

**AN ASSESSMENT OF THE CONTRIBUTION OF SELF HELP GROUPS ON WOMEN
ECONOMIC AND SOCIAL EMPOWERMENT: THE CASES OF SELECTED
ORGANIZATIONS IN DIRE DAWA CITY**

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**Submitted to St. Mary's University IGNOU Post Graduate Programs Coordination Office,
School of Graduate Studies, Graduate School of social work**

For partial fulfillment of the requirements for the Degree in Master of Social work (MSW)

Addis Ababa, Ethiopia

May 2014

CERTIFICATE

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DECLARATION

I hereby declare that the dissertation entitled: **AN ASSESSEMENT OF THE CONTRIBUTION OF SELF HELP GROUPS ON WOMEN ECONOMIC AND SOCIAL EMPOWERMENT: THE CASES OF SELECTED ORGANIZATIONS IN DIRE DAWA CITY** is submitted by me for the MSW to Indria Gandhi National Open University, (IGNOU) new Delhi is my own original work has not been submitted earlier to IGNOU or any other institution for the fulfillment of 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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Acknowledgements

First and for most I would like to thank God in giving me the courage and strength to start and complete the project.

My heartfelt goes to Ato Assaye Legesse who has helped me in shaping the project proposal and the research tool and guided me on how to accomplish the study. He has scarified his precious time in reviewing my work and this enabled me to achieve the work.

I would like to thank also the branch office heads of JeCCDO, FSCE & PRO-PRID in Dire Dawa. They have helped me in reaching to the selected groups for the interviewee and assigned their Community Development Facilitators to guide me addresses of the interviewee. Moreover, they provided me the necessary documents about SHGs establishment, agreements and other related documents.

My gratitude goes to my colleagues Banchyehu Fasika, Netsenet Dessie, Muluken Asfaw, Solomon Manaye and Elizabeth for their strong assistance during data collection. My gratefulness goes to Tessema Toru for his technical assistance in the course of the study. I would also like to thank my friend Mebratu Gebeyehu for providing me relevant materials through drop box and for checking my field data.

More prominently, I would like to thank my lovely families, especially my wife Yeayeneabebaba Ayele, who has helped me to be successful in my life, my daughter Eden Sisay, Dagmawi Sisay and my little son Basleal Sisay for sharing my burden and giving me support during the study .

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Acronyms

CEDAW- Convention on the Elimination of all Forms of Discrimination against Women

CLA - Cluster level Association

DDPEDO- Dire Dawa Planing and Economic Development Office

FGD - Focus Group Discussion

FSCE - Forum for sustainable Child Empowerment

HH - Household

HCS - Harargie Catholic Secretariat

IGA - Income Generation Activities

JeCCDO- Jerusalem Children and Community Development Organization

KNH- Kinder Not Hilfe

NGOs- Non-Governmental Organization

OVC- Orphan & vulnerable Children

SHG- Self Help Groups

Abstract

Women are playing several economic, social and political roles in the society. These roles, however, were not well recognized in several societies especially in developing countries. Ethiopia is among the countries, which has signed several international treaties and made proclamations, policies, and regulations regarding women rights but the problems relayed to women are not yet fully addressed. This is mainly because the policies and regulations are not fully internalized by the community and the presence of women under deprived economic conditions. On top of these non-state actors such as civil society organizations should work proactively towards empowerment starting from formation of women groups to end of termination stages. The study was initiated to assess the contribution of self-help groups in social and economic empowerment of women, investigate the linkage between financial institutions and SHG statues, identify the challenges that SHG are facing at unit and system levels and explore the contribution of social organizations in strengthening SHG. The study result revealed that self-help groups (SHG) are playing important role in determining the status of women in social organizations and the level of decision making at household level. Women are also advocating about women and children rights in several occasions and are attracting the attention of the kebele administration as important partner. The income of women has shown improvement though the amount of loan is still small. Generally, the contribution of SHGs is magnificent in improving women social and economic status hence empowered them to be economically self-reliant.

Key words: Self Help Groups (SHG), Empowerment, Cluster Level Association (CLA)

Chapter one

1. Introduction

1.1. Background information

Women have been playing production, reproduction and community roles although their social, political, economic and cultural rights violated at different times and in different places. The labor divisions are generally categorized into three: productive, reproductive, and community activities. Productive activities are those accomplished for income generation through production of goods and services. Reproductive activities include child bearing and nursing, as well as activities performed for maintenance of the family, such as fetching water, cooking, collecting firewood, etc., while community activities are those performed for the welfare of the general community, such as attending meetings. In most cultures, reproductive activities are defined to be roles of women, whereas men heavily dominate community activities.

Ethiopia has signed several international treaties and made proclamations, policies, and regulations regarding women rights but the problems are not yet fully addressed. This is mainly because the policies and regulations are not fully internalized by the community and women are still under deprived economic conditions. On top of this non-state actors such as civil society organizations should work proactively towards empowerment starting from formation of women groups to end of termination stages; for example, initiating and forming SHG (Self Help Groups) UNFPA (2008).

SHGs have emerged as popular method of working with people in recent years. Since SHG based micro finance programmes cover a large number of women, it is expected that such programmes will have an important bearing on women's empowerment. SHGs have emerged in order to help poor women to secure inputs like credit and other services. Micro finance and SHGs are effective

in reducing poverty, empowering women, creating awareness and ensure sustainability of environment, which finally results in sustainable development of the nation (KantiDas, 2012).

SHGs are playing a major role in reducing poverty in the rural India today (Adolph, 2003). The group-based model of self-help is widely practiced for rural development, poverty alleviation and empowerment of women. Self-help as a strategy for social development places emphasis on self-reliance, human agency and action (Kanti Das, 2012). It aims to mobilize people, to give them voice and build people's organizations that will overcome barriers to participation and empowerment. Central to the idea of self-help is the formation of groups, concept of a community and the development of egalitarian relationships that will promote people's wellbeing. SHGs serve as a medium of delivering micro credit to the members

www.fareastjournals.com.)

The SHG can contribute to changes in economic conditions, social status, decision making and increases women in outdoor activities. These SHGs play every important role in social change. SHG not only changes the outer form of a community or a society but also the social institutions as well as ideas of the people living in the society. In other words, it also applies to change the material aspects of life as well as in the ideas, values and attitudes of the people (Mehta et al., 2011).

Currently, different non-government actors in Amhara, Oromiya and Southern Nations, Nationalities and Peoples Regional States and Dire Dawa Administration practice the concept of SHG. This research will investigate the situation of SHG is Dire Dawa Administration and explore the contribution of SHG is securing women social and economic empowerment.

1.2. Statement of the problem

Women in Ethiopia are facing several socio-economic problems. Most of the problems are related to the structural, cultural and traditional practices of the society. Sexual and gender based violence are among the challenges women are facing in Ethiopia. Though Ethiopia signed human right treaties such as CEDAW and other several agreements women economic, social and political rights are violated by individuals, families, communities and institutions. On contrary the government has ratify women policy and established a ministry responsible for issues related to women. Moreover, the government has been trying to ensure gender equality by applying theoretical and practical gender needs approaches (Medhanit & Adamu, 2012). Among these are taking affirmative actions, strengthening women institutions, empowering women economically, establishing women associations and improving the justice system. Domestic violence, sexual harassment, rape, patriarchal thinking, discrimination, violation of women property rights by their male country parts is very common. (Bogalech et al., 2007). Several organizations are working hardly to empower women economically and enhance their political role. The self-help group approach is one of the innovative ideas in empowering women economically, socially, and politically. The approach is implemented in Dire Dawa by different civil societies and Non-Governmental Organizations (NGO) since 2010. Though lots have been done it is not yet fully studied, documented and communicated to a wider community. Thus, understanding the impacts of SHG on women economic and social empowerment is vital in the study area in particular and in Ethiopia in general.

1.3. Research Questions

- How is Self Help Groups (SHG) contributing to women social and economic empowerment?

- What strategies and approaches are followed by different organizations in supporting SHG?
- What are the major challenges of SHGs in executing their duties and responsibilities?
- What are the roles of social organizations in supporting and strengthening SHG?

1.4. Objectives of the Study

The general objective of the study is to assess the role of SHGs in empowering women socially and economically. It will have the following specific objectives:

- To assess the contribution of self-help groups in empowering women economically and socially
- To assess the linkage between financial institutions and SHG statues
- To identify the challenges that SHG are facing at unit and system levels
- To explore the contribution of social organizations in strengthening SHG.

