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**ST. MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES
FACULTY OF BUSINESS**

**ASSESSMENT OF THE SOCIO-ECONOMIC IMPACT OF SELF HELP GROUPS
SCHEME ON MEMBER'S STATUS:
A CASE STUDY OF STAND FOR VULNERABLE ORGANIZATION**

**BY
ISRAEL TAYE BULCHA
(SGS1/0016/2004)**

**MAY 2016
ADDIS ABABA, ETHIOPIA**

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**A THESIS SUBMITTED TO ST.MARY'S UNIVERSITY, SCHOOL OF GRADUATE
STUDIES IN PARTIAL FULFILMENT OF THE REQUIRMENTS FOR THE DEGREE
OF MASTER OF BUSINESS ADMINISTRATION
(MBA-GM)**

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ACKNOWLEDGEMENTS

First and for most, I am very much indebted to the Almighty God and offer my heartfelt praise, thanksgiving and appreciation to Him for giving me the wisdom and perseverance throughout the course of the study period. I would also like to take this advantage to extend my heartfelt thanks to my advisor Dr. Chalachew Getahun for his constructive comments and guidance during the study. He dedicated his time and efforts in reviewing the research proposal, data collection instruments and the draft and the final work of the research report with due diligence and cooperation. Had it not been for his constructive comments and cordial support and assistance, it would have been very difficult to bring this study to end. I also extend my heart felt gratitude to my work colleague, Ato Demise Welde, for his final touch of organizing the report document.

I am also indebted to Ato Misganaw Eticha, Executive Director of SVO and his diligent staff at the head office for allowing me to conduct the research at their organization. I am also grateful to the project staffs at the three target projects (Teklehaimanot, Burau & Ambo sites), for they have direct impact on my study and helped me in collecting the necessary data and in provision of information during key informant interviews and Focal group discussion sessions.

I wish to express my thanks in particular to my loving and brave wife, Lidya Niguesse, and my daughters Tsionawit, Meherete-ab, El-tamer and Bereket Israel, for sharing my burden by donating their time to me and giving me encouragement to come to this end in my study.

The last but not the least, I present my gratitude and blessing from the bottom of my heart to My Ex-Class mate Bethelehem Zewde, Ato Mulugeta Gebre, Captain Dawit Belete, DR Tesfaye Robele, Berhanu Endegen and Holeta Cluster's 5 Project Directors for the encouragement they have given me to continue the interrupted post-graduate study graciously. Finally, I thank all those who I didn't mention them by name but assisted me with ideas, comments, and in prayers.

May God bless you all!

LIST OF ABBRIVATIONS AND ACRONYMS USED

CLA	Cluster Level Association
CoSAP	Consortium of Self-Help Group Approach Promoters
CSOs	Civil Society Organizations
CMGs	Credit Management Groups
DeD	DeutscherEntwicklungsdienst /German Development Service
EKHC	Ethiopian Kale Hiwot Church
FDRE	Federal Democratic Republic of Ethiopia
HDI	Human Development Index
GDP	Growth and Development Plan
GNI	Gross National Income
JeCCDO	Jerusalem Children and Community Development Organization
KNH	Kindernothilfe
MCDP	Mission for Community Development Program
MFI s	Micro Finance Institutions
MoFED	Ministry of Finance and Economic Development
MOH	Ministry of Health
NABARD	National Bank for Agriculture and Rural Development
NGO	Non-Governmental Organizations
PRSP	Poverty Reduction Strategy Papers
SAG	Self Help Affinity Groups
SHG	Self Help Group
SACOs	Savings and Credit Cooperatives
SNNPR	Southern Nations and Nationalities People’s Republic
SVO	Stand for Vulnerable Organization
UNDP	United Nations Development Program
US	United States

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ABSTRACT

Poverty is a deep rooted global phenomenon with which many countries are suffering. Self Help Group (SHG) scheme is the one among widely used approaches being used to end poverty in various countries. The present research is an attempt to study the impact of Self-Help-Groups (SHGs) for the socio-economic development of poor people organized in to self Help Groups in Addis Ketema Sub City (Tekelhaimanot area), Burau City and Ambo town. Exploratory and descriptive design types of research methods were conducted at the 3 project sites. The approaches used were qualitative and quantitative and both primary and secondary data have been used. Three projects have been purposively selected out of the 13 projects run by SVO due to time and geographical limitations to conduct the study. The whole members of the 22 SHGs, 281 people, from the 3 projects considered as population of the study. Then sample respondents were purposively selected to collect the necessary data, amounting 94 ((8X4) + (6X5) + (8X4) = 94) respondents, a marginal error of 5% & confidence level (95%) and an indicative table from market research, (Dessel, 2013), were used to determine the sample size. Three types of data collection instruments; questionnaire, FGD & structured interview were used to collect the necessary data. The result of the data analysis done in chapter 4 revealed that the SHGs have been playing an important role in social-economic development. It has been found that after joining the SHG, most of members of the groups have not only increased their income but also improve their living standard by performing various social & economic activities independently and in groups. The study has three major limitations, namely, the research setting; study focused only on aspects of member's status and the approaches to the social & economic impact measurement, it focused only on the income approach and SHG context. The result of the present study would help the Governmental, and non-governmental agencies in formulation of policies and strategies aiming at poverty alleviation through SHGs. Hence, it is recommended that, the greater potential observed in this study in transforming poorest of poor people in their socio economic lives should be used to its fullest package to break the cycle of poverty from many communities.

CHAPTER ONE

1. INTRODUCTION

1.1. Background of the study

Ethiopia remains one of the poorest countries in the world, despite its five years of rapid economic growth based on sound economic policies and high levels of aid. It was disclosed in 2012 that, Some 39 per cent of the population still lives below the poverty line, surviving on US\$ 1.25 per day, and 77.6 per cent survive on less than US\$ 2 per day World Bank (2012). Now a days, because of its complex nature knowing the causes of poverty become mysteries and challenging. A reminder of why people are still living under the trap of poverty is also becoming a commonly asked question during any type of intervention intended for an effective poverty alleviation program. This is mainly because of the fact that there is no easy way or shortcut to break the cycle of poverty. Applying a holistic approach is, therefore, essential to break out of the poverty cycle to transform a given community. Self Help Group (SHG) scheme is the one among widely used approaches to end poverty from the community in various humanitarian organizations and governmental bodies in many developing and underdeveloped countries. Either using the approach in full package or not, and its impacts on the socio-economy status of members of the SHGs is the focuses of this study.

The study examines the Socio-Economic impacts of SHG scheme in the lives of the SHG members as a poverty alleviation strategy in a case study of the Stand for Vulnerable Organization (SVO). The study focused on SHGs that are organized by SVO in three of its project sites found in Urban and Semi-Urban areas, namely, Addis Ababa (Teklehaimanot area), Burau City, one of Oromia region's special zones, and Ambo town.

Stand for Vulnerable Organization is one of the youngest but active indigenous NGOs in Ethiopia established in July 26/2006. Adopting the SHG scheme, it is currently involved in the effort of poverty alleviation Programs in the country. This development organization works

focusing on the poorest members of the communities by implementing the SHG approach, for more than 8 years. SVO has 13 project sites as a whole in the country, and organized up to 95 SHGs in its project sites, out of which 1 is found in Addis Ababa (Teklehaimanot area), 1 in Burayu area and the remaining sites are found in the western parts of the country. Out of the 13 sites, 3 of them are selected for this study. SVO utilizes the SHGs scheme as a primary strategy for its development endeavors, integrating it with different programs.

Teklehaimanot, Burayu and Ambo Child and Family Empowerment projects are run by SVO. SVO first started its operation at “Teklehaimanot” area by organizing 10 SHGs composed of 200 poor people who were involved in a petty trade occupation to win bread for their families before 8 years, in 2008. According to the Program coordinator of SVO, the organization have managed to implement the scheme in the Western part of the Country at 12 project sites, including Burayu and Ambo sites that are selected for this study. As a result, So far, SVO has managed to organize more than 95 SHGs in the country and recorded encouraging results in many aspects. Thus, the need to internalize the effectiveness of the SHG approach is crucial in this study to find out in research and promote the prevailing effectiveness in impacting the Socio-Economic lives of the program participants.

1.2. Statement of the Problem

In Ethiopia, there is a wide national consensus on the priority agenda of eradicating poverty and the policies and strategies pursued to address such a development priority (GTP, 2010). Hence, the main development agenda of the Ethiopian government is poverty eradication. Effective implementation of these policies and strategies in an integrated and comprehensive manner at various levels of government administration is a key factor to eradicate poverty and dependence on food aid in a shorter period of time. Despite its five years of rapid economic growth based on sound economic policies and high levels of aid Ethiopia remains one of the poorest countries in the world. Just one and half decade back it was mentioned by one study that 44 per cent of the Ethiopian people were living below the poverty line in 1999/2000 (EFDRE & MOFED, July 2002). which is a huge portion of the population and needs a concerted effort of all the concerned

bodies to avert the threatening situation.

Over the past many years, urban poverty in Ethiopia has been fast growing and measures are urgently needed to avoid an impending crisis in urban life. Its visible manifestations include widespread beggary and prostitution; a growing urban houseless population of and street children; and high youth and adult unemployment (Meheret, 2002). For some cities, such as Addis Ababa, the poverty figure is a frightening 60 percent, which would imply that nearly 1.7 Million of the city's 2.8 million residents are categorized as below the poverty line and are thus experiencing a life of squalor and deprivation. In the context of Addis Ababa, it is a phenomenon involving issues related to income, labor market, public infrastructure and services, shelter, social exclusion, etc. In this regard, a comprehensive view of these dimensions is requisite for obtaining a better understanding about the magnetite of poverty in the city (Abebe, 2001).

The dynamic nature of poverty in both rural and urban setting has been becoming a challenge to demarcate the boundary. Several scholars have made attempts to state differentiating characteristics of urban poverty even if there are interrelated and structurally in common with rural poverty. As the population of urban setting increases, it is now widely recognized that the rapid growth of urban populations has led to a worsening situation in absolute and relative poverty in urban areas (Masika R & et al, 1997 p. 2).

Unless urban poverty is addressed, continued urbanization will result in increases in urban poverty and inequality. This may have profound consequences for the city as a whole, as growing inequalities can strain its ability to prosper. It will affect relations between the different economic groups and may lead to rising levels of insecurity, which in turn could lead to conflict. The question is how can urban poor especially women be released from the yokes of poverty? Free handouts from NGOs and government agencies have made poor people develop a dependency attitude and have robbed them of their confidence in their own ability to tackle problems. The main reasons for this failure are related considerably to projects being planned and implemented in a top-down approach, with little regard for the actual felt needs and existing potential of the poor people to take them out of poverty (Florescu, 2009). The urban poor women have potential in them. The Self Help Group (SHG) approach seeks to bring out this potential

and mainstream them with the rest of the community. The approach seeks to draw them back from the margins. Once they start discovering their potential and self-worth, there is no stopping them from development (Kindernothilfe, 2008).

In general, the government can directly help those in need. However, another method in helping poorest of poor people to fight poverty is through SHGs. SHGs tries to fight poverty and bring opportunities to the poor people specially women in many countries. Of course, microfinance approaches in Ethiopia play their part in offering solutions to reduce poverty with tiny loans and financial services; to help the poor mostly women start businesses and escape poverty. In recent days SHGs have been considered as an alternative mechanism to reduce poverty in addition to other interventions. SHG involves a group or association of individuals with common economic needs and doing cooperative activities centered in the community that undertake a systematic economic activity. In SHGs members are participating directly in decision making and are sharing benefits on equitable bases (Singh S, 2011). Singh S (2011) also mentioned that SHG represents a participatory opportunity for social action and empowerment through local people's involvement in identifying and tackling issues that affect their members and communities.

SHG scheme has unique characteristics that can be expressed by the features of promotion of local resource mobilization, scalability, greater participation and capacity building opportunity for grass root level communities, platform for social capital development and its cost effectiveness, All these features makes the scheme an effective strategy that can bring about a sustainable impact in the lives of participants of the program, if implemented properly with its full package, as a number of studies confirmed in different countries.

In Ethiopia, currently the number of NGOs implementing the Self Help Groups Scheme with the objective of alleviating the effects of poverty has reached about 29 (CoSAP, 2014). A recently conducted study by Gebre, Dagne and Temesgen, 2014, has disclosed that the Self-help groups (SHGs) – appear to be growing in size and importance in the country and they are estimated to be approximately 20,000 SHG, with total membership of about 400,000. The brief history of SHG practice in Ethiopia shows that, the SHG approach was introduced into Ethiopia in 2002 by

Kindernothilfe (KNH), a German based NGO and Tearfund, from UK in partnership with the Ethiopian Kale Heywet Church (EKHC) and Jerusalem Children and Community Development Organization (Gebre, Dagne and Temesgen, 2014). The approach recognizes that poor people have untapped potentials to help themselves with limited external Support for capacity building (Eiden & Grothe, 2012).

The SHG approach aims at reducing poverty, improving livelihood of the society, empowering women and social inclusion. Today, more foreign NGOs, Civil Society Organizations (CSOs), and religious institutions are promoting the SHG approach in various parts of Ethiopia. Tearfund supports 12,500 SHG in partnership with local institutions, such as EKHC, among others. EKHC has an impressive track record of supporting SHG in urban and rural areas. Of the total 17,707 SHG in Ethiopia, 11,189 (63.2%) are supported by the Development Ministry of the Church, (Gebre, Dagne and Temesgen, 2014).

The current status of SHG work in Ethiopia, according to the 2014 statistical information of the Consortium of Self Help Group Approach Promoters (CoSAP), the SHG scheme is being implemented in 8 of the regions in the country and the implementing organizations have reached 29, since the approach was introduced in 2002, 14 years back. It is good to see that the growth of the number of promoters of this approach as the scheme has a sustainable impact in empowering marginalized communities found at grass root level.

The government of Ethiopia has started trying to learn about the SHG scheme from the Indian experience and recently sent a team of policy makers to India for an exposure visit to learn from their experience (Knowledge Partnership Program, 2014), but the effectiveness of the SHG scheme implemented in the country so far, by the involved NGOs, has not been fully validated with ample research findings. This aroused a curiosity to come up with research findings in this regard. In this study, an attempt was made to validate the effectiveness of the SHG scheme in impacting the Socio-Economic status of the participants of the program in the three selected study areas where SVO is functioning. The study extensively examined the specific feature of the scheme that works towards impacting both the Social and Economic

aspects of transformations in the poverty alleviation effort made by SVO.

1.3. Basic Research Questions

This study attempts to answer the following questions:

1. What strategies and special features are under usage in Self Help Group scheme to improve the socio- economic status of the SHG members by SVO?
2. What are the key factors that have contributed to the effectiveness and the socio-economic impacts of the scheme?
3. What are the economic and social impacts observed in the life of the beneficiaries as the result of the intervention? (Compare pre & post status).
4. What were the key roles played by relevant government bodies with the other stakeholders in the process?
5. What were the challenges faced by SVO and the SHG members in the process of the effort made in transforming the socio- economic status of the SHG members? And measures taken?

1.4. Objectives of the Study

- **General Objective:**

The main objective of the present study is to find out the effectiveness of Self-Help-Group (SHG) scheme in impacting the socio-economic status of the Urban and Semi-Urban poor people, particularly in SVO's "Burau", "Teklehaimanot" and "Ambo" community empowerment Project sites.

- **Specific Objectives:**

In order to achieve the main objective, the study also carries out activities to realize the following specific objectives:

- To examine how Self Help Group scheme is effectively used by SVO in impacting the

socio-economic Status of the respondents.

- To identify key factors those influence the improvement of socio-economic status of the SHG member respondents
- To examine the Pre-SHG and Post-SHG membership of socio-economic status of the respondents.
- To study the key roles of government bodies and financial institutions in impacting the socio-economic Status of respondents.
- To identify the various challenges faced by SVO and the SHG members in the study areas.

