2.4 Implication for Social Work Policy

Government can consider the challenges of SHGs and devise mechanism to solve their problems like lack of office for CLAs and lack of hall for weekly meeting of SHGs. Besides,

government can give equal attention for poor women in SHGs and provide similar services like that of other association such as MSE and cooperative societies. SHG Promoting organization can jointly work with government, SHG coordinating organization and donors and concerned government bodies in order to assess suitable legal registration for SHGs approach. Lastly, the policy makers can consider the challenges of SHG approach and prepare suitable legal frame of registration of SHG approach.

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Annex 1. Interview guide to be used with SHG members

Addis Ababa University

Graduate School of Social Work

This interview is employed to collect information that will be used by the researcher for fulfillment of thesis required to complete MSW in Social Work at Addis Ababa University. The significance of the research in solving problems largely depends on the quality of information collected. Therefore, I would kindly request respondents to provide valid and reliable information. Information provided will be kept confidential and will not be transferred to third party without permission of the interviewee. I would like to thank in advance for your cooperation.

1. Personal Information:

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

2. Family background:

- a) Total number of family: ____
- b) Who is the head of your family: _____
- c) Can you please tell me the status of your children: Small children, school going, or working children?
- d) Who take decisions in your family? _____
- e) Who is SGH member in your family?

3. About the SHG members

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

4. Availability of basic facilities and services

- a. Do you own or rent this house? b. What is the condition of your house?
- c. From where do you get water? d. Do you have electric power in your house?
- e. Do you have toilet facility in your house? If no, where do you use for toilet?

5. Household Economic status and livelihood

- a. How many household members contribute to the family income?
- b. Change in income? before and after joining SHGs
- c. Had there been any increase in the borrowing capacity? If yes how?

6. Involvement in Income Generation Activities (IGAs)

- a. Have you ever involved in any IGAs before you engaged in these SHGs? If yes, would you tell me what kind of IGA it was and some of its story?
- b. What kind of assistance did you get from it?
- d. Provides group entrepreneurship skill
- e. Provides individual entrepreneurship skill
- f. Did you participate in any one of these trainings?
- g. If "yes", what benefit did you get out of it?
- h. As a result of the skills provided, did you able to increase in income?
- i. How do you explain the change?

7. Saving pattern

- a, How much did you save so far _____
- b, What is/are the main purpose of saving? _____

c. Increase in savings capacity

d. Change on economic status after joining SHG _____

8. Decision Making power of SHG members in their family affairs who decides on the following? Regarding the:

1. Education of children 2. Family expenditure 3. Asset building 4. Loaning

5. Savings 6. Participation in meetings 7. Family members' ill discipline

9. Social Network and Social relation

a. How the members of SHGs interact with each other on social issues (Happiness, Sorrow, like Health problem, wedding...)

b. Relation with other communities outside the SHGs (Happiness, Sorrow, like Health problem, wedding...).

10. What kind of opportunities you get/has in these SHGs?

11. What are your main challenges related to functions of SHG?

12. What are your suggestions to improve these challenges?

Thank You.

Annex II. Check list for focus group discussion

Addis Ababa University

Graduate School of Social Work

A. Information regarding the participants' Economic status and livelihood

1. What is/are the source/s of family income?
2. How do you explain change in your family income?
3. Since you join SHG, had there been any increase in your
 - A. savings capacity? B. borrowing capacity? How?
4. Does the SHG you involve in;
 - a. Introduces new IGAs to its members? If yes, what are they?
 - b. Provides individual and group entrepreneurship skill training?
 - c. Did you participate in any one of these trainings?
 - d. what benefit did you get out of it? e. How do you explain the change?

B. Leadership and decision-making of SHGs

1. Did SHG help you to improve your leadership skill? at
 - a. Household level
 - b. Community level – In SHG affairs, cluster meetings, village meetings, community works
2. Is there any difference between your levels of participation before & after you get involved in the SHG? How?

C. Social Network and Social relation

- a. How the members of SHGs interact with each other on social issues (Happiness, Sorrow, like Health problem, wedding...)

Challenges and opportunities of Women in Self Help Groups...

