

**SCHOOL OF GRADUATE STUDIES INDIRA GANDHI
NATIONAL OPEN UNIVERSITY**

**AN ANALYSIS OF THE ROLE OF SELF HELP GROUPS IN
WOMEN'S SOCIO ECONOMIC EMPOWERMENT: A CASE
STUDY IN GUTO GIDA DISTRICT OF EAST WOLLEGA ZONE IN
OROMIA NATIONAL REGIONAL STATE, ETHIOPIA**

**A DISSERTATION SUBMITTED FOR A PARTIAL FULFILLMENT
OF REQUIREMENT FOR THE MASTER OF ARTS DEGREE IN
RURAL DEVELOPMENT**

BY

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NOVEMBER 2016

DECLARATION

I hereby declare that the dissertation entitled “An analysis of the role of Self Help Groups in Women’s socio economic empowerment: a case study in Guto Gida District East Wollega Zone of Oromia National Regional State, Ethiopia” submitted by me for the partial fulfillment of the M.A. in rural development to Indira Gandhi National Open University (IGNOU), New Delhi is my own original work and has not been submitted earlier either to “IGNOU” or to any other institution for the fulfillment of the requirement for any course of study. I also declare that no chapter of this manuscript in whole or in part is lifted and incorporated in this report any earlier work done by me or others.

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CERTIFICATE

This is to certify that **Mr. Mezgebu Korssa Negewo** student of M.A. (RD) from Indria Gandhi National Open University, New Delhi was working under my supervision and guidance for his project work for the case MRDP-001. His dissertation “**An analysis of the role of Self Help Groups in Women’s socio economic empowerment: A case study in Guto Gida district of east Wollega zone in Oromia National Regional State, Ethiopia**” which he is submitting is his genuine and original work.

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TABLE OF CONTENTS

CONTENTS	PAGE NO.
DECLARATION.....	I
CERTIFICATE.....	II
ACKNOWLEDGEMENT.....	IV
TABLE OF CONTENTS.....	V
LIST OF TABLES	X
LIST OF FIGURES	XI
ACRONYMS	XII
ABSTRACT.....	XIII

CHAPTER ONE: INTRODUCTION

1.1. Background of the Study.....	1
1.2. Statement of the Problem.....	3
1.3. Objectives of the Study.....	5
1.4. Research Questions.....	5
1.5. Hypothesis of the Study.....	5
1.6. Significance of the Study.....	6
1.7. Scope and Limitation of the Study.....	6
1.8 Operational Definition of Terms.....	6
1.9. Organization of the Paper.....	7

CHAPTER TWO: REVIEW OF RELATED LITERATURE

2.1. Concept of Self Help Group Approach.....	7
2.2. Participation of Women in Self Help Groups	9
2.2.1. Participation in meetings	12
2.2.2. Participation through making savings	13
2.2.3. Participation through taking loans	13
2.2.4. Indicators of participation.....	13
2.3. Empowerment.....	14
2.4. Women Empowerment.....	14
2.4.1. Social Empowerment.....	15
2.4.2. Economic Empowerment.....	16
2.4.3. Political Empowerment.....	16
2.4.4. Cultural Empowerment.....	16
2.4.5. Rural.....	16
2.4.6. Development.....	16
2.4.7. Rural Development.....	17
2.5. Impact of women participation in SHG on their economic empowerment.....	17
2.5.1. Impact of savings on enhancing SHG members’ economic empowerment.....	17
2.5.2. The impact of SHG loans on enhancing economic empowerment.....	18
2.5.3. The impact of SHG meetings and trainings in enhancing its members’ empowerment.....	18
2.6. Challenges facing Self Help Groups.....	19
2.7. Conceptual Framework.....	20

CHAPTER THREE:
DESCRIPTION OF THE STUDY AREA AND METHODOLOGY

3.1. The Study Area.....	22
3.2. Study Design	23
3.3. Participants of the Study.....	24
3.4. Sampling Techniques.....	24
3.5. Sample Size.....	25
3.5.1. The Qualitative Sample Size	25
3.5.2. The Quantitative Sample Size.....	25
3.6. Methods of Data Collection.....	26
3.6.1. In-depth Interview.....	26
3.6.2. Observation.....	26
3.6.3. Document Review.....	26
3.6.4. Questionnaire.....	27
3.6.5. Validity and Reliability of Research Tools.....	27
3.6.6. Data Collection Procedure.....	28
3.6.7. Data Processing and Analysis Techniques	28
3.6.7.1. The Qualitative Data.....	28
3.6.7.2. Quantitative Data.....	29