Definition of Terms

- **The Micro –Finance:**

The Microfinance which has been becoming one of the effective poverty alleviation strategies in many countries are defined by some development actors. For examples, NABARD (1999), defined it as, “Microfinance is a term used for the practice of providing financial services, such as micro credit, micro savings and micro insurance to poor people.” The Task Force on Supportive Policy and Regulatory Framework for Micro Finance has defined Micro Finance as “The provision of thrift, credit and other financial services to the poor in rural, semi-urban and urban areas to help raise their income levels and improve their living standards.”

1.5. Significance of the Problem/Study

This study has a practical significance as it has tried to assess the practice of SHGs scheme’s implementation at field in the selected study areas and provides empirical evidences about its importance. In so doing, the study intends to empirically inform decision-makers and others concerned bodies about an effective poverty alleviation strategy; to suggest ways and means of tackling the problem; to fill in current gaps specified and to shed light for further studies. Thus, the need to study and internalize the effectiveness of the approach and scaling it up for larger

effects is crucial for implementing a sustainable and far reaching poverty alleviation program.

The result of the present study would help the Governmental and non-governmental agencies in formulation of policies and strategies aiming at poverty alleviation, income generation Activities practices and socio-economic up grading through microfinance and SHG activities for the poor people living in the urban and semi-Urban areas. It would also be an addition to the existing rare literature in the country and researchers can also use the results for further studies.

1.6. Delimitation/Scope of the Study

The study has three major limitations, namely, the research setting; study focused only on aspects of member's status, not household or family status and the approaches to the social & economic impact measurement, it focused only on the income approach and SHG context.

Firstly, the research setting is confined to Urban and Semi-Urban areas and focused only on the 3 Community Development Projects out of the 13 projects run SVO, in Addis Ababa, and its surrounding due to time and finance constraints. Secondly, the study specifically focused on only on the economic and social aspects of SHG members, not household or family status; it doesn't also entertain the physical and moral life aspects. Thirdly, the study limited itself to the context of SHG in using indicators to measure the socio-economic impacts observed in SHG members, Moreover, the study is purposely focused only on the most common approach of economic impact measurement which is based on incomes or consumption levels of SHG members, though poverty has to be looked at through a variety of indicators. This means, the study didn't entertain the other common type of approach known as welfare approach to measure the economic impacts. The second approach is left for further study by other researchers.

1.7. Organization of the Research Report

The research report is structured in five different chapters, in which Chapter one covers background information on the context of the research, where research problem, objectives, research questions, significance, scope limitation of the study and operational definitions are discussed. Likewise, the second chapter reviews detailed literature on relevant topics on the

study of the concept of SHG and poverty in relation with members' socio-economic status. Chapter three discusses the research design and methodology including research setting, sample size and sampling techniques, data collection methods, units of analysis and ethical considerations. Chapter four explains the finding and discussion from the effectiveness of SHG scheme point of view in impacting the Socio-Economic status of the program participants. The final chapter obviously summarizes the findings of the study with some conclusions and recommendation.

CHAPTER TWO

2. REVIEW OF RELATED LITERATURE

2.1. Introduction

In this part of the study thorough discussion is made on different related literatures ,such as, the theoretical aspects of features of the self Help Group scheme , definitions of socio economic empowerment in the SHG context, and the practical experiences of implementing the scheme in different countries of the world. Finally, the concept of poverty and its measure are also discussed as the socio economic status of the participants of the program is directly related with the poverty levels of the participants according to the definitions of some scholars.

2.2. The Origin and Features of Self Help Group

2.2.1. The Origin of Self Help Group.

Microfinance which is currently been used to empower the Socio-Economic life of the poorest of poor communities in some countries like India is the origin of the Self Help Group scheme according to (Kumar Das & Boruah). Kumar & Boruah, also remarked that Microfinance is not a new development in the global context. Its origin can be traced back to 1976, when Muhammad Yunus set up the Grameen Bank, as experiment, on the outskirts of Chittagong University campus in the village of Jobra, Bangladesh. The concept of lending extremely small amounts of capital to poor entrepreneurs has developed by Mohammed Yunus of Bangladesh during the 1970's. He has worked out various schemes for uplifting of weaker section of rural people. Finally, he launched the scheme of Self Help Group and(taken from played a key role in getting loan from Gramin Vikash Bank of Bangladesh in the year 1975 for which of his act he is known as the pioneer of Self Help Groups scheme, (<http://www.internationalseminar.org>).

The widening income gaps emerging between the rich and the poor among the community directed the practitioners to find a strategy to narrow the gaps in improving the living conditions of the poor. Singh S. & et al (2011), indicates that the self-help movement is said to represent an

alternative development strategy, one that involves the process of social and economic empowerment and whose long term objective is to rebalance the structure of power in society. In other word, the profound objective behind the establishment of SHG is to meeting their emergent economic needs without being dependent on outside help (Ugalde O, December 2012- January 2013).

Creating alternative credit systems through saving activities and owned and managed by the poor themselves was a possible solution recommended at the end of the studies (Peme L & Lathamala, 2005). An approach was consequently designed with an intention of winning voluntarily participation in regular and small saving activity as the first major activity of SHG to improve the economic status of the targeted group. It was strongly believed that economic incapability and lack of the access to credit services are the root causes people to be kept under the bondage of arrogant creditor institutes. The Small Groups established for such purpose were called Credit Management Groups (CMGs) until in 1987.

Correspondingly, Singh S (2011) describes that the employment of SHG programs has emerged as a popular strategy for the facilitation of micro-enterprise development by government, non-government organizations and educational institutes in rural areas in India. It is also mentioned that according to social action theory, people take action towards their goals as groups within the context of their social environment. They have their own, locally defined motives and beliefs, their own interpretations of the meaning of a situation, and they control their own actions (Singh S, 2011).

Later, NABARD's Research and Development grant in 1987 approved that the small groups were called to be Self Help Groups as a result of having a degree of "affinity" among the members. In doing so, the first Credit Management Groups (CMGs) goes to the higher level i.e. Self Help Groups (SHGs) with a sense of having Credit plus confidence and became agents of change. Finally, the SHG concept included the "affinity" in it and was being called Self Help Affinity Groups (SAG) to differentiate its genuine and intended groups from Groups who do not have adequate capacity and affinity among members (Prakash A. F, May 2001).

2.2.2. Features of Self Help Group Approach and Cluster and Federation Level Association Concepts.

2.2.2.1. Features of SHG Approach

The SHG scheme has its own approach of handling the process of empowering the participants of the program. The scheme has its own structure, phase of development in the process of institutional building for the marginalized and poorest of the poor section of the communities. The economic and social empowerments or the expected outcomes from the intervention are also clearly defined in this approach. Therefore, in this study the framework of economic and social empowerments were used to assess the impacts obtained through the intervention of SHG scheme by the implementing organization (SVO). The features of the SHG approach being replicated from the Indian model, by different NGOs promoting the scheme, are briefly presented below, a best practice on SHG approach at MCDP (MCDP).

2.2.2.2. Self Help Group (SHG), Cluster Level CLA) and Federation Level Associations (FLA) Concepts

- **Self Help Group (SHG)**

SHG approach is one of the approaches employed for sustainable empowerment of women socially and economically. It is organized with the idea of self-support or as a source of power to fight for and attain things that were unreachable before. This approach also assumes that building the self-confidence and self-esteem of women contributes to balancing power-relation at household level; this in turn improves the participation of women in communal activities which is again important for the sustainability of the program. SHG are formed by 15-20 members in the community who are neighbors and homogenous in their social and economic status.

- **Cluster Level Association (CLA)**

Substantial socio-economic development can be noticed in a good Self Help Group. The process, however, does not stop there. It goes on to build a strong People's Institution. The Cluster Level Association - CLA is the next level. A CLA is normally made up of 8 to 10 Self Help Groups

from a specific geographic area. The CLA takes up social, economic and political issues that are beyond the scope of an individual SHG and leads the People's Institution towards empowerment. It looks in to larger issues that the SHG members and community needs. The CLA establishes linkages with other resource and service providers to play its role properly and address the demand of the community where it belongs.

- **Federation (FLA)/ 'Timret'**

When there are 8-10 CLAs, they come together to form a Federation Level Association (FLA). The federation, as it represents larger number of people, seeks to bring social transformation in the community, lobbies with the government and other civil society players to bring policy changes that are just and fair to bring sustainable change. At the Federation level, the main focus is on the important aspect of political empowerment.

2.3. Definition of Economic and Social Empowerment in the SHG context.

2.3.1. Economic Development and Empowerment

One pillar of the SHG approach is economic empowerment of its members. Economic empowerment of the poor and destitute women who had limited education, training, skill and exposure aims at uplifting the economic position of the members through various mechanisms. The concept economic empowerment in the SHG approach implies many things. It means an increased involvement of women in mobilizing saving, access to financial sources, deciding on what to work/opening, managing, scaling up and expanding businesses, controlling and deciding on where to invest their money and be part of the economic development process and benefiting from the outcome.

The SHG approach encourages the poor self-potential through promoting saving and creating access for internal loan among, them to start or strengthen an already existing IGA. The group also mobilized external resources to meet their members' interest. Business development support provided for the women to be involved in generating sustainable income. The other opportunity the membership gives was is getting an experience sharing platform for all members, which is found out to be a good forum for members to learn one from the other.

2.3.2. Social Development and Empowerment

SHGs have weekly meeting on which individuals and community level social issues are raised and discussed. The social issues may differ from place to place based on social, cultural and traditional contexts of the area. In this regard, the SHG approach is more preferable than SACCOS as it creates social capital for its members. It does not only focus on economic development but also social and institutional development of its members.

The social empowerment aspect of the program gives a number of benefits for all members. To mention some of them, the first most important one is the mutual support of members in sharing the burden of everyday life and special occasions. The first one is the opportunity of literacy training, in which members get a chance to develop their writing, reading and numeracy skills. The second and most important one is the opportunity to participate in social and community action programs designed by the groups with the facilitation of the NGOs promoting the approach. These programs give a wide range of opportunities for the pre-marginalized members of the SHGs due to their poverty to participate in the affairs of their communities. The activities in these programs include, conducting community sanitary campaigns, seedling plantations, fighting different forms of abuses (gender related or child), involvement in the peace and security issues of their villages, increase their participation in political affairs...etc.

One of the broad objectives of introducing Self Help Group Approach is to bring about economic change at household level and the society (Kumar S & et al, 2011). Accordingly, the members of the Self Help Groups are enhanced to involve themselves into saving and credit scheme to initiate the economic change at the heart of the approach. Individuals in the group are encouraged to start their micro-businesses with voluntary thrift/credit on a regular basis from this pooled resource. The process helps them to absorb the essentials of financial intermediation including Prioritization of needs, setting terms and conditions and accounts keeping. This gradually builds financial discipline and credit history for themselves, as the money involved in the lending operations is their own hard earned money saved over time with great difficulty. The major functions of Self Help Group are saving and thrift, internal lending, and discussing

problems during weekly meetings (Nitsure B., January 1993). The first function of the SHG is saving and later the saving to be used as loans for members. The weekly meeting is also a good opportunity for members to discuss problems and try to find solutions to the problems the members are facing as a group. In other research report, the functions of SHG are indicated as creating common fund through small savings on regular bases, managing pooled resources in a democratic way, providing loans to the requesting members in a conventional manner, collecting money, discussing on social and economic issues (Ugalde O., December 2012 to January 2013).

2.4. Effectiveness of Self-help Groups in the Global Context

In the global context, the effectiveness of self-help groups in transforming life of its members has been widely documented both theoretically and empirically. The “helper-therapy principle” postulated by Riesman(1965) pointed to the process by which helping others has a therapeutic effect on the helper, and the self-help group provides the context for members to gain the unique benefits that may arise from helping someone who has the same problem as the helper. Rappapor (1993) asserted that self-help groups , which offer the venue for, shared experience ;emotional support and social learning, can help constitute a social identity.

At the global level, a number of empirical studies applying the pipeline approach have been published, since the 2000s (e.g., Barnes, Gaile, and Kibombo 2001, Dunn and Arbuckle 2001, and Mosley 2001). These studies have generally found positive and significant impacts of microfinance on economic benefits, and subsequently, the welfare levels of program participants. Focusing on the SHG program in India, (Swain and Varghese, 2009, 2011) also employed the pipeline approach and found positive impacts on asset accumulation, and increases in livestock income and salaries of program participants; surprisingly, they found a negative impact on total income(Deininger and Liu, 2009), collected original data in Andhra Pradesh. They concluded that there is a positive impact on female empowerment and found increases in consumption and nutritional intake in program areas. Interestingly, their econometric results revealed few impacts on household income. Such findings obviously drive researchers to conduct more studies on the issue to validate the effectiveness of the scheme.

Based on Jun Goto's observations in one of his recent studies on the issue,(Jun Goto, August, 2014), in India, microfinance became increasingly important after the government launched a massive microfinance program in 1992 with the objective of connecting community-based financial groups, or self-help groups (SHGs), to the existing banking network in order to deliver financial services to the poor. Since the inception of this program, interest in the multifaceted impact of SHGs on households' livelihoods has been considerable, to the point that a large number of programs in developing countries have begun to follow the Indian model. However, rigorous evidence on whether the SHG program provides economic benefits and fosters the creation of social capital at the local level is virtually non-existent.

Some research attempts were also made to assess the impacts of the SHG scheme in the Ethiopian context recently by researchers. According to a research conducted in 2013, on the SHGs organized by the pioneer NGO in Ethiopia (EKHC, development program) the cost benefit analysis has shown a very impressive result. The cost-benefit analysis which is a common type of economic impact assessment method carried out by Tear fund (donor organization of the NGO) found out that for every \$1.00 of donor support earmarked for SHGs, the return could range from \$200 to \$300 (Venton, et al 2013). This result clearly shows the high productivity of the scheme for poverty alleviation program according to the study.

The other recent research conducted in Ethiopia on the impact of SHG was in Hawassa town by Fasil Shibru (2013), entitled, Impact of Self Help Groups in Reduction of Urban Women Poverty in Hawassa, SNNPR, has also resulted in favoring the effectiveness of the SHG scheme. The researcher has concluded the following and summarized as follows; Mix of both qualitative and quantitative methods were employed to assess the issue and factors determining women to participate in SHG and contributing to the success of SHG were identified as raising in awareness level on different life issues, developing the culture of saving (which was a crazy idea for a poor women who doesn't have something to eat) and access to loan from SHGs. These three were the major factors helped members to improve their lives in general the study have confirmed that, the capacity of paying for food, medical treatment, transportation, electric power and piped water has significantly increased after joining SHG. Frequency of meal per day with

each family has improved substantially. In addition to the economic benefits, women economic independence, knowledge and awareness improved, the women empowerment has also boosted their social involvement in decision making in the community and even in their households.

2.5. The Concept of Poverty and Its measures

2.2.1 The Concept of Poverty

Merriam- Webster's Online Dictionary states the definition of poverty as "the state of one who lacks a usual or socially acceptable amount of money or material possessions." Though the above definition can be taken as a common definition, defining "poverty" has been still detrimental and debatable for organizations whose duty is on poverty eradication and alleviation, for how an organization defines poverty determines the levels of priorities and strategic interventions. Even today there is no universal definition to "poverty" that enables an entity state a bench mark to identify the poor and indicators to measure the outcomes of an intervention. Realizing its complication, Nunan F & et al, (February, 2002), stated poverty as follows:

Poverty has been defined according to what is prioritized as a "need". It is usually conceptualized as an economic or social condition, and has major implications for policy. Income/consumption measures are conventionally used to map poverty. A person is poor when their personal income or consumption is below a specified "poverty line". However, personal income can vary greatly from year to year, is only appropriate for wage-earners, and has less relevance to the poor. Many poor people rely on their own production and informal-sector activities in which the concept of profit is unclear, rather than on a formal income.