1.5. Significance of the study

Different efforts have been made in the country to address the socio- economic challenges that women are facing. The government and civil societies are taking the leading role in addressing the socio economic problems of women. However, the two are following different approaches to reach the same goal. Similarly, social organizations are also playing vial role in addressing women socio economic problems. The findings of study, therefore, will be used to understand about SHG and their contribution in addressing women socio economic problems and identify best lesson to be scaled up and replicated.

1.6. Scope of the study

The study is delimited to three non-governmental organizations namely JeCCDO. PRO-PRID and FSCE and nine SHG established and supported by these organizations in Dire Dawa.

1.7. Limitation of the study

Lack of coordination between implementing organizations and long bureaucratic process in governmental offices coupled with shortage of budget constrained the study.

1.8. Operational definition of the study

The study was operationalized by defining different terms which are key to the research such as SHGs, CLA, Women empowerment, Iddirs and Kebele.

- ✚ A SHG is: a group of about 10 to 20 people, usually women, from a similar class and region, who come together to form savings and credit organization. They pooled financial resources to make small interest bearing loans to their members.
- ✚ Custer Level Association (CLA) is: the network of 8-10 SHGs. It may be less than 8 but above 5 on exceptional cases 16-20 representatives.
- ✚ Women Empowerment is: self-decision regarding education, participation, mobility, economic independency, public speaking, awareness and exercise of rights, political participation and many more factors ensure women empowerment. Women's empowerment is nothing but it means that women should become so powerful in their lives that they can manage any challenges in their life.
- ✚ Iddirs is: a traditional association established both at rural and urban setting working for burial ceremonies and at other social issues.
- ✚ Kebele is: the lowest government structure at the rural and urban areas.

Chapter 2: Review of Literature

2.1 Emergence of Self- Help Groups SHG

While no definitive date has been determined for the actual conception and propagation of SHGs, the practice of small groups of rural and urban people banding together to form a savings and credit organization is well established in India. In the early stages, NGOs played a pivotal role in

innovating the SHG model and in implementing the model to develop the process fully. In the 1980s, policy makers took notice and worked with development organizations and bankers to discuss the possibility of promoting these savings and credit groups. Their efforts and the simplicity of SHGs helped to spread the movement across the country (Reddy and Manak, 2005). State governments established revolving loan funds, which were used to fund SHGs. By the 1990s, state governments and NGOs to be more than just a financial intermediation but as a common interest group, working on other concerns as well, viewed SHGs. The agenda of SHGs included social and political issues as well. The spread of SHGs led also to the formation of SHG Federations which are a more sophisticated form of organization that involve several SHGs forming into Village Organizations (VO) / Cluster Federations and then ultimately into higher level federations (called as Mandal Samakhya (MS) in AP or SHG Federation generally). SHG Federations are formal institutions while the SHGs are informal. Many of these SHG federations are reregistered as societies, mutual benefit trusts and mutually aided cooperative societies. SHG Federations resulted in several key benefits including: stronger political and advocacy capabilities, sharing of knowledge and experiences, economies of scale and access to greater capital (Reddy and Manak, 2005).

The SHG approach has been promoted in Ethiopia since 2002. The approach was first incepted, by the German international child focused humanitarian organization, Kinder Not Hilfe (KNH). KNH piloted the approach in two countries in Africa, Ethiopia and Rwanda. Currently, in Ethiopia 15 local NGOs implementing the SHG approach: JeCCDO, FSCE & HCS are among others. According to KNH annual report (2008) the SHG approach is a development model, which recognizes poverty as not only a material deprivation but also a continuous process of disempowerment that includes denial of choices, rights and opportunities, discrimination and operation. The approach is built on two basic principles. The first is on the recognition of immense human potential of every human being to alleviate poverty. The second is on bringing

together the poor who are voiceless and vulnerable in a group to engage actively in development endeavors through empowering them to analyze their situations and take action. Therefore, this approach is very useful in empowering women economically and socially.

2.2. Definition of Self-Help Groups

SHG is an informal association of 15 to 20 people, mostly women, from the poorer section of the village community whereby they are organized, owned, operated, and controlled by the members, based on solidarity, reciprocity, common interest, and resource pooling (Bezabih, 2007). According to Adolph (2003) SHGs are groups, who have 10 to 25 members and whose members can be either only men, or only women, or only youth, or a mix of these.

According to Patel (2011), Women self Help Groups (WSHGs) are usually informal groups whose members i.e. the women have a common perception of the need and importance towards collective action. These groups promote savings among themselves and use the pooled resources to meet the urgent needs. They rotate this common pooled resource within the members with a very small rate of interest. The number of members in a WSHG normally ranges from 10 to 20.

Self-help groups, also known as mutual help, mutual aid, or support groups, are groups of people who provide mutual support for each other. In a self-help group, the members share a common problem, often a common disease or addiction. Their mutual goal is to help each other to deal with, if possible to heal or to recover from, this problem. www//self-help-approach.com

2.3. SHG Federation

SHGs federated into larger organizations. Typically, about 15 to 50 SHGs make up a Cluster / VO with either one or two representatives from each SHG. Depending on geography, several clusters or VOs come together to form an apex body or an SHG Federation. In Andhra Pradesh, the Village Organizations, SHG Clusters and SHG Federations are registered under the Mutually Aided Co-operative Society (MACS) Act 1995. At the cluster and federation level, there are inter-

group borrowings, exchange of ideas, sharing of costs and discussion of common interests. There are typically various sub committees that deal with a variety of issues including loan collections, accounting and social issues.

2.4. The role of SHG

2.4.1. Political

Political engagement includes active involvement by SHGs in government including local assemblies, ok Sabha or Panchayati Rai Institutions (PRIs) (APMAS, 2005). One of the key benefits of SHGs is women's empowerment and this can be seen with the number of women involved in public affairs. While the number of women actually involved in politics is still very low, research has indicated that of those women that stand for election, over 70% had won their seat (APMAS, 2005). And, the female contribution to civil issues ranges from issue of ration cards, laying of pucca roads, building of school, ensuring appointments in vacant positions in schools and health centers, recovery of river bank lands from encroachers and laying of drinking water pipes (APMAS, 2005). As mentioned, the number of women involved in politics is low. However, the trend is definitely moving up. Their presence today is affecting the perception of women and their role in the political arena. They are being recognized as an important group with serious concerns. The role of SHGs is both as an inspiration and as a financier. Impoverished women develop greater language and financial skills through the SHG, which provides the building blocks for higher levels of confidence to engage the world. In addition, the SHG sometimes finances the campaign of its members that stand for election.

SHGs not only empower its members but also wield a powerful political role as a group as well. At local village meetings, the leaders of SHGs are often invited to attend and speak (APMAS, 2005).

2.4.2. Social Harmony

Broadly, defined, social harmony encompasses the equality and integrity of relationships between different social groups. The composition of SHGs is sometimes exclusively one particular social group or a mix. The impact of SHGs on social harmony has also been mixed. While it has been observed that in groups with, mixed membership had group leaders that came from a variety of the social groups. In the vast majority of instances, groups' leaders were almost exclusively from the dominant social groups' category (APMAS, 2005).

2.4.3. Social Justice

Social justice is the presence of moral and ethical conduct in areas that are historically typified with backward and abusive customs. There have been several occurrences of SHGs resolving disputes between members and the community at large. These instances include initiating legal action, arbitration, divorce and others. While there has long been a dispute resolution mechanism in villages, in the past it was controlled by men. Now, there are instances of women, SHG members, being involved in resolving disputes. Whether or not the women are working for their own interests or in the case for justice varies, regardless SHGs' impact on the political arena is certainly being seen also in social justice, albeit in a slow and evolutionary process (APMAS, 2005).

According to Challa (2008), SHG is useful for social empowerment such as equal status participation, & power of decision making at households level, community and village level; overcoming social, cultural and religious barriers.

2.4.4. Community role

There have been significant contributions from the SHGs to the community, the SHG demonstrated a clear leadership role and rallied the support of the entire village. This demonstrates that given the opportunity, SHGs, assuming they have the capacity, can act as a

director of community development. The perception of taking of a women's based organization taking a leading role for the betterment of the greater good has monumental impacts on the local community. Gender dynamics begin to balance in instances such as these (Reddy and Manak, 2005).