CHAPTER FOUR: DATA PRESENTATION AND ANALYSIS

4.1. Demographic Information of the Respondents.....	30
4.1.1. Response Rate.....	30
4.1.2. Age Level of Respondents.....	30
4.1.3 Education Level of Respondents.....	31
4.1.4. Marital Status of the Respondents.....	32
4.2. Quantitative data analysis.....	32
4.2.1 Members' Period of Stay in a Group.....	32
4.2.2. Number of Women practiced saving before and after joining SHG.....	33
4.2.3 Loan taken by women from Self Help Group.....	36
4.2.3.1. Number of members who have accessed loan before and after joining SHG.....	36
4.2.3.2. The amount of loan taken before and after joining SHG.....	37
4.2.3.3. Distribution of the reasons for taking loans (SHG loans and project loans).....	38
4.2.4. SHG trainings in enhancing empowerment.....	39
4.2.4.1 Training Attendance before and after joining SHG.....	39
4.2.4.2 Specific trainings and respondents ratings on usefulness of each skill.....	40
4.3. Qualitative data analysis.....	40
4.3.1. Saving Culture	40
4.3.2. Access to Loans	41
4.3.3. Increase in income	41
4.3.4. Asset Holding	41
4.3.5. Community Participation.....	42
4.3.6. Decision-making within the Household	42
4.3.7. Participation in Local Government	44
4.4. Discussion.....	44

4.4.1. Impact of women savings in Self Help Group (SHG) in Enhancing Empowerment.....	44
4.4.2. Impact of loan taken by women from Self Help Group in facilitating economic empowerment	45
4.4.3. Impact of self help group trainings in Enhancing women socio economic empowerment	47
4.4.4. Shortcomings’ of the Self-Help Group in the Study Area.....	47
4.4.4.1. Challenge of take off	48
4.4.4.2. Challenges of Skills Trainings for IGA and Livelihood	48
4.5. Summary of Major Findings.....	48

CHAPTER FIVE

CONCLUSION AND RECOMMENDATIONS

5.1. Conclusion.....	50
5.2. Recommendations.....	51
5.3. Suggestions on Area of Further Studies.....	52
Bibliography.....	53

ANNEXURE

Annex i: Interview Guide to be used with SHG Members	55
Annex ii: Interview Guide for the Project Staff	64
Annex iii: Interview Guide for Grass-root Community Leaders.....	64
Annex iv: Observation Checklist	65
Annex v: Checklist for Document Review.....	65
Annex vi: Proforma for Submission of M.A (RD Proposal for Approval.....	66
Annex vii: project proposal.....	67

LIST OF TABLES

Table 1. Response Rate.....	31
Table 2. Age level of respondents.....	31
Table 3. Education level of respondents.....	32
Table 4: Marital Status of the respondents.....	33
Table 5. Members period of stay in SHG.....	33
Table 6. SHG members saving pattern before and after SHG.....	34
Table 7. Amount of saving before and after SHG.....	35
Table 8: Reason for saving before and after joining SHG.....	36
Table 9. Number of members who had access project loan before and after joining SHG.....	37
Table 10. The amount of loan taken before and after joining SHG.....	38
Table 11: Distribution of the reasons for taking loans (SHG loans and project loans).....	39
Table 12. Training attendance before and after joining SHG.....	40
Table 13: Specific trainings and respondents ratings on usefulness of each skill.....	41
Table 14: Decision-making in the Household.....	44

LIST OF FIGURES

Fig.2.1 Structure of Self Help Group approach.....	20
Fig.3.1 Map of Guto Gida District.....	22
fig 4.1 Orientation of rural women on importance of SHG.....	30
Fig 4.2 Saving of ‘Gudetu’ Self Helps Group Members in kitessa Kebele.....	34
Fig.4.3 A woman leading group discussion:.....	46
Fig. 4.4 Self employed woman (small shop) after joining SHG.....	47