Even Todd S (2010) also clearly stated that ***"the absence of a clear definition of poverty is a serious challenge for organizations whose missions are to eradicate poverty though defining poverty is fundamental to know the poverty situation of the targeted people."***

As a result, humanitarian and/or charity organizations today use their own subjective definition

to “poverty” and prepare the organization strategic plan accordingly to address the needs of a given community living under poverty. A poverty line, income per capita, and nutrition are rather commonly assumed to be measuring sticks to level people in terms of poverty intensity. In the token of these indicators, even various formulations are already cooked to calculate the aforementioned measuring sticks. For instance, The World Bank (December, 2008) published its own world development indicators with the help of a certain formula to a headcount data of international poverty at \$1.25 a day.

2.2.2. Urban Poverty

Poverty is a result of multifaceted and interwoven causes. Being poor are not only caused from lack of economic capacity, but it is also the absence of non-economic factors. Though the nature of poverty has general implications on both urban and rural setting, the features of urban poverty are quite different from rural poverty. Defining urban poverty is still ambiguous and challenging for several scholars. However, conventional economic (Masika R & et al, 1997 p. 2), defines urban poverty in terms of lack of *“income or consumption complemented by a range of other social indicators such as life expectancy, infant mortality, nutrition, the proportion of the household budget spent on food, literacy, school enrolment rates, access to health clinics or drinking water, to classify poor groups against a common index of material welfare”*. Vulnerability, entitlement and social exclusion- the so-called bundle of “basic needs” goods and services- are also taken as subjective definition for poverty though it is still debatable among scholars (Masika R & et al, 1997 p. 2).

The way scholars defining the scope of urban poverty enable them to measure the level of poverty in urban community. Poverty measuring tool/strategy can do a great deal to the practitioners in poverty alleviation interventions. An economist, Diana Mitlin stated in her Poverty Reduction Strategy Papers (PRSP) that the measuring tool PRSP has an extent to depend primarily on income-based poverty lines to define who is poor. She also indicated that there are many types of indicators to measure the poverty of individuals, households and the community as well; these are single poverty line and indicators relating to people’s proximity to services. Thus, urban poverty has various indicators and characteristics such as inability to acquire

adequate income and productive assets, poor access to basic services, homelessness and inadequate housing, environmental degradation, lack of support from the social networks, social discrimination and exclusion, and poor access to decision making (Wekwete 1999: 43; Dube 1999: 2). Levels of monetization, commoditization, spatial distribution of the populace in towns and cities all make a difference when we try to understand urban poverty.

2.2.3. Poverty Line

The \$1.25 a day poverty line measured in 2005 prices replaces the \$1.08 a day poverty line measured in 1993 prices (The World Bank, 2008). Often described as “\$1 a day,” \$1.08 has been widely accepted as the international standard for extreme poverty and was incorporated in the first of the Millennium Development Goals. That goal calls for eradicating extreme poverty and sets a target of halving, between 1990 and 2015, the proportion of people whose income is less than \$1 a day. The new poverty line maintains the same standard for extreme poverty—the poverty line typical of the poorest countries in the world—but updates it using the latest information on the cost of living in developing countries.

2.2.4. Poverty Line in Ethiopia.

Poverty in Ethiopia is manifested in various forms, but is mainly chronic, this is due to small land-holdings compounded by environmental degrading, backward farming practice, lack of agricultural input in rural areas, and high unemployment rate in urban (people growth) put a lot of Pressure on the already depleted economy of the country. Poverty has been experienced in Ethiopia every now and then, due to recurrent drought, civil wars displacements (MOH, 2003).

The country poverty profile indicates that the absolute poverty line per adult person per year on wards from the year 1995/96 was 1075 birr at national average prices. However, the absolute poverty lines per adult person for the year 2010/11 are determined to be birr 3,781 birr. Besides, Real per capita and per adult consumption expenditure in 2010/11 in Birr were 5659, of which 57.2% was found in urban areas (Development Planning and Research Directorate, Ministry of Finance and Economic Development, March 2012).

According to 2012 survey study result on Ethiopian progress Towards Eradicating Poverty an Interim Report, 28.1% of the residents of Addis Ababa were under general poverty. On the other Hand, 26.1% of the residents were under food poverty. When we compare poverty in terms of sex, females were more affected by poverty than males.

2.2.5. Status of Regional Poverty in Ethiopia

The regional distribution of total and food poverty in Ethiopia and trends in this distribution are analyzed in the above study and resulted in the following findings. In 2010/11, poverty head count index is the highest in Afar (36.1%) followed by Somali (32.8%) and Tigray (31.8%), while poverty estimates are lowest in Harari (11 percent) followed by Addis Ababa (28.1 percent) and Dire Dawa (28.3 percent). In terms of food poverty, the highest poverty is observed in Amhara (42.5 percent) followed by Tigray (37.1) and Benehsangul Gumuz (35.1%). The lowest food poverty is found again in Harari (5%) followed by Dire Dawa (21.7%) and SNNP (25.9%), according to this study the status of Oromia region is medium (Development Planning and Research Directorate Ministry of Finance and Economic Development, March 2012). As the study was done in Addis Ababa and Oromia regions these figures shall be used for impact analysis.

CHAPTER THREE

3. RESEARCH DESIGN AND METHODOLOGY

3.1. Research Design

The goal of the study is finding and an immediate solution that has practical value for alleviating poverty related socio-economic problems of SHG members in the selected respondent's lives at the studied project sites. Descriptive and Exploratory design types of research was done on the social and economic impacts of SHG in the studied areas. It is descriptive because of three main reasons, firstly, the study utilized the case study method(which is one of the methods used in descriptive type of research) to study the case of one NGO involved in the SHG scheme implementation, secondly, the study sets out to describe and to interpret what are the features of SHG scheme and its socio-economic impacts resulted in the SHG member's lives due to the intervention made by SVO and, thirdly, the study has also looked/ assessed at individuals, groups, institutions and methods in order to describe, compare, contrast, classify, analyze and interpret the impacts resulted and the events in the process. It is exploratory because of two reasons; first, the study has used review of previous literatures, semi-structured interviews and Focal Group Discussion methods of data collection instruments to get background information to help the better understanding and clarity of the problem under study and second, as mentioned in the background & literature review parts of the study, the scheme was not validated with ample research /studies that can serve for reference, so far; hence, the study has tried to provide insights into and comprehension of the issue for more rigorous later investigation.

The approach used to assess the socio-economic impacts of the research was both qualitative and quantitative. It is qualitative, because, the study was a case study of SVO that used an in-depth examination of the scheme's impact on the lives of SHG member respondents .It was s type of empirical enquiry that entails purposive sampling for gathering data, key informants were purposely selected. It typically involved in-depth interview, Focal group discussions. It is quantitative b/c, the study used some quantities to compare pre and post SHG membership status using simple statistical measures, using data collected through questionnaires. In addition to

these, both the primary and secondary data have been used for the purpose of the study.

The data assessed were analyzed focusing on the following variables in the two components where the impact is expected from the intervention:

1. **Economic:** information such as members pre and post SHG membership income, income generating activities (self-employment opportunities), saving and credit patterns and various business skills developments imparted to initiate or grow different type of Income Generating Activities (IGAs).
2. **Social:** information such as development of self-esteem and confidence, active participation of members in group in SHG's regular meetings and activities, role execution in group, development of social skills (trust, love & respect), participation level of SAPs & CAPs.

Descriptive research design that is exploratory in nature was used as the foundation that guided the data collection instruments, the process of data gathering and data analysis.

This study was conducted in Addis Ababa "Teklehaimanot" area at Lideta and Addis Ketema Sub cities, "Burau" City, and Ambo town, where the organization known as Stand for Vulnerable Organization (SVO) is operating using the Self Help Group scheme approach.

3.2. Population and Sampling Techniques

The study was purposefully conducted on SVO's community empowerment program as a case study. The main reason why SVO's 3 projects were selected as a case for this study is that the NGO is successful in implementing the SHG scheme at the grass root level in the poorest of poor communities. SVO has been widely using Self Help Group Approach in Addis Ababa and Oromia region in the western part of the country; it is currently running up to 13 projects in these areas. Due to economic and time factors only 3 projects that are found in Addis Ababa and the surrounding were selected for the case study, out of the 13 projects run by SVO.

Beneficiaries of Self Help Groups from these 3 particular projects were considered as the population of the study, of which sample respondents in Self Help Groups were provided from

the list at the project office. Thus, purposive sampling technique was used to save time, resource and efforts and to make key informants participate who are active in the process of implementation.

Regarding the Sample Size determination of respondents for the study, due care was taken to make the case study valuable by making the amount reliable and representative. The sample size was determined by considering the two common measures of margin of error and confidence level. In the study, margin of error (5%) and confidence level (95%) were used and an indicative table, from Gert V. Dessel (February, 2013) was used to calculate the approximate number of complete respondents. Based on these assumptions, the target population is about 281 SHG members from 22 SHGs (i.e. the actual number of members found in the 22 SHGs); out of this the sample, respondents amount conveniently selected were 94 SHG members, i.e., 5 members from each SHG on the average (it is about 33% of the total population).

3.3. Types of Data and Instruments of Data Collection

The study demanded the collection of both qualitative and quantitative types of data. As a case study type of research, three types of instruments of data collection were used to collect the necessary data. In this study questionnaire, Focal Group Discussion Questions and semi-structured interview questions were used.

For the purpose of the present study, both the primary and secondary data sources were used. The primary data were collected from field survey through questionnaire, Focal Group Discussions and direct interview methods. The secondary data were collected from SHGs and Project documents, different journals, books, and other relevant documents.

3.3.1. Questionnaire for SHG Members

A Semi-structured questionnaire was developed in English language and translated in to Amharic before distributing them to the project sites. The translated questionnaires were dispatched to the 3 projects to collect the necessary data from 94 respondents in the different

SHGs that are found at 3 localities mentioned earlier. The questionnaires were designed to capture the impacts of the SHG scheme on the improvement of socio-economic status of SHG members brought about due to the development intervention. The questionnaire was also designed purposefully to collect relevant qualitative and quantitative data from the respondents by identifying the relevant variables.

Due to the lower educational level of most of the SHG members the data collection through questionnaires were administered by the project staffs at the three selected sites. The project directors and the social workers at the three project sites (6 people) were actively involved in supporting the selected respondents to answer the questions presented in the questionnaire. Hence the quality of data collected from the respondents is assured very well as it was done by professional project staff.

3.3.2. Focus Group Discussion with the SHGs Representatives, Project Staffs and Government Body Representatives.

The focus group discussions were conducted with SHG representatives and two of the project staffs to get the required information about the effectiveness of SHG scheme in the improvement of socio-economic status of the SHG members. The attitudes of the SHG representatives and the project staff towards the SHG effectiveness were reflected thoroughly through the focus group discussion sessions. Representatives are also key informants of the study. During the focus group discussion, relevant open-ended questions were used for the discussion.

3.3.3. Semi-Structured Interview with Project Social Workers and Government Body Representatives

The interviews were conducted in face to face with project directors who are actually working for the SHGs at the three projects and through telephone with government body representatives. A variety of SHG perspectives were gathered through open-ended questions. As they are people who were hired by the Organization to facilitate and monitor the implementation of each SHG right from the formation, they are believed to be the other group of key informants that can provide relevant data on the overall performance of the SHGs facilitated under each projects.

Perspectives of government bodies' representatives who were not able to attend the FGD sessions were captured in the individual structured interview session through telephone conversation.

3.4. Procedures of Data Collection

In this study multiple data collection instruments were used to collect the data as discussed above and the prepared questionnaire was translated in to Amharic language before distributing it to the selected respondents. The questionnaires were distributed to the three project sites and due to the educational levels of the program participants the questionnaires were filled by the respondents with the facilitation of the project staff. The structured interviews with the Program Coordinator at SVO level with the project coordinators at the three sites, with government body's representatives and the Focal Group discussions with the SHG's representatives were conducted with the administration of the researcher. Interviews were conducted through telephone with respondents who were not able to attend the group discussions. This might slightly affected the quality of the data.

3.5. Methods of Data Analysis

The relevant questionnaires were prepared and tested with sample respondents at the project site to test its quality. Then, the primary step in analyzing quantitative data was checking the questionnaires for their consistency and errors. Accordingly, data that contained incomplete information were excluded. All the data collected through the questionnaires were entered in the SPSS 20 system for analysis. The quantitative data collected in this way were tabulated according to their frequency and percentage and then analyzed accordingly. Descriptive statistics (mean, median, average, percentage... etc.) was used to run and analyze the data. Moreover, the qualitative data collected through the selected 3 types of instruments were analyzed and summarized for the research report. As almost all the questions administered through the semi structured interview and FGD were open-ended; their responses were grouped into few discrete categories and tallied accordingly. The results and findings of the semi-structured interview and FGDs are presented in the discussion part of the research report.

CHAPTER FOUR

4. RESULTS AND DISCUSSIONS

4.1. Results of the Study

In the study, the data were collected purposefully to assess the Socio-Economic impacts of the SHG scheme in the lives of the participants of the program. As a result, the Economic and Social aspects of Self Help Group were given attention during the assessment period.

As the study focuses on the Socio-Economic impacts of the intervention, these two aspects of expected results (Outcomes) need to be defined according to the context in which the study is being conducted in order to objectively measure the impact observed in the process. The free Encyclopedia Wikipedia defines an economic impact analysis as *“a type of analysis which attempts to measure or estimate the change in economic activity in a specified region, caused by a specific business, organization, policy, program, project, activity, or other economic event.”* It broadly categorizes the analysis attempt to focus on four major areas of economic activities namely output, value added, labor income and employment impacts. The present study didn't try to assess exhaustively all of the types mentioned above instead focused on the economic empowerment aspects defined in the context of the SHG settings in the research proposal. From the above four only two of them, labor income and employment impacts in the SHG context assessed in the study.

Similarly, we can set a definition for the Social impact aspect of the study, According to the International Association for Impact Assessment; Social impact assessment includes *“the processes of analyzing, monitoring and managing the intended and unintended social consequences, both positive and negative, of planned interventions (policies, programs, plans, projects) and any social change processes invoked by those interventions.* “This is also a very wide and comprehensive definition of the term that can be considered as a framework for this study, but again this study has focused on the social aspects of intended results (outcomes) expected in the SHG context predefined in the research proposal to analyze the collected data and to measure

impacts resulted in the intervention. Hence, the data analysis and discussions presented below focused only on the social and economic aspects of the SHG context; not on the general economic and social impact definitions. This is one of the limitations of this study.

4.1.1. Socio-Economic and Demographic Characteristics of the Respondents

In this study, sex, age, marital status, level of education, religion, family size, number of children in the family, average house hold income and expenses were assessed to identify the demographic characteristics of the respondents. Analyzing these characteristics of the respondents helped us discover some of the factors that contribute to the socio-economic impacts of lives of the program participants in the SHG approach being implemented in the target sites.

4.1.1.1. Age range of the Respondents

It is a well-known fact that as the age of respondent's increases, the productivity of the individual decreases and the individual has few savings to compensate for the decrease of productivity and income. The saving and income status of the respondents were analyzed in terms of age and size of the respondents. The age ranges of the respondents are between 18 and 65, and the average age is 41.5 years old. The age of respondents between 18 and 55 is above 89.1%, which means that most of the respondents are in their age of productivity.

Table 4.1: Age range of the Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
18-25	3	3.3	3.4	3.4
26-35	33	36.3	37.5	40.9
36-45	31	34.1	35.2	76.1
Valid 45-55	14	15.4	15.9	92.0
56-65	3	3.3	3.4	95.5
>65	4	4.4	4.5	100.0
Total	88	96.7	100.0	
Missing System	3	3.3		
Total	91	100.0		

Source: Survey result (2016)

4.1.1.2. Educational Status and sex distribution of the Respondents

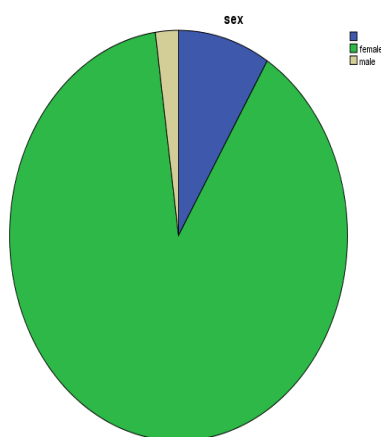
The level of education of the respondents in SHG members was Categorized and analyzed to see its effect on the economic development of SHG members. As it is vividly shown on the table below, 40% of the respondents are illiterate, and 15.4% are literate who can read and write, and 26.4% are at elementary level, which means 91% of them are below elementary level and only 11% of the respondents are at the secondary level. These findings clearly show how the effectiveness of the SHGs has been affected in the effort being made by the NGO to make the SHGs self-administration. A lot of effort will be required by the NGO to build their capacities. Of the total respondents, 97.8% were females. The educational level also greatly affects the role of the SHG members expected to execute as a member. Literacy training is also needed for the 39.6% respondents.

