

**Relevance of Saving and Credit Co-operatives to the
Empowerment of Persons with Disabilities: a Descriptive
Study in Addis Ababa Slums**

By

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DECLARATION

I hereby declare that the dissertation entitled **RELEVANCE of SAVING and CREDIT CO-OPERATIVES to the EMPOWERMENT of PERSONS with DISABILITIES: a DESCRIPTIVE STUDY in ADDIS ABABA SLUMS** submitted by me for the partial fulfillment of the MSW to Indira Ghandi National Open University,(IGNOU) New Delhi is my original work and has not been submitted earlier, either to IGNOU or to any other institution for the fulfillment of the requirement for any other program of study. I also declare that no chapter of this manuscript in whole or in part is lifted and incorporated in this report from any earlier work done by me or others.

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CERTIFICATE

This to certify that **Mr. Ashenafi Girma Demessie** ,student of MSW from Indira Gandhi National Open University, New Delhi was working under my supervision and guidance for his project work for the course **MSWP-001.**

His project work entitled:

Relevance of Saving and Credit Co-operatives to the Empowerment of Persons with

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TABLE OF CONTENTS	PAGE
Declaration of Originality Certificate	i
Acknowledgements	ii
List of Tables and Figures	iii
List of Appendices	viii
List of Abbreviations	ix
Chapter one: Introduction	1
1.1 Theoretical background of the study	1
1.1.1 Frame work of understanding disability and empowerment	1
1.1.2 Empowerment of Persons with Disabilities	3
1.2 Situation of Persons with Disabilities	5
1.2.1 Situation of Persons with disabilities – International Context	5
1.2.2 Situation of persons with disabilities - Ethiopian context	6
1.3 Disability and poverty	8
1.4 Micro credit and PWDs poverty	9
1.5 Significance of the present study	13
1.6 Objectives of the study	14
1.7 Scope and limitation of the study	15
Chapter Two: Conceptual Framework and Study Design	17
2.1 Background and context to the study	17
2.1.1 Status of cooperatives in Ethiopia	18
2.1.1.1 Traditional Cooperatives in Ethiopia	18
2.1.1.2 Modern cooperative movement in Ethiopia	20
2.1.1.3 Classification of cooperatives in Ethiopia	21
2.1.2 Role of cooperatives in economic and social development in Ethiopia	22
2.1.3 Role of NGOs in the cooperative sector	22
2.1.4 SACCOS in the Ethiopian context	23
2.1.4.1 Objectives of a Savings and Credit Cooperative	24
2.1.5 GLRA supported SACCOS in slums of Addis Ababa	25
2.2 The Conceptual Frame Work of the study	27
2.2.1 Institutional empowerment	28
2.2.2 Service delivery	29
2.2.3 PWDs empowerment	30

2.3. Methodology	31
2.3.1 Introduction	31
2.3.2. Research strategy	31
2.3.3The locality of the Research	32
2.3.4 Population or Universe of the study	32
2.3.5 Sampling and Sample Selection	33
2.3.6 Data collection techniques	34
2.3.6.1 Interview schedule	35
2.3.6.2 Focus group discussions	35
2.3.6.3 Observation	36
2.3.6.4 Secondary Data	36
2.3.7 Data analysis technique	36
2.3.8 Ethical dimensions	37
2.3.9 Criteria for the interpretation of the results	37
Chapter 3: Profile of SACCOs and Sample Respondents	38
3.1 Introduction	38
3.2. Profile of SACCOS and their Built Capacity	38
3.2. 1 Profile of SACCOs	38
3.2.1.1 Age of SACCOs	39
3.2.1.2 Membership size	39
3.2.1.3 Composition of SACCOs: PWDs, Non PWDs, Sex	40
3.2.1.4 Summary	40
3.1.2 SACCOs Institutional Capacity Built	41
3.1.2.1 Introduction	41
3.1.2.2 Human capacity	41
3.1.2.3 Financial capacity built	42
3.1.2.4 Office physical capacity building	44
3.1.2.5 Technical capacity built	45
3.1.2.6 Democratic Governance	46
3.1.2.7 Summary	46
3.3 Social and Economic Profile of Sample Respondents	47
3.3.1 Introduction	47
3.3.2 Sex composition of the respondents	48
3.3.3 Age distribution	48
3.3.4 Marital status	48
3.3.5 Family size	49

3.3.6 Literacy Levels of SACCO Members	49
3.3.7 Occupational status	50
3.3.8 Household income size	50
3.3.9 Housing ownership	51
3.3.10 Housing condition	51
3.3.11 Respondents Disability Status	52
3.3.12 PWDs Respondents Disability Category	52
3.3.13 Summary	52
3.4 Summary and Conclusion	54
Chapter 4: SACCOs Merit in Empowerment of PWDs	57
4.1. Introduction	57
4.2. SACCO Services rendered and utilized	58
4.2.1 Introduction	58
4.2.2 SACCOs Services	59
4.2.2.1 Summary	62
4.2.3 SACCO members service Utilization	63
4.2.3.1 Summary	65
4.3 SACCOs Approach and empowerment of PWDs	66
4.3.1 Participation of PWDs in their SACCOs	67
4.3.2 SACCOs Services Rated Set of other Empowerment Indicators	69
4.4 Perception of service givers and receivers as to the relevance	71
4.5 Summary and conclusion	74
Chapter Five: Members Empowerment Gains	76
5.1. Introduction	76
5.2. Theoretical Framework of Analysis	77
5.3. Members Empowerment gains	78
5.3.1 Psychological Benefits	78
5.3.2 Economic Gains	79
5.3.3 Social and cultural	81
5.3.4 Governance and political empowerment	82
5.3.5: Summary	83
5.4. SACCO Leaders perceptions on members empowerment gains	84
5.5. Summary and conclusion	87
Chapter 6: Major Findings, Conclusions and Recommendations	89
6.1. Introduction	89
6.2. SACCOs Profiles and capacity built	90
6.2.1 Findings of SACCOs Profiles and capacity built	90

6.2.2 Conclusions	91
6.2.3 Recommendations	93
6.3. Merits of the SACCOs	93
6.3.1 Major Findings on the Services, Approach and Perceptions	93
6.3.1.1. Services	93
6.3.1.2. SACCOs Approach	94
6.3.1.3. Perceptions of the leadership and the members	96
6.3.2 Conclusion on the Merits of the SACCOs	97
6.3.3 Recommendation on the Merits of the SACCOs	100
6.3.3.1 SACCOs Services	100
6.3.3.2 SACCOs as approach	100
6.4. Members empowerment gains	102
6.4.1 Findings of members' empowerment benefits	102
6.4.2. Conclusions on Members empowerment gains	104
6.4.3 Recommendation on Members empowerment gains	105
7. References	106
8. Appendix	108

List of Tables and Figures

Tables

Table 3.1: SACCOs Age and Membership size	39
<i>Table3. 2: SACCOs Members Composition</i>	40
Table 3.3: SACCOs Growth in Membership Capacity	41
Table 3.4: SACCOs Growth in Financial Capacity	43
Table 3.5: SACCOs Office Capacity Built	44
Table 3.6: SACCOs Technical Capacity Built	45
Table 3.7: SACCOs Democratic Governance Status	46
Table 3.8: Sex Distribution	48
Table 3.9: Age Distribution of Samples	48
Table 3.10: Marital Status of SACCO Members	48
Table3.11: Family Size of Sample Respondents	49
Table 3.12: Literacy Level of Respondents	49
Table 3.13: Occupational status	50
Table 3.14: Respondents Household Income	50
Table 3.15: Status of Housing Ownership	51
Table 3.16: Housing Condition	51
Table3.17: Disability Status of the Respondents	52
Table 3.18: PWDs Respondents Disability Type	52
Table 4.1: Saving and Credit Services Provided	59
Table 4.2: SACCOs Savings Status	61
Table 4.3: Samples Responses on SACCOs Service Utilization	64
Table 4.4 Participation of PWDs in Leadership and decision making	68
Table 4.5: Perception on SACCOs Approach and Service Indicators	69
Table 4.6: SACCOs Services Ratings	71
Table 4.7: Suggestions for Improvement	72
Table 5.1: SACCOs Members Psychological Empowerment Gains	78
Table 5.2: Economic Empowerment Gains	80
Table 5.3: Social and Cultural Empowerment Gains	81
Table 5.4: Governance and Political and Empowerment Achievement	82
Table 5.5: SACCO Leadership Responses on Members Benefits	84

List of Figures

Figure 4.1:SACCO Members per Capita Saving	61
Figure 4.2: Ratio of SACCO Members Reached by loan services	62

List of Appendices

Appendix 1	Questionnaire for Data Collection from the SACCOs	109
Appendix 2	Focus group interview schedule for SACCO Leaders	112
Appendix 3	Interview Schedule for members of the SACCOs	114
Appendix 4	Composition of the Study Population	117
Appendix 5	Composition of Sample Respondents	118
Appendix 6	Services Rendered by the SACCOs	119
Appendix 7	SACCOs profile & Institutional capacity built	120
Appendix 8	SACCOs Approach and PWDs empowerment Indicators	121
Appendix 9	SACCOs Members Service utilization	123
Appendix 10	Profiles of SACCOs Members	124
Appendix 11	SACCO Members Empowerment Benefits	126

LIST OF ABBREVIATIONS

AAR/KK	Addis Ababa leprosy victims and disabled saving and credit cooperative
ACE	Agricultural Cooperative Ethiopia
CBO	Community Based organization
CBR	Community based rehabilitation
CCM	Comitato Collaborazione Medica
CSA	Central Statistics Agency
DFID	Department for International Development (UK)
DPO	Disabled People's Organization
DT	"Dagim Tesfa" Saving and Credit Cooperative
EATA	Ethiopian Agricultural Transformation Agency
EFPWDs	Ethiopian Federation of Persons with Disabilities
ENA	"Enalma Bandinet" Saving and Credit Cooperative
ENDAN	Ethiopian National Disability Action Network
ETB	Ethiopian Birr
FCA	Federal Cooperatives Agency
FGD	Focus Group Discussions
GLRA	German Leprosy and TB Relief Association
GL	Guidelines
GO	Governmental Organizations
HR	Human Resources
ICA	International Co-operative Alliance
ILO	International Labor Organization
MFIs	Micro Finance Institutions
NGO	Non-government organization
NGO-IDEAs	Non Governmental Organizations Impact on Development, Empowerment and Actions
No.	Number
PLI	Pastoralist Livelihood Initiative
PWDs	People with Disabilities
SACCO(s)	Saving and Credit cooperative(s)
SAL	"Salu Meredadat" Saving and Credit cooperative
SHGs	Self Help Groups
SNNPR	Southern Nations Nationalities and Peoples Region
TB	Tuberculosis
UNESCO	United Nations Education, Scientific and Cultural Organization
UNICEF	United Nations Children's Fund
UNDP	United Nations Development Program
USD	United States Dollar
WHO	World Health Organization

Chapter one: Introduction

1.1 Theoretical background of the study

1.1.1 Frame work of understanding disability & Empowerment

In this section of the thesis, review of dominant discourses on disability and empowerment of PWDs shall be presented

Historically, disability was largely understood from mythological or religious point of view, e.g. people with disabilities were considered to be possessed by devils or spirits; disability was also often seen as a punishment for past doing. [WHO, UNESCO and ILO 2010 b-15)] This **religious model** views persons with disabilities as helpless who need to be cared for. It presumes PWDs as dependent beings; it emphasizes doing things for them rather than making sure they have the resources to do it for themselves.

In the nineteenth and twentieth centuries, developments in science and medicine helped to create an understanding that disability has a biological or medical base. [Baron T. & Amerena P. 2006 (p.9)]. In the **medical model**, disability was regarded as an individual health problem, illness or impairment which must be cured through medical intervention. The problem is placed on the individual; therefore the response is to look for a cure or rehabilitation so that the person can adapt to the society. Later on, in the 1960s and 1970s, the medical view was challenged and a range of social approaches were developed.

The **social model** has characterized disability as being induced by social, cultural, economic and environmental barriers; the causative factors are placed on societal discrimination and exclusion.

Accordingly; disability was redefined as a societal problem rather than an individual problem and therefore solutions were focused on removing barriers and bringing about social change, not just on medical cure alone. [WHO, UNESCO and ILO, opi.cit.)]

The World Health Organization (WHO, 2002) has produced a widely accepted framework for understanding disability which is known as bio-psychosocial model'. Accordingly, *Disability is perceived as an “umbrella term for impairments, activity limitations or participation restrictions ... result from the interaction between the person with a health condition and environmental factors (e.g. the physical environment, attitudes), and personal factors (e.g. age or gender)*. Consequently, Persons with disabilities include those who have long-term physical, mental, intellectual or sensory impairments which in interaction with various barriers may hinder their full and effective participation in society on an equal basis with others.

Recently a shift towards the **human right model** has taken place with the development of the Convention on the Rights of Persons with Disabilities. This UN Convention states that disability is an evolving concept and “results from the interaction between persons with impairments and attitudinal and environmental barriers that hinders their full and effective participation in society on an equal basis with others”. It also describes people with disabilities as “...those who have long-term physical, mental, intellectual or sensory impairments” [UN, 2006].

As briefly outlined above, overtime different models were emerged that shaped the ways in which the society understood and responded to disability. Accordingly, there was a shift gradually from the view that considered PWDs as an object of charity (burden) to a view that regarded them as a subject of law. Stated otherwise, a shift from an approach of assistance to an approach based on respect as a human being has taken place. The recent human right model can be related to the empowerment perspective of the social work[IFSW,2012]. Empowering the disadvantaged section of the society guaranteeing their right as equal and active participants in political, economic, social, and cultural activities is the main goal shared between the human right model and social work. Persons with disabilities (PWDs), children and women are among the disadvantaged sections of the society.

1.1.2 Empowerment of Persons with Disabilities

Marginalized people who lack self-sufficiency become, at a minimum, dependent on charities or social welfare. They lose their self confidence because they cannot be fully self-supporting. The opportunities denied to them deprive them of the pride of accomplishment which others, who have those opportunities, can develop for themselves. This in turn led to psychological, social and even mental health problems. Empowerment of the marginalized groups including the PWDs has been suggested as way out to deal with their disadvantaged positions in the society. Empowerment often addresses issues of social discrimination of certain groups excluded from decision-making processes for example- groups discrimination on the grounds of disability, race ethnicity, religion or gender. [Wikipedia, empowerment, 2012]

The word empowerment has different meanings in different contexts, but simple descriptions of it include: having a say and being listened to, self-power, own decision-making, having control or gaining further control, being free, independence, being capable of fighting for one's rights, and being recognized and respected as equal citizens and human beings with a contribution to make (*World Bank, 2002*)

Empowerment is therefore a process of obtaining those opportunities for the marginalized people, either directly by themselves, or through the help of non-marginalized others who share their own access to such opportunities. It also includes encouraging, and developing skills for, self sufficiency with a focus of eliminating the future need for charity or welfare in the individuals of the marginalized group.

Following this, empowerment in the context of disabled group would mean PWDs and their families make intervention decisions and control over the resources. It means PWDs assume headship part in the programs. The empowerment of women is central to any program for the disabled. Empowerment entails capability building – i.e., developing and using the skills necessary to act with authority and responsibility; independent of the initiating agencies. The capacity building should include understanding the causes and effects of poverty, and the programs intervention that makes contribution to poverty alleviation. The empowerment as a process encompasses many aspects i.e. enhancing access to resources of economic, social and political of PWDs (WHO, UNESCO, and ILO, 2010: a-p. 4)

1.2. Situations of Persons with Disabilities

1.2.1. Situation of PWDs International context

Approximately 10 % of the world's population lives with some kind of disability. [Klerk T.2008 (P.93) People with disabilities constitute the world's largest minority (20 percent of the world poorest are people with disabilities). (WHO, UNESCO, and ILO, 2010: a- 18). An estimated 80 % of people with disabilities live in developing countries. An estimated 15–20% of the world's poorest people are disabled. [Handicap International, 2006:16].

Added to this, the recent joint World Health Organization (WHO) and World Bank (WB) publication on World Disability Report, indicated more than a billion people (15% of the world population) are estimated to live with some form of disability - higher than previous WHO estimates, which dates from the 1970s and suggested around 10 percent of the world population. (WHO & WB,2011). This report accounts the growing number to factors such as aging of global population, global increase in chronic health conditions associated with disabilities.

Though global statistics about people with disabilities vary, the frequently quoted figure, in many literatures, is that of the World Health Organization (WHO). Accordingly more than 10% of the world's population lives with some form of disability. This indicates PWDs are significant portion of the world population. Furthermore, the overwhelming majority of PWDs live in developing countries in poverty. This signifies people with disabilities are among the world's most vulnerable and least empowered groups. Due to wide spread poverty, people with disabilities often lack access to services; denied their human, social and economic rights. [Handicap International, op.cit.] All too often, they experience stigma and discrimination with

limited access to health care, education and livelihood opportunities. [Handicap International, op.cit.]These factors have contributed to their high levels of vulnerability and exclusion.

1.2.2 Disability and PWDs in the Ethiopian context

There is no consensus on data of PWDs in Ethiopia. According to the National Housing and Population Census, the number of PWDs is 1.09% of the population (CSA, 2007:177). International organizations such as WHO and ILO estimated the total population of PWDs in Ethiopia to 10 percent (about 7.3million) of the total population. (ILO, 2004:3).Organizations working in the field of disability largely disagrees with the census data considering it as unreliable and far from the reality. Hence forth, very often they agree with the 10 percent WHO estimate. For instance, the Ethiopian Federation of Persons with Disabilities (EFPWDs) considered statistical data on low prevalence PWDs as “suspicious and unjustified”. (EFPWDs, 2012:1)EFPWDs argued narrow definition of disability, omission of certain disabled groups, unwillingness by parents to disclose disabled children might have contributed to low prevalence in the surveys. In contrast, EFPWDs outlined high prevalence of diseases, wars, ignorance, famine in the country are the compelling justifications for accepting the 10 percent estimate.

No matter what the debates on the prevalence figures are, the fact of the matter is, whichever way, there are over a million people with disabilities in Ethiopia confronting with challenges of everyday life. This researcher believes the misery and disadvantage of a single person do count and each and every person in a society deserves the right to lead normal and dignified life in line with the human right perspective of social work. Henceforth, statistics should not be a detracting factor from the main issue i.e. giving the right attention that the PWDs deserve.

PWDs are among the vulnerable and disadvantaged groups in Ethiopia. They face many Challenges that included widespread discrimination, social rejection and exclusion; poverty, and inadequate rehabilitation services. A survey on disability in Ethiopia had reported 60 percent PWDs of working age are unemployed in 1995. (ILO, 2004(3)).According to UNICF fact sheet on disability, PWDs in Ethiopia have to cope with poor awareness. The same report indicated begging, help from religious institutions and charity is means of livelihoods of PWDs in urban centers. UNICEF further described the dismal situation of PWDs in Ethiopia as:(UNICEF,2012)

“Certain disabled groups are victims of prejudice...children suffer from neglect and abuse. In the most extreme cases PWDs have been shut inside their homes and deliberately kept away from other people because of the “shame” they bring to their families”

Furthermore, EFPWDs had described the situation of PWDs in Ethiopia as the group which belongs to one of the poorest segment of the society being excluded from the basic social and economic opportunities. [EFPWD, 2012 (op.cit.). EFPWD highlighted the bottlenecks for the precarious conditions of PWDs as the prevalent traditional beliefs associated with disability, unfavorable attitudes of focusing on inabilities rather than abilities or potentials of PWDs, absence of reliable data and information. EFPWD concluded” disability and the issues of Ethiopians with disabilities are at the margin of all the social and economic agenda.” (EFPWD, 2012 (op.cit.)

1.3. Disability and poverty

There is a strong correlation between disability and poverty. Poverty leads to increased disability, and disability in turn leads to increased poverty. The link between poverty and disability has been described by UK, Department for International Development as follows: (DFID, 2000:4)

“There is incontestable correlation between poverty and disability. Poverty is considered both a cause and a consequence of disability. Poverty is a cause of disability since the poor often lack resources to prevent malnutrition, and do not have access to adequate health services that may prevent some disabilities. Poverty is a consequence of disability since people with disabilities often lack access to education, health services and income-generating activities; they are often denied their human, social and economic rights. These factors contribute to high levels of vulnerability and exclusion. “

Henceforth, addressing disability is a real step to reducing the risk of poverty and at the same time, addressing poverty reduces disability. So, poverty must be tackled to achieve a better quality of life for people with disabilities. Consequently, any intervention of/for persons with disabilities need to consider poverty reduction as its core objective by means of ensuring health, education and livelihood opportunities are accessible to people with disabilities.

1.4. Micro Credit and Poverty of PWDs

Ethiopia is one of the poorest countries in which disability and associated problems are very significant. PWDs deplorable circumstances can be understood looking into the range of impediments they face in their life. Such obstacles include chronic poverty, widespread discrimination, social rejection and exclusion, and inadequate rehabilitation services to their special needs. Poverty is both the cause and consequence of disability. Poverty limits PWDs access to basic services, including health care, rehabilitation and education. To this end EFPWDs had described PWDs in Ethiopia as the ones that belong to one of the poorest of the poor segments of the society. [EFPWD, 2012, opi.cit.] EFPWD further discussed the situation “PWDs exclusion from accessing basic services and opportunities such as health, employment, which the country provides to its citizens, it still aggravating their current situation, making them more voiceless and helpless” .From this follows dealing with the multifaceted problems of PWDs requires addressing poverty.