ACRONYMS

CLA	=	Cluster Level Association
CoSAP	=	Consortium of Self Help Group Approach Promoters
ETB	=	Ethiopian Birr
MDG	=	Millennium Development Goal
NGO	=	Non Governmental Organization
SHG	=	Self Help Groups
SNNPR	=	South Nations and Nationalities and Peoples Region
SWDA	=	Siiqqee Women's Development Association

ABSTRACT

The purpose of this dissertation was to analyze the role of Self Help Groups for women socioeconomic empowerment. Lack of sufficient research in the area led to information gap that hindered the promotion of the concept in East Wollega Zone of Oromia Region. This research tried to fill this gap by providing additional knowledge about the role and contributions of SHG in the process of empowering the rural poor women. Case study design was used with the study population being drawn from registered women SHGs in Guto Gida district and respondents were only the registered members. The sample of SHG studied was drawn from the thirty (15) SHGs registered. The sample size of ten (5) SHGs was identified through systematic random sampling and seventeen (17) respondents from each four groups and sixteen (16) respondents from the remaining group were picked thus a total of eighty four (84) respondents. The study used in-depth interview and data captured using semi structured questionnaire. Quantitative data collected was analyzed and expressed in frequencies and percentage and coded according to research objectives and presented using tables and figures. The SHG has improved the saving culture of the respondents through making it compulsory for all to save and encouraging members to increase their savings and reinvest them in entrepreneurial activities. The study noted that by participating in SHG the respondents were able to access revolving project loans with easy and access better amount of loan as compared to pre SHG period. Most respondents were able to attend training after joining SHG which had an impact in enabling them increase asset, improve business skills and diversify investment. In addition, the trainings were contributed to their community participation, better self confidence and increased household decision-making power. NGOs were noted to be the major organizers of trainings and GOs involvement was limited. There is a need to develop mechanism for follow-up and measure the sustainability in the long period of time. There is also a need assess the training need of the SHG members before conducting training so that mismatch between the capabilities and interests of the beneficiaries and the courses offered could be reduced.

Key words: Self Help Group, Poor women, Women Empowerment, Socio-economic empowerment, Community Participation, Community Development, Decision Making

CHAPTER ONE: INTRODUCTION

1.1. Background of the study

Women constitute half the population in the society and rural women play a significant role in building their families both on the social and economic fronts. Given the multiple roles that women play and the significance of women in the rural context, one of the key areas in the developmental process has been the empowerment of women linking them to women's solidarity and collective action.

By enabling women to acquire a voice and possess collective power to take decisions in interest of welfare of other women and the community at large, several sections of Rural Ethiopia are being empowered and these changes can be visibly seen. The Self Help Groups are instilling financial literacy in the rural women and are encouraging them to make small savings which will eventually empower these women to come out of the debt trap of money lenders and enable them to access banking institutions which are increasingly willing to lend money because of the extremely high credit worthiness of the poor. The SHGs are also platforms for the local community where women are becoming active in the village affairs, local politics, addressing community issues like gender discrimination, social equality, Genital mutilation, child marriage, education, health, sanitation, water supply, roads, participating and benefitting from governmental schemes, undergoing livelihoods training, establishing micro enterprises and developing a strong sense of community at the grassroots level. The voices that were mute before are now loud and clear in demanding for their rights and entitlements and real development is slowly but surely taking place at the bottom of the pyramid.

Women in Ethiopia as anywhere else occupy the low status in the society. Poverty and powerlessness of women is severe than that of men.

Although they represent half of the population and contribute mainly to food production and other, they have not shared the fruits of development equally with their male counterparts. Rights such as, access to land, credit and other productive resources are difficult for women to attain. They also experience multiple forms of other deprivations such as longer working days, women specific ill health, low levels of education relative to men, and lack of adequate representation in leadership and decision making positions(Source: IFAD).

Empowerment of women is a holistic concept multidimensional in approach and involves a basic realization and awareness of one's power, capabilities, potentialities and competencies and one's rights and opportunities for development in important sphere of life. Empowerment is a process which generates changes in ideas and perceptions and creates awareness about one's rights and opportunities for self development in all important sphere of life

As far as the employment of women is concerned the women self help group in Ethiopia have been recognized as an effective strategy for the empowerment of women in rural as well as urban areas, bringing women together from all spheres of life to fight for their rights. So the present paper focuses on the importance of SHG for rural women. The study is conducted in selected villages of Guto Gida district

Women's empowerment has long been a central feature of the partnership among Ethiopian government, local and International donor agencies. One of the key instruments for supporting women's empowerment is self-help group formation and facilitation. In Ethiopia, SHGs are promoted by voluntary organizations in maximizing people's participation in combating poverty and fostering rural development. The concept of Self Help Group and its contribution for rural development in rural Ethiopia will be viewed in this study.