- b. Relation with other communities outside the SHGs (Happiness, Sorrow, like Health problem, wedding...).
 - c. What kind of opportunities you get/has in these SHGs?
- E. What kind of challenges faces you in SHGs?
- F. What are your suggestions for improving these challenges?

Thank You

Annex III. Key Informant Interview Guide (for the project coordinating staff)

Addis Ababa University

Graduate School of Social Work

1. Background Information

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

b. Date of employment in the organization _____

c. Your position or career in the project _____

2. Project description of SHGs

a. Vision and mission of the project _____

b. Project activities and services being provided _____

c. Total number of the beneficiaries: Male: _____ Female: _____ Total: _____

d. Number of SHGs _____ e. Number of CLAs _____

f. What are the Opportunities of SHGs?

-In Economic empowerment

-In Social empowerment

- In Political /leadership skill

g. What are the challenges of SHGs?

h. What do think alternatives option for those Challenges? _____

j. If you have additional comments. _____

Thank You!

Annex IV. Observation check list

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A. Economically

1. In what kind of economic activities they engaged?
2. Saving books and other attendances
3. over all change of economic condition of the individuals

B. Socially

5. The interaction of the individuals in SHGs
6. How they can support themselves in social issues?
7. How do they manage social problems?

C. Political/Leadership

8. How is the leadership skill of the SHG leaders?
9. Who dominates in the decision making process and participation process?
10. How the group does manage disagreements among the members?

D. Other over all

11. The strong side of the group
12. Limitations of the group?
13. What kind of opportunities and challenges they have in SHGs?

Thank You

Annex V. Key informant interview guide (COSAP

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1. Respondent Identification

1. Date of Interview: ____ 2. Sex ____ 3. Age: ____ 4. Residence: Town: __ Kebele: _____
5. Position/ status at (Cosap) ____ 6. Duration in the SHG (when did he/she join the
Cosap)? _____ 7. 8. Other if any

2. Project description of SHGs

- a. Vision and mission of the project of SHGs _____
b. Total number of the beneficiaries: Male: ____ Female: __ Total: ____
c. Number of SHGs _____ f. Number of CLAs ____ Number of FLAs----
d. Project activities and services being provided for SHGs _____

3. What are the opportunities of women has economically, socially and politically in SHGs

4. What are the challenges of SHGs?

5. What do you think as alternatives for those challenges? _____

6. If you have additional comments. _____

Thank You

Annex VI. Key informant Interview Guide (RPC, Director)

Addis Ababa University

Graduate School of Social Work

A. Respondent Identification

1. Date of Interview: ____ 2. Sex ____ 3. Age: ____ 4. Residence: Town: __ Kebele: ____

5. Duration in Director (when did he/she join the RPC)? _____

6. About Organization

2. Project Description of SHGs

a. Vision and mission of the project of SHGs _____

b. Total number of the beneficiaries: Male: ____ Female: __ Total: ____

c. Number of SHGs _____ f. Number of CLAs ____ Number of FLAs----

d. Project activities and services being provided for SHGs _____

3. What are the opportunities of women has economically, socially and politically in SHGs

4. What are the challenges of SHGs?

5. What do you think as alternatives for those challenges? _____

6. If you have additional comments. _____

Thank you

Annex VII. Interview Guide (for Kebele officials)

Addis Ababa University

Graduate School of Social Work

A. Respondent Identification

1. Date of Interview: ____2. Sex ____3. Age:____4. Residence: Town: __ Kebele: _____

5. Position/ status at government level ____ 6. Duration in the position _____

B. Questions to Kebele Officials

1. What are the major means of livelihood of the poor people in this area?
- 2 Does your kebele take part when poor women selected by RPC as members of SHGs?
3. What relationship your kebeles have with poor women in SHGs?
4. Is there any support you give for women in SHGs? if any ? what kind of support?
5. What is the significance/contribution of SHGs in your kebele?
6. Additional comment if any?