One of the interventions in addressing the poverty of PWDs promulgated by many organizations is micro credit. Micro credit has been increasingly recommended as a tool to improve the economic situation of people with disabilities and is promoted as intervention that contributes to their social and economic empowerment. [Cram and Finkenflugel, 2008:15-33]

Although microcredit is considered as one of the key instruments to foster development and the fight against poverty, PWDs are largely excluded from the services of the mainstream Micro Credit Services. A study conducted by Handicap International [Handicap International,2006:3]

shows people with disabilities were highly under represented among the clients of Micro Finance Institutions(MFIs) - While it is estimated that people with disabilities constitute an average of 10 per cent of the population, microfinance organizations reported only 0–0.5 percent of their clients had a disability. According to this study, exclusion of PWDs from micro finance services was due to PWDs belonging to the poorest sections of the population beyond the reach of many MFIs. Another reason mentioned was stigmatization of PWDs by staff and clients of MFIs and also self-exclusion. Likewise, the WHO (WHO,2007) had described many people with disabilities do not even have the proper papers for the property or place where they live, so are disqualified from obtaining financial services.

Owing to the access gap to MFIs, there are a number of alternative microcredit models promoted by different agencies to improve the economic situation of PWDs. Two of such micro credit models are briefly discussed next.

According to the WHO CBR GL livelihood component(WHO,UNESCO and ILO,2010(C)), financial service providers can be broadly divided into three groups – specialized providers, informal providers and non specialized providers. Specialized microfinance institutions (NGOs, banks), deliver credit; provide savings, money transfer and insurance services. Savings and credit cooperatives deliver savings and credit services to their members. Informal providers are self managed groups; self help Groups (SHGs) not formally registered. Non specialized providers include NGOs, religious organizations, disabled people’s organizations and government agencies that offer financial services in the form of grants or loans. These are organizations whose primary task is more than the mere provision of financial services and are tasked to provide financial and non financial services.

In the second category (Cramm & Finkenflugel, op.cit.)classified Micro credits to PWDs in to three models: Self helping, institutional and ad-hoc models. According to this study, in the self helping model, People set up self helping schemes themselves without the support from any organization. This model is similar to the informal providers which is group based. The institution model is related to MFIs which is more or less similar to specialized provider described above. The third model is an ad-hoc model referring to special programs for people with disabilities. Ad-hoc model is largely sponsored by disabled people organization (DPOs) and NGOs with main focus being more on empowerment PWDs than sustainability of the organization. Moreover, micro credit is one of the components and training, health services aimed at empowerment of PWDs are additional components. The Ad-hoc model shares many of the features of the non-specialized providers stated above.

One Ad- hoc type microcredit of the PWDs is a cooperative society model which is known as a saving and credit cooperative (SACCO). Saving and credit cooperatives (SACCOs) are also interchangeably called the credit unions are defined as cooperatives which furnish their members with convenient and secure means of saving money and obtaining credit at reasonable rates of interest. The SACCOs are cooperative organizations which are guided by the practices, philosophy and principles of the cooperative movement. Consequently, SACCOs are based on voluntary membership, democratic practices (one-member-one- vote), active economic participation, and autonomous status, oriented to benefit the poor (and meant to encourage the poor to save and provide them with credit when it was needed).They differ from the rest of other cooperatives because they are financial cooperative organizations with a social context. To that end, some of these cooperatives have assumed a larger role beyond their traditional areas of providing credit to the poor. Due their democratic member control non discriminatory values and

principles, the SACCOs can be considered as a useful approach to achieve the empowerment needs of the PWDs. Thus, studying the relevance of the approach was important.

German leprosy and TB relief Association (GLRA) is an International NGO working in Ethiopia. Since 2008; the GLRA was active in promoting SACCOs of PWDs in major regions of the country where problems of PWDs are significant. The cooperative model sponsored by GLRA can be categorized as a hybrid model blending the institutional and the ad-hoc approaches stated above. The cooperatives are formally registered which makes them specialized or institutional. Moreover, they are ad-hoc or non- specialized for they are promoted by the NGO and are made to pursue micro credit and plus activities aimed at empowerment of the disadvantaged persons with disabilities in the society.

Till the end of 2011, with the GLRA technical and financial support 72 SACCOs having over four thousands members where established in Oromiya, Amhara, South,Tigray, Harari, DireDawa and Addis Ababa regions[GLRA-Ethiopia ,2011]

In Addis Ababa slums, there are 5 SACCOs of PWDs which were established by people with disabilities, having been assisted by the capacity building support of the GLRA. The major objectives of the SACCOs are the PWDs empowerment and fighting poverty through improving the members' economic and social conditions by providing them access financial and other services

1.5. Significance of the study

As indicated above, PWDs are largely excluded from the mainstream MFIs. Following this lacuna, several organizations have supported or promoted alternative approaches of micro credit to address poverty of PWDs. There is, however, an outstanding question concerning the effectiveness of the micro credit approaches in improving the socio economic situation of PWDs and other marginalized. Scientific evidence about the effectiveness of the different forms of micro credit interventions including the SACCOs in poverty alleviation and empowerment of PWDs are scanty. In this connection, *Parmer (2003)* described the success and efficiency of micro credit as “controversial and constantly debatable” though it is offered as a means to empower women (disadvantaged group like PWDs). Furthermore, Cram and Finkenflugel (op. cit.) in literature study conducted on micro credit for PWDs concluded “*scientific researches on micro credit for people with disabilities are scarce. A majority of literatures includes bias and assumptions, assertions and generalizations for which no evidence is offered.... The level of evidence is an expert opinion at best*”.

Given those outstanding questions, it was necessary to study the SACCO’s relevance (one form of micro credit) in empowerment of PWDs. Hence forth, this study was significant in that regard.

This study was also important in view of the major conviction of the cooperative sector in Ethiopia. The main trust of Government and NGO in promotion of cooperatives is rural and agriculture sector based. The government of Ethiopia with its development partners has been promoting agriculture cooperatives to improve agricultural productivity and rural poverty.

[EATA, 2012]. The NGOs are involved in implementing integrated rural development projects in line with the government priority. [*Emana, 2009*]

The GLRA's approach of cooperatives promotion has targeted marginalized and neglected PWDs in the rural and urban areas. For that matter, it may be distinct for grasping the promotion cooperative to empower marginalized PWDs in urban and rural areas. Therefore, the study was important taken into account the unique and new approach is relation the GLRA's urban and PWDs trusts.

Therefore, the present study, based on the above rationales has tried to assess the empowerment gains accrued to PWDs through the SACCOs interventions in the slums of Addis Ababa.

1.6. Objectives of the study

This study was conducted on four cooperatives in four sub-cities of Addis Ababa aged more than a year.

The overall objective of the study was to examine and describe usefulness of SACCOs in reducing vulnerabilities and poverty of PWDs and contribution to their empowerment and greater independence. Said in another, this study has tried to describe whether there have been any collective and individual improvements in the circumstances of PWDs as a result of participation in the SACCOs.

Specific objectives of the study were

- To examine and describe SACCOs approach & services significance with respect to empowerment requirements of PWDs
- To Assess and describe the psychological, social, economic and political empowerment gains achieved by PWDs by way of participation in the SACCOs.

1.7. The scope of the study

The study falls in the domain of cooperative societies in general and saving and credit cooperatives in particular. Thus, the research has focused on the cooperatives approach and services in relation to PWDs empowerment with implications of addressing their disadvantaged and marginalized positions in the society.

The study was conducted in four SACCOs of PWDs in Addis Ababa slums which were in operation for more than one year. The study was carried out for three months (March- May 2012). Data for the research was collected through SACCOs document review, focus group discussion and scheduled interview methods. A structured questionnaire rather a checklist was used to collect data on the SACCOs profiles, services and capacity built from the various SACCOs documents. In a focus group discussion with the SACCOs leaders, a structured questionnaire of open and close ended questions was used to collect data on the relevance of SACCOs in the empowerment of PWDs. Another questionnaire was administered through an interview schedule to the samples randomly drawn from the SACCOs pertaining to their profiles, services utilized and benefits obtained. The data collected

helped to establish the merits of the SACCOs for the empowerment of PWDs collectively and individually.

Limitations of the study

The following limitation was encountered in the study:

Four respondents from three SACCOs were not found implying that their responses, opinions and attitudes were not obtained. However; instead of the non-appeared respondents, SACCO leaders with similar attributes were incorporated. The four SACCO leaders selected were similar in sex, disability and other parameters with that of the absentees. Although those leaders informed the study as both members and leaders, the findings are assumed not to be biased because the respondents were selected with care and their size is so small as compared to the total sample size (58).

Chapter Two: Conceptual Framework and Study Design

2.1 Background and Context of SACCOs

The study falls in the realm of cooperative societies with the implication of PWDs empowerment.

Cooperative is a legal entity owned and democratically controlled by members. Cooperatives are rooted themselves in values and principles flowing from egalitarian and democratic ideals. Cooperatives are dedicated to the values of openness, social responsibility and caring for others. Such legal entities have a range of social characteristics. Membership is open, meaning anyone who satisfies certain non –discriminatory conditions may join. Economic benefits are distributed proportionally to each member’s level of participation in the cooperative, for instance by a dividends on sales or purchases, rather than according to capital invested.

According to the International Cooperative Alliance’s Statement [ICA, 2012], a cooperative is defined as “an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through jointly owned and democratically controlled enterprises.” Likewise, ICA identified certain core values of cooperative societies. The cooperatives should base themselves in the values of “self-help, self responsibility, democracy, equality and solidarity”. Accordingly, members of cooperatives should believe in the ethical values of honesty, openness, social responsibility and caring for others. Flowing out of the values, the ICA has delineated seven cooperative principles on its statement of the cooperative Identity. The principles of Voluntary and open membership; the principles of

democratic member control; the principles of member economic participation; the principles of autonomy and independence; the principles of education, the principles of training and information; the principles of cooperation among cooperatives; and the principles concern for community.

Cooperatives may be classified based on the purposes or activities they engage in. Some of the types are [Wikipedia, cooperatives,2012]housing cooperatives for ownership of housing, utility cooperative tasked with the delivery of public utility, agricultural or farmers cooperative where farmers pool their resources for mutual economic benefits, credit unions are cooperative financial institutions owned and controlled by members to provide financial services as banks adhering to the cooperative principles.

2.1.1 Status of cooperatives in Ethiopia

The people of Ethiopia have got a very long social history of working together to fulfill their socio-economic needs. Agriculture, Trade and Military Operations were carried out through cooperative efforts. Many social events are still taking place in rural Ethiopia through collective effort.

2.1.1.1 Traditional Cooperatives in Ethiopia

In Ethiopia there are three well known traditional cooperatives or community based self-help organization. Traditional cooperative associations existed with the Ethiopian society centuries ago in the form of ‘*edir*’, ‘*iqub*’ and ‘*debo*’. *Edir* is operating almost in all parts of Ethiopia both in urban and rural areas. It can be recognized as a burial cooperative or organization that mainly stand for performing burial ceremonies, emotionally comforting families in bereavement , and also offering financial and labor assistances to the deceased family member to overcome

difficulties arise due to occurrence of death in the family. The main objective for the establishment of edir is to help a family in case of the loss of loved one. Almost majority of the people particularly the heads of the family are members' of Edir and also obliged to be a member in order to be assisted in case of death.

“*Iqub*” is an association of people having common objectives of mobilizing resources, especially finance, and distributing it to members on rotating basis.

“Debo” is a system of farmer’s cooperation during the time of farming, weeding, harvesting, trashing, and house construction etc. It is a mechanism by which all farmers are helping each other on turn basis. It is based on equivalent labour or material contribution (Ox) by each farmer.

Some special features of Traditional Cooperatives in Relation to Modern Cooperative are as follows:

- Established on the felt needs of members and voluntary membership
- Democratic control and administration
- Fair and equal compensation
- Equal contribution
- Equal participation of each member.
- Serve their members
- Cultural development and other development activities
- Political neutrality
- Equal opportunity to all members
- They can be organized at working place, living area bases.

Therefore, traditional form of cooperatives can be the bases for modern cooperatives. They can have management committee and serve on honorary base, have by-laws, different books of accounts, and have accounts in near-by banks, conduct annual meetings, election and even amend their by- laws. Especially Edirs can have office, store houses and hired employees.

2.1.1.2 Modern cooperative movement in Ethiopia

The history of formal cooperatives in Ethiopia dates back to 1960, when the first directive of cooperatives was enacted. Since the introduction of the cooperative directive, Ethiopia has enacted four new proclamations and an amendment act: Directive No.44/1960, Proclamation No.241/1966; Proclamation No.138/1978, Proclamation No. 85/1995, Proclamation No. 147/1998, and Amendment act No. 402/2004. The latest proclamation ensures that cooperative policy is fully consistent with the Universal Cooperative Principles and the ILO's Promotion of Cooperatives Recommendation 193 (2002).[*Emana,2009*]

Modern form of cooperatives started in Ethiopia during the ruling era of Emperor Haile selassie I. Emperor Haile selassie I was Ethiopian ruler during 1932-1974. In 1960 the first legislative called "Farm Workers Cooperatives Decree" was declared as DecreeNo.44/1960.

The new cooperative movement in Ethiopia was triggered by reforms made to the socio-political system. During the socialist government (the Derg regime), cooperatives were formed to assist in the implementation of the Government's policy of collective ownership of properties. Under this system, cooperatives were forced to operate in line with socialist principles, which meant that production and marketing of produce were undertaken through collective mechanisms.

Membership to a cooperative was also compulsory, which contravened the basic cooperative principle of voluntarily participation.

Currently, cooperatives are recognized as an important instrument for socioeconomic improvement of the community. Their goals may include social, economic and other motives that require joint actions for attaining a common target. This importance is reflected in the definition, which considers a cooperative:

An association of persons who have voluntarily joined together to a common end through the formation of a democratically controlled organization, making equitable contribution to the capital required and accepting a fair share of the risks and benefits of the undertaking, in which the members actively participate (FCA, 2007).

2.1.2.3 Classification of cooperatives in Ethiopia

Cooperatives in Ethiopia are classified on the basis of activities in which they engage. The cooperatives could engage in a single activity, such as production and marketing; or could be involved in multiple activities. Accordingly, there are producers' cooperatives, marketing cooperatives, SACCOs, consumer cooperatives, handcrafts cooperatives, mining cooperatives, housing cooperatives, construction cooperatives, multipurpose cooperatives and services cooperatives, among others. [*Emana, opi.cit.*] Another categorization is on the basis of levels and solidarity structure they form. In this connection, there are four tiers of cooperatives, viz. primary cooperatives, cooperative unions, cooperative federation and cooperative confederation.

2.1.2 Role of cooperatives in economic and social development in Ethiopia

Cooperatives play essential roles in economic and social development.

The Federal cooperative agency found that approximately 39% of the total Ethiopian Population directly benefits from the operations and services of the cooperatives. As of May 2011 there are 37,247 primary cooperatives, 245 cooperative unions and three federations in Ethiopia. As of January 2010, their membership included 5.7 million people. *[EATA, 2012]*

The participation of cooperatives in agro-processing, marketing and finance (saving, credit and banking) is increasing. The social role of cooperatives is seen to be promoted through voicing of common goals, enhanced participation in value chains, and protection of producers from unfair pricing. Cooperatives also create opportunity for networking and working in partnership with other agencies. *[Emana, opi.cit.]*

In the last two decades more attention was given to the cooperative sector particularly in the areas of rural poverty reduction. The Government of Ethiopia along with its development partners has promoted agriculture based cooperatives to improve agricultural productivity and rural poverty. *[EATA, opi.cit.]*. Besides, the newly organized Ethiopian Agricultural Transformation Agency has expressed its intent of strengthening multipurpose grain cooperatives- an indication of the persistence of the government priority in the agriculture or rural sector in the future as well.

2.1.3. Role of NGOs in the cooperative sector

The involvement of NGOs in cooperative development in Ethiopia is significant. NGOs have been involving in implementation of integrated rural development projects in line with the

government priority. They generally work with district cooperative promotion offices to facilitate the establishment of primary cooperatives and cooperative unions. They provide a wide range of supports to cooperatives including material support, advocacy on fair trade, cooperative restructuring and/ or establishing new cooperatives, technical support, training and other capacity building supports.

Like the government, the trusts of NGOs are mostly rural and agriculture based cooperatives promotion. A few of the prominent NGOs working in the cooperative sector are Self Help Development International, ACDI/VOCA and SOS/Sahel. [*Emana,opi.cit.*] Self Help Development International implemented various rural development programs in food insecure and drought prone areas. ACDI/VOCA provided support to cooperatives under the program known as ‘Agricultural Cooperatives Ethiopia’ (ACE).It also supported ‘Pastoralist Livelihood Initiative’ (PLI), which supports livestock based cooperatives.SOS/Sahel was active in promoting honey marketing cooperatives.

2.1.4 SACCOs in the Ethiopian context

Saving and credit cooperative (SACCO) is a form of cooperative society which is synonymously known as the credit union. SACCOs are defined as cooperatives which furnish their members with convenient and secure means of saving money and obtaining credit at reasonable rates of interest. SACCOs are legal institutions registered under the cooperative laws. [Proclamation No. 147 /1998)

In addition, per cooperative values and principles (*ICA, opi.cit.*), “a savings and credit cooperative (SACCO) is a democratic, unique member driven, self-help, financial cooperative. It

is owned and governed by members who have the same common bond. A SACCO's membership is open to all that belong to a group, regardless of race, religion, color, creed, and gender or job status. These members agree to save their money together in the SACCO and to make loans to one another at reasonable rates of interest.

The SACCOs are cooperative organizations which are guided by the practices, philosophy and principles of the cooperative movement. Accordingly SACCOs are based on voluntary membership, democratic practices (one-member-one- vote), active economic participation, and autonomous status, oriented to benefit the poor (and meant to encourage the poor to save and provide them with credit when it was needed).

2.1.4.1 Objectives of a Savings and Credit Cooperative

The objectives of SACCO are to promote the interest of their members and in particular to:

- To fight poverty through improving the members' economic and social conditions by enabling the access financial services.
- To fight exploitation of powerless individuals by the powerful individuals or institutions, by pooling their own resources to meet their needs.
- Promote thrift among its members by affording them an opportunity for accumulating savings and paying reasonable interest without risk on such savings.
- Create a source of funds from which it can afford relief to its members in need by making loans to them for productive and provident purposes at fair and reasonable rates of interest and with easy terms of repayment,
- Continuously educate members on how savings can be made on regular basis and the wise use their savings;
- Provide service to its members such as financial counseling so that the members can solve most of their financial problems, and the risk of management service to ensure the safety of members' savings and loans.

SACCOs offer the following products to their members according to the bylaws of the SACCOs:

- Savings: This is done through various savings products offered in the SACCO, namely, the regular which members save equal amount in a month.
- Shares: This is one form of investment where returns depending on the number of shares one holds are paid in form of dividends.
- Loans: These are extended to members with viable business plans and reasonable shares plus savings balances as per loans requirements

2.1.5 GLRA supported SACCOs in Slums of Addis Ababa

German leprosy and TB relief Association (GLRA) is an International NGO working in Ethiopia. Besides the support of the control of leprosy and TB, it has been helping prevention of disability and community based rehabilitation of people affected by leprosy and other disabled.

In the community Based Rehabilitation wing, the GLRA envisages reducing stigma, increase economic independence and integration of persons affected by leprosy and other disabled in to mainstream social life. GLRA identified approach of PWDs community based organizations (CBOs) as an effective strategy for their socioeconomic empowerment and integration to the community. One of such CBOs approaches promoted by the GLRA is formation and capacity building support to SACCOs of PWDs.

Since 2008; the GLRA was active in promoting SACCOs of PWDs in major regions of the country where problems of PWDs are significant. Till the end of 2011, with the GLRA technical and financial support 72 SACCOs with over four thousands members where established in Oromiya, Amhara, SNNPG,Tigray, Harari, DireDawa and Addis Ababa regions[*GLRA Ethiopia,2011*]

Assessed from the priority of government and NGOs in the cooperative sector, the Work of the GLRA can be termed as a unique. The NGOs involvement in the cooperative sector was largely in the rural areas and agricultural sector. The government's trust has been and will be, as indicated above, is to improve agricultural productivity and rural poverty. The cooperative sector in Ethiopia is considered as a vehicle for poverty alleviation, including the down trodden such as PWDs. However, there is no conspicuous Government and NGOs cooperative intervention in urban areas to address the poverty of PWDs .The marginalized and poor PWDs, it seems, are not visible as a priority in the cooperative promotion endeavor.

In view of that, the GLRA's approach is unique as it apprehended the promotion cooperative to empower marginalized PWDs. Besides, the GLRA has been engaged in promoting PWDs cooperative both in rural and urban areas. So it was important to study this seemingly new approach's relevance in relation to the empowerment of PWDs.