Table 4:2 Level of Education status

	Frequency	Percent	Valid Percent	Cumulative Percent
illiterate	36	39.6	41.4	41.4
literate	14	15.4	16.1	57.5
elementary	24	26.4	27.6	85.1
secondary	10	11.0	11.5	96.6
vocational/other	3	3.3	3.4	100.0
Total	87	95.6	100.0	
Missing System	4	4.4		
Total	91	100.0		

Source: Survey result (2016) Table 4.3 : Respondents

Sex distribution



	Frequency	Percent	Valid Percent	Cumulative Percent
female	81	89.0	89.0	97.8
male	2	2.2	2.2	100.0
Total	91	100.0	100.0	

Fig.4.1: Respondents Sex distribution

Source: Survey result (2016)

4.1.1.3. Respondent's Marital Status.

The marital status of the SHG members is one of the important factors that affect the productivity of the members both in the economic and social aspects of their lives. The findings of the status below show that only 6% of the respondents are in a married status, many of them are single (64.8%) and large number of them are divorced, 24.2%. This is one intervention area for the SVO.

Table 4.4: Respondents Marital Status

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid married	6	6.6	6.8	6.8
single	59	64.8	67.0	73.9
divorced	22	24.2	25.0	98.9
other	1	1.1	1.1	100.0
Total	88	96.7	100.0	
Missing System	3	3.3		
Total	91	100.0		

Source: Survey result (2016)

4.1.2. Economic Impact Indicators and their Findings

4.1.2.1. SHG member's Income, Expenditures and Income Generating Activities

In the study, the finding reveals that 41.8% of respondents were engaged into various types of income generating activities like food processing, retailing and petty trading and generate income from doing these activities before they joined the SHG. However, the percent of respondents who engaged into various types of income generating activities increased by 6.6% and become 48.4% after they joined the SHG. In addition to this the percentage of joblessness has decreased by 3.2%. The Focal Group discussion (FGD 1,2,3) findings have also indicated that the volume, the number and the types of income generating activities has increased after the respondents joined the SHG. This is one of the impressive impacts of the intervention. Comparing the pre and post the respondents' occupation shows the intervention has brought about a change in the economic aspects of their life.

Table 4.5: Pre SHG membership occupation

	Frequency	Percent	Valid Percent	Cumulative Percent
petty trade	36	39.6	40.9	40.9
urban agriculture	2	2.2	2.3	43.2
civil servant/private	5	5.5	5.7	48.9
Valid daily labor	28	30.8	31.8	80.7
student	2	2.2	2.3	83.0
job less	15	16.5	17.0	100.0
Total	88	96.7	100.0	
Missing System	3	3.3		
Total	91	100.0		

Source: Survey result (2016)

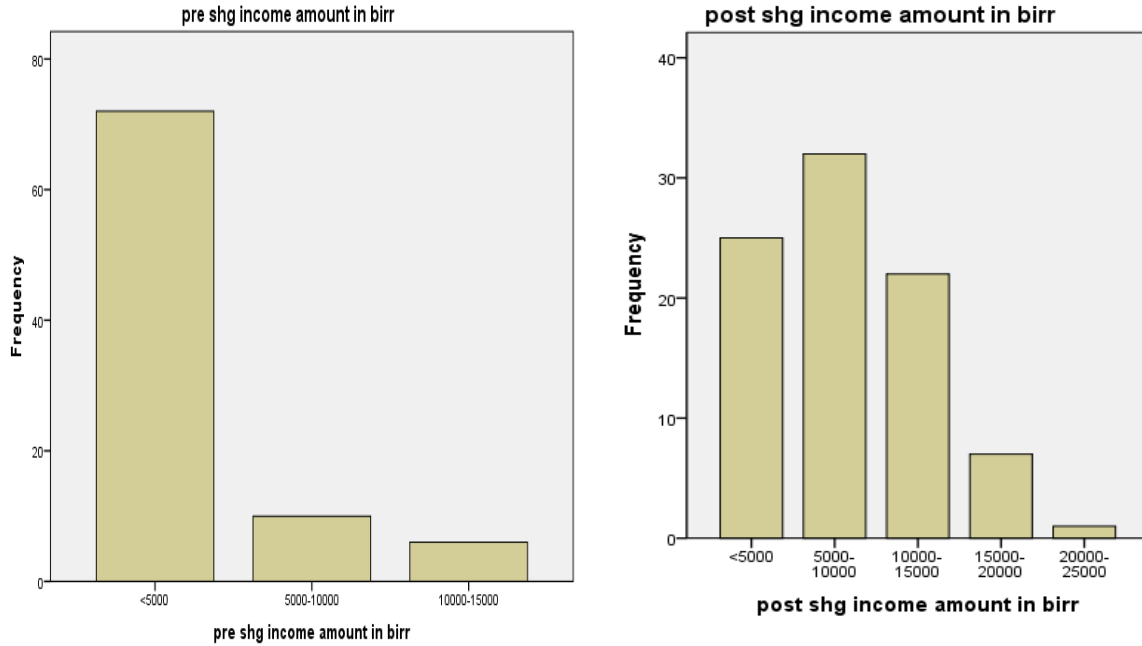
Table 4.6: Post SHG membership occupation

	Frequency	Percent	Valid Percent	Cumulative Percent
petty trade	44	48.4	50.6	50.6
civil servant/private	8	8.8	9.2	59.8
Valid daily labor	22	24.2	25.3	85.1
student	1	1.1	1.1	86.2
job less	12	13.2	13.8	100.0
Total	87	95.6	100.0	
Missing System	4	4.4		
Total	91	100.0		

Source: Survey result (2016)

The average monthly incomes of the respondents before they joined the SHG and after they joined the SHG were analyzed to see the impact of SHG on their lives. Thus, comparing the pie charts below which shows the pre and post average incomes of the respondent's found from the field survey clearly shows how the SHG members' income increased from the lower level income before joining SHG.

Fig.4.2: Comparison of Pre and Post SHG Membership Income Levels



Source: Survey result (2016)

In support of this, Paired Samples Test was conducted with SPSS to check the impact of SHG on house hold income. Accordingly, the paired samples statistics clearly shows that the mean of the post SHG income has significantly improved. In addition to this, Paired Samples T-test of the evaluation item regarding income before the beneficiaries joined SHG and after they joined SHG as depicted in the below table (See table 7 below) with p value= 0.05 shows that the intervention has brought significantly increased their income level (-.920<0.05) .

Table 4.7: Paired Samples Statistics Paired Samples Test

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	Pre shg income	1.24	87	.570	.061
	Post s income	2.16	87	.975	.105

	Paired Differences					t	df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Pair 1 Pre shg income – post shg income	-.920	.796	.085	-1.089	-.750	-10.780	86	.000

Table 4.8: Paired Samples Test on before and after household income. , Source: Survey result (2016)

In addition to this, the comparison of the pre and post SHG membership income levels shows greater improvement of the income level from the national poverty line amount as shown in the below tables.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid <5000	72	79.1	81.8	81.8
Valid 5000-10000	10	11.0	11.4	93.2
Valid 10000-15000	6	6.6	6.8	100.0
Total	88	96.7	100.0	
Missing System	3	3.3		
Total	91	100.0		

Table 4.9: Pre SHG membership income levels, Source: Survey result (2016)

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid <5000	25	27.5	28.7	28.7
Valid 5000-10000	32	35.2	36.8	65.5
Valid 10000-15000	22	24.2	25.3	90.8
Valid 15000-20000	7	7.7	8.0	98.9
Valid 20000-25000	1	1.1	1.1	100.0
Total	87	95.6	100.0	
Missing System	4	4.4		
Total	91	100.0		

Table 4.10: Post SHG membership income levels, , Source: Survey result (2016)

In this study, the finding of the average monthly income of the respondents was also compared with the absolute poverty per adult person per year of the country. The absolute poverty line per adult person per year of Ethiopia from the year 1995/96 was 1,075 ETB at national average prices. It is also estimated to be birr 3,781 ETB per year for the year 2010/11, (Development Planning and Research Directorate Ministry of Finance and Economic Development, March 2012). The result in the table 7 above shows that the income of 79.1% of the respondents was below the poverty line on the average, i.e. 315 ETB and below per month. After the respondents joined the SHG, the number of respondents earning income of below poverty line decreased to 27.5%, which is a decrease by 51.6% .This means above 50 % of the respondents have become above the poverty line with increasing trend of the members' income. This is great achievement for the organization and according to the focal group discussion findings one of the factors contributed for this achievement is the continuous trainings given to the members by the project staff and different stakeholders. The training aspect was assessed in the study and the findings are presented in the next section.

4.1.2.2. SHG Member's Capacity Building Trainings.

Empowering the different capacities of the members of the SHG is one of the major strategies adopted through the SHG approach to improve the wellbeing of the members and ensure the sustainability of the program. The study from both primary and secondary sources of information indicates that all respondents in individual or/and group bases were empowered through various types and number of trainings, except the recent decline of trainings at “Tekelehaimanot” Site.

As a result of the provision of various awareness skills and creativity development trainings, a change was shown on the income generating activities and on monthly income of the respondents. The result of the study indicates that 89 % of the respondents get various assistances from the local organization. Among this percentile of the respondents, 79.1% replied that various skills and creativity training provided by the organization has benefited them a lot and it has brought improvement on what they are doing to generate their income.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	<50%	9	9.9	10.3
	>50%	72	79.1	82.8
	no training	6	6.6	6.9
	Total	87	95.6	100.0
Missing	System	4	4.4	
Total		91	100.0	

Table 4.11: SHG member's Training participation status, Source: Survey result (2016)

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Effective	71	78.0	83.5
	not effective	6	6.6	7.1
	some results	7	7.7	8.2
	No training	1	1.1	1.2
	Total	85	93.4	100.0
Missing	System	6	6.6	
Total		91	100.0	

Table 4.12: Effectiveness of Trainings Given, , Source: Survey result (2016)

The finding in the above table also indicated that 78% of the respondents have applied the skills they have got through trainings to improve their income generating activities and their overall life issues. The study has proved that the applicability of the trainings in the member's daily life was significant in impacting their economic lives.

4.1.2.3. SHG's saving and Credit Pattern

In this study, saving and credit pattern were given major attention in the effort made to assess the economic impacts of the members lives. It is evident that the first intent of establishing SHG was to increase the capacity of credit pool or capital for the poorest of the poor. Through saving and credit activities, it is also intended that the poorest of the poor can successfully engage into various types of income generating activity with an ultimate goal of boosting their household



Fig 4.3: SHG member's capacity building training and weekly saving program at Burau.



Fig 4.4: SHG member's food processing group work and Environmental Sanitation at Ambo.

economy. The review of secondary data from the Head Office points out that the SHG creates two types of pool i.e. weekly regular saving and capital pools. The saving pool indicates a pool created with weekly saving amount only while the capital includes both the saving and the amount collected from loan interest, bank interest, earned from group IGA, fine and other sources. According to the secondary data observed at the project sites it shows that 487,267 ETB capitals was able to create from their regular savings by all SHGs at the three sites.

In the finding of this study, the amount of saving, the culture of saving, credit access, and group’s saving and credit management skills and the trends of respondents were carefully analyzed from the primary data collected. Besides, the results of respondents in saving and credit activities engagement before and after joining the SHG were compared and presented. Consequently, the study indicates that 72.5% of the respondents were testified that credit management is done by all members of the group that is one of the areas the whole group members were trained by the project staff. The 11% response also shows how the literate members of the groups are dictating on critical issues of the group activities. This aspect needs improvement to involve all members equitably.

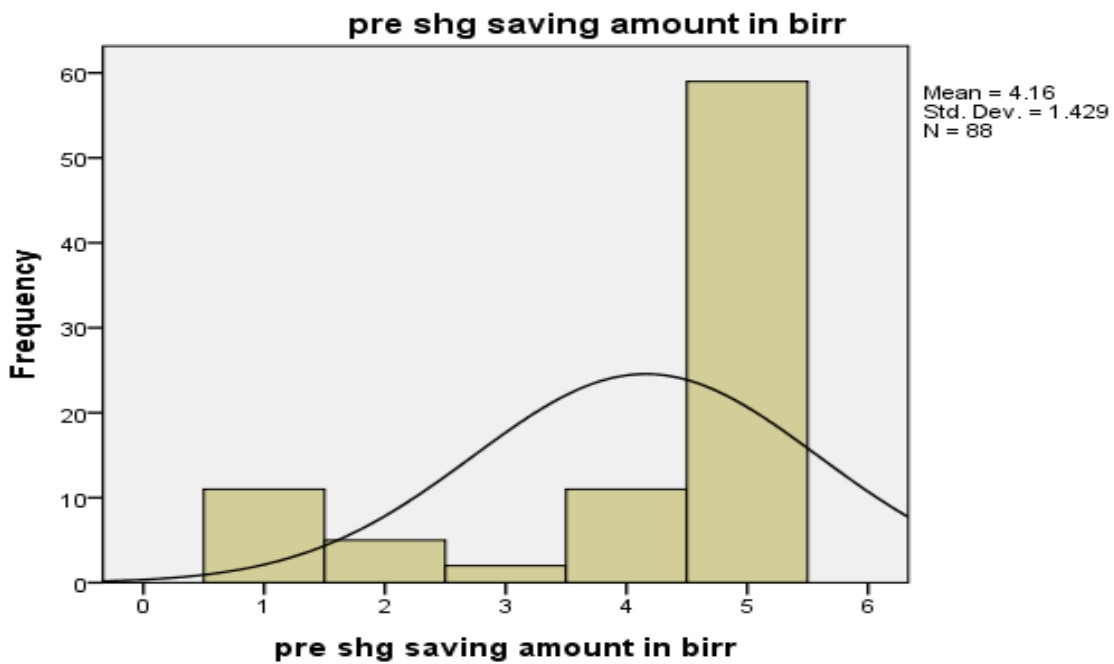
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid group leaders	10	11.0	12.3	12.3
Valid all members	66	72.5	81.5	93.8
Valid shg members with staff support	5	5.5	6.2	100.0
Total	81	89.0	100.0	
Missing System	10	11.0		
Total	91	100.0		

Table 4.13: SHGs Loan management/decision making status/, , Source: Survey result (2016)

Though the abovementioned 39.6% of educational level of the respondents are illiterates, saving and credit training given after they joined the SHG has enhanced the respondents to manage the saving and credit part of the economic activity.