Thank You

አዲስ አበባ ዩኒቨርሲቲ

ሶሻል ወርክ ድህረ ምረቃ ትምህር ቤት

➤ ይህ ቃለ መጠይቅ በአዲስ አበባ ዩኒቨርሲቲ ለሁለተኛ ድግሪ ማጠናቃቂያ ጽሁፍ ለማዘጋጀት የሚውል ሲሆን መረጃው ከባለቤቱ ፍቃድ ውጪ ለሶስተኛ ወገን ተላልፎ የማይሰጥ መሆኑን ማረጋገጥት እወዳለሁ። ጥናቱ ትክክለኛ እና ችግር ፈቺ እንዲሆን የሚሰጡት መረጃዎች ጥራት ጉልህ ድርሻ ስላለው ትክክለኛ መረጃ እንዲሰጡኝ በአክብሮት እየጠየኩ ለቃለ ምልልሱ ፍቃደኛ ስለሆኑ ከልብ አመሰግናለሁ።

Annex1. ከራስ አገዝ ቡድን አባላቶች ጋር የሚደረግ መጠይቅ

1. የግል መረጃ

ሀ. አድራጅ፣ ወረዳ..... የቤት.ቁጥር..... ለ. እድሜ..... ሐ. የታ.....
መ. የትምህርት ደረጃ..... ሠ. ሃይማኖት ረ. የትዳር ሁኔታ.....
ሰ. ካገቡ የልጆች ብዛት..... ሸ. የልጆች እድሜ ከ10 በታች.... . ከ 11-18.....

2. የቤተሰብ ሁኔታ

ሀ. አጠቃላይ የቤተሰብ ቁጥር.... ለ. ማነው የቤተሰቡ አስተዳዳሪ /ሀላፊ.....
ሐ. ልጆችሽ ያለበትን ሁኔታ ማለትም በትምህርት ቤት ወይም በሥራ ላይ ያሉት..... መ.
በቤተሰብሽ ውስጥ ማነው ውሳኔ የሚሰጠው?
ሠ. ከቤተሰብሽ ውስጥ ማነው የራስ አገዝ ቡድን አባል የሆነ?

3. ስለ ራስ አገዝ ቡድን አባላቶች

ሀ. ተቀጣሪ..... ለ. ተደጓሚ ተቀጣሪ ሐ. ተቀራራቢ የወር ገቢ

4. መሠረታዊና ቁልፍ መሟላት ያለባቸው አገልግሎቶች

ሀ. ይህ ቤት የራሳችሁ ነገር ወይስ የኪራይ ቤት ነው ?

ለ. የቤቱስ ሁኔታ ምን ይመስላል ሐ. ውሃ ከየት ነው የምታገኙት?

መ. የኤሌክትሪክ ሀይል አገልግሎትስ?

ሠ. ቤታችሁ ሽንት ቤት አለው ከሌለውስ የት ነው የምትጠቀሙት?

5. ያሉበት የኢኮኖሚ ሁኔታና መተዳዳሪያ ገቢ

ሀ. ምን ያህል የቤተሰብ አባላት ናቸው ለገቢ ምንጭ አስተዋጽኦ የሚያደርጉት?

ለ. የራስ አገዝ ቡድኑን ከመቀላቀልሽ በፊትና በኋላ ያለው የገቢ ለውጥ?

ሐ. የብድር አቅምሽ አድጎልሻል? ከሆነስ እንዴት?

6. የገቢ ማስገኛ ተሳትፎ

ሀ. ወደራስ አገዝ ቡድን ከመግባትሽ በፊት የገቢ ማስገኛ ስልጠና ተሳትፎሽ ነበር ከላስ ምን ዓይነት ስልጠና ነበር?

ለ. ምን ዓይነት እገዛ አግኝተሽበታል? ሐ. በ ቡድን የሰራ ፈጠራ ክህሎት ተፈጥሮላችዋል?

መ. በግልስ የሥራ ፈጠራ ክህሎትስ ተፈጥሮላሻል?

ሠ. በእነዚህ በተለያዩ ስልጠናዎች ተሳትፎሽ ነበር?

ረ. ከሆነም ምን ዓይነት ጥቅም አግኝተሻል?

ሰ. እነዚህን ስልጠናዎች በማግኘትሽ በገቢሽ ላይ ለውጥ አግኝተሻል?

ሸ. ለውጥጡን እንዴት ታብራሪያዋለሽ?