Consequently, this study has focused on SACCOs promoted in urban slums of Addis Ababa due to time and financial resources limitations at the disposal of the researcher. GLRA has organized and supported five SACCOs of PWDs in Addis Ababa. The SACCOs were established since 2008 with membership ranging from thirty to hundred sixty. The SACCOs are located in the slums areas of "Kolfe keranio", " Nifas Silk Lafo" ,"Lideta" and "Gulele" Sub-cities. The study was conducted on four the SACCOs in the four sub-cities aged more than one year.

2.2. The Conceptual Frame Work of the study

In Ethiopia, the Cooperative Proclamation No. 147/1998 identified clear goals and authorities, which supported a more conducive legal environment for the formation of Ethiopian cooperatives. The goals include social, economic and other motives that require joint actions for attaining a common target. The proclamation ensures that cooperative policy is fully consistent with the Universal Cooperative Principles and the ILO's Promotion of Cooperatives Recommendation 193 (2002).

SACCO is one form of cooperative society whose business is to fight poverty through improving the members' economic and social conditions by enabling them access financial services. Owing to the values and principles of cooperatives, the goals of SACCOs may also extend to other motives that require joint actions for attaining a common target. For instance SACCOs could work with others forming an alliance in resonance with the cooperative ethical value of working for social responsibility and caring for others.

The extent to which the SACCOs are useful in the empowerment of PWDs was the center stage of this study. From the theoretical dispositions made thus far, SACCO's relevance to the empowerment of PWDs could be reviewed from three perspectives. One, the extent to which the SACCOs are, as the institution to empower PWDs, empowered in their capabilities. Second, the extent to which the SACCOs delivers quality services consistent with the cooperative societies ideals and corresponding PWDs empowerment goals. Finally and most importantly, the level to which members are empowered utilizing SACCOs institutional capacity built and services delivered i.e. SACCOs contributions to the members' psychological, social, economic and political empowerment. The three, taken together, provide a meaningful depiction whether the

SACCO approach is a viable and relevant strategy in the empowerment of PWDs. A more elaboration of the conceptual frame work shall follow.

2.2.1 Institutional empowerment

SACCOs and the PWDs Empowerment

Any cooperative including SACCO can be described as an autonomous association of persons united voluntarily to meet their economic, social, and cultural needs and aspiration of through jointly –owned and democratically controlled enterprise. [ICA,2012]. As an institution SACCOs have autonomous status. To this end, the fourth principle of cooperatives describes that cooperatives autonomy and independence as:

“Cooperatives are autonomous, self help organizations controlled by their members. If they enter to agreements with other organizations including the governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their cooperative autonomy.”

When it comes to PWDs empowerment, it can be described as a process of facilitating opportunities for the PWDs, either directly or through the support of others. Empowerment means PWDs make the intervention decisions and control over the resources. Empowerment necessitates capability building – that is, the developing and using of the skills necessary to act with authority and responsibility, independent of the initiating agencies. The empowerment as a process encompasses many aspects i.e. enhancing access to resources of economic, social and political by PWDs (WHO, UNESCO, and ILO, 2010:4)

The SACCO and empowerment perspective of PWDs share communalities at the institutional level. Both the SACCO and institution to empower PWDs are expected to be autonomous and

democratically controlled by members. They have to maintain their autonomy at all times. Any external support and cooperation should not compromise members' democratic control of their institution.

Thus, the first issue for this study was to assess the SACCOs as institutions to empower PWDs. In this respect, the extent to which the SACCOs have nurtured themselves autonomously and independently to meet members common economic, social, psychological and political needs have been reviewed.

2.2.2 Service delivery

The key purpose of forming an institution and enhancing its capacity is to provide effective services to its constituents. Therefore, effective service delivery is the essence of SACCO or an institution of PWDs. There are some identified indicators helpful to gauging of PWDs good services. [Baron T. & Amerena P. 2006]. The indicators of PWDs quality service delivery are basically similar at the core with the values and principles of cooperative identity. Henceforth, effectiveness SACCOs service delivery was analyzed with the following indicators:

1. The extent to which the SACCO service and built in capability cascaded to PWDs empowerment
2. Participation of PWDs including Women in Leadership and decision making
3. Extent to which the service is committed to the social inclusion of PWDs
4. Extent to which SACCOs services involved the family of PWDs
5. Commitment of the services to promote partnership & community awareness

2.2.3 PWDs empowerment

PWDs empowerment encompasses many spheres of their lives. According to the joint position of UN organs (WHO, UNESCO, and ILO, 2010:4), empowerment as a process includes many aspects i.e. enhancing PWDs access to resources of economic, social and political. Furthermore, Knowledge/attitude/skills; economic, socio cultural, political indicators were used for self help groups and CBOs engaged in monitoring self effectiveness of saving and credit schemes of vulnerable groups including PWDs. Those indicators were identified and used as empowerment yardsticks for monitoring Self –effectiveness in the groups [Gohl and et al (2011)]. Another study made on women self help groups in India (similar disadvantaged groups with the PWDs) reported women empowerment benefits in the areas of psychological, social and economic categories. [Sambangi, 2012]

The studies which were highlighted above, one way the other, share features with the empowerment of the PWDs using the SACCOs. Thus, taking into account empowerment goals and the SACCO ideals; and also common features of the above studies; psychological, economic, social and political empowerment benefits were selected as indicators for this study at individual PWDs level.

At individual members level the study therefore had focused in psychological, economic, social and political benefits obtained due to membership and participation in the SACCOs.

2.3. Methodology

2.3.1 Introduction

This section presents research methodology, data collection techniques, data analysis techniques and criteria for interpretation of results. The purpose of this study was to establish SACCOs relevance to the empowerment PWDs.

2.3.2. Research strategy

The Evaluation research may not be appropriate as the purpose of the research was not to compare changes before and after interventions and there is no baseline to enable such comparison. Experimental research was not applicable either. The data was not collected in a laboratory but in the real world, where living working examples exist. No control group, human being and human behavior are the subjects and consequently manipulation through administration and withholding of treatment to experimental and control groups respectively cannot be possible. Exploration may not applicable as well as the purpose was not to find topics or problems for further investigation or research.

The purpose of the study was to examine and describe the merits of the SACCOs to the empowerment of PWDs. Descriptive methodology was appropriate in the context of this research as data collection was readily done due to easy access to SACCO's records and members.

The results and findings were more representative because Addis Ababa PWDs slums have the biggest share of SACCOs of Urban setting. Therefore, by analyzing sampled members and how they were influenced by SACCOs in their empowerment, it will be feasible to apply the findings to the rest of SACCOs' membership in Addis Ababa and other urban areas.

2.3.3 The locality of the Research

This study had focused on SACCOs promoted by the GLRA in urban slums of Addis Ababa since 2008; GLRA has organized and supported five SACCOs of PWDs in Addis Ababa. The membership of the SACCOs ranges from thirty to hundred sixty four. They are located in the slums areas of “Kolfе keranio”, “Nifas Silk Lafo”, “Lideta” and “Gulele” Sub-cities. The study was conducted on four such SACCOs in the four sub-cities aged more than one year. Henceforth, the study conducted was limited to four SACCOs namely-“Addis Ababa Akal Gudategnoch”, “Dagim Tesfa”, “Enalma Bandinet” and “SaluMeredadt”. The remaining one SACCO was not considered in this study because it is less than one year since formed and services are at infancy stage. Consequently, members and leaders would not have enough benefits and experience to describe its merits.

2.3.4 Population or Universe of the study:

The universe is defined as the entire area or population to be covered by a particular study.

The study covers members of SACCOs of PWDs established with the support of German Leprosy and TB Relief Association in Addis Ababa. The SACCOs composed of 463 members are located in “Kolfе keranio”, “Nifas Silk Lafo”, “Lideta” and “Gulele” sub cities.

2.3.5 Sampling and Sample Selection

The universe of this study was four SACCOs with 463 members. For the in-depth analysis 58 members, about 12.5 percent of the population formed the sample of the study. Respondents were drawn proportionally from each SACCO. Accordingly 7 samples were selected from Enalma Bandinet with a total membership of 56. From Salu Meredadat, 13 samples of 105 members were drawn. Next, from Dagim Tesfa, 17 samples were selected of the total 138 members. Finally 20 samples were drawn from Addis Ababa Akalgudatenoch composed of 164 members. (See appendix 5 for the respondents' characteristics). Therefore, 58 respondents were constituted sample of study from the four SACCOs.

Of the 58 respondents 27(46.55%) of them were males while the rest 31(53.45%) were females. A sample of size of 58 (12.5%) of the population was considered representative owing to the composition of population under investigation. The population is composed of members' a bit similar economic, cultural, social backgrounds and therefore 12.5 percent is a representative sample. Time and financial resources at the disposal of the researcher were other compelling reasons not to take more sample size.

The members of SACCOs were stratified into two strata and; the strata that belonged to PWDs and the strata of Non PWDs to inform the study. In totality fifty eight (58) members (respondents) were selected. 44 PWD samples were selected among the total 314 PWDs, and 14 non PWD members of the total 149 non PWD members. The PWDs respondents are 14% of the PWDs members and 9.5% of the total members. The non –PWD respondents were 9.4 % of Non-PWD members and 3.0% of the total SACCOs members. These samples were selected purposively after stratification of the population under the categories of PWDs & non-PWDs. The PWDs strata further disaggregated into categories of disability type. The non-PWDs strata further disaggregated into family members of the PWDs and other community members. (See appendix 5). Then samples were drawn purposively from each sub category taking into account the sex representation and the 12.5% sample proportion of the total. The leaders of the respective SACCOs were given the task of selecting and availing respondents based on those criteria that they think could be surely available for responses. Accordingly, Leprosy sub category has consisted 30 respondents (17males &13 females); while the blind and physical challenged respondents constituted 10 samples (5 males and 5 females). When it comes to non PWDs – 4 samples were family members of PWDs (2males and 2 females); other vulnerable community members accounted for 13 samples (5 males and 8 females). All together, from the non-PWD 17 samples, 7 were males and 10 were females.

2.3.6 Data Collection Techniques

Before the Actual data collection, tools for data collection from the leaders and samples were pretested with the leaders and seven members of SAL SACCO. Inputs obtained were helpful for modification and standardization of the tools for the wider application.

Data was collected from fifty eight (58) respondents used in the study and 20 executive board members of the four SACCOs in four groups. Interview schedule and focus group discussion were mainly employed in primary data collection although; observation methods were also used.

2.3.6.1 Interview Schedule

Interview schedule was utilized as a tool of data collection from sample respondents for most of the respondents were semi-literate. The interview schedule helped the study to find out what the respondents do, think or feel. Respondents were asked open and close ended questions prepared in order to find out what they do feel or think about their psychological, social, economic and political empowerment gains by participating in SACCOs.

In addition to the empowerment gains; back ground information, extent of SACCO service utilization and respondents opinion on their level of satisfaction and suggestion for improvement with reference to SACCO services were collected by the interview schedule. This tool also permitted the researcher to ask more complex and follow up questions. [Appendix 3]

2.3.6.2 Focus Group Discussions

The institutional capacity built and services delivered to members were largely collected from the secondary data of the SACCOs. The usefulness of such services in the individual and collective empowerment of PWDs was collected from the leaders who were at the forefront of the service delivery. FGDs helped the researcher to gather data relating to feelings and opinions of the group of the respondents i.e. executive board of the SACCOs. The researcher, by listening to other group members' views, encouraged respondents to voice their own opinions readily and

this helped to inform the study the more. This methodology provided rich data and insights that would have been less accessible without the interaction found in a group. [Appendix 2]

2.3.6.3 Observation

Observation provided the means of verifying information answered and a detailed understanding of values, motives and practices of the respondents taking account of non verbal communications for instance attitude and behavior of interviewees.

All the above discussed tools were used in all the four SACCOs. Also to note is that, observations were used on both categories of the respondents i.e. sample respondents and leaders of the SACCOs used in this study.

2.3.6.4 Secondary Data

This study also reviewed SACCOs operational manuals, bylaws, reports, account controls, general ledgers and other related literature to obtain secondary data which helped the researcher to effectively interpret the primary data collected and analyzed [appendix 1]

2.3.7. Data Analysis Technique

Both qualitative and quantitative data were collected, transcribed and grouped. Data entry formats were prepared and data were entered into a computer. After completion of data entry, the

researcher had randomly checked the entries to ascertain correct data entry in an effort to minimize errors.

Data collected was cross tabulated to show the frequency and percentages of different variables involved in the study.

Simple statistical techniques such as percentages and averages were applied to analyze the quantitative data. Data was analyzed at SACCOs and members' levels. To address the research questions and the relationships between variables, frequency tables, comparative tables and charts were prepared to draw meaningful inferences. The qualitative data were also used wherever necessary to support the findings and inferences drawn from the quantitative data.

2.3.8 Ethical Dimensions

Under ethical considerations, verbal consent to participate in the study was obtained from all the respondents.

2.3.9 Criteria for the interpretation of the results

The criteria of interpretation of the results were done by calculating % established probability values. Other criteria were used based on the frequencies and various percentage levels and bar graphs to decide on the opinions.

Chapter 3: Profile of SACCOs and Sample Respondents

3.1. Introduction

The present chapter focuses on SACCOs and respondents involved in the study. The first section describes the profile of SACCOs and their institutional capacity built since establishment. In this Connection, the profile with respect to SACCOs ages, members' size and composition shall be presented at some length. In addition, SACCOs institutional growth in human, finance, physical and technical resources and capacities will be elaborated.

The second section presents the socio-economic profile of the respondents. 58 respondents were selected from the four SACCOs proportionally as samples to inform this study. Data on respondents' socio-economic profile was collected through an interview schedule. Consequently, an attempt has been made to explain respondents' composition in age, sex, marital backgrounds; housing conditions; occupation and income levels; and social and disability statuses.

3.2. Profile of SACCOS and Their Built Capacity

3.2.1 Profile of SACCOs

To understand and describe the profile of the four SACCOs; data was collected from the SACCOs records by using a checklist. (Appendix 1). The collected data was transferred into a data entry format prepared (Appendix 7). The result shall be presented as below

3.2.1.1 Age of SACCOs:

As indicated in the table 3.1, all the SACCOs are more than one year since established. Their age varies between 1.3 to 3.3 years. Average age of the SACCOs is a little more than 2 and half years (2.6), although 2 SACCOs (50%) are slightly above 3 years.

3.2.1.2 Membership size:

Table 3.1 also shows members' size at present is different from the size of the founding that at members. All of them have added new members though in a varying degree. The SACCOs were formed with 339 members. The average size at the time of formation was 84 with a minimum of 50 and maximum of 121 members.

	Code of the SACCO	SA	ENA	DT	AAR	
1	Age since formed (months/year)	38/12	14/12	30/12	37/12	
2	Membership capacity					
	Founding members	93	50	121	75	339
	Existing members	105	56	138	164	463
	Membership growth rate-increase in HR	12(13%)	6(12%)	17(14%)	89(219%)	137%

The current members' size of the SACCOs is between 56 to 164 and the average being 116. Overall, there was an average increase of membership by 37%. The three SACCOs members growth rate was 12%-14%, but the fourth (AAR) has shown an increase of members by 119% which significantly contributed to the landslide increase of 37%.

3.2.1.3 Composition of SACCOs: PWDs, Non PWDs, Sex

SN	Name	sex	Table 3.2: SACCOs members composition				Total	proportion (%)
			SA	ENA	DT	AAR		
	PWDs	male	45	13	50	66	174	55%
		Female	32	10	39	59	140	45%
		Total	77	23	89	125	314	68%
	Non-PWDs	male	12	9	19	17	57	38%
		Female	16	24	30	22	92	62%
		Total	28	33	49	39	149	32%
	Total	male	57	22	69	83	231	50%
		Female	48	34	69	81	232	50%
		Total	105	56	138	164	463	100

The data in the Table 3.2 shows 314 members of the SACCOs at the moment or 68% of the total are PWDs, while the remaining 149 member or 32% were non PWDs (family members of PWDs and other disadvantaged people in the community). The PWDs are more than double as compared to Non-PWDs members. Furthermore, the male to female ration is almost equal. Nearly half 231(50%) of the total SACCO members are males and the other half 232 were females. But this figure slightly varies in sub-categories. Males account for 55% in the PWDs sub-category and 38% in the non-PWDs sub-category. On the other hand, female members constitute 62% in non-PWDs and 45% in PWDs sub categories. Hence forth, the male members are higher in PWD category and females in the Non –PWD category. However the overall sex composition remains equal as the variation in the sub categories off set each other.

3.2.1.4 Summary

In this section the profile of SACCOs have been presented in some detail in relation to their ages, size and membership composition. All the SACCOs are above a year since formed with an average life of two and half years. The SACCOs have also shown growth in the size of members

in varying degree while the average increase was 37%.The SACCOs composition in terms of PWDs, non- PWDs and sex were highlighted as well. The PWDs are more than double as compared to Non-PWDs members. But the composition of males and females remains equal although there is variation in the subgroups of PWDs and Non-PWDs.

3.1.2 SACCOs Institutional Capacity Built

3.1.2.1 Introduction

In order to achieve the goal of empowering members, the SACCOs need to empower themselves. The SACCOs institutional capacity to deliver the needed services has to be created and grow. To understand and describe the built capacity of the four SACCOs; data was collected from the SACCOs records by using a checklist. (Appendix 1). The collected data was transferred into a data entry format prepared (See Appendix 7). Description of SACCOs capacity built in human and financial resources, office physical capacity, technical capacity and democratic governance areas shall follow.

3.1.2.2 Human capacity

Table 3.3 :SACCOs growth in membership capacity						
2	Name of SACCO	SA	ENA	DT	KK	Total
	Age of SACCO(month)	38	14	30	37	
	Founding members(No)	93	50	121	75	339
	Existing members(NO)	105	56	138	164	463
	increase in membership(No)	12	6	17	89	124
	Membership growth rate (%) -	13%	12%	14%	119%	37%

Three of the SACCOs (75%) were aged about three years on average and the remaining one (25%) a year and two months since established. The membership has increased between 12% - 14% in the three or 75% of the SACCOs. In one (25%) of the SACCOs membership has grown by 119% which has contributed to the overall increase of growth in membership to a total of

37%. This single SACCO has contributed 89 members (72%) of the total (124) increase in membership growth. The data in the table 3.3 indicates growth in membership may be related with the strength of the SACCOs to attract new members rather than age. The First two SACCOs age differs by two years, but their membership growth rate differs by only 1%. Added to this, comparing the first and the third SACCOs even if the first is older by eight months membership growth rate is lower by one percent.

There was an increase of 37% in members size (Table 3.1). Membership increase is key to SACCOs success. More members mean more capital mobilization in saving and share purchase. The capital mobilized serve as loan money. Besides, members with different backgrounds bring in diverse skills and knowledge that help the SACCOs progression to the goals. Increase in membership is also found consistent with the principle open membership of the cooperative. It may also indicate SACCOs growth in relevance in attracting the attention of community members to join in.

To this end, increase in membership growth by 37% as compared to the founding members is commendable; although there was a variation in the rate of the increase among the SACCOs. The fourth SACCOs increase by 119% is suggestive of the extent to which the other SACCOs could probably progress in that regard.

3.1.2.3 Financial Capacity Built

SACCOs are mainly expected to finance their activities from finance within. To meet those requirements SACCOs are to mobilize funds and build their financial capacities. Consequently, The SACCOs have mobilized a total of ETB 497,182 from internal sources through collection of registration fee, members' savings and shares sale. They have also been able to raise ETB

199,000 from external sources (donation) from NGO. The donations from the NGO were made to build office, seed money for loan capital, financial documents purchase and the like - gaps found in the SACCOs initially in their capacities.

Table 3.4 :SACCOs growth in Financial capacity(ETB)						
1	Internal Capital mobilized	SA	ENA	DT	KK	Total
	Registration fee(Br.)	561	1,420	1,440	2,120	5,541
	Saving mobilized	60,051	64,260	69,863	225,667	419,841
	Share sold	10,700	7,100	14,400	39,600	71,800
	Total internal capital	71,312	72,780	85,703	267,387	497,182
2	External (donation) funds	48,500	42,500	52,200	55,800	199,000
	Total(internal &external)	119,812	115,280	137,903	323,187	696,182
3	Ratio of internal to the total	60%	63%	62%	83%	71%

At the moment internal funds mobilized ETB 497,182 has reached 71% of the capital mobilized. Here also as indicated in table 3.4, three SACCOs or the 75% of them have mobilized 60%- 63% of their financial resources from within, while the fourth has managed 83%. Landslide increase in new members in the fourth has contributed to the marked increase in mobilization of internal funds. Proportion of funds mobilized internally suggests the strength of the SACCOs to finance activities internally. Financial capacity built by the SACCOs is therefore an indicator of their level of independence and members' ownership of their institutions according to the cooperative principles. Hence forth the SACCOs are increasingly become financially independent. Besides, the external supports were given in the areas of the gaps of the SACCOs and are therefore enablers to enhance their empowerment.