The main attempt, therefore, is to define Self-Help Group and examine its contribution for women empowerment and rural development in Rural Guto Gida district of East Wollega zone.

1.2 Statement of the Problem

Women empowerment has become catchword today and has got an important place in socio economic development activities of the Ethiopian government and development partners. Women empowerment is a continuous process of enabling them to fight the forces that oppose them, provide them equal access to the resources and opportunities and control over the resources. Empowerment is a process that gives a person freedom in status.

Lack of collateral security, need of small-sized loans which is expensive, high bank transaction costs and financial dependence have been the major hindrance to women empowerment. SHG has proved to be a reliable mechanism to meet the urgent credit needs of the economically vulnerable. It has also empowered women to venture in to entrepreneurial activities. Success of SHG's not only improved economic status of women but also brought changes in their social status. Studies have reflected that women members got political empowerment after joining the Self Help Groups.

Women are disproportionately impacted by extreme poverty, unemployment, drained living environment, social injustice, discrimination and other life insecurities. Among these, gender inequality can be mentioned which is manifested in terms of literacy level, education attainment, working status, type of earning for work, occupation, access to , age at first marriage and fertility preference. Women are seriously disadvantaged in terms of these variables (ESPS, 2008). Gender discrimination, sexual harassment and violence, undermining women's ability and under representation are the major problems in Ethiopia. In addition, lack of empowerment programs and trainings lead women to accept these traditional and other oppressions coming from different organizations and from the society as a whole (ESPS, 2008).

Therefore, women are the main target population for some organizations such as Siiqqee Women's Development Association (SWDA), which are working on SHG program. In fact, SWDA's Organizational Vision is **"To see women living with dignity and Security"**. Further, MDG (Millennium Development Goal) also emphasized on this issue. Among the eight goals; the third goal focused on promoting gender equality and empowering women intending to eliminate gender disparity in all education levels by 2015. Ethiopia accepted this agreement to promote gender equality and improve the lives of women (UNDP, 2006).

SHGs are believed to be the vehicle for women empowerment and poverty alleviation. According to the Consortium of Self Help Group Approach Promoters (CoSAP), SHG is a self-governed, peer controlled small and informal association of the poor, from socio-economically homogeneous families who are organized around savings and credit activities. Members of SHGs meet weekly or monthly and discuss common problems and share information to come at a solution. Group members make effort to change their economic and social problem through mutual assistance.

The Self Help Groups are instilling financial literacy in the rural women and are encouraging them to make small savings which will eventually empower these women to come out of the debt trap of money lenders and enable them to access banking institutions which are increasingly willing to lend money because of the extremely high credit worthiness of the poor.

The SHGs are also platforms for the local community where women are becoming active in the village affairs, local politics, addressing community issues like gender discrimination, social equality, dowry, child marriage, education, health, sanitation, water supply, roads, participating and benefitting from governmental schemes, undergoing livelihoods training, establishing micro enterprises and developing a strong sense of community at the grassroots level. The voices that were mute before are now loud and clear in demanding for their rights and entitlements and real development is slowly but surely taking place at the bottom of the pyramid.

The growth in development of SHG's in east Wollega zone in general and study area (Guto Gida district) in particular has been tremendous.

“The number of SHG’s formed by Siiqqee Women’s Development Association (SWDA) in east Wollega and south west Shoa zones were reached 132 in 2013 and lot of progress in SHG’s movement has taken place in east Wollega zone and other areas of the region in terms of their numbers and members. It is very essential to know the level of women socio economic empowerment due to their involvement in women Self Help Groups (SHG).