7. የቁጠባው ማቀፍ

ሀ. እስከአሁን ማንያህል ቁጠብሽል? ለ. የቁጠባ ዋና አላማው ምን ምን ናቸው?

ሐ. የቁጠባ አቅምሽ ጨምሯል?

መ. የራስ አገዝ ቡድኑን ከተቀላቀልሽ በኋላ የኢኮኖሚ ለውጥ አይተሻል/አገኘተሻል?

8. የራስ አገዝ ቡድን አባል በቤተሰብ ጉዳዮች ላይ የውሳኔ ሰጪነት በተመለከተ

- 1. የልጆች ትምህርትን በተመለከተ
- 2. የቤተሰብ ወጭን
- 3. ቆዋሚ ንብረት ማፍራት
- 4. ብድርን
- 5. ቁጠባን
- 6. በስብሰባ ላይ መሳተፍን
- 7. የቤተሰብ አባላት ሥነ-ምግባር

9. ማህበራዊ ትስስርና ግንኙነት

ሀ. በዚህ የራስ አገዝ ቡድን ውስጥ በማህበራዊ ጉዳዮች ላይ ያለው መስተጋብር ማለትም በደስታ፣ በሀዘን፣ በጤና፣ በሠርግ በመሳሰሉት ላይ እንዴት ነው?

ለ. ከራስ አገዝ ቡድን ውጭ ያላችሁ ግንኙነትና ትስስር ማለትም በደስታ፣ በሀዘን፣ በጤና ችግር፣ በሠርግ በመሳሰሉት ላይ ምን ይመስላል

10. በዚህ ራስ አገዝ ቡድን ውስጥ ምን አይነት እድል አግኘተሻል/አስገኝቶልሻል?

11. በዚህ የራስ አገዝ ቡድን ውስጥ ምን አይነት ተግዳሮት አጋጥመውታል?

12. በዚህ በራስ አገዝ ቡድን ውስጥ ያጋጠሙሽን ተግዳሮቶች ለመቅራፍ እንደመፍትሄ የምታነሻቸው ነገሮች ምንድን ናቸው?

አመሰግናለሁ!!!!

Annex2. ከማህበራት ሀላፊዎች ጋር የሚደረግ የመጠይቅ መመርያ

አዲስ አበባ ዩኒቨርሲቲ
ሶሻል ወርክ ድህረ ምረቃ ትምህር ቤት

1. የግል መረጃ

- ሀ. አድራጃ፣ ወረዳ..... የቤት ቁጥር..... ለ. እድሜ..... ሐ. የታ.....
- መ. የትምህርት ደረጃ..... ሠ. ሃይማኖት ረ. የትዳር ሁኔታ.....
- ሰ. ካገቡ የልጆች ብዛት..... ሸ. የልጆች እድሜ ከ10 በታች.... . ከ 11-18.....

2. የቤተሰብ ሁኔታ፡ ሀ. አጠቃላይ የቤተሰብ ቁጥር.... ለ. ማነው የቤተሰቡ አስተዳዳሪ /ሀላፊ..... ሐ. ልጆች ያለበትን ሁኔታ ማለትም በትምህርት ቤት ወይም በሥራ ላይ ያሉት.....

3. በህብረቱ ውስጥ ያለሽ ሀላፊነት

4. የህብረቱ ዋና ዋና ተግባራት ምን ምን ናቸው

5. ስልጠና ተሳትፎሽ ነበር ከላስ ምን አይነት ስልጠና ነበር?

- ሀ. ከሆነም ምን አይነት ጥቅም አግኝተሻል? ለ. እነዚህን ስልጠናዎች በማግኘትሽ ምን ለውጥ አግኝተሻል?
- ሐ. ለውጥጡን እንዴት ታብራሪያዋለሽ?

6. የቁጠባው ማቀፍ

- ሀ. እስከአሁን በ ማህበሩ ማን ያህል ቆጥባችዋል?
- ለ. የቁጠባ ዋና አላማው ምን ምን ናቸው?