In conclusion, The SACCOs have raised the overwhelming proportion of funds (71%) from within in the forms of saving, registration fee and sale of shares. The remaining 29% was mobilized from external sources in the form of capacity building. The growth in funds mobilized internally can indicate increased level of independence of the SACCOs towards the path of self-sufficiency. Enhanced internal funding of SACCOs activities is also consistent with the PWDs empowerment perspective - empowerment corresponding to autonomy from supporting organization influence and run by the members. (*WHO, UNESCO & ILO, 2010:4*)

Likewise, the Donor organizations financial capacity building support is found consistent with empowerment perspective. The financial support was provided for office construction, loan seed money, documents and vouchers printing. These areas are critical at the initial stages and are enablers for the SACCOs. The SACCOs are not capable to fulfill them internally. Henceforth the SACCOs efforts to be independent and the promoting NGO's gap filling approach were complimentary for the empowerment.

3.1.2.4 Office physical Capacity Building

The external gap filling funding of the NGO helped the SACCOs in building their physical capacities. The physical capacities are necessary to deliver effective and efficient services. Office capacities are enablers for effective services –SACCOs need to empower themselves to empower members.

4	Physical capacity	SAL	ENA	DT	KK	%
	Built/have own Office Y1 NO 0	1	1	0	1	75%
	Fulfilled office furniture Y1 NO 0	1	1	1	1	100%
	Fulfilled finance Documentation >>	1	1	1	1	100%
	Over physical capaicity built(100%)					92%

Three of the SACCOs (75%) have built their own offices. The remaining one SACCO was not able to build for it did not obtain land from the local administration; though it has temporary office at local “edir” premise. The financial support has also enabled all the SACCOs to fulfill office furniture and equipments. Furthermore, all the SACCOs were able to fulfill documents and vouchers necessary to run the SACCOs as full-fledged institution. In other words, without these enablers the capacity of the SACCOs to empower members would have been compromised. Henceforth, the SACCOs office capacity built mobilizing internal and external resources were commendable.

3.1.2.5 Technical Capacity Built

The SACCOs have been supported in enhancing their technical capacity to run their institutions. The members and leaders were given trainings to equip them with the requisite knowledge and skills .All the members were trained in the basics of the SACCOs. Executive leaders have also been trained in the areas of leadership and management of SACCOs. Furthermore, the promoting NGO facilitated annual workshop in which leaders of many SACCOs come together to learn from each other, share experience and good practices. All the leaders have participated in the workshops. Consequently, the functions and tasks of the SACCOs are being undertaken by the leaders-no employed staff to run the technical work. However, there is a need for training and retaining of members as new members are joining and new leaders are assuming positions.

5	Technical capacity	SAL	ENA	DT	KK	%
	Training for members on SACCO(y=1,N0=0	1	1	1	1	100%
	Training for leaders on mgt of SACCO	1	1	1	1	100%
	Experience sharing (leaders)once/yr	1	1	1	1	100%
	Tasks performed by employed staff or leaders?Leaders =1, others=0	1	1	1	1	100%

3.1.2.6 Democratic Governance

The SACCOs belongs to the members and not to the elected officials. Members control their SACCOs in a democratic manner. In the bylaws of the SACCOs there are rules and regulations fostering members control over their institutions. Some of the democratic governance indicators set out are executive and general assembly meetings, holding elections, auditing the book of accounts as per the terms of the SACCOs constitutions. Accordingly, the records of the SACCOs show executive committee and general assembly meetings were conducted consistent with their respective bylaws adhering to the time frame 100%. SACCOs were able to undertake 78% of audit of the books of accounts. They have managed to hold election in compliance with the bylaws fully (100%). The overall rating of SACCOs performance in relation to democratic governance indicators is 96% which is satisfactory.

6	Democratic Governance	SAL	ENA	DT	AAR	Total	Actual (%)
	Holding Executive committee meetings (monthly)	2	1	1	2	6	6(100%)
	Holding General assembly (yr)	1	2	1	1	5	5(100%)
	Audit of the book of accounts (yr)	3	0	1	3	9	7(78%)
	Holding Elections (bylaws)-per 3yrs	1	-	-	1	2	2(100%)
	Activity and audit report submission to regulatory body(yr)	3	-	1	3	7	7(100%)
	Overall democratic governance (100%)						96%

3.1.2.7 Summary

This section has discussed the profile of SACCOs as linked with the capacity built - capacities to enable them provide services to members. The Human resource capacity of the SACCOs has increased by 37%. The SACCOs internal fund mobilization as compared to external support has

grown to a 71% which demonstrating increased independence consistent with the PWDs empowerment perspective.

The SACCOs built office capacities by mobilizing internal and external resources is another enabler to provide effective services. Moreover, the SACCOs have been supported in improving their technical capacity to run their institutions. In this regard, both members and leaders were provided with relevant trainings and experience sharing workshops to equip them with the requisite knowledge and skills. What is more, the overall rating of SACCOs performance in relation to democratic governance indicators has risen to 96%.

In general, the analyzed data signified that the SACCOs are well empowered in their capacities for effective and efficient service delivery. In other words, the SACCOs have empowered in compliance with cooperative principle of ownership by members and independence. The capacity building external support was directed at enabling the PWDs play a leadership role in owning and managing their institutions.

3.3. Social and Economic Profile of Sample Respondents

3.2.1 Introduction

In the previous section the profile of the SACCOs was presented at length. This section takes the same discussion to another level by further describing the socio-economic profile of respondents drawn from the SACCOs. Accordingly, 58 respondents were chosen from the four SACCOs proportionally to inform this research. The Socio-economic data of each respondent was gathered through an interview schedule (Appendix 3). The collected has been tabulated, analyzed and presented in the form of tables. Hereafter explanations of respondents' profile are presented

corresponding to their composition in age, sex, and marital backgrounds; housing conditions; occupation and income levels; social and disability statuses.

3.3.2 Sex Composition of the Respondents

Of the total 58 sample SACCO members, 31 or well over half (53.45%) are female; and the rest 27 (46.55%) were males. The data on sex

SN	Sex	Total	(%)
1	Male (No)	27	46.55
2	Female	31	53.45
	Total	58	100

distribution indicates the female members exceed their male counterparts.

3.3.3 Age Distribution

Of the total 58 sample SACCO members, 41 or above 71% are in the active working age group the young, early and late adulthood. The young age group constituted 12.07%, young adults (20.69%) and late adults (37.93%) of the total sampled

SN	Age	Total	%
1	18-30 years	7	12.07
2	31 -40 years	12	20.69
3	41 – 60 years	22	37.93
4	Above 60	17	29.31
	Total	58	100.00

respondents. Nearly a third of the respondents (29.31%) are above 60 years at old age.

3.4.4 Marital Status

Of the total 58 sample SACCO members, well over half (55.17%) are married; a little above a quarter are widowed (25.86%), the other significant category is the separated (13.8%). The data shows the existence of noteworthy proportion of widowed women in SACCOs.

	Marital status	Total	%
	Single	3	5.17
	Married	32	55.17
	Divorced	0	0
	Widowed	15	25.86
	separated	8	13.80.
	Total	58	100.0

3.3.5 Family Size

The data of the 58 sample SACCO members shows nearly 57% of the respondents have a family size between two and five. About 40% of the respondents have households comprising six and above members. Only two of the

SN	Family size	Members	%
1	1	2	3.5
2	2-5	33	56.9
3	6+	23	39.6
	Total	58	100.0

respondents (3.5%) were single and have no families so far. Therefore, it can be deduced majority of the respondents are heads and breadwinners of their families (more than 96%) shouldering the responsibility to fulfill livelihood to other dependents in the family.

3.3.6 Literacy Levels of SACCO Members

The data of the 58 sample SACCO members shows that over half of them (56.2%) are illiterate. Of the total 58 SACCO members, 33 or 56.2% are under the category of illiterate and read and write. Most of the respondents in the category of read and write are neo – literates

SN	Educational level	Members	%
1	Illiterate	21	36.2
2	Read & write	12	20.7
3	Elementary & Junior	15	25.86
4	High school	4	6.9
5	College	6	10.34
	Total	58	100

who can only put their signatures on registers and hence can be termed as illiterate. The other 25 respondents (43.8%) are literate members. Among the literate sub- categories, 25.86% completed their primary education, followed by 10.34% who were reached to the college level, while the remaining 6.9 % were reached to high school.

3.3.7 Occupational Status

Majority of the sample respondents (41.37%) earn their living through petty trade. While nearly a fifth of the respondents (19%) engaged in alms collection for a living. The third category (15.5%) has been earning livelihoods with other activities like renting part of

SN	Occupation	Total	%
1	Petty trade	24	41.37
2	Agriculture	0	0
3	Employed	8	13.79
4	Pension	6	10.34
5	Alms collection	11	19.00
6	Others	9	15.50
	Total	58	100

their houses and subsidy from relatives. Eight respondents (13.79%) were employed in sheltered workshop of PWDs and private institutions. None of the respondents are engaged in agriculture indication of urban nature of residence. As shown in the table 3.13, majority was engaged in low paying occupations in the informal or marginal sector typical for disadvantaged sections of the society .It is also noteworthy that a fifth (19%) pursues alms collection.

3.3.8 Household Income Size

The data on monthly household income shows that of the total 58 sample SACCO members, more than half (55.18%) have household incomes up to ETB 525 which is equivalent of 1 USD per day. The other 41% of the sample

SN	Income size (monthly)	members	%
1	0- 525 birr	32	55.18
2	526-1050 birr	24	41.38
3	1051 birr and above	2	3.44
	Total	58	100

SACCO members have household income of less than 2 USD a day. Only less than 4 % of the SACCO members get more than 2 USD a day.

Hence, the over half (55.18%) of the sample respondents earn family income up to 1 USD a day an income level considered below a poverty line by the World Bank and the UN.

3.3.9 Housing Ownership

Of the 58 sample SACCO members, over half (51.72%) live in rented houses, while 43.10 % have their own houses. The rest 5.18% live in shelter homes and other conditions e.g. being sheltered with relatives or well intended charitable minded persons. The fact that over 66% of the respondent does not have their own houses suggests the poverty level and the disadvantaged position of PWDs in relation to one of the basic needs i.e. shelter

SN	Housing ownership	Members	%
1	Owned	25	43.10
2	Rented	30	51.72
3	Mortgaged	-	
4	Shelter home	1	1.73
5	Home less	-	
6	Others	2	3.45
	Total	58	100

3.3.10 Housing Condition

Of the 58 sample SACCO members, about half (48.28%) live in dilapidated houses no better than temporary shelter, while 41.38 % are living in houses renovated or maintained for them by welfare organizations.

SN	Housing condition	Members	%
1	Maintained	24	41.38
2	Dilapidated	28	48.28
3	Iron sheet walled & roofed	5	8.62
4	Thatched roofed	-	
5	others	1	1.72
	Total	58	100

The 8.62% of the respondents live in small temporary shelter both the walls and roofs were made of corrugated iron sheets. The housing condition of the respondents is matching with the characteristics of urban slums i.e. dilapidated and poor housing conditions.

3.3.11 Respondents Disability Status

Of the total 58 sample SACCO members, well over three-fourth (75.90%) are PWDs; and the rest quarter (24.1%) being non-PWDs. The non- PWDs are either family

SN	Disability status	members	%
1	PWDs	44	75.9
2	Non -PWDs	14	24.1
	Total	58	100

members of PWDs or disadvantaged people in the community willing to join the SACCOs. The data of the disability status indicates membership is open and the SACCOs are inclusive in line with the cooperatives open membership principle.

3.3.12 PWDs Respondents Disability Category

Of the total 44 sample PWD respondents, 28 or nearly two-third (63.6%) are people affected by or disabled by leprosy, and the rest 16 (36.4%) are other PWDs comprising the blind,

SN	Disability type (PWDs)	Members	%
1	Leprosy	28	63.6
2	Blind & other PWDs	16	36.4
	Total	44	100

physically challenged and persons with multiple disabilities. The data on disability type shows the SACCOs are of varying or cross disability types. This signifies SACCOs inclusiveness comprising people disabled by different causes which gives strength and voice for PWDs.

3.3.13 Summary

In the aforementioned section detailed description of the socio-economic profile of sample respondents is presented. In sex composition, female members exceed their male counterparts to a certain extent. As to the age distribution, 71% of the respondents were belonging to the active

or working age group. When it comes to the marital status, over 55% of them were married more than a quarter being widowed. As far as the family size is concerned above 96% of the respondents have households with two and more family size and the same respondents are heads and breadwinners of their respective families. In terms of the literacy status, over half of them (56.2%) are illiterate probably an indication of the PWDs disadvantaged positions in their communities.

Almost all of the respondents are engaged in low paying informal sector occupations for a living more worse is that a fifth of them (19%) subsist by alms collection. Likewise, the over whelming majority (96%) of respondents' family income does not exceed 2 USD a day which is very low.

The other socio-economic profile is related to respondents housing ownership and condition. Housing is one the basic needs more often than not disadvantaged groups like PWDs do not have access. Two- third of the respondents do not have their own house which may suggest the poverty level and the disadvantaged position of PWDs in relation to access to shelter. Moreover, nearly half (48.28%) of them are living dilapidated and poor housing conditions.

The composition of the respondents in relation to social status has shown a beneficial diversity. In this connection, respondents' social category and disability type have revealed inclusiveness of the SACCOs. Although the SACCOs are formed by PWDs, yet about a quarter (24.1%) of the members are people with non disabilities - an evidence of inclusiveness in line with the cooperatives open membership principle. In addition, people with different type of disabilities are found to be members showing cross disability composition of the SACCOs. This signifies

SACCOs membership is open and inclusiveness by comprising people disabled by different causes which could give the strength and voice for the PWDs in promoting their concerns and interests.

3.4 Summary and Conclusion

The Profile of the SACCOs highlighted that all of them are above a year since formed their average age being two and half years. The SACCOs growth in the size of membership though in varying degree increased by overall 37%.The SACCOs composition in terms of PWDs, non-PWDs and sex were highlighted as well. The PWDs are more than double as compared to Non-PWDs members. But the composition of males and females remains equal although there is variation in the subgroups of PWDs and Non-PWDs.

SACCOs are autonomous association of persons united voluntarily to meet their economic, social, and cultural needs and aspiration of through jointly –owned and democratically controlled enterprise. [ICA, 2012]. PWDs empowerment is a process of facilitating opportunities for the PWDs, which entails PWDs make the intervention decisions and control over the resources. [WHO, 2004:4]. Likewise, empowerment necessitates capability building i.e. developing and using of the skills necessary to act with authority and responsibility, independent of the initiating agencies. Therefore, SACCOs and empowerment perspective of PWDs share communalities at the institutional level. Both the SACCOs and institution to empower PWDs are expected to be autonomous and democratically controlled by members.

In this regard, an elaborate review of the extent to which the SACCOs have nurtured themselves autonomously and independently as institutions to empower PWDs has been given in this chapter particularly owing to their capacities built.

The analysis made has revealed, the SACCOs have institutionally been grown a great deal in their human, finance, physical and technical resources and capacities. Said in another, the SACCOs are well empowered in their capacities for effective and efficient service delivery in compliance with cooperative principle of members ownership and independence. The capacity building external support was directed at enabling the PWDs play a leadership role in owning and managing their institutions.

The big question, however, is to what extent those capacities created were transformed into service provision to address the empowerment needs of PWDs which will be investigated in the subsequent chapters.

The profile of the SACCO members brought to the forefront manifestation of poverty and the relative disadvantaged position of PWDs in their communities. Over half of the respondents were illiterate and own large family size to feed with meager income. Almost all of the respondents were engaged in informal sector jobs and earn low family income below 2USD a day. Besides, a fifth of them subsist by alms collection. The fact that two-third of the respondents do not have their own shelter plus half of them are living in a dilapidated and poor housing conditions could also suggest the destitution and the underprivileged position of PWDs in relation to access to shelter.

Despite the manifestation of poverty, the profile of the respondents portrayed certain positives. In terms of sex females exceeded males to some extent which may indicate females are stepping

out of the four walls and showing commitment to fight poverty strangling them. Furthermore, 71% of the respondents are at their productive age group which can be considered as a power vehicle and potential to their empowerment. SACCOs composition of inclusiveness in social and disability statuses is also advantageous for it gives the strength and voice for the PWDs in promoting their concerns and interests.

Chapter 4: SACCOs Merit in Empowerment of PWDs

4.1. Introduction

In the previous chapter reviews of SACCOs and sample respondents profiles have been made and presented. Furthermore, the extent to which the SACCOs have nurtured themselves autonomously and independently as institutions to empower PWDs has been assessed focusing on their capacities built.

The analysis has made clear that the SACCOs have institutionally been capacitated in their human, finance, physical and technical resources and capabilities. Stated otherwise, the SACCOs are well empowered in their capacities for effective and efficient service delivery in compliance with cooperative principle of members ownership and independence. The capacity building external support was enabled the PWDs to play a leadership role in owning and managing their institutions. The big question, however, was to what extent those capacities created were transformed into service provision addressing the empowerment needs of PWDs.

The overall objective of the research was to examine and describe usefulness of the SACCOs in the empowerment and greater independence of PWDs. Following this overall objective and building on the findings of the preceding chapter, this chapter has thoroughly examined and described the significance of the SACCOs services and approach with reference to the PWDs empowerment.

The merits SACCOs in the empowerment of PWDs have been reviewed and described from the perspectives of services provided and consumed, on one hand and indicators of empowering PWDs services on the other.

Analysis and presentation of the findings of SACCOs merits have been presented in three sections. The first section has dealt with the SACCOs services provided and utilized. Secondary data collected from the SACCOs was used for the analysis and interpretation of the findings. The second section has focused on the analysis and interpretation of the relevance of SACCOs approach and services in relation to indicators of PWDs services. For this section, primary source data collected by focus group discussion from the leaders and by interview schedules from sample respondents have been used. The third and the final section deepened the analysis and interpretation further by presenting the perceptions of the SACCOs leaders and sample respondents as to whether the SACCOs as institutions were usefulness in facilitating their empowerment collectively.

The three interlocking issues: SACCOs services rendered & utilized, analysis of the SACCO services in relation to some known indicators of PWDs empowering services, and opinion of the leaders and members on the usefulness of the services helped in effectively understanding and describing the merits of the SACCOs as an approach or methodology in bringing about collective empowerment in the circumstance of PWDs.

4.3. SACCO Services rendered and utilized

4.3.1 Introduction

Chapter three has established the fact that the SACCOs are well empowered in their capacities for effective and efficient service delivery. This section and the sections to come explore the utilization of the capacities built to the collective empowerment of the PWDs. In this section services provided and utilized are described visa-viz. the collective empowerment end. The purpose is to establish the merit of the SACCOs in the empowerment of PWDs. The data for analysis and interpretation of services delivered was collected from the SACCOs records by

using a checklist (See Appendix1). Data on service utilization was collected from sample respondents through an interview schedule. The collected data entered into data entry format, tabulated, analyzed and interpreted.

4.3.2: SACCOs Services

The SACCOs are cooperative organizations which are guided by the practices, philosophy and principles of the cooperative movement. Their main objective is to benefit the poor by encouraging them to save and provide them with credit in their collective effort to fight poverty and improving the members' economic and social conditions. To this end the SACCOs offer members with savings, shares and loans products as enshrined in their bylaws. The essence of SACCOs capacity building is to enable them provide those basic products.

The members are also expected to agree to save their money together in the SACCO and to make loans to one another at reasonable rates of interest.(Next sub section). Let us first examine the services provided by the SACCOs which will be followed by the services consumption of the members.

Table 4.1: Saving and credit services provided

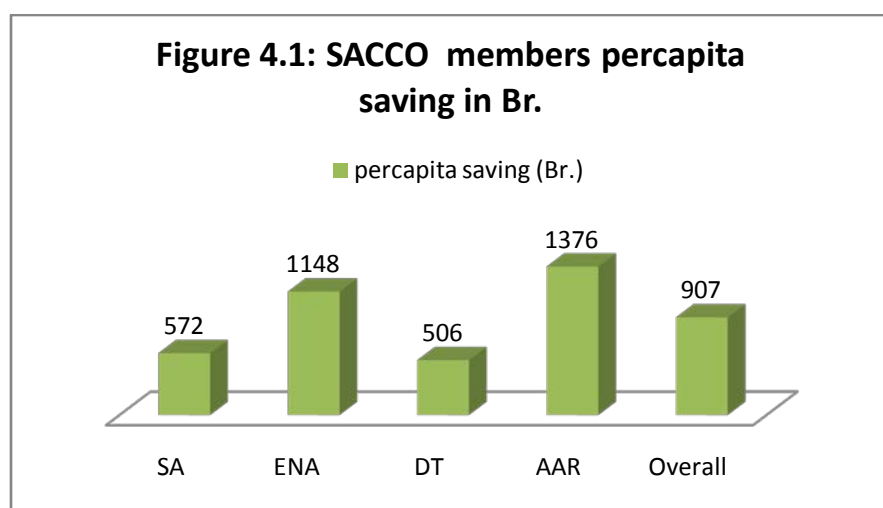
SACCOs	members	capital Mobilized(Br.)			loan services			
		Reg. Fee	Share	Saving	Clients	Amount	Loan recovered	outstanding Balance
SA	105	561	10700	60051	54	131000	77043	53929
ENA	56	1420	7100	64260	8	39000	8700	30300
DT	138	1440	14400	69863	15	133500	101784	31716
AAR	164	2120	39600	225667	139	391400	330702	60698
Total	463	5541	71800	419841	216	694900	518229	176643

The performance of the four SACCOs in mobilizing capital and loan services has been presented in table 4.1. Accordingly the SACCOs were able to raise a total of about half a million birr (ETB 497,182) from members' registration fee, share sold and savings collected. The SACCOs were also able to provide loans to 216 members. The amount of loan disbursed was almost seven hundred thousand (ETB 694,900). The SACCOs were able to recover ETB 518,229(75%) of the loan issued. The outstanding loan at the time of this study was ETB 176,643(25%) which is largely accounted to immature loan period.