1.3 Objectives of the study

1.3.1 General Objective

To analyze the impact of SHG on social, economic and political empowerment of women

1.3.2 Specific Objectives

1. To study the socio-economic background of the women beneficiaries and their family characteristics.
2. To study the level of satisfaction of members in Self Help Group.
3. To study the socio economic impact and problems faced by members of self help groups (SHG’s).
4. To explore future strategies and to suggest measures for the better management of Self Help Groups

1.4 Research Questions

1. How does the Self Help Group approach contribute for women socio economic empowerment?
2. How do Self Help Group trainings enhance women empowerment?

1.5 Hypotheses of the Study: Working Hypotheses:

H1: self confidence and leadership qualities among rural women has been increased after joining SHG.

H2: Income and Savings of group members has been increased.

1.6 Significance of the Study

The study was expected to provide alternative suggestions and/or appropriate policy measures that are viable to enhance women empowerment. The findings of this study will be used to spur women participation in economic growth and enhance empowerment. The study may also help Governmental and Non-governmental organizations participating in the promotion Self Help Groups and women empowerment to produce an alternative idea.

1.7 Scope and Limitation of the Study:

The study was confined in the selected sites (namely Kitessa and Abdeta Kebeles) in Guto Gida district undertaken by Siiqqee Women's Development Association. The study did not consider other project sites of the organization programs beyond Guto Gida. This research is limited to analyzing effectiveness of Self-Help Group (SHG) approach on women empowerment in selected Kebeles of Guto Gida. This study only assessed internal factors which enhances economic empowerment and excluded external factors. The study was limited to only one division; therefore generalizations to other divisions should be done with caution.

1.8 Operational Definition of Terms

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

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

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

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

Holistic Development: positive change in every facets or dimensions of the societies, life such as economic, spiritual, social, traditional, emotional, cultural and so on.

SHG Leaders: are group members who serve the group voluntarily without having any payment or benefits, such as by facilitating the meetings of the group, leading the discussion, participation in the decision making process and the like.

Kebele: is the smallest political or government administrative unit in the hierarchical system.

1.9 Organization of the Paper

The paper is consisted of five chapters. These are: Chapter One, the introduction that dealt with the intent of the study, covering background, Statement of the Problem, Research Questions, Objectives, Scope and Significance of the Study. The next is Chapter Two that contains the literature review section followed by the third chapter that discusses the methodology adopted for this particular research. Data Presentation and Analysis is consisted in Chapter Four. Conclusion and Recommendations are drawn in the final chapter (i.e. chapter five)

CHAPTER TWO: REVIEW OF RELATED LITERATURE

2.1 Concept of Self Help Group Approach

The concept of Self Help Group is first introduced by Laureate Mohamed Yunus in Bangladesh and nowadays it touched the greatest part of the world (Narang, 2012). The purpose of the groups is enabling the group members to come together and combine their resource in order to access low-cost financial service with a process of self-management and development. They can be formed and organized by authorized institutions or sometimes they can be formed by the common interest of individuals living in the same life condition. The group members save a certain money together for some period of time that can be used as loan so that they can engage in different small business activities to improve their economic life and living conditions.

The Self Help Group (SHG) Approach is a powerful development model which recognizes poverty not only as material deprivation but also as a continuous process of disempowerment. It aims at transforming individuals and communities from poverty and hopelessness to a state of self esteem and empowerment.

The Self Help Group (SHG) approach is built on two basic principles

1. Recognizing the immense God given potential in every human being and unleashing this potential step by step.
2. The poor as individual are voiceless, powerless and vulnerable. By bringing them together as homogenous groups they become a strong engine of change

In the SHG approach, the people's institution built is made up of three levels. The Self Help Group (SHG) is the grass root level which is made up of 10- 20 women. Eight to ten strong SHGs form the second level called the Cluster Level Association (CLA). At the apex level, eight to ten strong CLAs come together to form the "TIMRET" (Federation). At each of the three levels the groups have distinct roles and responsibilities. This ensures social and economic empowerment for the individual and the community.

Self-help groups are started by non-governmental organizations (NGOs) that generally have broad anti-poverty agendas. Self-help groups are seen as instruments for goals including empowering women, developing leadership abilities among poor people, increasing school enrollments, and improving nutrition and the use of birth control. Financial intermediation is generally seen more as an entry point to these other goals, rather than as a primary objective. This can hinder their development as sources of village capital, as well as their efforts to aggregate locally controlled pools of capital through federation, as was historically accomplished by credit unions.