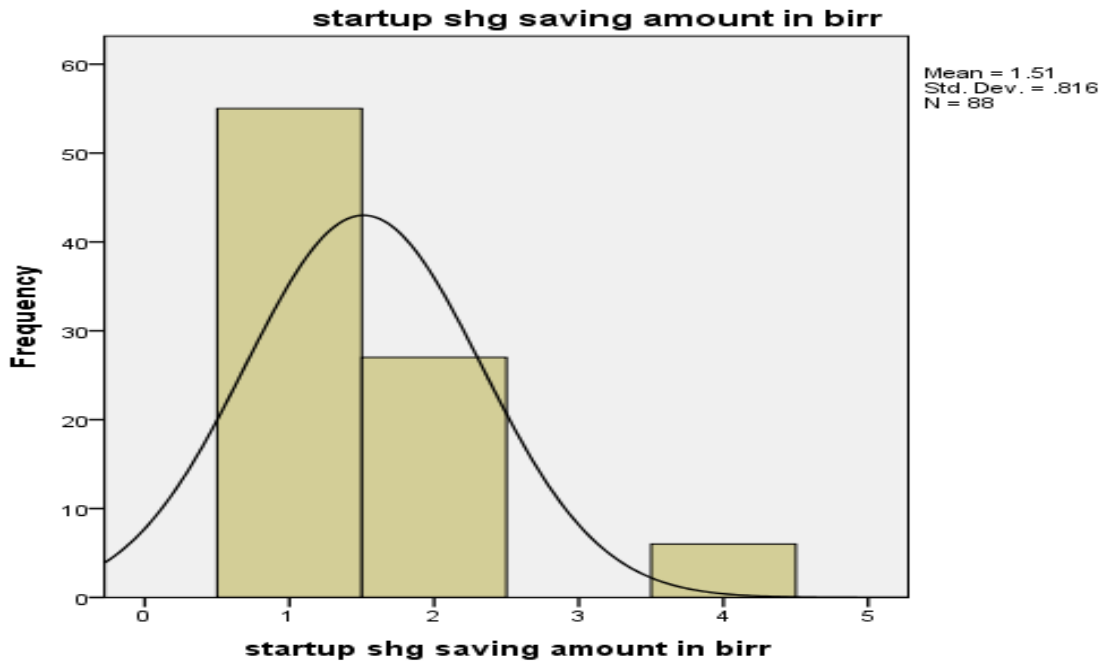
The other interesting finding of this study is that found from the comparison of the saving culture of the SHG members before and after joining the group activities. According to this study, 64.8% of the respondents didn't have at all a culture of saving before they joined the SHGs. 31.9% of the respondents had the practice of saving with different amounts. After joining the SHG, the respondents have currently responded that they are regularly saving money from the range of 5 ETB to 41 ETB whereas the amount of weekly saving at the time of joining the SHG was from 1ETB to 5 ETB but now it has reached up to 40 birr, which means the average weekly saving amount of the groups have become about 22.50 ETB. This indicates that the amount of saving has gradually increased significantly from the previous average 3 ETB, which is 7 fold of the average of the start- up saving amount.

Fig. 4.5: SHG members pre SHG saving trend and amount



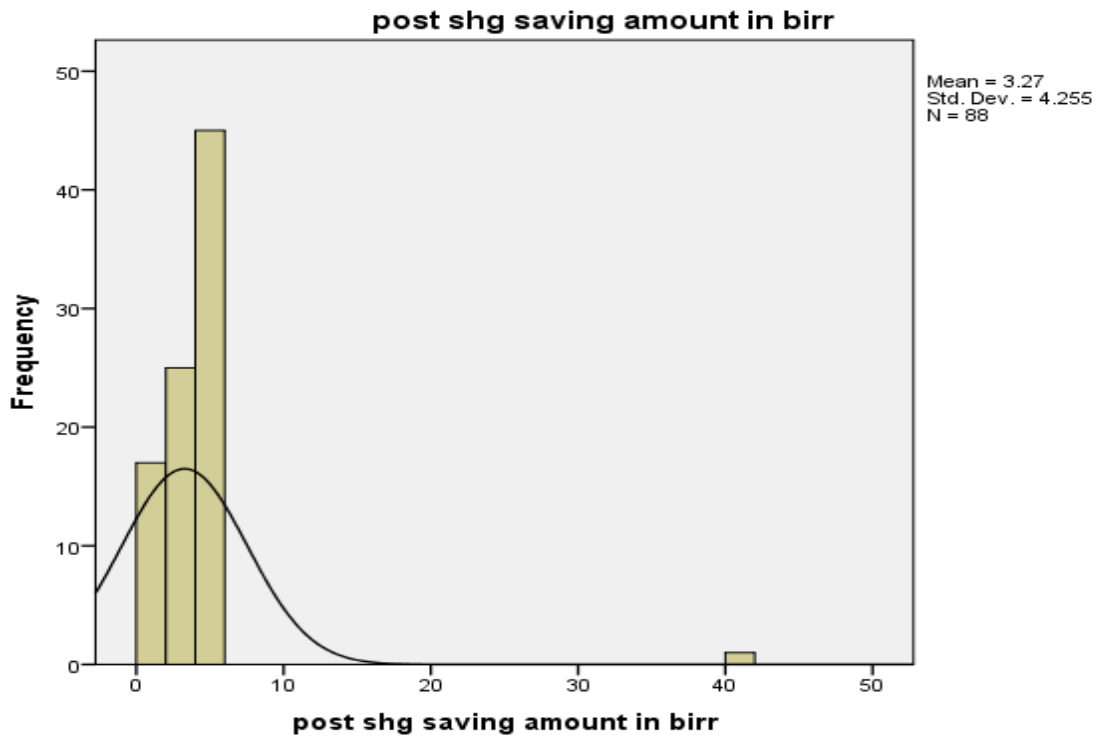
Source: Survey result (2016)

Fig. 4.6: SHG members' Startup Saving Amount Trend



Source: Survey result (2016)

Fig. 4.7: SHG members post SHG saving trend and amount



Source: Survey result (2016)

Detail investigation of the SHG minute register, financial documents or passbooks showed that there is an increasing trend in the saving except few of the members saving continued constantly with the same amount of the initial saving.

The study has also indicated that 94.5% of the respondents have deposited money regularly at their group on a weekly basis and for more than 5 years on the average (see table 13, below). This shows that how the groups' culture of saving has developed and poor people can save consistently if the proper support is given to them in an organized way like the approach of SHG scheme. It was also revealed that trust is built among 94.5% of the respondents to deposit their weekly saving in a group account and to give individual and group loan to its members turn by turn; this is also one of the social skill development results of the group work. In addition to the regular weekly saving, some members of the group deposit money as a special saving to withstand different possible types of future challenges that might arise in their life. The special savings are in the name of health insurance, contingency etc. This indicates that the respondents have internalized the essence of saving and credit concept and its practices.

Table 4.14: SHG Members' Regular Weekly Meeting and Saving Pattern

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	weekly	86	94.5	97.7	97.7
	in 2 weeks	1	1.1	1.1	98.9
	no meeting	1	1.1	1.1	100.0
Total		88	96.7	100.0	
Missing	System	3	3.3		
Total		91	100.0		

Source: Survey result (2016)

In the study, it is also proved that greater than 51.4% of the respondents have been benefited by taking loan/credit from the collective pool of the SHGs. The rate of loan return was also identified by the respondents replay and found out to be 57.1 % out of 59.3 who have taken loan from their groups (Table 16, below)., that means 98.12% of loan takers have been faithful to return their loans.

Table 4.15: Loan Access Status at SHGs &

Table 4.16: SHG Members' Loan Benefit

Access

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid yes	59	64.8	67.0	67.0
Valid no	18	19.8	20.5	87.5
Valid minimal	11	12.1	12.5	100.0
Total	88	96.7	100.0	
Missing System	3	3.3		
Total	91	100.0		

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid yes	47	51.6	53.4	53.4
Valid no	40	44.0	45.5	98.9
Valid for other purpose	1	1.1	1.1	100.0
Total	88	96.7	100.0	
Missing System	3	3.3		
Total	91	100.0		

Source: Survey result (2016)

The frequency of loan taking is another very important issue we should look into in this study, because the rate at which the created capital revolves is a typical measure of the economic benefit of the SHG members and the capacity of financial management of the groups, the findings in this aspect shows very low rate of loan revolving among the SHG members.

Table 4.16: SHG members' Loan benefit frequency

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	19	20.9	22.6	22.6
Valid 2	13	14.3	15.5	38.1
Valid 3	5	5.5	6.0	44.0
Valid 4	5	5.5	6.0	50.0
Valid >4	5	5.5	6.0	56.0
Valid 0	37	40.7	44.0	100.0
Total	84	92.3	100.0	
Missing System	7	7.7		
Total	91	100.0		

Source: Survey result (2016)

Lack of access to credit sources is a major challenge for the poorest of the poor community. One of the features of SHG approach is facilitating credit access to the members at the time of request with minimum interest rate through building trust among the members of the SHG. The study indicated that respondents are accessed to loan fulfilling the SHG procedures and requirements. All Focus Group Discussions conducted also proved that members are allowed to take credit/loan through fulfilling the lower procedures and requirements of the SHG. Through these procedures and requirements, only 51.6 % of the respondents have taken loan from their respective SHG for the past 5years in the average from different sources as indicated in Table 15, below.98.12% respondents of loan takers were able to maintain the loan repayment according to the due dates of the loans set by the groups. This indicate that the change in saving pattern and the amount accumulated at the account of SHG, the accessible potential of loan of SHG common pool and the change in borrowing pattern/utilization of common fund have been improved since they joined the SHG. The ability and the amount to repay loan to the SHG also created a potential to expand the potential of credit through dynamic revolving fund and additional payment request i.e. interest.

Table 4.17: Sources of Loan

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid shg	22	24.2	25.3	25.3
local MFI	9	9.9	10.3	35.6
friend	5	5.5	5.7	41.4
SVO	15	16.5	17.2	58.6
not taken	28	30.8	32.2	90.8
shg& MFI	8	8.8	9.2	100.0
Total	87	95.6	100.0	
Missing System	4	4.4		
Total	91	100.0		

Source: Survey result (2016)

Table 4.18: SHG Member's Loan Repayment Status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	52	57.1	61.9	61.9
	no	2	2.2	2.4	64.3
	not taken	30	33.0	35.7	100.0
	Total	84	92.3	100.0	
Missing	System	7	7.7		
Total		91	100.0		

Source: Survey result (2016)

In this study, careful analysis of the SHG's account books, such as the minute book, and the individual member's passbook, indicated that saving and credit amounts of all respondents are properly registered during weekly meetings. The focus group discussions made in the three sites have indicated that respondents have internalized the essence of saving and have developed proper self-esteem about themselves, a good work culture and great hope to transform their life by their own efforts in a very near future. It has been observed that the wrong attitude of dependency syndrome is broken from most of the SHG members encountered in the process by the effort of the implementing organization and the cooperation of the members of the groups. The finding proved that the respondents have developed trust, internalized the needs of saving and made saving their culture.

4.1.3. Social Impact Indicators and Their Findings

4.1.3.1. Conduction of SHG's Weekly Regular Meetings.

The prime purpose of the SHG scheme is organizing poorest of poor people in to self-help affinity groups in order to build a people's institution that can effectively represent the lower section of the community and sustainably work for the common holistic interest of its members. Such an institution should be led by its own members in the long run after a serious of capacity empowerment of the members done by the organizing body. To realize this noble objective the

frequent and regular meetings of the SHG members are inexorable. In this study, the status of the SHG members' activities in executing this crucial requirement was observed critically and found out that 94.5% of the respondents have regularly conducted their commonly agreed weekly group meetings and deposited saving amounts at their respective group for more than 5 years on the average (as shown in table 13, in sec 4.1.2.3, above), this shows how members are determined to change their situations by consistent group efforts.

4.1.3.2. SHG Leadership Styles

In this study, the leadership styles of the SHG's were assessed and the study has shown that the rotational leadership style which is strongly promoted by the SHG scheme is practiced only by 7.7% of the respondents experience, 60.4% of respondents exercise the group representatives leadership style and 27.5% of respondents rated for project coordinators leadership style.

Table 4.19: SHG Leadership Style

	Frequency	Percent	Valid Percent	Cumulative Percent
rotational	7	7.7	8.0	8.0
group leaders	55	60.4	62.5	70.5
Valid project coordinators	25	27.5	28.4	98.9
other	1	1.1	1.1	100.0
Total	88	96.7	100.0	
Missing System	3	3.3		
Total	91	100.0		

Source: Survey result (2016)

4.1.3.3. SHG members' participation status in meetings and role execution in group activities

In the study, the status of members' attendance, participation in discussions and decision making and the level of role division and execution were assessed and indicated that, surprisingly enough. Both the members attendance and participation of meeting procedures rated as 87.5%, when the two highest rates(Excellent & Very good) are added(as shown in the Tables below), i.e., 87.5% of the respondents believe that the SHG members attendance and participation in

meeting proceedings are in a very good status.

Table 4.20: SHG members' attendance status

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid excellent	52	57.1	59.1	59.1
Valid very good	26	28.6	29.5	88.6
Valid good	4	4.4	4.5	93.2
Valid poor	6	6.6	6.8	100.0
Total	88	96.7	100.0	
Missing System	3	3.3		
Total	91	100.0		

Source: Survey result (2016)

Table 4.21: SHG Members' Participation

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid excellent	51	56.0	58.0	58.0
Valid very good	27	29.7	30.7	88.6
Valid good	5	5.5	5.7	94.3
Valid poor	5	5.5	5.7	100.0
Total	88	96.7	100.0	
Missing System	3	3.3		
Total	91	100.0		

Source: Survey result (2016)

Development of sense of ownership of SHG members is another developmental principle in the SHG scheme implementation and the practice is exercised in assigning different roles of the group activities to the whole members of the SHG without any type of discrimination. In the study, this aspect was also assessed and the result indicated only 46.2% of the respondents think there is an equitable role division among the group members in the overall activities of the groups.

Table 4.22: SHG's Role Division Status

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	excellent	42	46.2	48.8
	very good	32	35.2	86.0
	good	7	7.7	94.2
	poor	5	5.5	100.0
	Total	86	94.5	100.0
Missing	System	5	5.5	
Total		91	100.0	

Source: Survey result (2016)

4.1.3.4. SHG Members' Self-esteem, Self-confidence, and Acceptance at Home and Community Level

In this study, one of the crucial developmental agenda of the SHG scheme which is building the self-esteem, confidence and acceptance of each and every individual members of the SHG's in their communities who were marginalized and discriminated before merely because of their poverty status was also assessed. The findings of the study are indicated in the following tables (Table 22-25). The results in all of the tables below show that most of the respondents (> 80%) believe that the self-esteem, confidence and acceptance of SHG members both at home and in the community have improved greatly found in a very good status on the average due to their membership at their groups and the achievements they have attained in their group activity involvements.

Table 4.23: SHG Member's Self confidence

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	excellent	44	48.4	52.4
	very good	29	31.9	86.9
	good	5	5.5	92.9
	poor	6	6.6	100.0
	Total	84	92.3	100.0
Missing	System	7	7.7	
Total		91	100.0	

Source: Survey result (2016)

Table 4.24: SHG Member's Role at home

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	excellent	48	52.7	55.2
	very good	32	35.2	92.0
	good	5	5.5	97.7
	poor	2	2.2	100.0
	Total	87	95.6	100.0
Missing	System	4	4.4	
Total		91	100.0	

Source: Survey result (2016)

Table 4.25: SHG Member's acceptance in community

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	excellent	45	49.5	53.6
	very good	30	33.0	89.3
	good	6	6.6	96.4
	poor	3	3.3	100.0
	Total	84	92.3	100.0
Missing	System	7	7.7	
Total		91	100.0	

Source: Survey result (2016)

Table 4.26: SHG Member's acceptance at home

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	excellent	47	51.6	56.0
	very good	31	34.1	92.9
	good	5	5.5	98.8
	poor	1	1.1	100.0
	Total	84	92.3	100.0
Missing	System	7	7.7	
Total		91	100.0	

Source: Survey result (2016)

4.1.3.5. Team work and Social Skills Development (Respect, Trust & Level)

Productive social institutions are known for their strong team work spirit and interpersonal relationships characterized by deep respect, trust and love among their members. This principle is also another intentionally aspired target in the social skills development of the SHG scheme implementation intended to build a strong social institution after passing through the required developmental steps. In this study, these aspects of the SHGs under study were assessed and the findings of the assessment tabulated as follows. All the findings clearly show most of the respondents(>80%) believe that the social skills of respecting, trusting and loving others, are well developed among the members of the SHGs in the past 5 and more years period of time where the SHGs have been activating for their own set objectives.