2.4.5. Livelihoods

Livelihoods, meaning a persons' economic activity, is an area that is vitally important to SHGs. The loans that SHG members receive are intended to improve their livelihoods so that they can receive greater and steadier cash flows. In rural areas, livelihoods range from agriculture farming, animal husbandry, dairy and various other goods and services activities. Experience has shown that SHGs have had improved livelihoods to the extent of providing the leveraging needed to start an enterprise. According to Challa (2008) the SHG approach is important for economic empowerment. This include greater access to financial resource outside of the household; reduce vulnerability of the weaker section to crisis situation like famine, flood riots, death/ accidental in the family; significant increase in own income, and the power to retain/save such income and use it at their discretion; financial self reliance, both in the house and external environment. However, the interventions to introduce new livelihoods or refine existing ones that could yield better economic results were done by external agencies.

SHGs have been also playing paramount role in empowering women. According to Bezabih (2007), change in women's decision-making power in the family, group, and community affairs is another important indicator for measuring the empowering aspect of SHGs. Almost all of the SHG, their involvement in family matters decision-making has improved; and the women's capability to raise family's income and their empowerment because of taking part in-group meetings were counted for the enhancement of the women's decision-making power. An impact of SHGs in creating conducive atmosphere to its members and empowering them to become capable to take advantage of government development schemes was assessed.

Self-help groups were essentially formed for the purpose of empowering the poor to take charge of critical decisions concerning the improvement of the quality of their lives. The process adopted for SHG formation, has a major influence over the way the group would evolve overtime. Importantly, women's participation in various activities from the inception of SHG formation is important for meeting the broad objectives of micro financing, and for the effective functioning of SHGs.

To overview the reviewed studies, majorities of the researchers give due emphasis about the role and contribution of SHGs in economic empowerment of women (ICEFR, 2011).

Herschel (2009) also made impacts assessment of SHGs with specific to focus on the need for market linkages and business professionalization. Therefore, this assessment also does not state in detail about the role of SHGs for women economic and social empowerment. A study conducted on Sustainability and Empowerment through SHG federations – a study in East Uttar Pradesh, India; try to assess the contribution of women SHG federation for women political, social and economic empowerment. This study is very useful for the researcher to make analysis to the local context where the current study is undertaken.

According to Das (2012) SHGs are leading to empowerment; many women spent their income although men also consulted, women participation in the Barak Valley of Assam area was good, poverty alleviation and women economic empowerment observed, socio economic development observed. Generally, the stated journal recorded about the best practices of self-help groups and women empowerment in the Barak valley of Assam. Accordingly, the assessment employed thirty variables, therefore, the findings indicate that women in the decision making ranked first, women economic empowerment ranked second and psychological aspect of women ranked third. The analysis was made per the perspective of microfinance. In addition, the social empowerment aspect does not seen in detail.

According to Parida and Sinha (2010) composition of self-help groups, their performance and sustainability vary. The analysis in this study is based on data from a survey carried out in six states in India. Overall, the performance analysis reveals that all-female SHGs perform best. The female SHGs are doing particularly well in terms of recovery of loans and per capita saving. The econometrics results indicate that only all-female SHGs are sustainable. The factors that determine the sustainability include recovery of loans, per capita savings, and linkage within SHG federation. Therefore, the assessment of the bank is focused on the performance and sustainability of SHGs per gender perspective in India. It has given due emphasis on the contribution of SHGs with respect to sustainability issues and it does not look other contribution of SHGs for women empowerment, hence, the recent research will make analysis in this area.

A study on socio economic impact of SHGs was conducted by Bezabih in 2007. This study was undertaken in one agency, which has been providing support for SHGs in Adama city. Therefore, the current study will be conducted on three agencies and will compare whether the support to SHGs in one area in the country similar or not, whether the demonstration of economic and social empowerment of women through SHG is consistent or not. Besides; the researcher will give due emphasis in making detail analysis on the contribution of SHGs in empowering women in the selected geographical area.

A study conducted in India (EDA, 2006), indicate that members of SHGs become active in village affairs, stand for local election or take action to address social or community issues (the abuse of women, alcohol, the dowry system, schools, and water supply). Hence, the current study will take some of the tools of this study and will employ in making detail analysis of the contribution of SHGs in empowering women in the local context.

According to Adolph (2003) the SHG system has proven to be very relevant and effective in offering women the possibility to break gradually away from exploitation and isolation.

Whereas there is ample evidence that the SHG approach is a very effective, efficient and relevant tool for organizing and empowering the poor, problems do arise with design, development and introduction of programmes to promote income generating activities (IGAs) that will generate sufficient, sustainable and regular income.

Chapter 3

Research Methodology

3.1. The Study Area

Dire Dawa is located at 525 km east of the capital city, Addis Ababa and 313km west of the port of Djibouti. The boundary of Dire Dawa encompasses an area of 5795.4 hectare. The city is found in arid agroclimate with minimum and maximum temperature ranging from 14.5^oC to 34.6^oC respectively. The average annual rainfall of the city is 604mm (DDPED, 2002). The city has total population of 341,834 of which 49% are male & 51% female (CSA, 2007). The main economic activity in Dire Dawa is small scale industry and trading which actually dominated by petty trading.

3.2 Design of the Study

The study focused on the contribution of SHGs in social and economic empowerment of women. To this end descriptive methods were employed to collect and analyze the data. The researcher gathered both qualitative and quantitative data/information from primary and secondary sources. Structured and semi structured interviews were used to investigate opinion and attitude of respondents. Review of project agreements, reports of governmental and nongovernmental organizations, government policies were given due attention by the researcher. Questionnaire was used for SHGs interview. Check list, on the other hand, was developed for focus group discussion with SHG members, CLA, Non governmental organizations (JeCCDO, FSCE and PRO-PRID) and Kebele administration.

3.3. Study Universe and Sample

The universe of the study is SHGs in Dire Dawa city. The SHGs are located in different kebeles of the city administration. Therefore, the researcher tried to reach to all of the SHGs supported by selected welfare agencies and checked their lists to include each representative in the study.

The study covered three non-governmental organizations namely JeCCDO, FSCE and PRO-PRID which are working with SHG in Dire Dawa. The three organizations were selected systematically since they are the only organizations working in with SHG and small in number. Lists of all SHG were taken from each organizations and sample SHGs were randomly taken proportional to the size of SHGs under each organisation (Table 1). Accordingly 6, 2, and 1 SHG were selected from JeCCDO, FSCE and PRO-PRID, respectively. Out of the lists of members in each sample SHG 40 member from JeCCDO, 13 from FSCE and 7members from PRO-PRID were selected through systematic random sampling technique (Table 1).

Table 1: Selection procedure for sample SHG and sample members of SHG

Selected organization	No of SHG available	Sample SHG	Number of members per groups	Number of sample interviewee	Interval
JeCCDO	30	$30 * 20\% = 6$ SHG	$6 * 15 = 90$	$60 * 90 / 135 = 40$	$30 / 6 = \text{every } 5^{\text{th}}$
FSCE	11	$11 * 5\% = 2$ SHG	$2 * 15 = 30$	$60 * 30 / 135 = 13$	$11 / 2 = \text{every } 5^{\text{th}}$
PRO-PRID	8	$8 * 5\% = 1$ SHG	$1 * 15 = 15$	$60 * 15 / 135 = 7$	$8 / 1 = \text{every } 1^{\text{st}}$
Total	49	9	135	60	

3.5. Method of data collection

The study employed questionnaire, interview, focus group discussion and document revision.

3.5.1. Questionnaire

The questionnaire was designed to collect data which has quantitative nature. It was developed in English and then after translated in to the local language (Amharic). Furthermore, it was pretested before the actual data collection to determine the time required and to modify some of its contents based on the feedback.

3.5.2. Key Informant Interview

Key informants, who are knowledgeable about the process of SHGs establishment and implementation, were systematically selected and interviewed. Structured and semi structured interview methods were made to the key informants.

3.5.3. Focus Group Discussion

Checklist was prepared for FGD and peer reviewed. After refining the checklist, four FGDs organized with the SHG leaders, CLA leaders, NGOs and kebele women desk and women affair bureau representatives were conducted. The researcher used tape recorder and photo camera for documentation of the discussions.

3.5.4. Document revision

Secondary data was collected from project documents and reports of JeCCDO, FSCE, PRO-PRID and kebele administration. Moreover, relevant information was also gathered from internet and libraries.