7. ማህበራዊ ትስስርና ግንኙነት

- ሀ. በዚህ ህብረት ውስጥ በማህበራዊ ጉዳዮች ላይ ያለው መስተጋብር ማለትም በደስታ፣ በሀዘን፣ በጤና፣ በሠርግ በመሳሰሉት ላይ እንዴት ነው?
- ለ. ከዚህ ህብረት ውጭ ከ ማህበረሰቡ ጋር ያላችሁ ግንኙነትና ትስስር ማለትም በደስታ፣ በሀዘን፣ በጤና ችግር፣ በሠርግ በመሳሰሉት ላይ ምን ይመስላል

8. በዚህ ህብረት ውስጥ ምን አይነት እድል አግኝተሻል/አስገኝቶልሻል?

9. በዚህ ህብረት ውስጥ ምን አይነት ተግዳሮት አጋጥመውታል?

10. በዚህ ህብረት ውስጥ ያጋጠሙሽን ተግዳሮቶች ለመቅራፍ እንደመፍትሄ የምታነሻቸው ነገሮች ምንድን ናቸው?

አመሰግናለሁ!!!!

አዲስ አበባ ዩኒቨርሲቲ

ሶሻል ወርክ ድህረ ምረቃ ትምህርት ቤት

Annex3. ከ ጥምረቱ (Federation level Association) ሀላፊ ጋር የሚደረግ መጠይቅ

1. የግል መረጃ

- ሀ. አድራጅ፣ ወረዳ..... የቤት ቁጥር..... ለ. እድሜ..... ሐ. የታ.....
- መ. የትምህርት ደረጃ..... ሠ. ሃይማኖት ረ. የትዳር ሁኔታ.....
- ሰ. ካገቡ የልጆች ብዛት..... ሸ. የልጆች እድሜ ከ10 በታች.... . ከ 11-18.....

2. የቤተሰብ ሁኔታ

- ሀ. አጠቃላይ የቤተሰብ ቁጥር.... ለ. ማነው የቤተሰብ አስተዳዳሪ /ሀላፊ.....
- ሐ. ልጆች ያለበትን ሁኔታ ማለትም በትምህርት ቤት ወይም በሥራ ላይ ያሉት.....

3. በ ጥምረቱ ውስጥ ያለሽ ሀላፊነት

4. የጥምረቱ ዋና ዋና ተግባራት ምን ምን ናቸው

5. ስልጠና ተሳትፎሽ ነበር ከላስ ምን አይነት ስልጠና ነበር?

- ሀ. ከሆነም ምን አይነት ጥቅም አግኝተሻል? ለ. እነዚህን ስልጠናዎች በማግኘትሽ ምን ለውጥ አግኝተሻል?
- ሐ. ለውጥጡን እንዴት ታብራሪያዋለሽ?

6. የቁጠባው ማቀፍ

- ሀ. እስከአሁን በ ጥምረቱ ማን ያህል ቆጥባቸዋል?
- ለ. የቁጠባ ዋና አላማው ምን ምን ናቸው?

7. ማህበራዊ ትስስርና ግንኙነት

- ሀ. በዚህ ጥምረቱ ውስጥ በማህበራዊ ጉዳዮች ላይ ያለው መስተጋብር ማለትም በደስታ፣ በሀዘን፣ በጤና፣ በሠርግ በመሳሰሉት ላይ እንዴት ነው?
- ለ. ከዚህ ጥምረቱ ውጭ ከ ማህበረሰቡ ጋር ያላችሁ ግንኙነትና ትስስር ማለትም በደስታ፣ በሀዘን፣ በጤና ችግር፣ በሠርግ በመሳሰሉት ላይ ምን ይመስላል

8. በዚህ ጥምረት ውስጥ ምን አይነት እድል አግኝተሻል/አስገኝቶልሻል?

9. በዚህ ጥምረት ውስጥ ምን አይነት ተግዳሮት አጋጥመውታል?

10. በዚህ ጥምረቱ ውስጥ ያጋጠሙዎቸዉን ተግዳሮቶች ለመቅራፍ እንደመፍትሄ የምታነሻቸው ነገሮች ምንድን ናቸው?