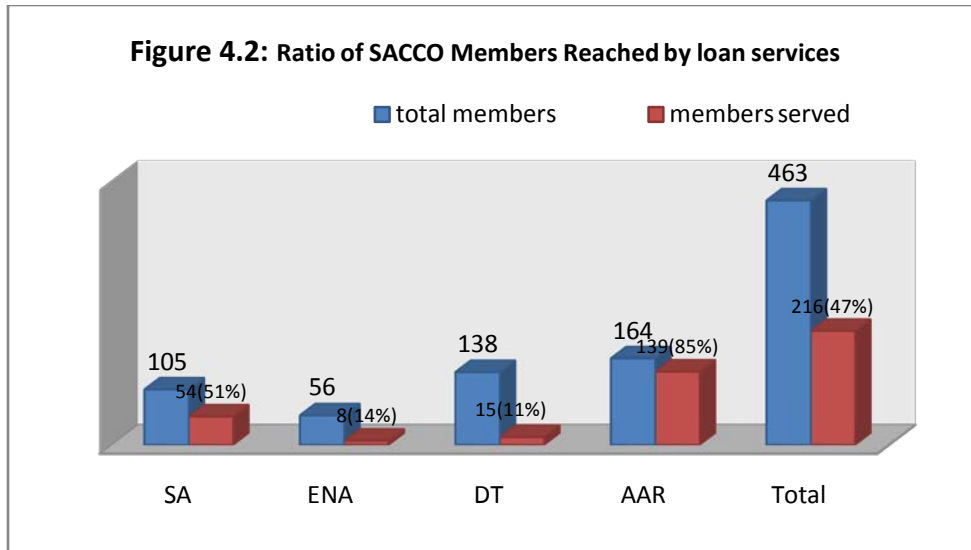
Further analysis of SACCOs performance in saving and loan products offered shall follow.

Saving data from the SACCOs further disaggregated in table 4.2 and Figure 4.1. As indicated in the chart the per-capita saving of all the SACCOs has reached ETB 907, even though there is a variation amongst them. Accordingly, the fourth (AAR) and the Second (ENA) SACCOs have managed to enable their members save above the average of the overall per-capita savings. AAR was able to register the highest per-capita saving due combined factors of age and increase in individual monthly saving. AAR is 37 month old and monthly saving has increased by 150% from ETB 20 in the beginning to ETB 50 at the moment. ENA has achieved the second largest per-capita saving of 1148 nearly a double of the other low saving SACCOs. The high per-capita saving of ENA is accounted to the highest monthly individual saving. It is also worth noting that this ENA is the youngest only 14 months old less than half of 29.75 months of the average age.

Table 4.2: SACCOs Savings Status					
SACCO Code	SA	ENA	DT	AAR	Overall
Age (months)	38	14	30	37	29.75
Current members	105	56	138	164	463
Initial members monthly saving (Br.)	10	60	20	20	10
Current members monthly savings(Br.)	20	60	40	50	60
Total current saving(Br.)	60051	64260	69863	225667	419841
Per capita saving (Br.)	572	1148	506	1376	907



Another indicator of SACCOs success is assessed by the facilitation of loan outreach to members. As indicated in figure 4.2, 216(47%) of the total 463 SACCOs members have accessed the loan services. The loan provision coverage of the SACCOs is varied as well. AAR was able to reach 85%, followed by SA which was able to cover 51% of its members. The other two namely ENA and DT reached 14% and 15% of their members respectively. The latter two SACCOs loan coverage is low although ENA's low coverage is justified by its relative young age. The two need to work hard to include more members on the loan scheme.



4.2.2.1 Summary

The major objective of SACCOs is to fight poverty through improving the members' economic and social conditions allowing access to financial services. To this end the SACCOs are constituted to offer their members with savings, shares and loans products. Having been mobilized a saving capital of half a million birr and having been provided about seven hundred thousand loan for members for income generation activities are good achievements of the SACCOs. Thus, from the view point of service delivery the SACCOs have done good job.

In saving mobilization the SACCOs have done commendable Job .Three of the SACCOs were able to convince members to increase monthly saving to at least to 100%. Collective saving and its increase overtime reflected in an average per-capita savings which has reached ETB 907.This level of saving is significant as most of the SACCO members have reported never before they were been able save such amount - neither they imagined to achieve so in their life time.

Loan coverage of 47% is good compared to the loan capital at their disposal and the decrease in purchasing power of money in recent years. Furthermore, Owing to the arrays of bottlenecks

such as the low literacy level of members, the challenge of establishing SACCOs of PWDs, the prevailing low self regards of PWDs due to their marginalized positions in the community, uphill struggles to acquiring leadership skills and confidence, learning bureaucracy of running institutions from the scratch; covering loan outreach of 47% is by no means an easy achievement. It is also laudable successes given PWDs are marginalized people deprived of access to the mainstream societal life. However, the low performing SACCOs have to work very hard to come to the level of those that were doing well.

4.2.3 SACCO members service Utilization

58 respondents were the samples of the research from whom information was collected. Data on the respondents' service utilization was collected through an interview schedule and is summarized in the table 4.3. Analysis of respondents' services consumption will follow. Availing services by the SACCOs is a necessary condition; however it cannot be complete if members are not interested to make use of the services.

Members service utilization is examined along with the three products of SACCOs namely saving, shares and loan services. As far as savings are concerned, all of the respondents replied they were regularly saving. Their monthly saving however is different among the SACCOs they belong and personal interest. Accordingly, 12 respondents (21%) deposit a monthly saving of 10-20 birr. While 19 respondents (33%) contribute a saving of 21-40 birr, majority of the respondents (27) above 45% have been saving 41-60 birr. The fact that about 78% of the respondents deposit over ETB 20 on monthly basis regularly is indicative of the use of saving opportunities to their collective empowerment as more saving means more capital to SACCOs for loan services

Table 4.3: Samples responses on SACCOs Service utilization			
SN	Description	Total Respondents	Ration (%)
1.1	Saving(monthly)		
	10 -20	12	20.70
	21- 40	19	32.75
	41-60	27	46.55
	Total	58	100
1.2	Share purchase		
	No of share (one/person)	58	100
	Share value (100br/share)	58	100
1.3	Loan services		
	Respondents accessed loan	24	41.38
	Respondents not received	34	58.62
	Total	58	100
	Loan round s		
	• One Phase	10	41.67
	• Two phases	4	16.66
	• 3 and above	10	41.67
	Total	24	100

When it comes to share purchase responses were synonymous. All of the 58 respondents have purchased one share per head. The share value remains the same across the members. It seems the four SACCOs have similar policy on share sale as it had been evidenced with similar number of shares purchased and share values across the board. Share purchasing is another way of growing SACCOs capital for loan and enhancing ownership of the SACCOs by members (collective enterprise).The fact that each member has equal share of equal value in the SACCOs signify egalitarian ownership of the SACCOs by constituting members.

When it comes to the respondents loan services utilization, 24 (41%) of the total have accessed the loan service. The other 34 or 59% have yet to benefit. Some of the non beneficiaries have reasoned out: their non-preparation to borrow and engage in business, interest in saving alone, low level of loan size, shortage of loan capital in the SACCOs and relative short period since joining the SACCOs have been mention as reasons for not taking loans. The 41% loan access of respondents is within the range of the SACCOs loan outreach discussed before under services provision.

The loan utilization has another dimension frequency of loans received. 10 loan beneficiary or 41% have used loans for three and above rounds. Another 4 clients or 16% were used loan for two rounds. The other 10 loaners or 41% took loan for the first time and expected to renew loan phases on settling their outstanding. The progression from one loan phase to another is an indicator that members are benefitting by financing income fetching activities and make good use of loan services made available by the SACCOs

4.2.3.1 Summary

The major objective of SACCOs is to fight poverty through improving the members' economic and social conditions enabling access to financial services. To this end the SACCOs are constituted to offer their members with savings, shares and loans products. Having been mobilized a saving capital of half a million birr and having been provided about seven hundred thousand loan for members income generation activities in the short time period of their establishment are good achievements of the SACCOs. Thus, from the view point of service delivery the SACCOs have done good job.

Availing services by the SACCOs for members is a necessary condition, it won't be complete if members are not interested and make use of them. The fact that about 78% of the respondents deposit over ETB 20 on monthly basis is indicative of making use of saving opportunities to their collective empowerment as more saving means more capital available to SACCOs for loan services. Share purchasing is one way of raising SACCOs capital need for loan and ownership of the SACCOs by members (collective enterprise)-the fact that each member has equal share of equal value in the SACCOs suggest egalitarian ownership of the SACCOs by members according to the principle of equality. The progression from one loan phase to another is an indicator that members are benefitting by financing income fetching activities and make good use of loan services available

4.3: SACCOs Approach and empowerment of PWDs

In the previous subsection, the SACCOs have been examined in relation to their direct purpose of providing savings, shares and loans products. However, the SACCOs as institution to empower PWDs may not stop there, and are expected to satisfy certain needs branching out of the specific nature of the PWDs problems.

Thus, the indirect objectives of the SACCOs include the uplifting PWDs positions in the society by working towards social justice and improving the dignity and worth of individuals preparing them for acceptance and integration in the mainstream life. To what extent the SACCOs as an approach or methodology facilitates the same is to be discussed in this section.

For examination of SACCOs as a methodology or model to empower PWDs, the SACCO services provided have been analyzed in relation to certain indicators PWDs services [Baron T. & Amerena P. 2006]. These indicators are helpful to gauge effectiveness of PWDs services. The

indicators are also consistent with the basic values and principles of cooperative societies. Henceforth, effectiveness SACCOs service delivery was analyzed in view of indicators: Participation of PWDs including Women in leadership and decision making, extent to which the services are committed to the social inclusion of PWDs, extent to which SACCOs services involved the family members of PWDs, and commitment of the SACCO services to promote partnership & community awareness.

The analysis and presentation have been classified into two parts. The first part deals with the first indicator i.e. participation PWDs and women PWDs in leadership and decision making. The Data for this indicator was collected from secondary sources and summarized in table 4.4. The second part consists the other indicators of empowering services of PWDs. Responses of the leaders on whether their SACCOs services have been subscribing to the indicators have been collected through a focus group discussion and presented in table 4.5

4.3.1 Participation of PWDs in their SACCOs

The SACCOs are composed of PWDs and Non-PWD members (table 3.2). PWDs are marginalized and very often deprived of social relationship. They are largely unlettered and hesitant to participate in decision making positions (table 3.12). For that matter PWDs services are expected to inculcate social skills and participation in decision making. In this connection, out of the total 67 leaders of the four SACCOs 40 or 60% are PWDs (table 4.4). The PWDs are found to serve in every level of leadership such as in executive boards; loan, education and internal control committees. Their representation in leadership varies across the SACCOs. In AAR SACCO, PWDs in leadership is the highest which is 94% while it is the lowest in SAL

(38%). The PWDs leadership position can be analyzed from the perspective of their overall size in the SACCOs. The proportion of PWDs in the SACCOs was 68% and the filling of 60% leadership posts in the SACCOs is somehow good (Table 3.2 &4.4). It is good because most of them are illiterate and the positions require certain literacy and numeracy levels to run them effectively. It is good as well taking into account their disadvantaged position in the society that deprived them of the participation and social skills for long due to isolation and marginalization.

Table 4.4 Participation of PWDs in Leadership and decision making

SN	SACCOs	SA	ENA	DT	AAR	Total SACCOs
1	Proportion of PWDs in leadership positions (%)	38(6:16)	50 (8:16)	58(11:19)	94(15:16)	60% (68%)
2	Proportion of PWD Women in leadership positions (%)	6(1:16)	31(5:16)	26(5:19)	25(4:16)	22 % (30%)

Besides, the PWDs women are in triple disadvantage because they are women, because they are poor and because they are disabled. Overcoming those shackles and coming to join the SACCOs on itself demands a huge courage. Serving at the leadership position is obviously an uphill stride for them. To that end, bringing women to the leadership position is a good indicator of PWDs services. In this connection the overall PWDs women serving in the leadership are 15 or 22% of the SACCO leaders. Comparing to total SACCO members, PWD women constitute 30%. [Table 3.2].In comparison to their size of 30% in the SACCOs, the leadership position PWDs women assumed i.e. 22% can be rated as good. However, the PWDs women participation in the first SACCO (SAL) remains very low (6%).

In general the achievement of 60% PWDs filling the leadership positions among which the 22% were women with PWDs is good achievement that makes the SACCOs approach or

methodology relevant in empowering PWDs for empowerment means having power over decisions and resources over matters relevant to them.

4.3.2 SACCOs Services Rated Set of other Empowerment Indicators

The SACCO leaders responses concerning their perception about the relevance of SACCOs services is provided in relation to four indicators of PWDs services through a focus group discussion. The indicators were commitment of services to the social inclusion of PWDs, extent to which SACCOs services were involved the family members of PWDs, and commitment of the SACCO services to promote partnership & community awareness as summarized in table 4.5. The detail findings is also available on appendix 8

Table 4.5: leaders perception of SACCOs approach and Service indicators								
SN	Indicators (yes=1,No=0)	Yes responses of Leaders Of each SACCOs				Total SACCOs leaders responses proportions		
		SA	ENA	DT	AAR	Total indicators	Total responses	Ratio (%)
1	SACCOs Services Commitment to the social inclusion of PWDs(5 sub-indicators)	5	3	4	4	20	17	85
2	Family members & disadvantaged involved in the services of SACCOs (4 sub)	3	3	3	4	16	13	81
3	SACCOs commitment to community awareness(4 sub indicators)	3	4	0	1	16	7	44
4	Forming partnership and alliance with community groups (4 sub-indicators)	3	3	2	3	16	7	44
	Total responses 17 sub indicators categorized in 4 major indicators	14	13	9	12	68	48	71

The perception of the leadership as summarized in the table 4.5 has brought to the lime light certain important features of SACCOs services which makes them important to the PWDs empowerment needs. The findings also suggested areas of improvement for the SACCOs as

well. Accordingly, Leaders of the SACCO thought that services provided are committed 85% to the social inclusion of PWDs. The leaders were believed that their services are 81% commensurate with PWDs empowerment by encouraging non- PWDs to join and benefit from SACCOs, they also opined having encouraged members to join and benefit from relevant services in their localities and the wider communities.

However, in a couple of empowerment indicators namely the commitment of services of the SACCOs in promotion partnership & community awareness, the SACCOs performances were rated a bit short i.e. 44%.

The SACCOs should exert maximum effort to improve their rating in those indicators. The SACCOs commitment in promoting solidarity and partnership with other groups will have beneficial effects. Also efforts geared to community awareness are undoubtedly relevant for the collective empowerment. Good performance in the two indicators is necessary owing to the composition of the SACCO members. 29% of the members are at their old age(table3.9), 19%(table3.13) of the SACCO members are also living through alms collection, among the total members 76% are PWDs (table 3.17) and significant portion PWDs are severely disabled and may need social welfare and social protection services. The SACCOs with a carefully crafted and implemented partnership formation and community awareness endeavors can be able to facilitate such services to members beyond the routine saving and credits of the SACCOs. Henceforth, the SACCOs should strive hard through creation of partnership and solidarity with NGOs, public and community services to meet social protection and social welfare needs of their constituents through advocacy, referral and networking.

4.4. Perception of Service Givers and Receivers about the Relevance

In this section an attempt shall be made to describe the perception of the leaders of the SACCOs and the sample respondents on their feeling about the relevance of the SACCO services to their collective empowerment. Besides, suggestion of both about areas of improvement for better services provision have been collected and compiled. SACCOs services ratings and suggestion for improvement could indicate the relevance of the services to the constituents and how to make the SACCOs even more useful in the future by addressing weaknesses and gaps identified.

The feelings of the SACCO leaders were collected through a focus group discussion while the perceptions of respondents through an interview schedule.

Rating	SACCO leaders Responses		Sample respondents responses	
	No of SACCOs	%	No of respondents	%
Very Good	3	75%	19	33%
Good	1	25%	37	64%
satisfactory	0	0%	1	1.50%
unsatisfactory	0	0%	1	1.50%
total	4	100%	58	100

The data in the table 4.6 indicates the leaders view concerning the extent to which their respective SACCOs provide satisfactory services to members. The leaders of three SACCOs (75%) believed their respective SACCOs have been providing very good service to the members. The leaders of the remaining one SACCO (25%) thought their SACCO's service to members is

good, one level lower than the earlier. Overall, the leaders have the feeling that their institutions are giving commendable services to their respective constituents.

The sample respondents (Table 4.6) overwhelmingly pointed out satisfaction with the SACCOs services. About two third (64%) of the respondents have rated their respective SACCOs services as good. A third of them (33%) rated their SACCOs as very good.

Comparing the responses the leaders and the sample respondents there is a general similarity. The leaders rated the SACCOs services 100% under the category of the very good and good. The sample respondents have categorized the SACCO services 97% under good and very good. However, the degree attached to very good and good ratings differs. The leaders had opined the services are rated 75% very good while the respondents gave 33% rating to the same.

The SACCOs leaders and the sample respondents' opinion is also collected on gaps or improvement areas. Their suggestion on areas to improve for better service provision in the future has been compiled in table 4.7.

Table 4.7: Suggestions for service improvement				
Rating	SACCO leaders Responses		Sample respondents responses	
	No of SACCOs	%	No of respondents	%
No suggestion	-	0%	18	31%
1-2 suggestions	2	50%	37	64%
3-4 suggestions	2	50%	3	5.17%
5+ suggestions	0	0%	0	0%
total	4	100%	58	100%

All of the SACCOs leaders have suggestion for improvement on SACCOs services to better empower members (two to four suggestion). Accordingly, the leaders of two SACCOs (50%) of the total did suggest two to improve. The other 50% recommended four areas to get better so that their services will be more satisfactory to members.

When it comes to the sample respondents, 68.97 % of them have something to suggest for improving SACCOs service provisions.

Some of the suggestions forwarded by the leaders and respondents were

- Increase in regular monthly savings
- The need for further awareness and education for the members on regular basis
- The need for more leadership commitment in their assigned tasks and motivation of the members.
- The need to construct and own office for better service provision (one SACCO)
- More organizational and office capacity building
- The need to replace unwilling and uncommitted leaders without taking time
- Creation of communal income generation projects
- The need to monitor and encourage loan beneficiaries members in their activities
- The need for the leaders to Serving all members fairly without discrimination
- The need to increase loan size for members
- The need to support each other in social relations and problems

4.5. Summary and Conclusion

This chapter has thoroughly examined and described the significance of the SACCOs services & approach with reference to the PWDs empowerment.

The merits SACCOs in the empowerment of PWDs have been reviewed and discussed from three view points in three sections. The first section has dealt with the SACCOs services provided and utilized. The second section made assessment and discussion on SACCOs Services by rating them against Set of PWDs empowerment indicators. The final section has deepened and further consolidated the usefulness of the SACCOs by having presented the perceptions of the SACCOs leaders and sample respondents.

The SACCOs are constituted to offer savings, shares and loans products to their members. Provision of such services is the direct objective of the SACCOs. In this regard, the SACCOs have done commendable work. In the services utilization aspect too, members have been found seizing the opportunity and benefiting a great deal, though there are variations among the SACCOs in loan outreach.

The SACCOs were also assessed from the perspective of their indirect purpose beyond providing savings, shares and loans products. That has been done in relation to indicators of PWDs empowering services. SACCOs performances in relation to PWDs empowering services indicators resulted in considerable beneficial outcomes. It was found out that SACCOs Services were committed to the social inclusion of PWDs. Besides, it was revealed family members and other disadvantaged were involved in the services of SACCOs. In contrast, the commitment of

services of the SACCOs in promotion partnership and community awareness were rated a bit short of the average

In addition to the analysis of the relevance of the services and the approach, investigation of the opinion of the leaders and the sample respondents concerning the merits of the SACCOs for collective empowerment has been done. Their perceptions have further consolidated the relevance of the SACCOs to the empowerment of PWDs. The leaders have the feeling that their institutions are giving commendable services to their respective constituents. The sample respondents also suggested satisfaction with the SACCOs service provision.

In summary, assessment of the SACCOs in the three interlocked aspects known as SACCOs services rendered & utilized, the SACCO services in relation to indicators of PWDs empowering services, and perception of the leaders and members on the usefulness of the services has conclusively unfolded the usefulness or the virtue of SACCOs in the collective empowerment of PWDs.

Chapter 5: Members Empowerment Gains

5.1. Introduction

The overall objective of this research was to examine and describe usefulness of SACCOs in reducing vulnerabilities and poverty of PWDs. Stated otherwise, this study tried to describe whether there have been any collective and individual improvements in the circumstances of PWDs as a result of participation in the SACCOs.