3.6. Pilot study

A pilot study was conducted to test logistics and gather information prior to a larger study, in order to improve the latter's quality and efficiency. The pilot study is conducted to reveal deficiencies in the design of procedure and these enabled the researcher to address issues before time and resources are expended on large scale study. The researcher conducted this study on some selected targets from the study area. Accordingly, it is possible to check how long it take to interview one respondent, it is also possible to know that whether the respondent understand the research tools and her response is useful for the expected results of the study or not. In addition checked that the instructions for the data collections are comprehensible, checked that the assistant data collectors are sufficiently skilled in the procedures and make sure also on the reliability and validity of results. Furthermore, the pilot study helped the researcher to check quality of the research tools and how the respondents sense it.

3.7. Ethical considerations

The researcher took in to account the culture, languages and tradition of the respondents. The consent of respondents was confirmed before that actual field work commenced. For ease of communication, the English questionnaire translated in to Amharic. Therefore, first the researcher tested the questionnaire, estimated the time, and tried to understand clarity of the tool. Based on the culture of the local community the researcher adjusted the time for collecting the data. Opinion of respondents' respected and their ideas remain confidential. The researcher applied the social work interview skills during data collection and respected the rights of the respondents.

3.8. Methods of Data Analysis

The collected data was organized and data clearance had been made. Statistical software SPSS Ver, 20 was used to analyze the data. Simple data matrix and percentages as statistical tools as

well as discussion were used to explain the dependent variable. Besides, ranking methods was also used in order to identify the major factors that determine women involvement in SHGs.

Chapter 4: Result and Discussion

4.1. Household survey analysis

4.1.1. Age of respondents

The majority of SHG members are in the age group of 34-41(38.3%) and 48-55 (23%). In addition, some groups are falling in the age group of 26-33 (9%). The result showed that women above and below certain age are not engaged in SHG. As the age increase or decrease the involvement of women in SHG is decreasing. Out of the total samples, more than 80% are within the age of 26-55. Only 1% of respondents are within the age group of 18-25. Women in the age range of 26-55 are actively involved in SHG mainly because they are active labor forces who are struggling to improve their livelihoods and struggling to overcome socio-economic challenges they are facing.

Table 2: Age group of respondents

Age groups	Percentage	Frequency
18-25	1.7	1
26-33	15.0	9
34-41	38.3	23
42-47	5.0	3
48-55	23.3	14
56-63	8.3	5
64 and above	8.3	5

4.1.2. Educational status of respondents

The findings indicated that women in all educational levels are involved in SHG. However, women with low educational status are more interested to join SHG than highly educated. It is clearly noted that those who attended tertiary and basic education are not actively involved in SHGs. This is because as people become more literate they can advocate for their rights and have more alternative chances to improve their life. Therefore, education affected membership of women in SHG. As the educational level is very low, more capacity building support required which demands more resources.

Table 3: Respondents' Level of Education

Level of education	Percentage	Frequency
Primary	21.7	13
Junior	8.3	5
Secondary	31.7	19
Tertiary	6.7	4
Basic	5.0	3
Non-literate	26.7	16

4.1.3. Membership of CLA

Respondents were requested whether their SHG is a member of CLA or no. Accordingly, 90% responded that their SHG is member of CLA and only 10% said that their SHG is not a member of CLA. Therefore, the finding revealed that there is good transformation of SHG to CLA, which is expected in the development of self-help groups. The findings also signified that the initiators of

the SHG in the study area have been playing paramount role in prompting the SHG approach from one stage to the next. The transformation of the group from one stage of development to the next proved that groups are more interested in the higher level of associations. They assumed that the higher-level association will strengthen their SHGs and provide technical supports. In contrary focus group discussion, (FGD) result showed that the support they get from CLA is negligible. They defined CLA as inactive and are unable to secure its legal status. As to FGD participants, being a membership of CLA is meaningless unless it is in a position to provide some benefits to its member SHG.

Table 4: Membership of Respondents SHG to CLA

Whether the SHG is a members of CLA or not	Percentage	Frequency
Yes	90.0	54
No	10.0	6

4.1.4. Family size

According to the analysis, the highest family size of the respondents is ten and the lowest is one. Accordingly, 23.3%, 18.3%, 18.3% and 15% of the respondents' have family size of four, three, six & five, respectively. The average family size of the Dire Dawa Administration is four so that the analyzed data fit with it. The number of family size has implication on the livelihood condition of groups' members. As the number of family size increases, household consumption also increases which in turn reduce savings. In principle SHG get more access to credit services and can increase loan size based on the saving status of member.

Therefore, as family size increases saving reduced, access to credit faces obstacle and their choice to engage in alternative income generation activities will be constrained. Finally, after withdrawing from SHG, families either migrate or involve in other activities that expose them to violation of their rights.

Table 5: Family size of respondents

No of family members	Percentage	Frequency
1	1.7	1
2	5.0	3
3	18.3	11
4	23.3	14
5	15.0	9
6	18.3	11
7	8.3	5
8	5.0	3
9	1.7	1
10	3.3	2

4.1.5. Number of children below 18

40% and 30% of the respondents have one and two children under age of 18 respectively. Twenty percent (20%) of households have no child under 18 and only insignificant number of households has children more than three. This could be attributed to higher age of respondents who has already children more than age of 18 (Table 5).

Table 6: Number of children below 18

No of children	Percentage	Frequency
-	20.0	12
1	40.0	24
2	30.0	18
3	8.3	5
4	1.7	1

4.1.6. Employment status

Respondents were asked whether they are employed or not. Accordingly, 96.7 % of them are not employee of any organization and only 3.3% of them are employee of the government offices. Hence, it is possible to conclude that majorities of the SHGs members are unemployed. Education is one of the factors that limited them from getting job opportunities. As noted in table 3, most of the respondents have lower educational status. Therefore, establishment of SHG is useful for creating job opportunity for women who has lower educational status but the needy ones.

Table 7: Employment status

Yes/no	Percentage	Frequency
Yes	3.3	2
No	96.7	58

4.1.7. Source of income

Out of the total respondents, 35.6 % obtain their income from petty trading, 10.2% from urban agriculture and 6.8% from daily labor. Almost half of the respondents (47.5%) obtain their income from other source including but not limited to pension, support from relatives, and remittance and salary income of their husband. The petty trading indicates how women are engaged in income generating activities though the income generated is small. Therefore, women especially with large family size need skill training and financial support to upgrade their business. The engagement of women in various income generating activities indicates the contribution of SHG for women economic empowerment.

Table 8: Sources of income

Source of income	Percentage	Frequency
Petty trading	35.6	21
Daily labor	6.8	4
Urban agriculture	10.2	6
Other	47.5	28

4.1.8. Preference of moneylenders

Respondents were also asked about their Preference in relation to moneylenders. 90% of respondents prefer SHG to any other possible lenders. Only small number of respondents prefers other moneylenders such as banks, credit associations and other sources. It is, therefore, clearly showed how SHG are closely working with women in their struggle against poverty. The location of SHG to their residence, the lower interest rate, simple requirement and procedures, and absence of formal and lengthy requirement made SHG to be the priority choice of women. SHG made

credit service easily accessible and enable women to be engaged in various kinds of income generation activities, which results to self-employment and economic empowerment.

Table 9: Preference of moneylenders

Lenders	Percentage	Frequency
SHG	90.0	54
Bank	1.7	1
Micro-finance institution	3.3	2
Close relatives	1.7	1
Other	3.3	2

4.1.9. Amount of loan taken from SHG in the last 2 years

Respondents were taking loan ranging from 1000 to 10,000 Birr. The percentage of women decreases as the amount of loan increases and increase as the loan amount decreases. 60% of women are taking loan from 1000 to 2000 birr. About 25% of women are receiving loan ranging from 2000 to 5000 birr. Only 14 % are getting loan more than 5000 birr. Women are using the loan for income generating activities (IGA), None IGA and for mixed IGA and None IGA. As indicated above women are struggling to coup up with poverty with the small loan they received from SHG. It is also indicated that the percentage of loan clients for maximum loan size is very low which is due to shortage of capital and low savings. Therefore, group members need to maximize their saving rate so that they will access to maximum loan size. However, what so ever the loan size is, the contribution of SHGs for women economic empowerment is crucial.