Table 4.27: SHG Member's Mutual Respect status

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	excellent	57	62.6	65.5
	very good	17	18.7	85.1
	good	9	9.9	95.4
	poor	4	4.4	100.0
	Total	87	95.6	100.0
Missing	System	4	4.4	
Total		91	100.0	

Source: Survey result (2016)

Table 4.28: SHG Member's Mutual Trust status

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	excellent	54	59.3	61.4
	very good	23	25.3	87.5
	good	7	7.7	95.5
	poor	4	4.4	100.0
	Total	88	96.7	100.0
Missing	System	3	3.3	
Total		91	100.0	

Source: Survey result (2016)

Table 4.29: SHG Member's Mutual Love status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	excellent	59	64.8	67.8	67.8
	very good	18	19.8	20.7	88.5
	good	6	6.6	6.9	95.4
	poor	4	4.4	4.6	100.0
	Total	87	95.6	100.0	
Missing	System	4	4.4		
Total		91	100.0		

Source: Survey result (2016)

4.1.3.6. Social and Community Action Programs (SAP & CAP) Involvement

The social and community action programs involvement of the SHGs was also seen in this study, which is a crucial measure of matured social institutions to get recognition in the community, both by government, non-government bodies and the whole community members. Such programs are common action programs where all members of the group participate as a team for the welfare of their communities. The findings are shown in Table 29; the findings show a good status in this aspect also.

Table 4.30: SHG's SAP & CAP participation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	excellent	49	53.8	56.3	56.3
	very good	26	28.6	29.9	86.2
	good	11	12.1	12.6	98.9
	poor	1	1.1	1.1	100.0
	Total	87	95.6	100.0	
Missing	System	4	4.4		
Total		91	100.0		

Source: Survey result (2016)

4.1.3.7. SHG's Self Administration/Leadership model, Bylaws design and implementation, Conflict Resolution Skill and Culture./

Bylaws preparation by which the group members governed and conflict resolution skills are also another crucial indicators by which the functions of the SHGs should be measured as a group that aspires to build a strong social institution. The findings of these aspects are also shows a very good status.

Table 4.31: Presence of SHG By law

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid yes	88	96.7	100.0	100.0
Missing System	3	3.3		
Total	91	100.0		

Table 4.32: SHG member's by-law awareness

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid <10%	3	3.3	3.4	3.4
Valid 10-25%	8	8.8	9.2	12.6
Valid 25-50%	12	13.2	13.8	26.4
Valid 50-75%	29	31.9	33.3	59.8
Valid >75%	35	38.5	40.2	100.0
Total	87	95.6	100.0	
Missing System	4	4.4		
Total	91	100.0		

Source: Survey result (2016)

The respondents conflict resolution concept and practice status findings shown below in Table 4.32.

Table 4.33: SHG's Conflict Resolution Culture Status

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid yes	80	87.9	93.0	93.0
Valid no	5	5.5	5.8	98.8
Valid 4	1	1.1	1.2	100.0
Total	86	94.5	100.0	
Missing System	5	5.5		
Total	91	100.0		

Source: Survey result (2016)

4.1.3.8. SHG's Impact in their own and Community's higher agendas and Policy issues, Future Growth of SHG scheme and Sustainability Issues/CLA & FLA Issues/

The issues of Cluster Level and Federation Level Associations are very crucial for the sustainability of community institution building efforts. According to the Self Help Group scheme concept and these associations are expected in the second and third developmental phases of the organization process. Under normal circumstances the second phase association CLAs can be formed after 6 months of the SHGs establishment and the third level association the FLA might take a time period of 2 up to 5 years for establishment. The three projects was assessed on this issue and the findings were so far these associations are not organized yet in all of the three sites where the SHG's are activating.

4.2. Discussion

The findings of the study have been presented thoroughly in the previous section. Based on those findings, the findings of the structured interview and the results of the focal group discussions conducted at the three project sites discussion of the major issues of the research presented below. Moreover, in this section an attempt was made to address the research questions of the study to the required standard based on the findings of the research using the three types of data collection instruments utilized for the study.

1. Strategies and Special Features of Self Help Group Scheme under Usage by SVO to Improve the Socio- Economic Status of the SHG Members.

The present study has disclosed that SVO have been performing a lot of amazing activities and achieved an encouraging measure of objectives utilizing the SHG scheme of community empowerment interventions in the past 8 years. But according to the findings of the study, SVO is utilizing only the first phase of the SHG scheme objectives and activities, i.e., the SHG level, which is the lower level of community institution, in its implementation. All the 3 data collection instruments show that SVO didn't implement the full package of the scheme which involves the organization of Cluster and Federation Level Associations (CLAs & FLAs) for higher level

community development goals.

2. Effectiveness of Self Help Groups scheme in impacting the Socio-Economic status of the SHG members at Teklehaimanot, Burau and Ambo Project sites.

From most of the data analysis results in the previous section of the paper, the findings of the structured interview and the focal group discussion findings agreed in one accord to prove the effectiveness of the SHG scheme in impacting the Socio-Economic status of the SHG members. Most of the indicators assessed both in the social and economic aspects of the respondents' lives in the previous sections have shown impressive changes from the respondents' previous status before joining the SHG activities. For instance, some of the SHG members at Burau and Ambo sites have managed to purchase a plot of land and able to construct houses and able to own household valuable assets which was unthinkable if they didn't get the opportunity of becoming member of the SHG(FGD 1 & 3).

3. Effective Components of the Self Help Groups Scheme in Impacting the Socio-Economic Status of the SHG Members at Teklehaimanot, Burau and Ambo Project Sites.

According to the findings of the focal group discussions and the interview sessions conducted in the study SHG's weekly regular meetings, the Microfinance activities of the SHGs(Regular saving, loan, special savings), SHG member's capacity building trainings, income generating activities are the major components of the program that helped the groups to improve their living status in the past years of involvement. These points are presented with figures in the results part in the previous section in details.

The major training areas given were the concept of SHG and its establishment, minutes recording and documentation, managing saving and credit, basic business skills, the necessity of saving, entrepreneurship and creativity in income generating activities, home and money management, personal and environmental hygiene, market assessment and products promotion. In addition to this all of the SHG members at "Burau" and Ambo sites were provided technical and practical skills trainings on embroidery, and leather products manufacturing training opportunity for "Teklehaimanot" Site project members to improve the income generating

activities which in turn impact the economic aspect of the participant's lives.(Table 4:12).

4. Key Factors that Have Contributed to the Socio- Economic Impacts of the Scheme.

According to the findings of the focal group discussions and the interview sessions conducted in the study, the key factors contributed for the impact were identified as:

- Organizational commitment (Project staff commitment).
- SHG member's commitment in the weekly regular meetings and the Microfinance activities of the SHGs (Regular saving, loan, special savings),
- Capacity building trainings organized by SVO to the SHG member,
- Government bodies support to the program.
- Donor's timely support.
- Loan/credit access from SHGs and other source (MFI at Ambo).

5. Economic Impacts Observed in the Life of the Beneficiaries as the Result of becoming a Member of SHG.

The following points were identified as economic impacts during the focal group discussion sessions and confirmed by project coordinators during interview sessions. These findings were also triangulated by the results of the filled questionnaires by the selected respondents.

- Developed or strengthened their saving culture.
- Access to micro credit opportunity (for individual and group business (IGAs), for children school fee, for medication, for loan repayment.
- Skills development opportunity (Business, embroidery, etc.)
- Knowledge and experience impartation.
- Children registered school.
- Self-employment opportunity created.

6. Social Impacts observed in the Life of the Beneficiaries as the Result of Becoming a member of SHG.

The following points were identified as social impacts during the focal group discussion sessions and confirmed by project coordinators during interview sessions. These findings were also triangulated by the results of the filled questionnaires by the selected respondents.

- Attitudinal changes (self-esteem, self-confidence, released from dependency syndrome).

- Acceptance status at home, in community and by government bodies improved.
- Improved participation in social issues in community.
- Developed social skills(team work, role execution in groups)
- Opportunity to be benefitted from local resources.
- Developed trust, respect and love to my group mates.

7. The Role of Relevant Government Bodies and Other Stakeholders in the Process.

According to the interviews and findings of the focal group discussion sessions, different types of government bodies were actively involved in the process of the SHG scheme implementation. Among them Kebele administration unit, Women and Children bureau, Small and Micro Enterprise office and Vocational training centers were the major ones that have contributed a lot in the process. The roles played by these actors were identified as:

- Support during beneficiaries recruitment process.
- Legalizing organized groups.
- Conducting different types of trainings.
- Sponsoring SHG members to get skill training in manufacturing (Ledeta sub-city)
- Counseling service.

8. Challenges Faced by SVO & the SHG Members in the Process of the Effort Made in Transforming the Socio- Economic Status of the SHG Members, and Measures Taken

8.1.Challenges Faced by SVO.

The challenges faced with the implementing organization were identified from the structured interview with the Program Coordinator at SVO head office, the Project Coordinators at the three projects and during focal group discussions of SHG representatives and project staffs. Major challenges identified were,

- Inefficiency in group IGA performances (due to lack of team work spirit and sense of ownership among the SHG members).

A. Teklehaimanot Site:

- Urban dwellers Identification Card problem of SHG members. The group members live in other Sub-cities and couldn't get support from the Kebele's administration where they are doing their business activities.
- SHG members dependency syndrome problem(SVO facilitated leather products manufacturing skill training for one of the groups at Teklehaimanot site(In Higher 4), but the members were not willing to complete the training period. They claimed per dime payment from SVO to complete the training. Their reason was the training time and their daily business time overlapped and troubled by missing their daily incomes.
- Two groups working place problem at Merkato (shoe polish workers), they have created a capital of more than 25,000.00 birr from their weekly savings but they couldn't be settled to continue their business in a peaceful way. According to the group members, the city administration couldn't make their group legalized and protect them from different bodies that are in charge of ensuring peace and security in the area. Most of the times they are asked to bribe the people controlling that area to allow them to do their daily business.
- Interruption of capacity building trainings and lack of attention from the organization to get timely administrative support for groups urgent requests.
- Social worker's turnover and lack of man power.

B. Ambo Site:

- Recurrent conflicts among SHG members.
- Dependency syndrome, Market place problem for 2 groups.
- .SHG members lack of numeracy, reading & writing skills problem

C. Burau Site:

- Dependency syndrome,
- Market place problem for 1 group,
- some member's behavioral problems and
- Government official's frequent turnover created delays their responses to our urgent requests (Fair administration related problems).

CHAPTER FIVE

5. CONCLUSIONS and RECOMMENDATIONS

5.1. Conclusions

In the preceding pages, the study has examined critically the socio-economic impacts of the SHG scheme in the lives of SHG member respondents in an effort made by SVO to alleviate poverty at the 3 selected sites. Generally speaking in this study, it was found out that the SHG scheme is an effective approach to transform the Socio Economic status of the SHG members (the poorest of the poor section of the targeted communities) who have been actively participating in the activities of the SHGs for the past 5 years on the average. It has been observed in the study that the SHG scheme run by SVO has been helping the participants of the program in creating a platform to be organized and fight their fate together. The respondents' income level before they joined the SHG had increased significantly after joining the SHG, as it was displayed in the data analysis part in Figure 4.2. It was critically examined that the feature of SHG had tremendous contribution to boost both the Social and economic aspects of the lives of the respondents as presented in the data analysis part in Chapter 4 of this thesis. Among this the major ones are the Microfinance activities of the SHGs (Regular saving, loan, special savings), SHG member's capacity building trainings, income generating activities are the major components of the program that helped the groups to improve their living status in the past years of involvement in the effort they are making to combat poverty. As a result, the members' social status and their annual income had increased year after year along with the growth of group capital.

Therefore, the findings in general prove that SHG approach shows positive impact in the Socio Economic status of the SHG members since they joined the group. One can conclude from the findings of the study that, the effectiveness of the SHGs scheme in transforming the socio economic status of participants of the program is significant. Its effectiveness attributes to the usage of all the packages of SHG to address the problems of poverty in the community. Greater results would have been recorded if the higher level bodies of CLA and FLA were organized and activated by the SVO.

5.2. Limitations of the study

The study has three main limitations, namely, the research setting, study aspects of member's life and the approaches to the social & economic impact measurement.

Firstly, the research setting is confined to Urban and Semi-Urban areas and focused only on the 3 Community Development Projects out of the 13 projects run SVO, in Addis Ababa, and its surrounding due to time and finance constraints. Secondly, the study specifically focused on only on the economic and social aspects of SHG members; it doesn't entertain the physical and moral life aspects. Thirdly, the study limited itself to the context of SHG in using indicators to measure the socio-economic impacts observed in SHG members, Moreover, the study is purposely focused only on the most common approach of economic impact measurement which is based on incomes or consumption levels of SHG members, though poverty has to be looked at through a variety of indicators. This means, the study didn't entertain the other common type of approach known as welfare approach to measure the economic impacts. The second approach is left for further study by other researchers

5.3. Recommendations

Organizing the poorest of the poor communities in Self- Help Groups to eradicate poverty is a fundamental strategy to reach a large number of populations in a nation where 77.6 per cent of its citizens survive on less than US\$ 2 per day, World Bank (2012).

Based on the findings of the research presented in this Thesis, the following recommendations are made by the researcher. In addition to the findings of the study, the recommendations are given based on the unique features of the SHG scheme that make it strategic to the effort of poverty alleviation. As it was presented in the problem statement part, it promotes local resource mobilization, it requires the full participation of the grass root communities (their time, skills, knowledge they possess, members inborn potential, etc.), it is cost effective and can be scaled up to large amount of beneficiaries all these features makes it to create a sustainable impact for the

beneficiaries transformation, if implemented properly in its full package. The recommendation points are categorized in to four different groups namely, general audience, government bodies, Stand for Vulnerable Organization and project beneficiaries.

1. Recommendation to General Audience:

- There is a great potential in organizing the poorest of the poor in SHG to break them out of the cycle of poverty in a properly facilitated collective effort. Hence, it is recommended to the general audience that it is necessary to make use of the full package of SHG (up to CLA & FLA objectives) to be effective in bringing a change in the life of the poorest of poor communities.
- It is also recommended that a further in-depth study should be conducted to find out the effectiveness of SHG scheme in impacting the holistic life aspects of the program participators utilizing the welfare approach of socio-economic impact measurement.

2. Recommendation to Government Bodies:

The study has shown that the government support in the studied project sites is encouraging but need to be strengthened in the following areas:

- Creating conducive working contexts /environments, (policies, procedures, etc.) for encouraging the productivity of the existing SHG scheme implementations by some development actors. .
- Facilitating a market place opportunities for ready SHGs to conduct their business in a profitable way; supporting these weaker sections of the community in this aspect is a rewarding and real developmental work. This is a serious problem at Teklehaimanot site as the area is the City's business center; the support at Burau and Ambo is very good in this respect, but Teklehaimanot site needs attention. For instance, a group that has been functioning for more than eight years, has created a capital of more than 70000.00 birr and revolved a lot of money by internal lending system was dispersed few months ago at Tekelhaimanot site due to the problem of getting a working place

for their planned business. This is discouraging and needs due attention from the concerned bodies. SVO is trying hard to recollect them to continue their functions as a group but not finalized yet.

- Learning from past experience, owning the scheme and scale it up to reach as many People as possible both in the Urban and rural communities.
- Facilitate the opportunities of linking its financial institutions with (MFIs, Banks) to matured SHGs, CLAs & FLAs to fill the gap of access to financial resources to the poorest of poor communities. This will help a lot of beneficiaries who are ready to be self-employed, to strengthen the IGAs they are involved and also in agreement the government's job creation strategy.
- Take corrective measures to resolve the problem of frequent government official's turnover r(related with fair administration issues) which is stifling the relentless efforts of these poorest of poor community members combating poverty vigilantly.

3. Recommendation to Stand for Vulnerable Organization:

- Emplacing SHG beneficiaries recruitment procedure and take due care during SHG formation to ensure the affinity status of the registered new beneficiaries to avoid or minimize frequent conflicts among beneficiaries and equip staff in conflict resolution knowhow and skill.
- Strengthening the fight against dependency syndrome as it is displayed unanimously at the three project sites. Organized work is needed to avert the attitude of dependency through continuous trainings and promotion of self-reliance in the day to day interaction with the beneficiaries.
- Resolving the serious problems occurring at Teklehaimanot site through discussion with government officials (the cases of the shoe shine boys and the recently dispersed active group).
- Continuing the interrupted SHG members' capacity building trainings at Tekelhaimanot

Site based on SHG's training manual and making annual or bi annual meetings with beneficiaries; this was the request of some of the members during the focal group discussion.