In the previous chapter, detailed elaboration on the virtues of SACCOs in the collective empowerment of PWDs had been presented. That had been done through the analysis of three aspects namely services provision and utilization, indicators of PWDs services, and perceptions of the leaders and members about the services. Examination of the three interwoven aspects did unfold the collective (institutional) improvement obtained in the circumstances of PWDs.

This chapter, which is an extension of the previous, shall endeavor its effort to exploring the empowerment benefits obtained at individual members level. In this connection, analysis and description of personal gains obtained through participation in the SACCOs shall be made using psychological, social, economic and political empowerment indicators.

Analysis and presentation of the findings of SACCOs contributions to the members' psychological, social, economic and political empowerment shall be described in two sections. The first section will focus its attention to the perception of the SACCOs members regarding what they achieved in psychological, social, economic and political empowerment areas.

Analysis and interpretation of the findings has been made using an interview schedule data collected from the sample SACCOs members.

The second section of the chapter shall dwell on the perception of SACCO leaders about the gains they thought members have derived in psychological, social relationship improvement, economic empowerment benefits and political participation. Data for the analysis and interpretation was collected through the focus group discussions.

5.2. Theoretical Framework of Analysis

PWDs empowerment encompasses many spheres of their lives. According to the joint position of UN organs (*WHO, UNESCO and ILO, 2010:4*), empowerment as a process includes many aspects i.e. enhancing PWDs access to resources of economic, social and political. Furthermore, Knowledge/attitude/skills; economic, socio cultural, political indicators were used for self help groups and CBOs engaged in monitoring self effectiveness of saving and credit schemes of vulnerable groups including PWDs. Those indicators were identified and used as empowerment yardsticks for monitoring Self –effectiveness in the groups [Gohl and et al (2011),]. Another study made on women self help groups in India (similar disadvantaged groups with the PWDs) reported women empowerment benefits in the areas of psychological, social and economic categories. [*Sambangi, 2012*]

The studies which were highlighted above, one way the other share features with the empowerment of the PWDs using the SACCOs. Taking into account empowerment goals and the SACCO ideals; and also common features of the above studies; psychological, economic, social

and political empowerment benefits were selected as indicators for this study at individual PWDs level.

At individual members level the study therefore is focused on psychological, economic, social and political benefits obtained due to membership and participation in the SACCOs.

5.3. Members Empowerment gains

5.3.1 Psychological Benefits

Psychological empowerment: PWDs sample respondents reported having been participated in SACCOs enabled them to acquire huge psychological benefits. As shown in table 5.1 the respondents have described having accrued various psychological gains that improved their self confidence; higher self esteem; understanding about owns rights, roles and responsibilities; increased ability in self-determination; positive attitude towards life and etc.

1	Psychological Benefits indicators	Responses (N=58)	%
1	Improved self confidence and courage	55	95%
2	Improved self esteem	55	95%
3	Improved awareness about rights, roles and responsibilities	51	88%
4	Improved power for self determination	56	97%
5	Changed attitude about life and society	53	91%
6	obtained knowledge, new ideas, and communication skills helpful to face daily challenges	53	91%
7	Gained moral support and comfort to relief from mental stress and anxiety	47	81%
8	Been able to lead a happy and satisfied life due to participation in the group	56	97%
	Total Psychological gain (N = 58x8)	426	92%

The overall psychological benefits in relation to the eight indicators are very high (table 5.1). The replies of the 58 respondents of the four SACCOs have shown 92% improvement in the psychological empowerment yardsticks (table 5.1). Out of the 58 respondents 56 (97%) have reported improvement in two indicators namely power of self determination and leading a happier and satisfied life due to participation in the SACCOs. In the other two indicators, improvement in self-confidence and self awareness, 55 (95%) of the 58 respondents opined having gained benefits. On the count of two indicators attitude about life and society; obtained knowledge, new ideas, and communication skills helpful to face daily challenges, 51 (91%) of the respondents felt that they have shown improvements. 88 percent of the respondents have also pointed out participation in the SACCOs had given them enough understanding about their own rights, privileges, roles and responsibilities. Lastly, 47 respondents or 81% had reported getting relief from mental stress and anxiety due to interaction and moral support in the SACCOs

5.3.2 Economic Gains

Economic empowerment: SACCO members enjoyed several economic benefits including saving, creation of income generation activities, liberation from debt trap, increased income, being able to contribute to children education, health care and other emergencies; economic strength to meet unexpected financial challenges. Overall on the grounds of 8 economic improvement indicators the 67% of the respondents have reported having gained benefits due to their participation in the SACCOs.

Table 5.2: Economic Empowerment gains				
1.	Economic Benefits indicators	yes responses (N=58)	%	Remark
1	Regular saving	58	100%	
2	Regular repayment loan principal and interest	23	40%	
		33	57%	not applicable(no loan)
3	Involvement in income generation activities	21	36%	
		30	52%	not applicable(no loan)
4	Have you stopped Borrowing loan from money lenders since joining the cooperative	55	95%	
5	Have you avoided over indebtedness	58	100%	
6	Increased income	26	45%	
7	Contribution to the children education, health care and other emergencies	39	67%	
8	Economic strength to meet unexpected financial challenges	31	53%	
	Total economic gains	311	67%	
		63	14%	not applicable(no loan)

All of the respondents (100%) were unanimous in the two indicators of regular saving and obtaining relief from indebtedness. Accordingly, all of the 58 respondents indicated they are regularly saving and are free from debt trap since they became members of the SACCOs. Next, the 95% of the respondents were not returned to exploitative money lenders for borrowing since joining the SACCOs. On the other economic indicator, 39 (67%) of the respondents reported having been in a position to contribute for education of their children, health care and other emergencies. On the other hand, 53% Of the respondents felt they are economically strong enough to meet unexpected financial challenges as a result of being members of the SACCOs. However, only 45% of the respondents indicated an increase in their income. Relative low performance in income increase is justified by low number of borrowers (24) and also some of the sample respondents have relatively new to the SACCOs to take loans. 23(40%) of the respondents and the other 21(36%) indicated achievement in loan repayment and income

generation activities respectively. The achievements became low because only 24 of 58 the sample respondents were accessed loan services.

5.3.3 Social and cultural

Table 5.3: Social and Cultural Empowerment Gains			
1.1	indicators	yes responses (N=58)	%
1	improved acceptance in the family and community	55	95%
2	improved participation in family decision making process on important matters	54	93%
3	Been able to take care of health of children and aged in the family	36	62%
4	Participation in public and social life	58	100%
5	Served or contributed to community basic services and welfare needs such as drinking water, street improvement, public sanitation and others	57	98%
6	Resisted social evils like violence against women, gender discrimination and other social injustice in the family and the community	43	74%
	Total social and cultural	303	87%

Social Empowerment: the respondents participated in the SACCOs acquired a number of social benefits. Some of those benefits are acceptance in family and community, participation in the family decision making, education and caring for children and elders in the family, participation in public and social life, contribution to community basic and social welfare services, and defying social evils in the community.

The respondents have registered an overall 87% improvement in social and cultural empowerment indicators. However, there is variation on individual indicator performances the lowest being improvement in taking care of children health and elders in the family in which only the 36 (62%) of the respondents replied achieving progress.

On the participation in public and social life, all them (100%) have shown advancement due to their participation in the SACCOs.98% of the respondents reported having a chance to serve their community by labor and or financial contribution to local development schemes such as road, security, public sanitation, street lamps and etc.93% of the respondents reported having an improved status in the family being recognized and participated in important decisions in their respective families.lastly,74% of the respondents were reported having opposed to violence against women, children and disabled; any discrimination and injustices encountered in the family and the community that would have been impossible to do before their membership with the SACCOs.

5.3.4 Political Empowerment

Governance and Political Empowerment: The governance and political empowerment gains focus on participation of the SACCO members in the decision making processes of their respective SACCOs. It also centers on participation of the SACCOs members in the decision making processes of local social and political institutions with the consciousness obtained by participation in the SACCOs. Accordingly participation in attending the general assembly

Table 5.4: Governance & Political and Empowerment Achievement			
	Indicators	yes responses (N=58)	%
1	participated in the general assembly meetings of the cooperative	56	97%
2	Freely shared and contributed ideas in the meetings of the cooperative	47	81%
3	Participated in election of committee or leaders of social in the community	55	95%
4	Participated in elections and exercised your voting rights	56	97%
	Total Political empowerment gain	303	87%

meetings and expression of ideas in the same are two indicators of their participation in the SACCOs. Participation in elections in their SACCOs, social and political institutions is other indicators in which the respondents have done remarkably well.

Overall the respondents have registered 87% achievement in the four indicators of the governance & political empowerment. When it comes to the individual indicator performance their achievement is well over 80%. 56 respondents or 97% of them have achieved reported being attended the general assembly of their SACCOs. When it comes to sharing and contributing their ideas freely in the meetings, the respondents number goes down to 47(81%),that indicate there are still few members not been able to share their ideas. On the other hand, 55 respondents or 95% of the total indicated having been participated in the elections of the SACCO and community social institutions. Finally the overwhelming majority (97%) of the respondents has participated in elections and exercised voting rights

5.3.5: Summary

Analysis of the perception of SACCO members has uncovered the SACCOs members have derived remarkable empowerment benefits in psychological, social, economic and political spheres of their lives .The overall psychological benefits of the members were found very high. SACCO interventions have brought about 92% improvements in members psychological empowerment. In the sphere of social and cultural empowerment, the members of SACCOs were doing well. They registered an overall improvement of 87% in social and cultural empowerment yardsticks. Another area of members empowerment gain was the economic field in which 67% benefits derived. The last area of members gain assessed was governance and Political domains in which the beneficiaries have scored 87% empowerment. The SACCOs services beyond doubt

were helpful in psychological, social, economic and political empowerment of the PWDs. The economic empowerment gains of members are rated the lowest as compared to the other three aspects

5.4. SACCO Leaders perceptions on members empowerment gains

Review of the perception the leaders have shown (table 4.5) that participation in the SACCOs has brought about tangible achievements to the empowerment of members in psychological, social, economic and political areas of the members live. SACCO leaders were unanimous in opining members were benefited in obtaining knowledge and skills; and other resources which helped them in improvements in psychological, social, economic and political spheres of their life.

Table 5:5: SACCO Leadership Responses on Members Gains			
	Indicators(:yes=1, No=0)	Yes Responses N=4(SACCOs)	%
	Improved psychological benefits in areas of (Knowledge,skills,attiude)	4	100
	Social relationship improvement	4	100
	Economic empowerment benefits	4	100
	Political participation	4	100
	Total perceived areas of relevance	4	100

Some of the personal benefits members obtained which were mentioned by the SACCO leaders include: awareness about self, knowledge about saving and how to save, Knowledge and referral accessing health care, hope and optimism outlook inculcated among the members, reduction in addiction and substance abuse and focus on work and improving one life instead, and motivation for work and aspiration to achieve something in life and etc.

The SACCO leaders have highlighted a number of areas in which they thought the Social relationship of the members have shown improvement. Some of them are:

- Members reduced negativist outlook and impulsive attitude towards others
- Improved communication :understanding ,seeing the point of view of others, listening and speaking skills in communication with others especially outside their groups
- Creating and building good social relationship with neighbors: confidence in calling and inviting them for coffee at home and attending for the same ceremonies at the homes of neighbors, visiting the sick in the neighborhood, in their sorrows and happy moments like marriage
- Growing skill and confidence in negotiation while discussing business
- Travelling to places and markets they never been before to interact and do business and etc

The SACCO leaders have enumerated a number of economic benefits that they thought participating members have garnered. Some of the benefits that enabled the SACCO leaders to perceive members are better of economically include:

- Developed attitude of members in believing the possibility of getting decent income through decent work
- Engagement of some of the members in income generation activities by quitting alms collection
- Members who have no means of livings have created income generation activities
- Supporting education expenses of their children
- Construction of houses and renting for income

- Some of the members were able to send children abroad for work
- Renovation of houses and furnishing and changing old furniture
- Couple of members were able to pay fines withdrawing saving capital plus using income generated and there by avoided imprisonment
- Being able to serve as guarantee for others using their savings

The last area in which the leaders opined members have shown improvement is Political participation. Here too, the leaders gave the following justification as to why they thought members are really made progress in the political domain. Participation in local social institutions elections and local administration leaders; participation in community development plan implementation committees, sanitation committees, security committees ; being members of advocacy groups and dwellers forums; participation in election of members of village and district councils assembly, city assembly councils; some of the members becoming members of the ruling political party and etc.

Comparing the perception of the members and leaders, one obviously sees there were laudable achievements by members in the four areas. Both the leaders and members perceived very high achievements in the members' spheres of life. It is also observable that the perception of SACCOs members is not as conclusive as that of the leaders in cementing the gains. For instance according to the members opinion, lower achievement was registered in the economic aspect which was 67% but the leaders opinion in this regard is very high having no difference with the other aspects. It may be recalled similar contrast has been found out on the rating of SACCO services.

5.5. Summary and conclusion

This chapter, an extension of the previous has contemplated on the empowerment benefits obtained by the members of the SACCOs. Taking into account PWDs empowerment goals and the SACCO ideals; psychological, economic, social and political indicators were used for the assessment of benefits accrued at individual level due to membership and participation in the SACCOs.

Accordingly, analysis of the perception of SACCO members has uncovered members have derived notable empowerment benefits in psychological, social, economic and political spheres of their lives. The overall psychological benefits of the members were found very high. In the sphere of social and cultural empowerment, the members of SACCOs were doing well. The economic empowerment performance of members is above average. Lastly members have reported been able to score benefit to a large extent on governance and Political domains.

Likewise, examination of the perception of SACCO leaders did uncover participation in the SACCOs has brought about tangible achievements to the empowerment of members in psychological, social, economic and political features. The responses of all the SACCO leaders were unanimous in opining members were benefited by obtaining knowledge and skills; and other resources which helped them show improvements in psychological, social, economic and political spheres of their life.

Comparing the perception of the members and leaders, one obviously sees there were laudable achievements obtained by members in the four areas. Though both the leaders and members

perceive very high achievements, one still finds the perception of SACCOs members is not as conclusive as that of the leaders.

In summary, the SACCOs have enabled members to benefit in the four Spheres of life. The SACCOs services beyond doubt were helpful in psychological, social, economic and political empowerment of the PWDs. The evidences have also suggested the extent of empowerment in the four aspects have not been uniform. In this connection, it is astonishing to find out economic empowerment gains of members are rated the lowest as compared to the other three aspects. It is surprising because the primary objective of the SACCOs is economic empowerment.

Chapter 6: Major Findings, Conclusions and Recommendations

6.1. Introduction

SACCO is one form of cooperative society whose business is to fight poverty through improving the members' economic and social conditions by enabling them access financial services. Owing to the values and principles of cooperatives, the goals of SACCOs may extend to other motives that require joint actions for attaining a common target. To this end, SACCO can be described as an autonomous association of persons united voluntarily to meet their economic, social, and cultural needs and aspiration through a jointly owned and democratically controlled enterprise. [ICA,2012]

The merit of SACCOs in the PWDs empowerment was the central theme of this research. The virtues of SACCOs in the collective and individual empowerment of PWDs had been reviewed from three related and interconnected angles. One, the extent to which the SACCOs are, as the institution to empower PWDs, empowered in their capabilities. Second, the extent to which the SACCOs delivered services consistent with PWDs empowerment objectives and values and principles of cooperatives. Finally examination was made from the viewpoint of SACCOs contribution to the members psychological, social, economic and political empowerment. The findings of the analyses gave meaningful depictions that the SACCO approach is a viable and relevant strategy in the in poverty alleviation and empowerment of PWDs.

In this chapter summary of the major findings, conclusions and recommendations have been elaborated.

6.2. SACCOs Profiles and capacity built

6.2.1. Findings of SACCOs Profiles and capacity built

Analysis of the SACCOs and respondents profile highlighted beneficial features of their compositions. The SACCOs have shown considerable growth in size of members though there was variation among them. The SACCOs and the respondents were found to be diverse in the members' social background and demographic factors. In relation to social backgrounds, the SACCOs comprised PWDs and non-PWDs members, the former being more than double as compared to the latter. When it comes to the respondents, similar differences in composition and disability type among PWDs respondents have also been found out. While male to female ratio in the SACCOs was almost equal, females are slightly higher in the respondents' category. Furthermore, over two third of the respondents were found out at their productive age.

Then again, the profiles of the SACCO and the respondents have brought to the forefront manifestation of poverty and the relative disadvantaged position of PWDs in their communities. Over half of the respondents were illiterate and owned large family size to feed with meager income. Almost all of the respondents were engaged in informal sector jobs and earn low household income below 2 USD a day. Besides, a fifth of them managed to survive through alms collection. The fact that two-third of the respondents did not have their own houses and half of them were living in a dilapidated and poor housing conditions suggest their destitution and underprivileged position with regard to access to shelter.

The SACCOs have institutionally been grown a great deal in human, finance, physical and technical resources and capacities. The Human resource capacity of the SACCOs has increased by more than a third as compared to their founding members. The SACCOs internally mobilized fund has grown more than a double as compared to external support. The SACCOs have built their office capacities mobilizing internal and external resources which were an enabler for effective services provision. Moreover, the GLRA (promoting organization) has supported the SACCOs in improving their technical capacity to run their institutions. In this regard, both members and leaders were provided with relevant trainings and experience sharing workshops to equip them with the requisite knowledge and skills. What is more, the overall rating of SACCOs performance in relation to democratic governance indicators has risen to 96%.

6.2.2 Conclusions

The composition features of the SACCOs were found beneficial for empowerment. Growth in members' size is an indicator of people being attracted to the SACCOs for their services have been relevant. Diversity in social and disability statuses shows SACCOs inclusiveness in resonance with the principle of open membership. Inclusiveness in disability types is advantageous to the PWDs empowerment for it gives strength and voice for the PWDs in promoting their common concerns and interests in relation to their disadvantaged position in the society. Likewise, adequate membership of females in the SACCOs suggests, women are stepping out of the four walls and showing commitment in the fight of poverty stifling them. The fact that majority of the members are at their productive working age can be considered as a power vehicle and potential for their empowerment as well.

The profiles of the SACCO and respondents have also uncovered certain limitations i.e. the manifestation of poverty and the relative disadvantaged position of PWDs in their communities. Those limitations identified were commensurate with the vulnerability and the disadvantaged position of PWDs in Ethiopia. PWDs in Ethiopia have confronted with many Challenges including widespread discrimination, social rejection and exclusion; poverty, and inadequate rehabilitation services. A survey on disability in Ethiopia had reported 60 percent PWDs of working age are unemployed in 1995. (ILO, 2004(3)).According to UNICF fact sheet on disability, PWDs in Ethiopia have to cope with poor awareness. The same report indicated begging, help from religious institutions and charity is means of livelihoods of PWDs in urban centers.

The analysis of SACCOs built capacities signified the SACCOs capabilities are beefed up conforming to the cooperative society principle of members' ownership and independence. As well, the capacity building external support was directed at enabling the PWDs play a leadership role in owning and managing their institutions. Furthermore, the growth in funds mobilized internally indicates an increased level of SACCOs independence towards the path of self-sufficiency. Enhanced internal funding of SACCOs activities is in the same wave length with the PWDs empowerment perspective - empowerment corresponding to autonomy from supporting organization influence and run by the members. (*WHO, UNESCO &ILO 2010:4*)

Likewise, the promoting organization's financial capacity building support is found consistent with WHO empowerment perspective. The financial support was provided for office construction, loan seed money, documents and vouchers printing. These areas are critical at the

initial stages and are enablers for the SACCOs. The SACCOs were not capable to fulfill them internally. Henceforth the SACCOs efforts to be independent plus the promoting NGO's gap filling approach were found complimentary and empowering.

6.2. 3 Recommendations

The variations in size, social and demographic factors are strengths that should be broadened and deepened to garner benefits of diversity to the advantage of PWDs empowerment. Such diversities identified were helpful and are consistent with open membership principle of the cooperatives. Inclusiveness in different types of disabilities is also crucial for empowerment of the disadvantaged PWDs as it avails opportunities to promote their interests and concerns collectively. Hence forth, there is a need to build on existing diversity in composition. In addition to the intensification of existing empowerment endeavors, there is a need to expand the scope of the SACCOs to poverty challenges prevailing among members which may not be addressed through the conventional SACCO services.

The SACCOs are well positioned in their built capabilities and they should continue capitalizing on the existing endeavors and strengths. The promoting NGO (the GLRA) has done commendable work in empowering the SACCOs and their members through the provision of need based support in the identified gaps. That success calls for other actors working with PWDs and other disadvantaged groups in the society to consider the approach probably by replicating or adapting to the specific needs of their target groups.

6.3. Merits of the SACCOs

6.3.1. Major Findings on the Services, Approach and Perceptions

6.3.1.1 Services

The SACCOs were constituted to offer savings, shares and loans products to their members. Provisions of such services were the direct objective of the SACCOs. In this regard, the SACCOs have mobilized a saving capital of half a million birr and provided about seven hundred thousand loans for financing income generation activities of members.