Table 10: Amount of loan taken from SHG in the last 2 years

Amount of lion	Percentage	Frequency
</=1000	27.9	12
1000-2000	32.6	14
2000-3000	9.3	4
3000-5000	16.3	7
5000-7000	9.3	4
7000-10000	4.7	2

4.1.10. Linkage with financial institutions and status of loan taking from micro finance

90% of the respondents have taken loan from financial institutions and only 10% of them were not taking loan from financial institutions. Besides the loan they get from SHG women also took loan from financial institutions in order to compensate the lower loan they received from their SHGs. On the other hand 93.3% of respondents are linked to financial institutions which indicate the development stage of SHG. Correspondingly, Parida& Sinha (2010) indicate that the percentage of SHGs that had been bank linked for more than five years was considerably higher in all-female SHGs as compared to all-male SHGs. As the linkage with financial institutions increases women will get more access to loan and get the required amount of loan to run and expand their business. Those who are not linked to financial institutions kept their money unsafely and it may easily embezzle. Therefore, the contribution of SHG in linking its members with financial institutions has significant contribution in addressing women financial need and their social and economic empowerment.

Table 11: Linkage with microfinance and status of loan taking from micro finance institution

Yes/no	Percentage	Frequency
Linkage with Microfinance		
Yes	93.3	56
No	6.7	4
Status of Loan taking from Microfinance		
Yes	90.0	54
No	10.0	6

4.1.11. Saving in SHGs

78% of women saved less than 1000 birr whereas the remaining 12% saved more than 1000 birr.

The status of saving clearly is very low which by intern affects access to loan and getting the required amount of money to improve investments. Therefore, it is a bottleneck which constrain the SHG in general and its members in particular. The lower saving is attributed to increasing of living expense, family size, lower educational status and lack of awareness.

Table 12: Amount of savings of SHG

Saving amount	Percentage	Frequency
</=500	37.3	22
500-1000	40.7	24
1000-1500	3.4	2
1500-2000	18.6	12
Total	100	60

4.1.12. Experience of saving in other saving institutions

Besides saving in their SHG some women has savings in different institutions (Table 14). 44.8% have saving in formal institutions such as banks, micro finance institutions and credit cooperatives. Still substantial number of women (40%) has their own personal savings, which indicate how women are revolving their money to improve their livelihood.

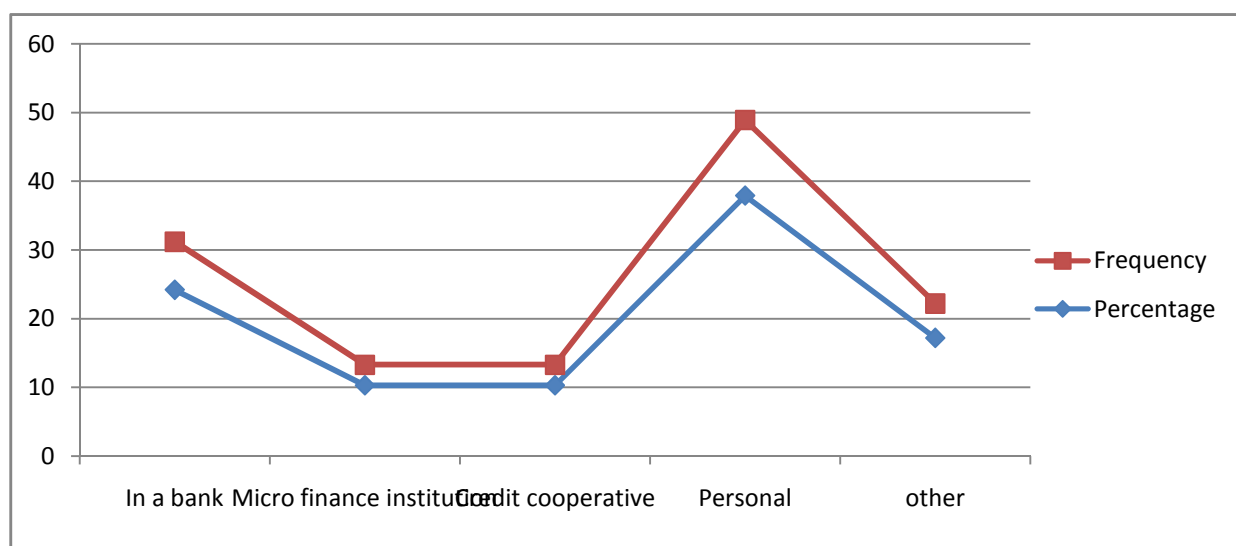


Figure 1 Graph showing frequency and percentage of women saving in other institutions besides SHG

4.1.13. Decision making for loan taking and spending savings before and after joining SHG

The finding proves that joint decision-making is increased by 14% after joining SHG. Male decision making is totally abounded and female decision reduced about 8%. The finding revealed that SHGs promoted joint decision making at household levels and improved female negotiation power. Therefore, SHG are reducing domestic violence and contributing to ensure women equality. Similarly Challa (2008) and Bezabih (2007) indicated how SHG is useful for social empowerment such as equal status participation, & power of decision making at households level, community and village level; overcoming social, cultural and religious barriers. Bezabih (2007) further showed that these impacts are indicator for measuring the empowering aspect of SHGs.

Table 13: Making decisions about taking loans and spending of savings at the household level before joining SHGs

Category	Percentage	Frequency
Before joining SHG		
Jointly	53.3	32
Only Female	40.0	24
Only male	6.7	4
After Joining SHG		
Jointly	67.8	41
Only female	32.2	19

4.1.14. Monthly income before and after joining SHG

The monthly income of households and the number of households in higher income categories are increased after joining SHG. Before joining SHG percentage of women having income less than

750 Birr were 67.7%. However, after joining SHG percentage of women with income less than 750 Birr reduced to 28.3%. On the other hand, percentage of women having monthly income greater than 750 was only 29.9% before joining SHG whereas this figure increased to 71.7% after joining SHG. Amazingly, 21.6% new women income groups are emerging after joining SHG, which were not seen before joining SHG. Hence, it is clear that women income increased dramatically after joining SHG, which empowered women economically. Similarly, Challa (2008) & Adolph(2003) indicated about the role of SHG in women economic empowerment. Being member of SHGs enabled members to engage in various incomes generation activities.

Table 14: Monthly income before and after joining SHG

Monthly income	Before SHG		After SHG	
	Percentage	Frequency	Percentage	Frequency
147-450	34.4	26	23.3	14
451-750	33.3	20	5.0	3
751-1050	15	9	28.3	17
1051-1300	13.4	4	21.7	13
1301-1600	1.5	1	8.3	5
1601-1900			5.0	3
1901-2200			3.3	2
>2200			5.0	3

4.1.15. Knowledge about community organizations

Respondents identified Iddirs, Women Associations, Youth Associations and other different local institutions as important community organizations. However, the role of Iddirs is significant and most organizations are attracted to work with them. Unlike others, voluntary based and nonpolitical affiliated organization performs funeral services and development activities. Likewise Redd & Manak (2005) also discussed community role of SHGs. They played paramount role in the community.

Table 15: Knowledge about community organizations

Type of organizations	Percent	Frequency
Iddirs	75.0	45
Women association	13.3	8
Youth association	1.7	1
Others	10.0	6
Total	100.0	60

4.1.16. Interest to play role in other community based organizations

As indicated in table 21 respondents have shown interest to play role in other community-based organizations. This can be reflection of an increased capacity of SHGs and their interest to play a catalyst role.

Table 16: Interest to play role in other community based organizations

Yes/no	Percentage	Frequency
Yes	95.0	57
No	5.0	3

4.1.17. Organizations whereby SHG members has shown interest to play role

As indicated in table 22 more than half of SHG members have showed interest to play role in Iddirs because of its nature of organization and its engagement in funeral services and development activities.