አዲስ አበባ ዩኒቨርሲቲ

ሶሻል ወርክ ድህረ ምረቃ ትምህር ቤት

Annex 4. ከራስ አገዝ ቡድን አባላቶች ጋር የሚደረግ ወይይት (FGD)

A. ተሳታፊዎች ያሉበት የኢኮኖሚ ሁኔታና መተዳደሪያ ገቢያቸው

1. የቤተሰብ የገቢ ምንጭ ምን ፣ ምንድናቸው?
2. የቤተሰቡን የገቢ ምንጭ ለውጥን እንዴት ያብራሩታል?
3. ይህን የራስ አገዝ ቡድን ከተቀላቀለበት በኋላ ያየሸው ለውጥ
 - ሀ. የቁጠባ አቅምሽስ እንዴት ነው?
 - ለ. የብድር አቅምሽስ እንዴት ነው?

4.ይህ የራስ አገዝ ቡድን :-

- ሀ. ለራስ አገዝ ቡድን አባላቶቹ አዲስ የገቢ ማስገኛ ዘዴ አስውቋቸዋል/አስተምሯቸዋል? ከሆነስ ምን ምንናቸው?
- ለ. የግልና የቡድን የሥራ ፈጠራ ክህሎት ተፈጥሮላቸዋል?
- ሐ. ከዚህ በፊት እንደአነዚህ አይነት ስልጠና መድረኮች ተሳትፈሽ ነበር?ከሆነስ
- መ. ምን አይነት ጥቅም አግኝተሽበት ነበር፣ ይህንንስ ያገኘሽው ጥቅም እንዴት ታብራሪያለሽ?

B. የራስ አገዝ ቡድን የመሪነትና የውሳኔ ስጪነት

1. የራስ አገዝ ቡድን የመሪነት ክህሎትሽን እንድታደብሪ ረድቶሽል?
 - ሀ. በቤተሠብ ኃላፊነት ደረጃ ?
2. ይህን የራስ አገዝ ተሳትፎ ሳትቀለቀይ በፊትና አሁን ከተቀላቀለበት በኋላ ያለው ልዩነት እንዴት ነው?

C. ማህበራዊ ትስስርና ማህበራዊ ግንኙነት

- ሀ. ይህ የራስ አገዝ (ቡድን) በማህበራዊ ጉዳዮች ላይ ማለትም በደስታ፣ በሀዘን፣ በጤና ችግር፣ በሠርግ በመሳሰሉት ጉዳዮች ላይ የቡድኑ አባላት ትስስርና ግንኙነት እንዴት ነው?
- ለ. ከራስ አገዝ ቡድን ውጭ ያላችሁ ግንኙነትና ትስስር ማለትም በደስታ፣ በሀዘን፣ በጤና ችግር በሠርግ በመሳሰሉት ላይ ምን ይመስላል?

D. በዚህ ራስ አገዝ ቡድን ውስጥ ምን አይነት እድል አግኝተሻል/አስገኝቶልሻል?

E. በዚህ የራስ አገዝ ቡድን ውስጥ ምን አይነት ተግዳሮት አጋጥመውታል?

F. በዚህ በራስ አገዝ ቡድን ያጋጠሙሽን ተግዳሮቶች ለመቅራፍ እንደመፍትሄ የምታነሳቸው ነገሮች ምንድን ናቸው?

እናመሰግናለን!!!!!!

አዲስ አበባ ዩኒቨርሲቲ
ሰሻል ወርክ ድህረ ምረቃ ትምህርት ቤት

Annex5. ከራስ አገዝ ቡድን ፕሮጀክት አስተባባሪ ጋር የሚደረግ መጠይቅ

1. የግል መረጃ

ሀ) ፕሮጀክቱ የሚገኝበት ሥፍራ:- ከ/ከተማ-----ወረዳ-----ቀበሌ----- ስ.ቁ-----

ለ) በድርጅቱ የተቀጠሩበት ቀን-----

ሐ) የፕሮጀክቱ ያሎት የስራ ድርሻ-----

2. የፕሮጀክቱ ዝርዝር በተመለከተ

ሀ) የፕሮጀክቱ ረዕይና ተልዕኮ

ለ) የፕሮጀክቱ ተጠቃሚ ግለሰቦች ብዛት ወ-----ሴ-----ድ-----

ሐ) በፕሮጀክቱ የታቃፉ የራስ አገዝ ቡድን ብዛት-----የማሕበራት ብዛት-----የጥምረት ብዛት

መ) ፕሮጀክቱ የሚሠው ዋና ዋና ተግባራትና አገልግሎቶች

Horizontal lines for writing answers to question 2.