While availing services by the SACCOs for members is a necessary condition, it cannot be complete if members are not making use of the opportunities. In the utilization part of the service equation more than three quarters of the respondents have been able to deposit over ETB 20 saving on monthly basis. All the respondents have purchased one share of ETB 100 per share. When it comes to the loan services utilization, only twenty four of the fifty eight respondents have accessed the loan services. However, there were variations among the SACCOs in loan outreach despite common hurdles faced by them all. The variation is suggestive of the existence of room for improvement in the case of low performing SACCOs.

6.3.1.2. SACCOs Approach

Earlier the SACCOs were analyzed from the perspective of their direct purpose of providing savings, shares and loans products. Nevertheless, the SACCOs as institution to empower PWDs are expected to address challenges and needs emanating from PWDs disadvantaged positions in

the society. Consequently, the SACCOs are expected to strive to uplift the PWDs positions in the society by taking initiatives that ensure dignity and worth of PWDs, and by standing for social justice that promotes acceptance and integration of PWDs in the mainstream. Analysis the SACCOs efforts within and outside have revealed, the SACCO approach is a model largely consistent with the PWDs empowerment perspective.

The SACCOs internally have built (as highlighted above) their capacities and empowered themselves in compliance with the cooperative society principle of members ownership and independence. The composition of the members also revealed diversity in social and disability statuses, an indicator of SACCOs inclusiveness in line with the principle of open membership.

Further examination of SACCO as an approach of PWDs empowerment brought to the lime light the PWDs were well represented in leadership and decision making. The PWDs constituted 68% of the total membership and 60% of the leadership of the SACCOs. PWD women constituted 30% of the membership and 22% of the leadership. Though the representation of PWDs in the leadership positions may seem a bit lower as compared to their relative size in the SACCOs, the achievement gained can be termed as a good success in relation to the PWDs low literacy level. Obviously SACCOs leadership positions require a certain level of literacy and numeracy. On top of that PWDs disadvantaged position in the society like any sphere of their life constrained them from the exercise of leadership and building social skills to an extent and such impacts have to be taken into account as well.

SACCOs performances in relation to empowering service indicators have resulted in a considerable beneficial outcomes. It was found out that SACCOs Services are 85% Committed to the social inclusion of PWDs. Besides, it was revealed family members and other

disadvantaged people involvement in the services of SACCOs was 81%. In contrast, the commitment of services of the SACCOs in promotion of partnership and community awareness were rated a bit short of an average (44%).

6.3.1.3. Perceptions of the leadership and the members

In addition to the analysis of the relevance of the services and the approach, opinions of the leaders and respondents pertaining to the merits of the SACCOs in the collective empowerment have been gathered. The perceptions have further consolidated the relevance of the SACCOs to the empowerment of PWDs. Accordingly; the leaders of three SACCOs have suggested the SACCOs did provide very good services, while the leaders of the remaining SACCO rated services as good. Overall, the leaders had the feeling that their institutions have been giving commendable services to their respective constituents. About two third of the respondents have rated their respective SACCOs services as good, while the remaining third rated the services as very good. In general, the sample respondents expressed satisfaction in the SACCOs service provision. However, the degree attached to very good and good ratings differ. Perception of very good was much higher in the leadership category while it was lower in the respondents' category.

The SACCOs leaders and the sample respondents' were also suggested areas to improve for better service provision in the future. All of the SACCOs leadership has suggested two to four areas of improvement which they felt relevant for effective services and better empowerment of members. On the other hand, above two third the respondents outlined at least one comment

that the SACCOs should improve. Comments and suggestions could reflect the level of engagement and concern they have for their collective institution improvement.

6.3.2. Conclusion on the Merits of the SACCOs

The virtue of SACCOs for the collective empowerment of PWDs was examined by analysis of three interlocked components: services, indicators of PWDs services and perceptions of the leaders and members on the usefulness of the services. The three interwoven aspects had unfolded the usefulness of the SACCOs in collective (institutional) improvement in the circumstances of PWDs. What is more, the way the cooperative approach grabbed, adapted and implemented in the context of PWDs by the promoting organization i.e. the GLRA has been found working and empowering as well.

The major objective of SACCOs is to fight poverty through improving the members' economic and social conditions allowing them access to financial services. In general both the SACCOs and members have done remarkably well in service delivery and service consumption respectively. From the service delivery view point, the work done to mobilize a saving of half a million and provision of about seven hundred thousand loan for income generation activities in the short time span of the SACCOs are good achievements. When it comes to a service consumption angle, members regular saving plus increased saving amount over time shows members commitment to grasp opportunities availed to their collective empowerment as increased saving means a source of capital for loan. Share purchasing is also another way of raising SACCOs capital and an evidence of members ownership of their collective enterprise. Besides, the fact each member has equal share with equal value is a proof of an egalitarian

ownership the SACCOs .The loan outreach accessed by about half of the members could be an average achievement.

The Loan coverage performance is average taking into account a range challenges the SACCOs were confronted with. Low level of loan capital at the SACCOs disposal and the decrease in purchasing power of money in recent years are a few setbacks. Furthermore, arrays of bottlenecks such as the low literacy level of members, the prevailed low self regards of PWDs due to their marginalized positions in the community, uphill struggles to acquire leadership skills and confidence, to learn bureaucracy of running SACCO institutions from the scratch; covering loan outreach of that level is by no means an easy achievement. However, there are variations among the SACCOs in the extent of loan outreach despite the aforementioned common hurdles. The variation is suggestive of the existence of room for improvement for the low performing SACCOs.

Next, assessments of the SACCOs as an institution to empower PWDs have revealed the SACCO approach or model is consistent with the PWDs empowerment. The SACCOs capacities built, the diversity in composition of the members, representation and participation of PWDs in leadership and decision making and SACCOs performances in relation to PWDs services indicators have resulted in considerable beneficial outcomes. However, in a couple of empowerment indicators namely the commitment of services of the SACCOs in promotion partnership and community awareness, the SACCOs performances were rated a bit short of the average.

Next, the perceptions of the leaders and members have further consolidated the relevance of the SACCOs in empowerment of PWDs. All the leaders have the feeling that their institutions were

giving commendable services to their respective constituents and the sample respondents have also suggested their satisfaction with the SACCOs service provision.

Finally, the way the cooperative approach grabbed, adapted and implemented in the context of PWDs by the promoting organization (GLRA) has been found working & empowering. The GLRA's has promoted SACCOs in the context of marginalized and down trodden PWDs both in the rural and urban areas although this study was done in urban slums of Addis Ababa. The organization's financial and technical capacity building support to the PWDs is found consistent with empowerment perspective. The financial support was provided in the SACCOs gaps for office construction, loan seed money, documents and vouchers printing. These areas were critical at the initial stages and were enablers for the SACCOs. Henceforth, the SACCOs efforts to be independent and the promoting NGO's gap filling approach were complimentary. Likewise, technical supports provided during the establishment and licensing, training of leaders and members, experience sharing workshops, office capacity building were instrumental for the SACCOs success and members empowerment gains.

Not only that, the GLRA's approach could probably be unique and innovative for its grasping of the promotion cooperative in a large scale to empower marginalized PWDs in urban and rural areas. There was no major or large Scale SACCO intervention approach by the GOs and NGOs targeting PWDs in the country. The main trust of Government and development partners (NGOs) has been largely promoting agriculture cooperatives to improve agricultural productivity and rural poverty [EATA, 2012].

6.3.3 Recommendation on the Merits of the SACCOs

6.3.3.1 SACCOs Services

Though it has been concluded both the SACCOs and members have done remarkably well in service delivery and consumption being consistent with the capacity built in the empowerment of PWDs, there were certain short falls that have to be improved. In saving mobilization there was variation among the SACCOs and the low performing SACCOs should exert maximum efforts to increase their regular savings to the level of high performing ones. Besides, all the SACCOs need to encourage and mobilize non regular savings to increase their lending capital and members' financial strength for their independence within the shortest time possible. When it comes to the loan services, the low performing SACCOs need to work hard to reach out more of their members with loans. The loan outreach as low as 11% and 14% (figure 4.2) calls for action as compared to the highest performing SACCO which 85%(et al).those facts clearly indicate room for improvement despite the differences among them and the hurdles faced.

6.3.3.2. SACCOs as an approach

On the PWDs empowerment indicators, the SACCOs were fall short in couple yardsticks namely on the commitment of services in promotion of partnership and community awareness (44%). The SACCOs should exert maximum effort to improve their rating in those indicators. The SACCOs commitment in promoting solidarity and partnership with other groups will have

beneficial effects. Also efforts geared to community awareness are undoubtedly relevant. Good performance in the two indicators is necessary owing to the composition of the SACCO members. 29% of the members are at their old age(table3.9), 19%(table3.13) of them live through alms collection, among the 76% PWDs members(table 3.17) significant portion is severely disabled and may need social protection services. The SACCOs with effective solidarities and community awareness endeavors can be able to facilitate such services beyond the domains of primary services of the SACCOs. Henceforth, the SACCOs should strive hard through creation of partnership and solidarity with NGOs, public and community services to meet social protection and social welfare needs of their constituents through advocacy, referral and networking.

When it comes to Promoting cooperatives, the way the GLRA apprehended SACCO and implemented it in the context of the PWDs target group has been found working and empowering. The organization's financial and technical capacity building support to the PWDs is found consistent with empowerment perspective. The GLRA's approach could probably be unique and innovative in the context of PWDs who are often marginalized and left to their own fate.

These positive experiences have to be replicated for other marginalized groups and even scaled up with other need areas of PWDs and other marginalized. The NGOs and DPOs working with marginalized and disadvantaged groups may use the approach of the cooperative strategy adapting to the specific needs of their target groups such as Women, slum dwellers, vulnerable youth and the like.

So far we know the saving and credit cooperatives (SACCOs) are beneficial in the empowerment of PWDs. From the profile of the members, it was clearly identified that there were manifestation of poverty and the relative disadvantage of PWDs in their communities. Almost all of the respondents were engaged in informal sector jobs and earn low family income below 2USD a day (table 3.14) and they are the most affected with the ever increasing inflation in the past few years. Furthermore, two-third of the respondents (table 3.15&3.16) do not have their own shelter plus half of them are living in dilapidated and poor housing conditions in relation to access to shelter. Therefore, these contexts may make the need for other forms of cooperatives necessary. Hence forth, DPOs, NGOs working in the disability sector, slum dwellers and other disadvantaged groups can promote housing cooperatives in relation to housing needs. PWDs and other disadvantaged groups consumer cooperatives can be promoted for procuring essential supplies to protect the vulnerable from increasing cost of living. In general, the SACCOs approach could be replicated to the other problems and dimensions of the target group with other types (forms) of cooperatives.

6.4. Members empowerment gains

6.4.1 Findings of members' empowerment benefits

Taking into account PWDs empowerment goals and the SACCO ideals; psychological, economic, social and political indicators were used to assess benefits accrued at individual level due to membership and participation in the SACCOs. Accordingly, analysis of the perception of

SACCO members has uncovered the SACCOs members have derived remarkable empowerment benefits in psychological, social, economic and political spheres of their lives .The overall psychological benefits of the members were found very high. SACCO interventions have brought about 92% improvements in members psychological empowerment. The psychological empowerment gains were measured with indicators such as improved self confidence; higher self esteem; understanding about owns rights, roles and responsibilities; increased ability in self-determination; positive attitude towards life and etc.

In the sphere of social and cultural empowerment, the members of SACCOs were doing well. They registered an overall improvement of 87% in social and cultural empowerment yardsticks. Some of those benefits derived by members were acceptance in family and community, participation in the family decision making, education and caring for children and elders in the family, participation in public and social life, contribution to community basic and social welfare services, and defying social evils in the community.

Another area of members empowerment gain was the economic field in which 67% benefits derived. In this regard, gains members have enjoyed included saving, creation of income generation activities, liberation from debt trap, increased income, been able to contribute to the children education, health care and other emergencies; developing economic strength to meet unexpected financial challenges.

The last area of members gain assessed was governance and Political domains in which the beneficiaries have scored 87% empowerment. The governance and political empowerment gains were focused on participation of the SACCO members in the decision making processes of their SACCOs. It also centers on the participation of the SACCOs members in the local social and political institutions with the consciousness garnered through the participation in the SACCOs.

Likewise, examination of the perception of SACCO leaders did uncover participation in the SACCOs has brought about tangible achievements to the empowerment of members in psychological, social, economic and political features. The responses of all the SACCO leaders were unanimous in opining members were benefited by obtaining knowledge and skills; and other resources which helped them show improvements in psychological, social, economic and political spheres of their life.

Comparing the perception of the members and leaders, one obviously sees there were laudable achievements obtained by members in the four areas. Though both the leaders and members did perceive very high achievements, one still finds the perception of SACCOs members is not as conclusive as that of the leaders. According to the members' opinion, lower achievement was registered in the economic aspect which was 67%. It may be recalled similar contrast has been found out on the rating of SACCO services.

6.4.2. Conclusions on Members empowerment gains

The SACCOs have enabled members to benefit in the four Spheres of life. The SACCOs services beyond doubt were helpful in psychological, social, economic and political empowerment of the PWDs. The evidences have also suggested the extent of empowerment in the four aspects have not been uniform. In this connection, it is astonishing to find out economic empowerment gains of members are rated the lowest as compared to the other three aspects. It is surprising because the primary objective of the SACCOs is economic empowerment. But a deeper and closer examination of the facts collected for this study brought another dimension of the problem. The data on composition of SACCO members already pointed out 29% of the

SACCO members are at their old age and 19% of them were engaged in alms collection for a living. These factors may have interfered in members' motivation to decline to engage in income generation activities taking loans from the SACCOs and consequently may have forced them to opt for saving alone. On the other hand taking into account the SACCOs young age, the capital mobilized was not enough to reach out all those aspiring to borrow and the SACCOs were forced to prioritize applications. Therefore, the achievement in the economic empowerment became smaller. The low level of economic gains is also evident in the other parameters of Poverty: 96% of the respondents' households earn less than 2 USD a day, low literacy level and poor housing conditions. Those in deep and complicated poverty may not be able to register meaningful economic gains in such a short period.

6.4.3. Recommendation on Members empowerment gains

SACCOs should raise more internal capital through increased monthly saving, sale of shares to reach out more and more aspiring members with loans to enhance economic empowerment.

The SACCOs are also required to strive to create communal income generation projects that could meet the needs for livelihood beyond creation businesses by members through loans. The SACCOs should exert maximum efforts in diversifying income generation projects and activities beyond loan provision for there are significant proportion of SACCO members difficult to motivate to engage in businesses - those at very old age and those engaged in alms collections for decades. Henceforth, livelihood options need to be thought about within the SACCOs to stand up to the challenges through creation of projects and opportunities of employment considering those members level of skills and abilities.

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APPENDIX 1:

Questionnaire for Data Collection from the SACCOs

(Secondary Sources: SACCO records)

Date of Data Collection _____

1. Name of the cooperative _____
2. Year of establishment _____
3. Address _____
4. Brief history on how and why established _____

Major objectives:

5. Data on Membership status

SN	Description	sex	Membership status				Total members	Remark
			Leprosy	Leprosy family	Other PWDs	Other vulnerable		
1	Founding members	Male						
		Female						
		Total						
2	Members added	Male						
		Female						
		Total						
3	Members dropped	Male						
		Female						
		Total						
4	Existing members (1+2-3)	Male						
		Female						
		Total						

6. Services provided to the members by the cooperative

a) Saving mobilized and share sold

- Are members regularly saving? _____
- Is there an increase in individual saving amount over time? Describe _____
- Are there diversified forms of savings apart from the regular (monthly) _____
- Registration Fee Collected (ETB) _____
- Share sold out: No of shares _____ for Br. _____
- Individual members & total accumulated saving:
 - Individual saving: Minimum(Br) _____ Maximum(Br.) _____
 - Total accumulated saving (Br.) _____

b) Loan service

- Total members provided with loan (No) _____
- Total Amount of loan provided (ETB) _____
- Repayment collected (ETB) _____
- Amount of outstanding loan (ETB) _____
- Growth of Loan size in phases :1st round(ETB)___2nd (ETB) ___ 3rd (ETB)___4th(ETB)___

c) Others services: developmental ,welfare , project and facilitation services provided by the cooperative to its members (describe)

7. Cooperative's governance (collected from documents, reports and minutes)

- Does the cooperative hold executive committee meeting regularly? How often?

- Does the cooperative hold general assembly regularly? How often?

- Has the cooperative audited its Book of accounts yearly by external auditors?

Number of audits made _____ years _____

- Has the cooperative presented those audit and annual reports to the general assembly?
How many times _____ and what were the feedbacks of the general assembly(describe)_____

9. Cooperative's capacity building

a) Office capacity (Describe):

- ✓ Does the cooperative have its own office? _____
- ✓ Does it have office furniture? _____
- ✓ Does it have the necessary vouchers and documentations fulfilled for its activities?

b) Capacity building supported obtained from NGOs and GOs

B.1 Capacity building Support obtained from the GOs

SN	Kind of support	Name of the GO	How often	Remark

Kind of support could be: land for office, office, audit service, training (leaders & members), licensing, and finance (indicate amount & purpose under remark), office equipment, promotion and etc

B.2 Capacity building Support obtained from the NGOs

SN	Kind of support	Name of the NGO	How often	Remark

Kind of support could be: financial support (for office construction & furniture; printing & vouchers; running cost; loan seed money; other projects and etc indicate area of support and amount under remark); **training** (leaders & members); **review meeting & experience sharing**; **supervision** and etc

Appendix 2:

Focus group interview schedule for SACCO Leaders

A. The extent to which the SACCO built capability and services are committed to enhance empowerment of PWDs

1. Member PWDs and Women Participation in leadership and decision making

- 1.1 In the executive board: Total members no. ___ PWDs (members) _____ PWDs (women) ___
- 1.2 Loan (Sub comm.): Total members no. ___ PWDs (members) _____ PWDs (women) ___
- 1.3 Education (sub comm.): Total members no. ___ PWDs (members) _____ PWDs (women) ___
- 1.4 Control (Sub comm.): Total members no. ___ PWDs (members) _____ PWDs (women) ___
- 1.5 Other (_____): Total members no. ___ PWDs (members) _____ PWDs (women) ___

2. SACCOs commitment to the PWDs social inclusion (Circle one)

- 2.1 Encouraging non member PWDs in neighborhood & community to join & benefit: Y N
- 2.2 Encouraging members to join other services of DPOs available in the locality : Y N
- 2.3 Encouraging PWDs for membership of community based organizations: Y N
- 2.4 Encouraging and supporting PWDs to benefit from mainstream services in the community : Y N
- 2.5 Describe(any other) _____

3. PWDs family & other disadvantaged involvement in the SACCO services(circle one)

- 3.1 Inclusion of family members in membership if they wish(spouse & children): Y N
- 3.2 Inclusion of spouse & other family as a witness in providing loans & guarantee, : Y N
- 3.3 Involve and encourage family when things go wrong and IGAs may fail: Y N
- 3.4 Inclusion of other disadvantaged to benefit from the services : Y N
- 3.5 Others if any (*to be described*) _____

4. SACCOs commitment to community awareness (local community, lobbying politicians & government officials for action)(circle one)

- 4.1 Inviting officials to significant events in the service: Y N
- 4.2 Lobbying for a place on government and community committees: Y N
- 4.3 Community awareness activities undertaken about SACCO in the community: YN
- 4.4 Community support obtained to SACCO from local GO, CBOs and NGOs: Y N
- 4.5 Others if any (describe) _____

5. Forming partnership and alliance with community groups:

- 5.1 Any partnership formed “Edirs” and self help groups :Y N
- 5.2 Any partnership formed DPOs: Y N
- 5.3 Any partnership formed Associations & Network of associations: Y N
- 5.4 Any partnership formed SACCOs: Y N
- 5.5 Any other partnership formed Describe (If yes) _____

B. Do you think the services of the cooperative are relevant to empower members (personally, economically, socially and politically)?

Yes No

1. IF the Answer is no ,Describe

2. **If the answer was yes** ; describe shortly the gains obtained in :

2.1 **Psychological** gains in terms of Knowledge, skills and attitude ((describe the points agreed by the group)

2.2 In terms of **social relationship** improvement: (describe the points agreed by the group)

2.3 **Economic benefits**: (describe the points agreed by the group)

2.4 **Political participation**(describe the points agreed by the group)

2.5 How do you rate your SACCOs services to its members?(tick one on which the group agrees)

Very-good Good Satisfactory Un satisfactory

2.6 Anything the SACCO should improve for better service provision(describe points agreed in the group)

Thank you very much for your cooperation!

Appendix 3:

Interview Schedule for members of the SACCOs on the study of the Relevance of SACCOs in the Empowerment of Persons with Disabilities in Addis Ababa Slums
(For members of the SACCOs)

Tick or write answers in full where applicable.

I. Personal and socio economic Information(circle or fill number as required)

- Name _____ Sex M F Age ____
- Marital status: **single Married widowed separated**
- Family size: children ____ others ____
- Level of education: Illiterate Read/Write Primary/Junior Secondary Higher
- Occupation: Trade/Retail, Agriculture Beggary Salaried Unemployed
- House ownership: owned, rented, mortgaged, weak or elderly home, homeless subordinate, others
- House condition: maintained, renovated, dilapidated, corrugated ,Thatched
- Income Size: ETB-----
- Do you have some form of Disability ? Yes No
- If yes for above: Disability group you belong (If any): leprosy, Blind, Deaf Physical, Multiple, others

II. Membership of SACCO (circle or describe)

2.1 Name of the SACCO you are belonging to: -----

2.2 Saving & share purchase

When did you join the SACCO?