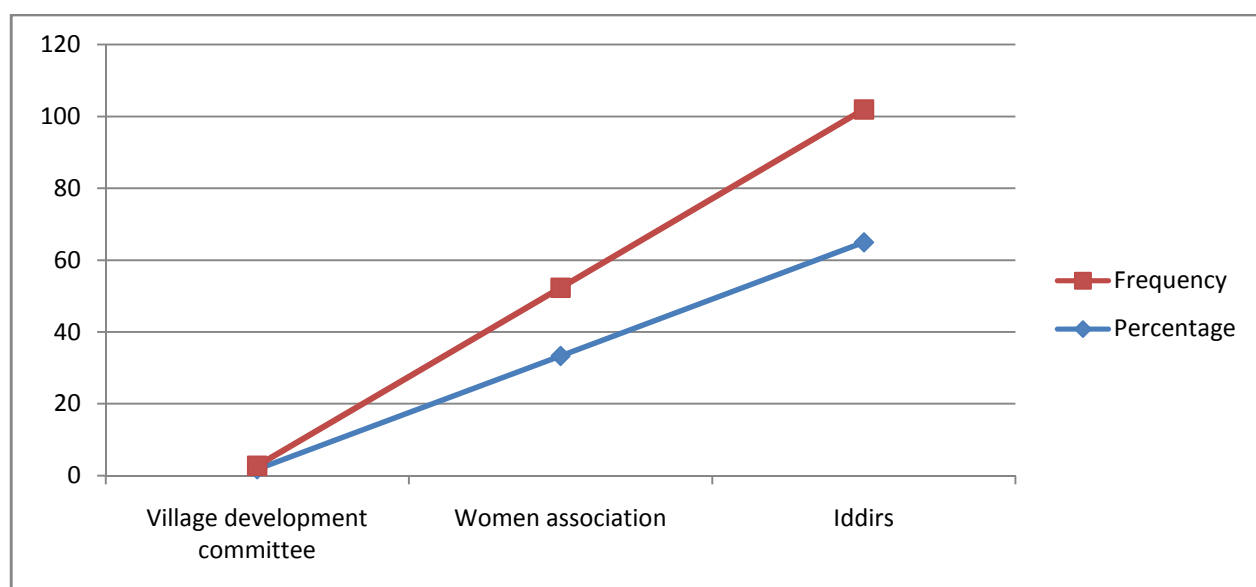


Figure 2 Community organizations and interest of SHG member to play role

4.1.18. Level of participation of SHGs in the community organizations

As shown in figure three level of participation of SHG members is very high since joining SHG. This could be due to their financial capacity to pay for any forms of contribution to community organizations and their acceptance by community organization. As a result, their skill, knowledge and experience are enhanced.

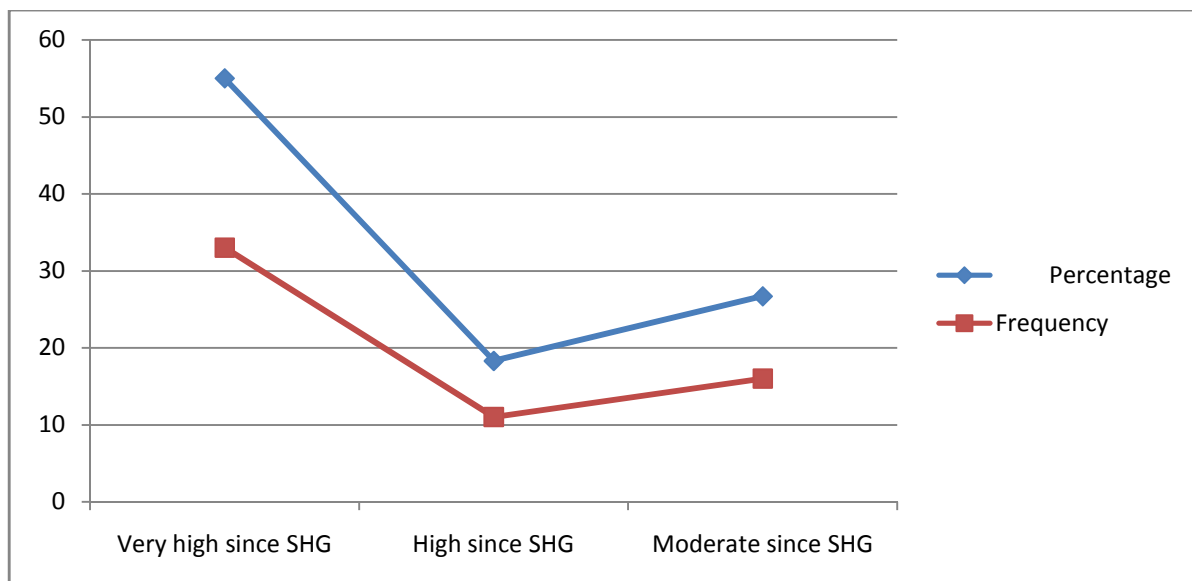


Figure 3 level of participation of women in community organizations

4.1.19. Participation in decision making on social issues at the level of the HH before and after joining SHG

Slight differences observed before and after joining SHG in making decision on social issues that matter households. The major social issues, which jointly decided are religious issues, marriage, health, education, conflict resolution. The finding further revealed that women decision making improved on social issues at household level. Male decision-making, on the other hand, reduced by 50% compared to its status before women joined SHG. Therefore, SHG are playing important role by enhancing women participation and decision-making on social issues that matters the household.

Table 17: Participation in making decision on social issues at the HH level after joining SHG

Category	Before Joining SHG		After Joining SHG	
	Percentage	Frequency	Percentage	Frequency
Jointly	60.0	36	63.3	38
Only female	30.0	18	31.7	19
Only male	10.0	6	5.0	3

4.2. Results of Focus Group Discussion

Four focus group discussions with 24 participants were held to obtain qualitative data and triangulate with the results of household survey. The discussion points included roles of SHGs and CLA in empowering women, understanding of the role of partner NGOs in supporting SHGs & CLAs, internal and external challenger of SHGs and CLAs. Moreover, the relation between partner NGOs and groups, level of understanding by outsiders about the contribution of SHGs and CLAs in empowering women socially and economically, the position of the SHGs or CLA in the society, and the archived results obtained by SHGs & CLAs in terms of women social and economic empowerment.

4.2.1. Results of focus group discussion held with partner NGOs

This FGD is held with three partner NGOs that provide direct supports to SHGs and CLAs and played key role in establishing SHGs and CLAs. The names of the partner NGOs are JeCCDO, FSCE & PRO-PRID. The managers of this partner NGOs and their respective staffs said that their organization have been providing capacity building supports such as basic business skills, bookkeeping and recording, saving and credit programs trainings; mentoring services, awareness creation on the concepts of formation of SHGs and facilitating community conversations. Besides,

they said that they have provided stationary materials to SHGs and injection of capital to CLAs and facilitation of office services.

According to FGD participants women joined to SHGs were economically weak, their rights abused at household level and far from credit services. As most of them were very poor, they were not recognized by development actors to participate in development activities implemented in their local areas. However, after the establishment of SHGs and after attending consultative meetings their life improved and their voice being heard. On top of this, kebele administrations invite SHGs to participate in several development programs undertaken in the kebele. They are now participating during kebele budget approval and take part during annual plan preparation. As to FGD participants SHGs made credit facilities more accessible to women. Women are now receiving loan with low interest rate, which helped them to diversify their business.

Women who have access to credit services able to get daily, weekly and monthly income. This enables SHG members to cover their household expenses such as HH consumption, education and health expenses. Moreover, it enabled members of the group to ensure their economic freedom. As the SHG members are increasing their savings the financial institutions will provide more loans to customers, which by intern have positive impact on the local economy.

Their weekly and monthly savings further encouraged SHG member to plan for their life style and lead better life. The weekly and monthly meetings strengthen women experience sharing and enhanced their social empowerment. They are frequently discussing about domestic violence, abuse of child right, violence against women, environmental problems and business related issues. The SHGs established strong link with kebele administration and police. They have also presented issues of women and child right perpetuator before court. Furthermore, groups are involved on alternative dispute resolution mechanisms. Therefore, the contribution of SHGs in women economic and social empowerment is eminent.

4.2.2. Results of focus group discussion with SHGs leadership

It was a homogenous group attended by six participants. The discussion points were roles of SHGs in addressing social and economic issues, working environment between SHG and other organizations, challenges faced, the sustainability of SHGs and supports of CLAs to SHGs.

The discussant said that their SHGs are working based on their bylaws or the groups' memorandum of associations. Accordingly, the SHG disburse and collect loan without discrimination. Moreover, members of the group served equally. However, there are criteria to get or to access credit services. First, the loan client needs to submit application letter with her business plan. Then after, the SHG leadership investigates the application and makes decision.

Attendant added that SHGs organize consultative meeting with their members and discuss about issues that matters their association. Among these are collection of repayments, disbursement of loan, and group members' internal and external challenges.

SHG members were very poor, had not accessed to credit services, limited technical capacity and weak linkage with the external environment. However, significant change observed on SHG members social and economic status after formation of SHG. Members are accessing credit with low interest rate, which enable them to diversify their income generation activities. SHG members are engaged in several income generation activities such as fruit and vegetable trading, small ruminant husbandry, preparation of fast food, sewing cloths and opening small kiosk. Before joining SHGs, most of the members were dependent on their husband's income, which made them voiceless and was source of conflict. But now, SHG members have financial capacity to support their household. However, the average loan size is very small (300-500 birr) unless members increase their weekly savings and get higher loan.