- Providing timely administrative support to Telkheimanot site Social worker and groups urgent requests to strengthen the existing groups; to stop the dispersion of groups worked hard for years and to scale up the work in this strategic area for business endeavor, even though the challenges are many (due to the unique nature of the area the site may need additional strong social worker).
- Promoting individual IGA, in addition to the existing group IGAs that are facing different challenges due to the lack of sense of ownership and team work spirit among the group members, which needs intentionally planned and organized work and ample amount of time for development. Hence, the recommendation here is, it is better to encourage individual IGAs at the earlier stages of SHGs formation till their attitude is changed, the individual member financial capacity grows and the team spirit and mutual trust is developed, then after 3 - 5 years period of time, the idea of doing business in group will become compelling.
- Implementing the full package of SHGs scheme to create greater impacts at community, city and national levels. This can be done by organizing the Cluster and Federation level associations (CLA & FLA). These higher bodies of the grass root community institutions will be the owners of the program and replicate the work as a built up social institutions if empowered well by the organizers(SVO in this case).

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APPENDICES

Annex # 1

Saint Mary's University Graduate School

Business Administration Department

Questionnaires Prepared for Self Help Group (SHG) members

I. Personal and family Information

- 1.1. Date of distribution Code of Questionnaire _____
- 1.2. Address
 - 1.2.1. Sub-Districts a. Addis Ketema Sub City (Teklehaimanot area) B. Burayu C. Ambo
 - 1.2.2. Kebele
- 1.3. Age a. below 25 Years B. 26 -35 Years C. 36 – 45 Years
D. 46 – 65 Years F. 66 Years and above
- 1.4. Gender A. Male B. Female
- 1.5. Marital status A. Married B. Single C. Divorced D. Other
- 1.6. Family size A. 1 B. 2 C. 3 D. 4 F. 6 G. 7 and more
- 1.7. Families Children Age Groups A. Age 1 – 18 B. above 18 age
- 1.8. Level Of education A. illiterate B. literate bur do not have formal schooling C. Incomplete primary school D. secondary level of education bur incomplete F. Vocational training after completing secondary school.
- 1.9. Religion A. Orthodox B. Muslim C. Protestant D. Catholic
- 1.10. Occupation A. Petty trader B. Urban agriculture C. Employee/Government or private.
D. Daily laborer E. Student F. No income generating activity

2. Self – Help Group activities and associated data

2.1. Do you think joining the self – help group is mandatory or voluntary

- A. Mandatory B. Voluntary

2.2. What is the size of your self-help group? A. 10 -14 B. 15 – 20

2.3. When did you become a member of the self- group?

- A. Below 1 year B. 1-3 Years C. 3 – 4 Years D. 4 – 5 Years E. above 5
Years

2.4. What is your aim for joining the self – help group? A. to promote economic empowerment B. to promote social empowerment C. Social and economic empowerment D. Other please specify.....

2.5. Does your self-help group have a regular meeting time? How frequent is the meeting? A. Yes, once in a week B. Yes, In two weeks, C. Yes in a month D. No, we don't meet

2.6. What does your participation of the self-help group's regular meeting look like? how often do you attend ? A. Yes, once in a week B. Yes, In two weeks, C. Yes in a month D. No, i don't attend

2.7. Does your self-help group have a by-law developed by its members? A. Yes, B. No C. Yes, but prepared by the development organization

2.8. What percentage of the group's by –law's is known by you (the group members)? A. Below 10% B. 10-25%, C. 25-50% D. 50-75% E. Above 75%

2.9. What was your annual income before joining your self- help group?

- A. less than 5000 birr B. 5,000 – 10,000 birr C. 10,000-15, birr D. 15,000
to 20,000 birr E. 20,000 – 25,000 birr 25,000 – 30,000 birr F. Above 30,000 birr

2.10. What is your annual income after joining self – help group? A. less than 5000 birr B. 5,000- 10,000 birr C. 10,000 – 15,000 D. 20,000 -25,000 birr E. 25,000 – 30,000 birr F. above 30,000 birr

2.11. What was your annual expenditure before joining self-help group? A. less than 4500 birr B. 4500 – 7,000 birr C. 7,000 – 9,500 birr D. 9,500 -12,000 birr E. 12,000 – 15,000 birr more than 15000 birr

- 2.12. What was your annual expenditure before joining self-help group? A. less than 4500 birr B. 4500 – 7,000 birr C. 7,000 – 9,500 birr D. 9,500 -12,000 birr E. 12,000 – 15,000 birr more than 15000 birr

3. Major Economic Opportunities of SHG members data

3.1. Saving related data

- 3.1.1. Did you have a culture of saving before joining the Self-help group? If you had the culture what amount was your saving per month? A. 1-15 birr B. 16 – 25 birr C. 26 – 35 birr D. more than 35 birr E. I didn't have a saving culture
- 3.1.2. What was the first initial amount of saving when you join the self-help group? A. 1-15 birr B. 16 – 25 birr C. 26 – 35 birr D. more than 35 birr
- 3.1.3. What is your current regular amount of saving in the self-help group? A. 1-15 birr B. 16 – 25 birr C. 26 – 35 birr D. more than 35 birr

3.2. Loan access related data

- 3.2.1. Does your self-help group have access to a microcredit service A. available B. not available C. available but not adequate
- 3.2.2. Have you ever taken a loan from your self-help group for an income generating activity? A. Yes B. No C. Taken for other purpose
- 3.2.3. If you have taken a loan at least once since the self-help group establishment from which of the following institution you took the loan? A. Self-help group B. Microfinance institute C. Friend D. Private lender E. SVO F. Bank/Government institutions
- 3.2.4. If you have taken a loan, are you regularly repaying back the loan you have taken according to the repayment period? (Answer should be verified from source documents) A. Yes B. No
- 3.2.5. Among the following bodies who make decisions on provision of loans to shg members? A. Self-help group representatives B. All SHG members C. Project staff D. All SHG members with project staff support

3.3. Self-Employment opportunity related

- 3.3.1. What was your occupation before joining the shg? A. Petty trader B. Urban agriculture C. Employee/Government or private. D. Daily laborer E. Student F. No income generating activity

- 3.3.2. What is your occupation now after joining the shg? A. Petty trader B. Urban agriculture C. Employee/Government or private. D. Daily laborer E. Student F. No income generating activity
- 3.3.3. After joining the shg have you ever started any type of income generating activity? A. Yes B. No
- 3.3.4. How do you express your participation in the shg member's capacity empowerment trainings organized by the project in percentage? A. <50% B. > 50% C. There was no training
- 3.3.5. What can you say about the impact of the capacity empowerment trainings to change your life status? A. Productive B. Not productive C. Helped me to get Some changes

4. Major Social Opportunities of SHG members data

4.1. Self-Help Group members team work activities related

- 4.1.1. What is your SHG's regular meetings leadership style? A. Member's rotational leadership B. SHG representatives leadership C. Project staff leadership D Other
- 4.1.2. In your perspective, what is the status of SHG member's attendance trend in the group's regular meeting time? A. Excellent B. Very good C. Good D. Poor
- 4.1.3. In your perspective, what is the status of SHG member's active participation trend in the group's regular meeting time discussions? A. Excellent B. Very good C. Good D. Poor
- 4.1.4. In your perspective, what is the status of SHG member's active participation trend in the group's regular meeting time decision making process? A. Excellent B. Very good C. Good D. Poor
- 4.1.5. In your perspective, what is the status of SHG member's self -esteem and confidence? A. Excellent B. Very good C. Good D. Poor
- 4.1.6. In your perspective, what is the status of equitable role and responsibility sharing trend of Your SHG? A. Excellent B. Very good C. Good D. Poor
- 4.1.7. In your perspective, what is the status of equitable role and responsibility sharing opportunities trend of Your SHG? A. Excellent B. Very good C. Good D. Poor
- 4.1.8. In your perspective, what is the status of acceptance of Your SHG members at home, their neighbors, community, government and other institutions? A. Excellent B. Very good C. Good D. Poor

4.1.9. In your perspective, what is the status of active participation and involvement of Your SHG members in their community's key issues (Community and social Action programs)? A. Excellent B. Very good C. Good D. Poor

4.2. Self-Help Group member's Relationship Related

4.2.1. In your perspective, how do you express the status of mutual respect amongst your SHG members? A. Excellent B. Very good C. Good D. Poor

4.2.2. In your perspective, how do you express the status of mutual trust amongst your SHG members? A. Excellent B. Very good C. Good D. Poor

4.2.3. In your perspective, how do you express the status of mutual love amongst your SHG members? A. Excellent B. Very good C. Good D. Poor

4.2.4. In your perspective, is there a culture of resolving conflicts by open discussions amongst your SHG members? A. Excellent B. Very good C. Good D. Poor

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Annex # 2

Interview Guide for the project Coordinating Staff

1. Background information

- 1.1. Name of the organization
- 1.2. Type of organization
- 1.3. Location: districts

2. Project Description

- 2.1. When was the self-help groups approach established in your organization?
- 2.2. What is the main mission and vision of Institution and community Empowerment project?
- 2.3. Currently how many self-help Groups under your project?
- 2.4. How you explain the situation of SHGs members change between pre- SHGs and pro-SHG
- 2.5. What are the major challenges or problems that you have been facing during SHGs approach implementing process?
- 2.6. Could you describe major project activities and services being provided?
- 2.7. What are the project outreach coverage areas?

- 2.8. Who are the main project beneficiaries?
- 2.9. How many of the project beneficiaries do you have currently? Male Female Total number
- 2.10. How do you explain the impact, cost efficiency, and sustainability of the project?
- 2.11. How are the SHG scheme features of CLA & FLA activities for a greater impact being implemented at your project? Or any future plan?

Annex # 3

Interview Guide for SVO's SHG program coordinator

1. Name of the organization
2. Type of organization
3. Respondent's role in the organization _____ -
4. Please tell us when and why your organization established?
5. How do you explain the relationship between SHGs approach and your organization?
6. How do you explain the relationship between SHGs approach is in terms of sustainable economic development and poverty alleviation?
7. Do you think that SHG approach is effective is in terms of enhancing individual, families, community empowerment and?
8. How are the SHG scheme features of CLA & FLA activities for a greater impact being implemented at your project? Or any future plan?
9. What level of working relationship and networking culture do the SHGs you have organized with the concerning government, non-government bodies work in the area?
10. What do you think about the perception of the Ethiopian Government policy towards SHG approach?

Annex # 4

Interview Guide of Kebele Administration Team /Representative

1. Name of Kebele worda/district
2. Could you tell us poverty level in your kebele? How many poor people live in your kebele ?
3. Do you think poverty level is increasing or decreasing? Please explain how?
4. What are the main means of income of the inhabitants in your kebele?
5. How does your kebele management play the role in alleviating the effect of poverty?

6. Is there any supporting program by your kebele to the poorest inhabitants in your kebele? If yes, what sort of provisions do you provide and what are the sources to appropriate for support?
7. What do you suggest to overcome the difficulties of poverty in the kebele?
8. What do you think should be the role of the non-government organizations in fighting poverty?
9. How do you express SVO's efforts play any significant role in poverty mitigation in your kebele?
10. How do you think that self- help group approach is effective in enhancing community in community development and transformation program? And practical measures to be taken to scale up the scheme?
11. Do you have any supplementary notes?

በቅድስተ ማርያም ዩኒቨርሲቲ የድህረ ምረቃ ትምህርት ቤት

በቢዝነስ አድሚኒስትሬሽን ትምህርት ክፍል

ለራስ አገዝ ቡድን አባላት የተዘጋጀ

መጠይቅ

መግቢያ፡-ይህ መጠይቅ በዝቅተኛ የኑሮ ደረጃ ውስጥ የሚገኙ የማህበረሰብ ክፍሎች በራስ አገዝ ቡድኖች ተደራጅተው ኑሮአቸውን ለመለወጥ የሚያደርጉትን እንቅስቃሴ ለማጥናት የተዘጋጀ ነው።ይህ ሰነድ አባላቱ በፕሮግራሙ ውስጥ ከመሳተፋቸው የተነሳ ያገኟቸው ማህበራዊ እና ኢኮኖሚያዊ ጥቅሞች ካሉ ለማጥናት እንዲያስችል ከቡድን አባላት ላይ መረጃ ለማሰባሰብ ታስቦ የተዘጋጀ መጠይቅ ነው።የጥናቱ ውጤት በዚህ አይነቱ የልማት ስራ ለወደፊት ለሚሰራው ስራ ከፍተኛ አስተዋጽኦ እንደሚያደርግ በጥብቅ ይታመናል።

በዚህ መጠይቅ ውስጥ ከቀረቡት ጥያቄዎች መካከል ለአንዳንዶቹ ምላሽ መስጠት የግል ጉዳዮችን ለሌሎች መግለጽ መስሎ ሊታያችሁ ይችላል፣ነገር ግን እርስዎ ለነዚህ ጥያቄዎች የሚሰጡት ትክክለኛ ምላሾች ሁሉ ምስጢርነታቸው በሚገባ የተጠበቁ መሆኑን ልናረጋግጥልዎ እንወዳለን።

በዚህ መጠይቅ ላይ ስምዎን ማስፈር አይጠበቅብዎትም ።ከዚህ በታች ለተዘረዘሩት መጠየቆች ለሚሰጡት ትክክለኛ መረጃዎች በሙሉ በራሴ እና በትምህርት ቤቴ ስም በቅድሚያ አመሰግናለሁ።

1. የጥናቱ ተሳታፊ አጠቃላይ የግል እና የቤተሰብ መረጃዎች

1.1. መጠይቅ የተደረገበት ቀን _____ የመጠይቁ መለያ _____

1.2. አድራሻ

1.2.1. ንዑስ ወረዳ፡ _____ ሀ. አዲስ ከተማ(ተክለ ሃይማኖት) ለ. ቡራዩ ሐ. አምቦ

1.2.2. ቀበሌ _____

1.3. ዕድሜ፡ ሀ. 18-25 ለ. 26-35 ሐ. 36-45 መ. 46- 55 ሠ. 56- 65 ረ. ከ65 በላይ

1.4. ፆታ፡ ሀ. ወንድ ለ. ሴት

1.5. የጋብቻ ሁኔታ፡ ሀ. ያላገባ ለ. ያገባ ሐ. ፈት መ. ሌላ

1.6. የቤተሰብ ብዛት፡ ሀ. 1 ለ. 2 ሐ. 3 መ. 4 ሠ. 5 ረ. 6 ሸ. 7 እና ከዛ በላይ

1.7. የልጆች ዕድሜ፡ ሀ. ከ1-18 ለ.19 እና ከዛ በላይ ሐ. የለም

1.8. የትምህርት ደረጃ፡ ሀ. ያልተማረ ለ. መጻፍ እና ማንበብ የሚችል ግን ያልተማረ ሐ. የመጀመሪያ ደረጃን ያጠናቀቀ መ. ሁለተኛ ደረጃ ያላጠናቀቀ ሠ. ሁለተኛ ደረጃ ያጠናቀቀ ረ. ቴክኒክ ኮሌጅ

1.9. ሃይማኖት፡ ሀ. ኦርቶዶክስ ለ. ሙስሊም ሐ. ፕሮቴስታንት መ. ካቶሊክ ሠ.ሌላ

1.10. መተዳደሪያ ስራ፡ ሀ.አነስተኛ ንግድ ለ. የከተማ ግብርና ሐ. ተቀጣሪ(የግል/የመንግስት) መ. የቀን ስራ ሠ. ተማሪ ረ. ገቢ የሚያስገኝ ስራ የለኝም