3. ፕሮጀክቱ ለራስ አገዝ ቡድኑ ያሚፈጥራቸዉ ዕድላሎች፤

ሀ) ከኢኮኖሚ አንጻር

Horizontal lines for writing answers to question 3a.

ለ) ከመሀበራዊ ግንኙነት አንጻር

Horizontal lines for writing answers to question 3b.

ሐ) ፖለቲካ/አመራርነት ክህሎት አንጻር

Horizontal lines for writing answers to question 3c.

4. የራስ አገዝ ቡድኑ ዋና ዋና ተግባሮቶች

Horizontal lines for writing answers to question 4.

5. ችግሮቹን ለመፍታት የመፍትሄ ሀሳቦች ካሎት ብጠቅሱልን ?

እናመሰግናለን!!!!!!

አዲስ አበባ ዩኒቨርሲቲ

ሶሻል ወርክ ድህረ ምረቃ ትምህርት ቤት

Annex6. ከራስ አገዝ ቡድን ድጋፍ ሰጪ ባለሙያዎች (Community Facilitator)ጋር የሚደረግ መጠይቅ

1. የግል መረጃ

ሀ) ፕሮጀክቱ የሚገኝበት ሥፍራ:- ከ/ከተማ-----ወረዳ-----ቀበሌ----- ስ.ቁ-----

ለ) በድርጅቱ የተቀጠሩበት ቀን-----

ሐ) በድርጅቱ ያሉት የሰራ ድርሻ-----

መ/ የትምህርት ደረጃ-----የትምህርት ክፍል-----

2. የሚሰጠውን አገልግሎት በተመለከተ

ሀ) የሚሰጡት አገልግሎት ዓይነቶች ምን ምን ናቸው

ለ) የአገልግሎቱ ተጠቃሚ ግለሰቦች ብዛት ወ-----ሴ-----ድ-----

ሐ) በፕሮጀክቱ የታቃፉ የራስ አገዝ ቡድን ብዛት-----የማህበራት ብዛት-----የጥምረት ብዛት

3. አገልግሎቱ ለራስ አገዝ ቡድኑ ያሚፈጥራቸው ዕድሎች፤

ሀ) ከኢኮኖሚ አንጻር

ለ) ከመሀበራዊ ግንኙነት አንጻር

ሐ) ፖለቲካ/አመራርነት ከህሎት አንጻር

4. የራስ አገዝ ቡድኑ ዋና ዋና ተግዳሮቶች

5. ችግሮቹን ለመፍታት የመፍትሄ ሀሳቦች ካሉት ብጠቅሱልን...

እናመሰግናለን!!!!!!

አዲስ አበባ ዩኒቨርሲቲ

ሶሻል ወርክ ድህረ ምረቃ ትምህርት ቤት

Annex7. ከሪፖርት ዘ ፕሪሰት (RPC) ዳይሬክተር ጋር የሚደረግ መጠይቅ

1. የግል መረጃ

ሀ) ፕሮጀክቱ የሚገኝበት ሥፍራ:- ከ/ከተማ-----ወረዳ-----ቀበሌ----- ስ.ቁ---

ለ) በድርጅቱ የተቀጠሩበት ቀን-----

ሐ) በፕሮጀክቱ ያሉት የስራ ድርሻ-----

2. የፕሮጀክቱ ዝርዝር በተመለከተ

ሀ) የፕሮጀክቱ ረዕይና ተልዕኮ

ለ) የፕሮጀክቱ ተጠቃሚ ግለሰቦች ብዛት ወ-----ሴ-----ድ-----

ሐ) በፕሮጀክቱ የታቃፉ የራስ አገዝ ቡድን ብዛት-----የማህበራት ብዛት-----የጥምረት ብዛት

መ) ፕሮጀክቱ የሚሠጠው ዋና ዋና ተግባራትና አገልግሎቶች

3. ፕሮጀክቱ ለራስ አገዝ ቡድኑ ያሚፈጥራቸው ዕድላሎች፤

ሀ) ከኢኮኖሚ አንጻር

ለ) ከመሀበራዊ ግንኙነት አንጻር

ሐ) ፖለቲካ/አመራርነት ክህሎት አንጻር

4. የራስ አገዝ ቡድኑ ዋና ዋና ተግባሮቶች

5. ችግሮቹን ለመፍታት የመፍትሄ ሀሳቦች ካሉት ብጠቅሱልን....