FGD participants agreed upon the presence of multiple challenges women had before joining SHGs. They have been facing several problems at family, community and society level. However, the magnitude of these problems reduced after joining SHGs. They are now working with different organizations to overcome social and economic problems.

SHG members are making weekly and monthly meetings to discuss about issue that matters their respective SHGs. Just besides the economic issues, the SHG members explicitly discuss about household issues that influence any of their members. They also discussed domestic violence in the presence of a husband. Therefore, the contribution of SHG in ensuring women social empowerment is vital. If things are beyond their level they report to the judicially and law enforcements. SHGs establish good working relation with police and women, children and youth affair bureau that helped them to secure their rights. SHG are getting supports from none governmental organizations including but not limited to material support, trainings on leadership and saving and credit management. Besides, some NGOs provided office facilities and direct technical assistance to SHGs. However, SHG are not strongly supported by CLA since it is very young and not yet secured its legal status. The legality issue affected CLA to utilize budget provided by JeCCDO in their block account.

In general, those women who are member of SHG have been benefiting from their group. Their social and economic status is enhanced, their rights respected and involved and reflect their ideas on issues that are discussed at kebele levels.

4.2.3. Results of focus group discussion held with CLAs leadership

Discussion have been made with seven women drawn from three CLAs. The discussion points were relation between CLAs, the role of CLA in the community, support of CLA to SHGs and the contribution of CLAs and SHG in women economic and social empowerment.

CLAs are very young and not yet fully started their intended tasks. The lack of legality of CLAs crippled them from accomplishing their duties. However, CLAs are involved in dispute resolution between leaders and member of its partner SHGs and achieved lots of results. They organized consultative meetings for its members and resolved conflicts arose between SHGs. The very essence of CLAs is to support and enhance the loan size of SHG so as to provide enough loans to members to be involved in different IGAs. Therefore, if CLAs are fully operational, it will play important role for women social and economic empowerment.

4.2.4. Results of focus group discussion made with kebele Women, Children and Youth affair desk.

Five people attended this focus group discussion. The main discussion points were perception of participants about the role of SHG and CLAs in women economic and social empowerment and the kebele development at large. Participants have clear understanding of SHGs and CLAs and appreciated their contribution particularly in resolving disputes. EDA(2006) indicate that SHGs played paramount role in fighting abuse against women. The SHGs are playing important roles in the development activities of the kebele. The CLAs facilitate experience sharing and facilitate discussion among SHG. By considering their efforts, the 02-kebele administration allocated office to one of the CLAs.

Participants believe that both SHG and CLAs needs capacity building to enable them to discharge their expected role. All agreed that SHGs are playing important role in the economic empowerment of women. The SHGs help women to get loan with minimum interest and connect them with other financial institutions. By doing so, women diversify their business activities and improve their income. Ultimately, they improve their livelihood. Therefore, the contribution of SHGs is significant in improving women social and economic status in the community.

4.3. Major challenges that SHGs & CLAs are facing

Though SHG are functioning well and contributed to the social and economic empowerment of women they are bounded with different problems which some of them are structural. As to FDG participants, the following are major problems of SHGs and CLAs: these are:

- Lower literacy levels of SHG members' which hampered them from having well managed financial system and market assessment and selection of profitable business.
- Lack of awareness about SHG at various levels, extended bureaucratic structures and absence of close supervision and support to SHG.
- Lack of enough working space, internal conflict with in SHG, shortage of capital to satisfy lone clients, delay in loan repayment, lack of legal status of CLAs and withdrawal of some SHG members are major problems.

Chapter 5: Summary, Conclusion & Recommendation

5.1. Summary

SHGs have emerged as popular method of working with people in recent years. Self-help as a strategy for social development places emphasis on self-reliance, human agency and action (Kanti Das, 2012). SHG can contribute to changes in economic conditions, social status, decision making and increases women in outdoor activities.

Women in Ethiopia are facing several socio-economic problems. Most of the problems are related to the structural, cultural and traditional practices of the society. Thus, understanding the impacts of SHG on women economic and social empowerment was crucial to the researcher in the study area.

The general objective of the study was to assess the role of SHGs in empowering women socially and economically. Prior to the study, the researcher reviewed a number of literatures and understood the role of SHGs in Political, Social Harmony, Social Justice, Community and Livelihoods, and later on triangulate it with the findings.

The researcher employed descriptive method to collect and analyze data, both qualitative and quantitative data/information collected from primary and secondary sources. Structured and semi structured interviews were used to investigate opinion and attitude of respondents. The universe of the study was SHGs in Dire Dawa city. The study covered three non-governmental organizations working with SHG in Dire Dawa. Accordingly, out of 49 SHGs 6, 2, and 1 SHG were selected from JeCCDO, FSCE and PRO-PRID, respectively.

. A pilot study was conducted to test reliability of data and logistic prior to a larger study. The researcher took in to account the culture, languages and tradition of the respondents. Before the actual fieldwork commenced, consents of respondents confirmed.

The collected data was organized and data clearance had been made. Statistical software SPSS Ver, 20 was used to analyze the data. The analyzed data presented in table and figure and interpreted accordingly. The findings indicated that the establishment of SHG is useful for creating job opportunity for women. It also revealed that SHGs made credit services easily accessible and enabled women to be engaged in various kinds of income generation activities, which results to self-employment and economic empowerment. Their income increased dramatically after joining SHG, which empowered women economically.

Moreover, the findings revealed that the contributions of SHGs in linking its members with financial institutions have significant contribution in addressing women financial need. Furthermore, the finding bared that SHGs promoted joint decision making at household levels and improved female negotiation power. Therefore, SHG are playing important role by enhancing women participation and decision-making on social issues that matters the household. The qualitative data obtained from FGDs also proved that women joined to SHGs were economically weak, their rights abused at household level and far from credit services. However, after the establishment of SHGs and after attending consultative meetings their life improved and their voice being heard. Therefore the researcher investigated the situation of SHG in Dire Dawa Administration and explored the contribution of SHG in securing women social and economic empowerment is very useful. Though SHG are functioning well and contributed to the social and economic empowerment of women they are bounded with different problems which some of them are structural.

5.2. Conclusion

The findings of the study indicate that the establishment of SHGs enabled group members to have their own business and being self-employed. Group members able to access to credit services with low interest rate. They engaged in petty trading, urban agricultural activities, fast food preparation, sewing of cloths etc. Before joining, the SHG majorities of the group members depend on their husband as the only source of income.

After joining, the SHG women income dramatically increased. This clearly indicates that SHG contribution for women economic empowerment and economic freedom. Those women whose income depends only on their husband now become independent. They have started generating their own income and become self-reliant. They are now able to cover household expenses such as food, school fee and medical expenses. Beside, SHGs promoted savings and substantial number of them are now linked to financial institutions. Women are actively working with different actors to overcome violation against women and children. Generally, SHGs are playing vital role in increasing women income by creating employment opportunity and economic freedom.

5.3. Recommendation

The following recommendations are drawn based on the results of the assessment:

- Taking in to account, the socio economic contributions of SHG GOs and NGOs need to work closely with these social organizations and provide the necessary support.
- The kebele administration, microfinance institutions and NGOs should work closely with SHGs in securing working space, capacity building activities, support and ensure the legality of CLAs

- SHGs capital is very small so that they cannot satisfy the needs of loan clients. Therefore, additional trainings on saving and injection of capital from partner NGOs are vital
- Awareness of SHG members about family and other related laws are vital to empower them to work effectively.
- Conflicts are emerging within and among SHGs, which need close supervision and support.
- The microfinance institutions and NGOs should encourage and strengthen experience sharing among SHGs

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Appendix 1. Questionnaires

Questionnaires

AN ASSESSMENT OF THE CONTRIBUTION OF SELF HELP GROUPS ON WOMEN ECONOMIC AND SOCIAL EMPOWERMENT: THE CASES OF SELECTED ORGANIZATION IN DIRE DAWA CITY

Part I interview questions

Research Assistants name _____

Date: _____

First, I would like to thank you to come to attend this assessment program. The assessment will help us to know about the contribution of SHG in women social & economic empowerment. Therefore, your participation is very important. The results of the assessment are very confidential and if you feel anything, you are welcome to reflect.