2. ከራስ አገዝ ቡድን ስራ ጋር ተያያዥነት ያለቸው መረጃዎች፤

- 2.1. የራስ አገዝ ቡድን አባል የሆኑት? ሀ. በፈቃደኝነት ለ. በግዴታ
- 2.2. የራስ አገዝ ቡድን አባል ከሆኑ ስንት ጊዜ ሆነ? ሀ.ከ 1 አመት በታች ለ. ከ 1 እስከ 2 አመት ሐ. ከ 3 እስከ 4 አመት መ. ከ 5 አመት በላይ
- 2.3. እርስዎ ያሉበት የራስ አገዝ ቡድን ስንት አባላት አሉት? ሀ. ከ10 -14 ለ. 15- 20 ሐ. ከ20 በላይ
- 2.4. የራስ አገዝ ቡድን በአካባቢያችሁ ሲደራጅ አባል የሆኑበት ዓላማ ምንድነው? ሀ.የኢኮኖሚ ጉዳይ ለ. የማህበራዊ ጉዳይ ሐ. ሁለቱም መ. ሌላ
- 2.5. የራስ አገዝ ቡድኖችሁ መደበኛ የስብሰባ ጊዜ አለው? ካለው በስንት ጊዜ ነው በቋሚነት የምትሰበሰቡት?ሀ.አዎን፣በየሳምንቱ ለ. አዎን፣በየ15 ቀናት ሐ. አዎን፣በየወሩ መ. የለም፣አንሰበሰብም
- 2.6. የእርስዎ የራስ አገዝ ቡድን መደበኛ የስብሰባ ጊዜ ተሳትፎ ምን ይመስላል? በስንት ጊዜ ነው የሚሳተፉት? ሀ. በየሳምንቱ ለ. በየ15 ቀናት ሐ.በየወሩ መ. አልሰበሰብም መዋጮ ብቻ ነው የምልከው
- 2.7. የራስ አገዝ ቡድኖችሁ በአባላቱ በራሳቸው የተቀረጸ መተዳደሪያ ደንብ አለው?_ሀ.አለው ለ. የለውም ሐ. አለው ግን የተቀረጸው በአደራጀን ድርጅት ነው
- 2.8. የራስ አገዝ ቡድኖችሁ በአባላቱ በራሳቸው የተቀረጸ መተዳደሪያ ደንብ ካለው፣ስለደንቦቹ ምን ያህል ያውቃሉ(ደንቡ ስንት ነጥቦች አሉት)? ሀ.ከ10% በታች ለ. ከ10 -25% ሐ. ከ25 -50% መ.ከ50 -75% ሠ.ከ75% በላይ
- 2.9. በራስ አገዝ ቡድን ከመደራጀትም በፊት አመታዊ ገቢዎ ስንት ብር ነበር? ሀ. ከ5000 ብር ያነሰ ለ. ከ5000 እስከ 10000 ብር ሐ. ከ10000 እስከ 15000 ብር መ. ከ15000 እስከ 20000 ብር ሠ. ከ20000 እስከ 25000 ብር ረ. ከ25000 እስከ 30000 ብር ሸ. ከ30000 ብር በላይ
- 2.10. በአሁኑ ጊዜ በራስ አገዝ ቡድን በመደራጀትም ምክንያት አመታዊ ገቢዎ ስንት ብር ደርሷል? ሀ. ከ5000 ብር ያነሰ ለ. ከ5000 እስከ 10000 ብር ሐ. ከ10000 እስከ 15000 ብር መ. ከ15000 እስከ 20000 ብር ሠ. ከ20000 እስከ 25000 ብር ረ. ከ25000 እስከ 30000 ብር ሸ. ከ30000 ብር በላይ
- 2.11. በራስ አገዝ ቡድን ከመደራጀትም በፊት አመታዊ ወጪዎ ስንት ብር ይሆናል? ሀ. ከ4500 ብር ያነሰ ለ. ከ4500 እስከ 7000 ብር ሐ. ከ7000 እስከ 9500 ብር መ. ከ9500 እስከ 12000 ብር ሠ. ከ12000 እስከ 15000 ብር ረ. ከ15000 እስከ 20000 ብር ሸ. ከ20000 ብር በላይ
- 2.12. በራስ አገዝ ቡድን ከተደራጁ በኋላ አመታዊ ወጪዎ ስንት ብር ሆኗል? ሀ. ከ4500 ብር ያነሰ ለ. ከ4500 እስከ 7000 ብር ሐ. ከ7000 እስከ 9500 ብር መ. ከ9500

እስከ 12000 ብር ሠ. ከ12000 እስከ 15000 ብር ረ. ከ15000 እስከ 20000 ብር
ሸ. ከ20000 ብር በላይ

2.13. የራስ አገዝ ቡድንዎ በማህበራት ሕብረት(CLA) እና በፌዴሬሽን ሕብረት(FLA) እንቅስቃሴዎች የሕብረቶቹ አባል በመሆን ይሳተፋል? ሀ.ይሳተፋል ለ. አይሳተፍም ሐ. መሳተፉን አላውቅም ሐ.የሕብረቶቹን መኖር አላውቅም

3. ለራስ አገዝ ቡድን አባላት የተፈጠሩ ዋና ዋና ኢኮኖሚያዊ ዕድሎችን የሚመለከቱ መረጃዎች

3.1. የቁጠባ ባህልን በተመለከተ

3.1.1. በራስ አገዝ ቡድን ከመደራጀትዎ በፊት የቁጠባ ልምድ ነበርዎት? ልምድ ከነበርዎት ቁጠባዎ ስንት ነበር? ሀ.ከ1 እስከ 15 ብር ለ. ከ16 እስከ 25 ብር ሐ. ከ26 እስከ 35 ብር መ. ከ35 ብር በላይ ሠ. አልነበረኝም

3.1.2. በራስ አገዝ ቡድን ከተደራጁ በኋላ ወርሃዊ የመጀመሪያ የመነሻ ቁጠባዎ ስንት ነበር? ሀ.ከ1 እስከ 15 ብር ለ. ከ16 እስከ 25 ብር ሐ. ከ26 እስከ 35 ብር መ. ከ35 ብር በላይ

3.1.3. በአሁኑ ጊዜ በራስ አገዝ ቡድን ውስጥ ወርሃዊ ቁጠባዎ ስንት ብር ደርሷል? ሀ.ከ1 እስከ 15 ብር ለ. ከ16 እስከ 25 ብር ሐ. ከ26 እስከ 35 ብር መ. ከ35 ብር በላይ

3.2. የብድር ዕድልን በተመለከተ

3.2.1. የራስ አገዝ ቡድንዎ የአነስተኛ ብድር አገልግሎት ተጠቃሚ ነው? ሀ. አዎ ለ. የብድር አቅርቦቱ አነስተኛ ነው ሐ. ተጠቃሚ አይደለም

3.2.2. በራስ አገዝ ቡድን ከተደራጁ ወዲህ አነስተኛ ብድር ለገቢ ማስገኛ ስራ ወስደው ያውቃሉ? ሀ. አዎ ለ. አላውቅም ሐ.ለሌላ ዓላማ ወስጃለሁ

3.2.3. ቡድንዎ የአነስተኛ ብድር ተጠቃሚ ከሆነብድር የወሰዱት ከተዘረዘሩት ውስጥ ከየትኛው አካል ነው ? ሀ. ከራስ አገዝ ቡድን ቁጠባ ለ. በአካባቢ ከሚገኝ አነስተኛ የብድር ተቋም ሐ. ከጓደኛ መ. ከግል ገንዘብ አበዳሪ ሠ. ከአደራጁ ድርጅት ረ. ከባንክ/ከመንግስት ተቋማት

3.2.4. ከራስ አገዝ ቡድንዎ ወይንም ከሌላ አካል የወሰዱትን ብድር በስምምነቱ መሰረት በወቅቱ እየመለሱ ነው?(መልሱ ከራሳቸው የብድር ሰነድ እና ከአባል የግል የሂሳብ ደብተር ላይ መረጋገጥ አለበት) ሀ. አዎን ለ. አይደለም

3.2.5. የራስ አገዝ ቡድኖች አባላት ለቡድኖቸው የብድር ጥያቄ ሲያቀርቡ ብድሩን የሚፈቅደው አካል ከተዘረዘሩት የትኛው ነው? ሀ.የቡድን መሪዎች ለ. የቡድኑ አባላት በጋራ ሐ. የፕሮጀክቱ አስተባባሪዎች መ. የቡድኑ አባላት በፕሮጀክቱ አስተባባሪዎች ድጋፍ

3.3. የስራ ፈጠራ ዕድልን በተመለከተ

3.3.1. በራስ አገዝ ቡድን ከመደራጀትዎ በፊት በምን ስራ ላይ ተሰማርተው ይኖሩ ነበር?(ከአንድ በላይ ስራ ከነበርዎት ተጨማሪ መክበብ ይችላሉ) ሀ.አነስተኛ ንግድ ለ. የከተማ ግብርና

ሐ. ተቀጣሪ(የግል/የመንግስት) መ. የቀን ስራ ሠ. ተማሪ ረ. ገቢ የሚያስገኝ ስራ አልነበረኝም

3.3.2. በራስ አገዝ ቡድን ከተደራጁ በኋላ በምን ስራ ላይ ተሰማርተዋል?(ከአንድ በላይ ስራ ከነበርዎት ተጨማሪ መክበብ ይችላሉ) ሀ.አነስተኛ ንግድ ለ. የከተማ ግብርና ሐ. ተቀጣሪ(የግል/የመንግስት) መ. የቀን ስራ ሠ. ተማሪ ረ. ገቢ የሚያስገኝ ስራ የለኝም

3.3.3. በራስ አገዝ ቡድን ከተደራጁ በኋላ ስለቁጠባ በሚያስተምሩ የማህበረሰብ ድርጅቶች ወይም ተቋማት አማካኝነት በየትኛውም አይነት የገቢ ማስገኛ ስራ ተሳትፈው ያውቃሉ ? ሀ. አዎ ለ.አልተሳተፍኩም

3.3.4. በራስ አገዝ ቡድን በሚሰጠው የአባላት የአቅም ግንባታ ስልጠናዎች ምን ያህል ተሳትፈዋል? ሀ.ከ50% በታች ለ.ከ50 % በላይ ሐ.ስልጠና አልነበረም

3.3.5. በራስ አገዝ ቡድን በሚሰጠው የአባላት የአቅም ግንባታ ስልጠናዎች የእርስዎን ኑሮ ለመለወጥ ምን ያህል አስተዋጽኦ አድርጓል (ውጤታማ ነበር)? ሀ.ውጤታማ ነበር ለ.ውጤታማ አልነበረም ሐ.በመጠኑ ለውጥ አምጥቷል

4. ለራስ አገዝ ቡድን አባላት የተፈጠሩ ዋና ዋና ማህበራዊ ዕድሎችን የሚመለከቱ መረጃዎች

4.1. የራስ አገዝ ቡድን አባላት የቡድን ስራ እንቅስቃሴዎችን በተመለከተ

4.1.1. የራስ አገዝ ቡድኖችሁ መደበኛ ስብሰባ አመራር የሚኪያሄድበት አሰራር ሀ. በሁሉም አባላት የዙር አመራር ለ. በቡድን ተወካዮች ቋሚ አመራር ሐ. በፕሮጀክቱ አስተባባሪዎች አመራር ሐ.ሌላ

4.1.2. የቡድን አባላት መደበኛ ስብሰባ ላይ አዘውትሮ የመገኘት ልምድ ምን ይመስላል? ሀ. እጅግ በጣም ጥሩ ለ. ጥሩ ሐ. መካከለኛ ሐ.ደካማ

4.1.3. የሁሉም የቡድን አባላት በመደበኛ ስብሰባ ላይ ሃሳብ በመስጠት በንቃት የመሳተፍ ልምድ ምን ይመስላል? ሀ. እጅግ በጣም ጥሩ ለ. ጥሩ ሐ. መካከለኛ ሐ.ደካማ

4.1.4. የሁሉም የቡድን አባላት በመደበኛ ስብሰባ በውሳኔ አሰጣጥ ሂደት በንቃት የመሳተፍ ላይ ያለው ልምድ ምን ይመስላል? ሀ. እጅግ በጣም ጥሩ ለ. ጥሩ ሐ. መካከለኛ ሐ.ደካማ

4.1.5. የራስ አገዝ ቡድኑ አባላት በራስ የመተማመን ስሜት በምን ደረጃ ላይ ይገኛል? ሀ. እጅግ በጣም ጥሩ ለ. ጥሩ ሐ. መካከለኛ ሐ.ደካማ

4.1.6. የራስ አገዝ ቡድኑ አባላት በቡድን ስራ ውስጥ ያሉ ሃላፊነቶችን በፍትሃዊነት የመከፋፈል እና በተግባር ላይ ለማዋል የሚሰጣቸው ዕድል? ሀ. እጅግ በጣም ጥሩ ለ. ጥሩ ሐ. መካከለኛ ሐ.ደካማ

4.1.7. የቡድን አባላት በራሳቸው ቤተሰብ የውስጥ ጉዳዮች ላይ በውሳኔ አሰጣጥ ሂደት ያላቸው ተጽዕኖ ምን ይመስላል? ሀ. እጅግ በጣም ጥሩ ለ. ጥሩ ሐ. መካከለኛ ሐ.ደካማ

4.1.8. የቡድን አባላት የራስ አገዝ ቡድን አባላት ከመሆናቸው የተነሳ በአካባቢው ማህበረሰብ፣(በቤተሰብ አባላት፣በነዋሪዎች፣በመንግስት ተቋማት እና ሌሎች ድርጅቶች) ያላቸው ተቀባይነትን የማግኘት ሁኔታ ምን ይመስላል? ሀ. እጅግ በጣም ጥሩ ለ. ጥሩ ሐ. መካከለኛ ሐ.ደካማ

4.1.9. የቡድን አባላት በአካባቢው ማህበረሰብ ጉዳዮች ላይ ንቁ ተሳትፎ የማድረግ ልምዳቸው ምን ይመስላል?(የአካባቢያዊ እና የማህበራዊ የድርጊት መርሃ ግብሮች ተሳትፎዎች፣የጽዳት፣የችግኝ ተከላ ዘመቻ የመሳሰሉትን) ሀ. እጅግ በጣም ጥሩ ለ. ጥሩ ሐ. መካከለኛ ሐ.ደካማ

4.2. በራስ አገዝ ቡድን አባላት መካከል ያለውን የግንኙነት ሁኔታ በተመለከተ

4.2.1. በራስ አገዝ ቡድን አባላት መካከል ያለውን እርስ በርስ የመከባበር ሁኔታን እንዴት ይገልጹታል? ሀ. እጅግ በጣም ጥሩ ለ. ጥሩ ሐ. መካከለኛ ሐ.ደካማ

4.2.2. በራስ አገዝ ቡድን አባላት መካከል ያለውን እርስ በርስ የመተማመን ሁኔታ እንዴት ይገልጹታል? ሀ. እጅግ በጣም ጥሩ ለ. ጥሩ ሐ. መካከለኛ ሐ.ደካማ

4.2.3. በራስ አገዝ ቡድን አባላት መካከል ያለውን የእርስ በርስ የፍቅር ሁኔታ(ደስታንም ሆነ ችግሮችን በጋራ መካፈል) እንዴት ይገልጹታል? ሀ. እጅግ በጣም ጥሩ ለ. ጥሩ ሐ. መካከለኛ ሐ.ደካማ

4.2.4. በራስ አገዝ ቡድን አባላት መካከል ግጭቶች ሲከሰቱ ግጭቶቹን በሰለጠነ መንገድ በውይይት የመፍታት ልምድ አለ? ሀ. አዎን ለ. የለም

_____//_____

ስለሰጡት ምላሽ በጣም አመሰግናለሁ!

DECLARATION

I, the undersigned declare that this thesis is my original work, prepared under the guidance of _____ . All sources of materials used for the thesis have been duly acknowledged. I further confirm that the thesis has not been submitted either in part or in full to any other higher learning institution for the purpose of earning any degree.

Name

Signature

St. Mary's University, Addis Ababa

May 2016

ENDORSEMENT

This thesis has been submitted to St. Mary's University College, School of Graduate Studies for examination with my approval as a University advisor.

Advisor

Signature

St. Mary's University, Addis Ababa

May 2016