How much do you save with the SACCO per month? If you do not save give reasons why?.....

Have you purchased a share ? yes, NO

If no why? Describe:-----

If yes How many shares for how much: -----

2.3 Credit

Have you taken loan from your SACCO? Yes NO

If yes, how many rounds and which amount _____

If no, describe the reason:-----

For what purpose have you used the loan ? describe -----

2.4 What other services did you receive from you Sacco? Enumerate

.....

.....

III. The psychological, social, economic and political empowerment benefits obtained by way of participation in the SACCOs.

No	Question item	Reply	
		Yes	no
1	Psychological Benefits	Yes	no
	Since you joined this cooperative as a member :		
a	Have your self confidence and courage improved?		
b	Have your self esteem developed?		
c	Have your awareness about your rights, roles and responsibilities improved?		
d	Have your power for self determination improved?		
e	Have your attitude about life and society changed or improved?		
f	Have you obtained knowledge, new ideas, and communication skills helpful applicable in your living?		
g	Have your gained any moral support and comfort that gave you relief from mental stress and anxiety?		
h	Have your participation in the cooperative contributed to a happy and satisfied life leading?		
2	Economic Empowerment	yes	no
	Since you joined this cooperative as a member:		
a	Do you save regularly?		
b	Have you borrowed money from the cooperative?		
c	Do you regularly repaying you loan principal and interest?		
d	Do you involve in income generation activities?		
e	Do you take loan from money lenders after being a member to this cooperative?		
f	Are you over indebted?		
g	Has your income increased?		
h	Do you contribute to the children education, health		

	care and other emergencies?		
i	Do you have the economic strength to meet unexpected financial challenges?		
3	Social and cultural aspects	Yes	no
	Since you joined this cooperative as a member:		
a	Has your acceptance in the family and community improved?		
b	Has your participation in family decision making process on important matters improved?		
c	Are you able to contribute for children education?		
d	Are you able to take care of health of children and aged in the family?		
e	Have you participated in public and political life?		
f	Have you served or contributed to your community by fighting for basic amenities and welfare needs such as drinking water, street improvement, public sanitation and others?		
g	Did you resist social evils like violence against women, gender discrimination and other social injustice in the family and the community?		
h	Have you developed of sense of responsibility for solidarity and collective action?		
4	Political aspects	yes	no
	Since you joined this cooperative as a member:		
a	Have you participated in the general assembly meetings of the cooperative more often?		
b	Have you freely shared and contributed ideas in the meetings of the cooperative?		
c	Have you regularly been participating in community activities of your village?		

Appendix 4: Composition of the Study Population

SN	Name	sex	Table 1:Study population				total	Remark
			leprosy	Other PWDs	PWDs family	Community members		
	Salu Meredadat SACCO	male	26	19	5	7	57	
		Female	13	19	10	6	48	
		Total	39	38	15	13	105	
	Kolfe keraino SACCO	male	62	4	12	5	83	
		Female	56	3	5	17	81	
		Total	118	7	17	22	164	
	Dagim Tesfa	male	45	5	-	19	69	
		Female	39	-	-	30	69	
		Total	84	5	-	49	138	
	Enalima Bandinet	male	8	5	1	8	22	
		Female	5	5	2	22	34	
		Total	13	10	3	30	56	
	Total	male	141	33	18	39	231	
		Female	113	27	17	75	232	
		Total	254	60	35	114	463	

APPENDIX 5: Composition of Sample Respondents

SN	Name of SACCO	Sex	Table -: Sample Population					Remark
			leprosy	Other PWDs	Non PWDs	Total	Ration (%) wrt SACCOs	
	Salu Meredadat SACCO	male	2	3	2	7	50	
		Female	2	3	2	7	50	
		Total	4	6	4	14	100	
	Kolfe keraino SACCO	male	6	2	1	9	45	
		Female	7	2	2	11	55	
		Total	13	4	3	20	100	
	Dagim Tesfa	male	4	3	1	8	47.06	
		Female	6	-	3	9	52.94	
		Total	10	3	4	17	100	
	Enalima Bandinet	male	-	2	1	3	42.86	
		Female	1	1	2	4	57.14	
		Total	1	3	3	7	100	
	Total	male	12	10	5	27	46.55	
		Female	16	6	9	31	53.45	
		Total	28	16	14	58	100	
	Ration wrt PWDs 7& Non-PWDs (%)	male	42.86	62.5	35.71	46.55		
		Female	57.14	37.5	64.29	53.45		
			100	100	100	100		

Appendix 6: Services Rendered by the SACCOs

SACCOs Services Rendered (Secondary Source data)						
	Code of the SACCO	SA	ENA	DT	AAR	Total
1	Age since formed (months/year)	38/12	14/12	30/12	37/12	
2	Saving					
	Initial monthly saving of members(Br.)	10	60	20	20	10
	Current individual monthly saving	20	60	40	50	60
	Saving growth rate (%)	100%	0	100%	150%	87.5%
	Maximum individual saving (Br.)	620	1020	1020	1690	1690
3	Share sold					
	No of shares sold to members share/mem	107	71	144	396	718
	Share values	10700	7100	14400	39600	71800
	Share purchased (Addis Bank)	20,000			10,000	30,000
4	Loan service					
	Members served (No.)%	54/105	8/56	15/138	139/164	216/463
	Loan amount issued (Br.)	131000	39000	133500	391400	694900
	Loan recovered (Br.)	77043	8700	101784	330702	518229
	Loan outstanding(Br.)	53929	30300	31716	60698	176643

Appendix 7: SACCOs profile & Institutional capacity built

SACCOs profile & Institutional capacity built						
	Code of the SACCO	SA	ENA	DT	AAR	
1	Age since formed (months/year)	38/12	14/12	30/12	37/12	
2	Membership capacity					
	Founding members	93	50	121	75	
	Existing members	105	56	138	164	
	Membership growth %-increase in HR	12(13%)	6(12%)	17(14%)	89(119%)	
3	Capital mobilization					
	Reg. Fee(Br.)	561	1,420	1,440	2,120	
	Saving mobilized	60,051	64,260	69,863	225,667	
	Share sold (Br)	10,700	7,100	14,400	39,600	
	Donations or external support ration :	48,500(40%)	42,500(37%)	52,200(38%)	55,800(17%)	
	Ration of internally raised finance	60%	63%	62%	83%	
		119,812	115,280	137,903	323,187	
4	Physical capacity (yes=1,no=0)					
	Built/have own Office	1	1	0	1	
	Fulfilled office furniture	1	1	1	1	
	Fulfilled finance Documentation >>	1	1	1	1	
5	Technical capacity (yes=1,no=0)					
	Training for members on SACCO	1	1	1	1	
	Training for leaders on mgt of SACCO	1	1	1	1	
	Experience sharing (leaders)	1	1	1	1	
	Tasks performed by employed staff or leaders?	leaders	leaders	leaders	leaders	
6	Democratic Governance					
	Holding Executive committee meetings (monthly)	2	1	1	2	
	Holding General assembly (yr)	1	2	1	1	
	Audit of the book of accounts (yr)	3x	0	1	3	
	Holding Elections (bylaws)	0	-	-	-	
	Activity and audit report submission to regulatory body(yr)	3X	-	1x	3x	

Appendix 8: SACCOs Approach and PWDs empowerment Indicators

SACCOs Approach usefulness with respect to PWDs empowerment Indicators						
	Code of the SACCO (2 ,3,4) point scale	SA	ENA	DT	AAR	Overall(no &%)
1	Relevance of approach visa Vis PWDs empowerment Indicators					
1.1	Participation of PWDs in Leadership and decision making (Proportion in decimal %)	.				
	PWDs in leadership & decision making committees(x/y) -decimal	.38	.50	.58	.94	.6(60%)
	PWD Women in leadership & Dec making bodies(x/y)-decimal	.06	.31	.26	.25	.22(22%)
	Total (0- 1)	.38	.5	.58	.94	.6
1.2	Commitment to the social inclusion of PWDs(y es=1,NO=0)					
	Encouraging non member PWDs in <u>neighborhood</u> & community to join & benefit	1	1	1	1	4
	Encouraging members to join <u>other services of DPOs</u> available in the locality	1	1	1	1	4
	Encouraging PWDs for membership of CBOs	1	0	1	1	4
	Encouraging and supporting PWDs to benefit from <u>mainstream services in the community</u>	1	1	1	1	4
	Describe(any other)	1	0	0	0	1
	Total (0-5)	5	3	4	4	17
1.3	Family members & other disadvantaged involvement in the services of SACCOs to PWDs(y es=1,NO=0)					
	Inclusion of family members in membership if they wish(spouse & children):	1	1	1	1	
	Inclusion of spouse & other family as a witness in providing loans & guarantee,	1	1	1	1	
	Involve and encourage family when things go wrong and IGAs may fail	0	0	1	1	
	Inclusion of other disadvantaged to benefit from the services :	1	1	0	1	
	Others if any (<i>to be described</i>)	-	-	-	-	
	Total (0-5)	3	3	3	4	
1.4	SACCOs commitment to community awareness(y es=1,NO=0)					
	Inviting officials to significant events in the service	0	1	0	0	
	Lobbying for a place on government and community committees	1	1	0	0	
	Community awareness activities undertaken about SACCO in the community	1	1	0	0	
	Community support obtained to SACCO from local GO, CBOs and NGOs	1	1	0	0	
	Others if any (describe)	-	-		1	

	Total (0-5)	3	4	0	1	
1.5	Forming partnership and alliance with community groups (yes=1,NO=0)					
	Any partnership formed “Edirs” and self help groups	1	1	1	0	3
	Any partnership formed DPOs	0	1	0	1	2
	Any partnership formed Associations & Network of associations	1	0	0		1
	Any partnership formed SACCOs	0	0	0	1	1
	Any other partnership formed Describe	1	1	1	1	4
	Total 1.5 (0-5)	3	3	2	3	
	Total PESP (1) empowerment gains					
2	Leaders perception of members gains in vital areas (:yes=1, No=0)					
	Perceptions of personal gains (Knowledge,skills,attitude(no items described)	1	1	1	1	4
	Social relationship improvement (number of areas described)	1	1	1	1	4
	Economic empowerment benefits (no of areas outlined)	1	1	1	1	4
	Political participation (number of areas delineated)	1	1	1	1	4
	Total perceived areas of relevance (No)	4	4	4	4	16
3	Leadership rating of SACCOs services to members unsatisfactory (1), sat(2),Good(3) and Very good(4)	4	4	3	4	
4	Suggested area of improvement by leadership (No.)- the higher the No is the higher for improvement	4	2	4	2	

Appendix 9: SACCOs Members Service utilization

SACCOs Service utilization Responses of Samples Respondents								
SN	Description	SA	ENA	DT	AAR	Total	Ration (%)	Remark
1.1	Saving(monthly)			-				
	10 -20	12	-	-	-	12	20.70	
	20- 40	2	-	17	-	19	32.75	
	40-60	-	7	-	20	27	46.55	
	Total	14	7	17	20	58	100	
1.2	Share purchase							
	Number share purchased							
	• 1	14	7	17	20	58	100	
	• 2		-	-	-	-		
	• 3and +		-	-	-	-		
	Total	14	7	17	20	58	100	
	Share value	-	-	-	-	-		
	50- 100 br	14	7	17	20	58	100	
	101-200	-	-	-	-	-		
	201and above	-	-	-	-	-		
	Total	14	7	17	20	58	100	
1.3	Loan services							
	• Obtained loan service	7	1	3	13	24	41.38	
	• Not obtained	7	6	14	7	34	58.62	
	Total	14	7	17	20	58	100	
	Loan round s							
	• One	3	1	3	3	10	41.67	
	• Two	1	-	-	3	4	16.66	
	• 3 and above	3	-	-	7	10	41.67	
	Total	7	1	3	13	24	100	
1.4	Members benefited from other services(NO)	1	1	1	1	4	4/58	

Appendix 10 : Profiles of SACCOs Members

Profiles of Sample respondents

	Description	SA	ENA	DT	AAR	Total	Ration (%)	Remark
1.1	Sex							
	Male (No)	7	3	8	9	27	46.55	
	Female	7	4	9	11	31	53.45	
	Total	14	7	17	20	58	100	
1.2	Age							
	18-30 years	2	3	-	2	7	12.07	
	31 -40 years	3	1	3	5	12	20.69	
	41 – 60 years	5	1	7	9	22	37.93	
	Above 60	4	2	7	4	17	29.31	
	Total	14	7	17	20	58	100.00	
1.3	Marital status							
	Single	3	-	-		3	5.17	
	Married	6	3	11	12	32	55.17	
	Divorced	-	-	-		-	-	
	Widowed	4	3	5	3	15	25.86	
	separated	1	1	1	5	8	13.80.	
	Total	14	7	17	20	58	100.0	
1.4	Family size							
	1	1	-	-	1	2	3.5	
	2-5	8	6	8	11	33	56.9	
	5+	5	1	9	8	23	39.6	
	Total	14	7	17	20	58	100.0	
1.5	Educational level							
	Illetrate	5	5	8	3	21	36.2	
	Read & write	3	1	3	5	12	20.7	
	Elementary & Jounior	1	1	5	8	15	25.86	
	High school	3	-	-	1	4	6.9	
	College	2	-	1	3	6	10.34	
	Total	14	7	17	20	58	100	

1.6	Means of living /livelihood	SAL	ENA	DT	KK	Total	%	
	Petty trade	6	5	5	8	24	41.37	
	Agriculture	-						
	Employed	2		1	5	8	13.79	
	Pension	2		3	1	6	10.34	
	Alms collection	4	1	4	2	11	19.00	
	Others	-	1	4	4	9	15.50	
	Total	14	7	17	20	58	100	
1.7	Income size (monthly)							
	0- 525 birr	8	4	12	8	32	55.18	
	526-1050 birr	6	3	4	11	24	41.38	
	1051 birr and above	-	-	1	1	2	3.44	
	Total	14	7	17		58	100	
1.8	Housing ownership							
	Owned	7	-	8	10	25	43.1	
	Rented	7	6	9	8	30	51.72	
	Mortgaged	-	-	-	-	-		
	Shelter home	-	-	-	1	1	1.73	
	Home less	-	-	-	-	-		
	Others	-	1	-	1	2	3.45	
	Total	10	7	17	20	58	100	
1.9	Housing condition							
	Maintained	5	4	8	7	24	41.38	
	Dilapidated	8	2	8	10	28	48.28	
	Iron sheet walled & roofed	1	1	-	3	5	8.62	
	Tatched roofed		-	-	-	-		
	others		-	1	-	1	1.72	
	Total	14	7	17	10	58	100	
1.10	Disability status							
	PWDs	10	4	13	17	44	75.9	
	Non -PWDs	4	3	4	3	14	24.1	
	Total	14	7	17	20	58	100	
1.11	Disability type (PWDs)							
	Leprosy	4	1	10	13	28	63.6	
	Blind & other PWDs	6	3	3	4	16	36.4	
	Total	10	4	13	17	44	100	

Appendix 11: SACCO Members Empowerment Benefits

Responses on Empowerment gains of Sample Respondents								
1	PSEP empowerment gains indicators (yes=1, No=0)	Respondents in relation to their SACCOs						
		SA	ENA	DT	AAR	Total	Ration (%)	
1.1	Psychological Benefits							
	Improved self confidence and courage	Yes	14	7	15	19	55	95%
		No	0	0	2	1	3	5%
		Total	14	7	17	20	58	100%
	Improved self esteem	yes	12	7	17	19	55	95%
		No	2	0	0	1	3	5%
		Total	14	7	17	20	58	100%
	Improved awareness about rights, roles and responsibilities	yes	13	5	14	19	51	88%
		No	1	2	3	1	7	12%
		Total	14	7	17	20	58	100%
	Improved power for self determination	yes	13	7	17	19	56	97%
		No	1	0	0	1	2	3%
		Total	14	7	17	20	58	100%
	Changed attitude about life and society	yes	13	7	15	18	53	91%
		No	1	0	2	2	5	9%
		Total	14	7	17	20	58	100%
	obtained knowledge, new ideas, and communication skills helpful to face daily challenges	yes	12	7	17	17	53	91%
		No	2	0	0	3	5	9%
		Total	14	7	17	20	58	100%
	Gained moral support and comfort to relief from mental stress and anxiety	yes	10	7	16	14	47	81%
		No	4	0	1	6	11	19%
		Total	14	7	17	20	58	100%
	Been able to lead a happy and satisfied life due to participation in the group	Yes	14	7	15	20	56	97%
		no	0	0	2	0	2	3%
		Total	14	7	17	20	58	100%
	Total Psychological gain (total/no variables)(8)	yes	101(90%)	54(96%)	126(93%)	145(91%)	426	92%
		NO	11(10%)	2(4%)	10(7%)	15(9%)	38	8%
		Total	112	56	136	160	464	100%
1.2	Economic gains							
	Regular saving	yes	14	7	17	20	58	100%
		NO	0	0	0	0	0	0%
		Total	14	7	17	20	58	100%
	Regular repayment loan principal and interest NA=not applicable	yes	8	1	2	12	23	40%
		NO	0	0	1	1	2	3%
		NA	6	6	14	7	33	57%
		Total	14	7	17	20	58	100%
	Involvement in income generation activities	yes	5	4	3	9	21	36%
		NO	2	0	1	4	7	12%
		NA	7	3	13	7	30	52%
		Total	14	7	17	20	58	100%

	Have you stopped Borrowing loan from money lenders since joining the cooperative	yes	14	6	17	18	55	95%
		NO	0	1	0	2	3	5%
		Total	14	7	17	20	58	100%
	Have you avoided over indebtedness (independence from debt trap)	yes	14	7	17	20	58	100%
		NO	0	0	0	0	0	0%
		Total	14	7	17	20	58	100%
	Increased income	yes	7	5	4	10	26	45%
		NO	7	2	13	10	32	55%
		Total	14	7	17	20	58	100%
	Contribution to the children education, health care and other emergencies	yes	10	6	9	14	39	67%
		NO	4	1	8	6	19	33%
		Total	14	7	17	20	58	100%
	Economic strength to meet unexpected financial challenges	yes	6	5	9	11	31	53%
		NO	8	2	8	9	27	47%
		Total	14	7	17	20	58	100%
	Total economic gains	yes	78(69.6%)	41(73%)	78(57%)	114(71%)	311	67%
		NO	21(18.7%)	6(11%)	31(23%)	32(20%)	90	19%
		NA	13(11.6%)	9(16%)	27(20%)	14(9%)	63	14%
		Total	112	56	136	160	464	100%
1.3	Social and cultural							
	improved acceptance in the family and community	yes	14	7	17	17	55	95%
		NO	0	0	0	3	3	5%
		Total	14	7	17	20	58	100%
	improved participation in family decision making process on important matters	yes	13	7	16	18	54	93%
		NO	1	0	1	2	4	7%
		Total	14	7	17	20	58	100%
	Been able to take care of health of children and aged in the family	yes	13	4	9	10	36	62%
		NO	1	3	8	10	22	38%
		Total	14	7	17	20	58	100%
	Participation in public and social life	yes	14	7	17	20	58	100%
		NO	0	0	0	0	0	0%
		Total	14	7	17	20	58	100%
	Served or contributed to community basic services and welfare needs such as drinking water, street improvement, public sanitation and others	yes	13	7	17	20	57	98%
		NO	1	0	0	0	1	2%
		Total	14	7	17	20	58	100%
	Resisted social evils like violence against women, gender discrimination and other social injustice in the family and the community	yes	11	5	13	14	43	74%
		NO	3	2	4	6	15	26%
		Total	14	7	17	20	58	100%
	Total social and cultural	yes	78(93%)	37(88%)	89(87%)	99(82.5%)	303	87%
		NO	6(7%)	5(12%)	13(13%)	21(17.5%)	45	13%
		Total	84	42	102	120	348	100%
1.4	Political Empowerment							
	participated in the general assembly meetings of the cooperative	yes	14	7	17	18	56	97%
		NO	0	0	0	2	2	3%
		Total	14	7	17	20	58	100%

	Freely shared and contributed ideas in the meetings of the cooperative	yes	12	6	13	16	47	81%
		NO	2	1	4	4	11	19%
		Total	14	7	17	20	58	100%
	Participated in election of committee or leaders of social or political intuitions in the community	yes	14	7	16	18	55	95%
		NO	0	0	1	2	3	5%
		Total	14	7	17	20	58	100%
	Participated in elections and exercised your voting rights	yes	14	7	17	18	56	97%
		NO	0	0	0	2	2	3%
		Total	14	7	17	20	58	100%
	Total Political empowerment gain	yes	54(96%)	27(96%)	63(93%)	70(87.5%)	214	92%
		NO	2(4%)	1(4%)	5(7%)	10(12.5%)	18	8%
		Total	56	28	68	80	232	100%
Total								