እናመሰግናለን!!!!!!

አዲስ አበባ ዩኒቨርሲቲ
ሶሻል ወርክ ድህረ ምረቃ ትምህርት ቤት

Annex8. ከ CoSAP ስራ አስፈጻሚ ጋር የሚደረግ መጠይቅ

1. የግል መረጃ

ሀ) አድራሻ:- ከ/ከተማ-----ወረዳ-----ቀበሌ----- ስ.ቁ---

ለ) በድርጅቱ የተቀጠሩበት ቀን-----

ሐ) በ ድርጅቱ ያሉት የስራ ድርሻ-----

2. የፕሮጀክቱ ዝርዝር በተመለከተ

ሀ) የፕሮጀክቱ ረዕይና ተልዕኮ

ለ) የፕሮጀክቱ ተጠቃሚ ግለሰቦች ብዛት ወ-----ሴ-----ድ-----

ሐ) በፕሮጀክቱ የታቃፉ የራስ አገዝ ቡድን ብዛት-----የማሕበራት ብዛት-----የጥምረት ብዛት

መ) ፕሮጀክቱ የሚሠጠው ዋና ዋና ተግባራትና አገልግሎቶች

3. ፕሮጀክቱ ለራስ አገዝ ቡድኑ ያሚፈጥራቸው ዕድላሎች፤

ሀ) ከኢኮኖሚ አንጻር

ለ) ከመሀበራዊ ግንኙነት አንጻር

ሐ) ፖለቲካ/አመራርነት ክህሎት አንጻር

4. የራስ አገዝ ቡድኑ ዋና ዋና ተግባሮቶች

5. ችግሮቹን ለመፍታት የመፍትሄ ሀሳቦች ካሉት ብጠቅሱልን....

እናመሰግናለን!!!!!!

አዲስ አበባ ዩኒቨርሲቲ
ሶሻል ወርክ ድህረ ምረቃ ትምህርት ቤት

Annex9. ከ ቀበሌ ስራ አስፃሚ ጋር የሚደረግ መጠይቅ

1. የግል መረጃ

ሀ) አድራሻ:- ከ/ከተማ-----ወረዳ-----ቀበሌ----- ስ.ቁ-.....

ለ) በጽ/ቤቱ የተቀጠሩበት/የተመደቡበት ቀን-----

ሐ) በጽ/ቤቱ ያሉት የስራ ድርሻ-----

2. በቀበሌያችሁ የደሃ ህብረተሰብ ክፍል መተዳደሪያ ገቢ መንድን ነው;

3. የአር ፒ ሲ ድርጅት ደሃ ሴቶችን ለራስ አገዝ ቡድን ስመለምል/ሲመርጥ ጽ/ቤታችሁን አሳትፎ ነበር

4. ጽ/ቤታችሁ ከራስ አገዝ ቡድኑ ጋር ያለው ግንኙነት ምን ይመስላል

5. የራስ አገዝ ቡድኑ ከጽ/ቤታችሁ የጠየቀው ድጋፍ ነበር...ካላ ምን ዓይነት ድጋፎች ነበር የጠየቁት

6. ጽ/ቤታችሁ ለራስ አገዝ ቡድኑ የሚደርገው ድጋፍ አለ ከላ ምን ዓይነት ድጋፍ እንደሆነ ብያበራሩት

7. የራስ ዘገዝ ቡድኑ በቀበሌያች ምን ዓይነት አስተዋጽኦ አለው

8. ተጨማሪ ሀሳብ ካሎት ይግለጹ.....

እናመሰግናለን!!!!!!!