The assessment will take approximately 40 minutes

Section A. Respondent Information

1. Full Name: _____

2. What is your age?

18 – 25 26 - 33 34 - 41 42-47 48 - 55 56 – 63 64 and over

3. What is your educational back ground?

Grade 1-6 Grade 7-8 Grade 9-11 Grade 12 and above Literate Illiterate

4. Name of SHG _____ Year of Establishment _____ Number of members at commencement----- Number of member at present-----

5. No of years with the SHG _____

6. Address DD city kebele----- ketena----- mender----- house no--

7. Name of the agency contributed for the establishment of your SHG-----

8. Is your SHG a member of SHG CLA? Yes no

9. If your answer is yes for question no 8 above, what are the names of your CLA -----
-----, when was it established and its membership size: year of establishment-----, number of member SHGs-----

10. What is your marital Status?

Married Single Separated Widowed Divorced

11. What is your religion?

Orthodox Catholic Protestants Muslim Other , please specify

12. Number of families you have -----(M---, F----), No of children under 18----(M---, F--)

13. Are you employed? yes no if your answer is yes, who is your employer? government
CSO private sector Other , please specify-----

14. If your answer for question no 13 is no, what is your source of income

Petty trading from daily labor from urban agricultural activities other please, specify-----

Section B. Economic empowerment

15. Where do you prefer to borrow money?

- From SHG
- From Bank
- From Micro finance
- From Credit cooperative
- From Moneylenders
- From Relatives
- Other, namely _____

16. What is your choice of preference to get loan from the selected organizations?

- Their location to my residence
- Their interest rates
- Their Simple requirements and procedures
- No formal requirements and procedures
- Other, namely _____

17. Besides from the SHG, in the last 2 years have you taken a loan from any source; please list

18. Amount of loan taken from SHG for the last 2 years: birr-----

19. What was your purpose of loan?

Allocated in IGA amount of loan-----

Allocated in Non-Income generating activities amount of loan-----

Other please specify,-----

20. Is your SHG linked with a micro finance/ bank?

Yes

No

If your answer is yes, go to question 21

21. Has your SHG taken a loan from this bank/ micro finance?

Yes No

22. Do you think that your demand for credit in the last 2 years was satisfactory?

Yes No

23. Can you tell us your total savings at your SHG?

birr _____

24. Do you have any other savings, besides with the SHG?

Yes No

Other please, specify-----

No, go to question 21

25. Where do you keep these other savings?

- Bank
- At micro finance
- Credit cooperatives
- Personal
- Other _____

26. Can you tell me organizations that provide training on IGAs for SHG?

Yes No , if yes, indicate from the following

CSO Micro and Small Enterprise Development agency Women, Children and youth
affair Bureau Kebele administration SHG

Other , namely _____

27. For the last 2 years have you attended training on IGA,. Yes No

28. If your answer for question no 27 is yes, would you please name the kinds of trainings you attended?

29. How do you assess these trainings?

Very important important less important cannot say

30. During the last two years, do you think that the mentioned trainings helped you to gain skills and knowledge?

Yes No

31. At your household level who makes decision concerning loan and spent of savings

Jointly Female Male

32. Before you join the SHG how were decisions within your household about how a loan or savings and other household matters made?

Jointly Female Male

33. After you join the SHG, how are decisions within your household about how a loan or savings and other issues made

Jointly Female Male

34. What was your monthly income before you join the SHG and after

- Income prior to joining SHG birr-----,
- Income post of SHG birr-----

Section C. Social Empowerment

35. In addition to the SHG, what other organizations do you know where groups of people come together to discuss on social issues in the community?

- Iddirs
- Women associations
- Youth association
- village development committee
- Other , please specify-----

36. Would you like to play a role in any of these community organizations?

Yes

No if your answer is yes please go to question no 37

37. Which community development organizations would you like to play a role in?

- Iddirs
- Women association
- Youth association
- Village development committee
- Other , please specify-----

38. Are you currently involved in any of these organizations?

Yes

No if your answer is no please go to question no 35

39. Which ones are you currently involved in?

Iddirs Women association Youth association

Village development committee

Other, please specify -----

40. Would you tell us your level of participation in these community organizations is very high, high, moderate, less or the same since you are a member of the SHG/ the federation?

Very high, since SHG high, since SHG moderate, since SHG

Very high, since Federation high, since SHG moderate b, since SHG

Very high, since both high, since SHG moderate, since SHG Less

Same

41. As you joined the SHG, has your position in the community better, weaken or remain as it is?

Better Weaken Remain as it is

42. As you joined the SHG, has you position in your household enhanced, weaken or remain as it is

Better Weaken Remain as it is

43. At the level of your household, whom would you favor to make decisions regarding social issues such as marriage, health, education and religion and resolving conflict?

Jointly Female Male

44. Before you become a member of SHG, how were decisions concerning social issues of the household such as religion, education, health, marriage, and resolving conflict undertaken?

Jointly Female Male

45. Have your SHG ever been participated in addressing violence against women?

Yes No

46. If your answer for question no 45 is yes, please tell us what kinds of violence your SHG have had addressed and what were your strategies to address such issues

Kinds of violence issues addressed by SHG

Strategies followed to address violence issues

47. What are the major challenges your SHG has been facing and the mitigating measures you have taken.

48. Any other information you want to rise

End of interview

Thank you-so much for spending your precious time with us for providing such kinds of information.

Name of data Collector-----

Signature----- Date-----

Appendix 2. Checklist for FGD

2.1. Checklist for FGD with SHG leadership

2.1.1. Would you please discuss me your role in the SHG?

2.1.2. Can you tell me how your SHG operates?

2.1.3. Can you tell me social and economic issues addressed by your SHG for the last two years?

2.1.4. How do you evaluate the relation between you, members and the pertinent partner organizations?

2.1.5. Can you say that your SHG has been addressing the social and economic problems of women at your target? Please discuss me by illustration or taking case stories you have had addressed issues so far.

2.1.6. Would you please discuss me the challenges your SHG have faced and the measures you have taken

2.1.7. Can discuss me how women social and economic empowerment be ensured in a sustainable way?

2.1.8. Can you say that your SHG has been obtaining the necessary support from the CLA n and partner organizations?

2.2. Checklist for FGD CLA leadership

2.2.1. Could you first tell about yourself and your role in the SHG CLA leadership?

2.2.2. Could you tell what supports your CLA has been providing to the SHG?

2.2.3. Can discuss the internal as well external challenges of your CLA?

2.2.4. Can you say that your federation has contributed for women social and economic empowerment? How?

2.2.5. Can you please describe the relationship between the CLA and the SHGs?

2.2.6. Can discuss me the relation between your CLA and partner organizations?

2.2.7. Could you please tell me the relation between your CLA and various CBOs?

2.2.8. How would you describe the position of the SHG CLA in the community?

2.2.9. Do you think that the contribution of the SHGs and the CLA in women social and economic empowerment is well recognized by development actors? If not, what do you do?

2.2.10. Can you say that your federation has been obtaining the required support from SHG and partner organizations? Please describe the kind of supports you have been obtaining?

2.3. Checklist for FGD with NGOs (JeCCDO, FSCE and PRO-PRID)

2.3.1. How many numbers of SHGs and their CLA your organization supported for the past 2 years?

2.3.2. What were your supports to SHGs and their CLA s in which you mentioned above?

2.3.3. What were your strategies to support the SHG and their CLA?

2.3.4. Can you discuss me the role in which SHG and their CLA have been playing in addressing women social and economic empowerment, first discuss me what social and economic empowerment mean to your understanding?

2.3.5. Can you say that you were successful in establishing and strengthening SHG and their CLA?

2.3.6. Would please tell me the challenges of SHG and their CLA's as well your suggestions as solutions

2.4. Checklist for FGD with kebele administration and women affair desk

2.4.1. Can you say that SHG and their CLA have been playing paramount roles in the development program of your kebele?

2.4.2. Do you think that SHG and their CLA have the capacity to empower women socially and economically? If so, how?

2.4.3. Can you Discuss me social and economic issues addressed by SHG and their CLA in your kebele?

2.4.4. Do you have the aim to support and strengthen SHG as well their CLA?

2.4.5. What are the major social and economic problems of women in your kebele and do you think that these problems can be addressed through the support of SHG?

2.4.6. What is your stand to address challenges of SHG and their CLA's?

End of the FGD: Thank you so much for giving me your due attention for such kinds of useful discussion