The Self Help Group approach was first introduced in Ethiopia by Kindernothilfe (KNH). Kindernothilfe is a German child care organization that believes that the SHG approach promotes holistic development of the very poor. At present, The Self Help Group formation and facilitation is coordinated by a network called Consortium of Self Help group Approach

Promoters (CoSAP) made up of Ethiopian Resident Charity Organizations engaged in the promotion of Self Help Group Approach in different parts of the country

According to CoSAP more than 25 nongovernmental Organizations are promoting the Self Help Group approach in four regions namely; Amhara, Benishangul-Gumuz, Oromiya and South Nations and Nationalities and Peoples Region (SNNPR) as well as two City administrations; Addis Ababa and Diredawa. Currently around 125,000 women are organized in more than 6,700 SHGs and 400 CLAs. There are 7 “Timrets” (appropriate Amharic name for Federation). The SHG member women have been able to raise their own capital of more than ETB 40 million (USD 2.3 million). Over 367,000 children are directly benefiting from the approach through their mothers and guardians.

2.2 Participation of Women in Self Help Groups

A small group (10 to 20 members) usually women, voluntarily formed and related by affinity for specific purpose, it is a group whose members use savings, credit and social involvement as instruments of empowerment (As defined by the SHG Portal). The movement adopts an approach where at least one member of each identified rural poor household is mobilized into the SHG Group network with an intention to turn these groups into a functionally effective and self managed institution; providing these women an opportunity to access banking institutions, demand for their rights and entitlements, participate in various government schemes, leverage the benefits of wider development programs and have a collective identity. These small groups will graduate into higher level institutions at the Village level, Kebele/Block/ Level and a District Level supported by Community Facilitators (CFs) who ensure the processes of inclusion & mobilization and will be led by internally selected women leaders who are voted through a democratic process within the SHG system.

Self Help Group (SHG) is a small group of people ranging from 10 to 20, from rural, semi urban and urban areas, who come together with the intention of solving their common socioeconomic problems through regular savings and having access to credit, which in turn leads to the generation of livelihood and assurance of certain degree of self-sufficiency among the members (Panda, 2009).

The SHG is a voluntary association of the poor who come together to improve their Socio-economic condition. The SHGs may be association formed either by male members or by female members or both. The SHG's are formed under the principle of self help to promote individual through collective actions in areas of any mentioning income, gaining easier access to credit and other resources and increasing their bargaining power.

Every SHG has its own principle and values; member's active participation is the key principle which cuts across most SHG as indicated in the literature. Participation has no universally agreed definition it varies with authors depending on the context in which it occurs. In the context of empowerment, different authors have given different definitions. Accordingly participation defined as "collective efforts to increase and exercise control over resources and institution on the part of groups and movements of those previously excluded from control. (Westergaard,1986, p.14). The World Bank defines participation as "a process through which stakeholders. Influence and share control over development initiatives, and the decisions and resources which affects them. (The World Bank 1994)".

Chowdhury in his definition of participation, emphasize the need to involve a significant number of persons in situations or actions that enhance their well-being, for example, their income, security, or self-esteem (Chowdhury & Gilbert, 1996). The definition of participation according to Mishra is found to be comprehensive; it refers to the collective and continuous efforts by the people themselves in setting goals, pooling resources together and taking actions which aim at improving their living conditions (Mishra et al., 1984).

From the literature reviewed most scholars agreed that participation is a means and an end state (Asnarulkhadi, 1996; Bagherian, et al, 2009). When viewed as a means it is seen as a process of achieving set objective or goal through use of local economic and social resources to achieve predetermined targets. Participation as and end is an active process in which the participants take initiatives and actions that are stimulated by their own thinking and by deliberations over which they exert effective control.

According to Asnarulkhadi participation as an end in itself focuses on participation as a process in which people are directly involved in shaping, deciding, and taking part in the development process from the bottom-up perspective (Bagherian, et al., 2009). Participation in most situations

has been assessed in quantitative aspect for example through head counts of participants in meetings and trainings. Though the physical presence is an indicator of participation the attendance may have no commitment to what is being undertaken. Thus there is the need to visualize participation in three aspects i.e. who participated, why they participated, and how they participated (Uphoff, 1998).

Participation in SHG is usually taking an active role in group core activities and occasional activities. Core activities include attending meetings, regular savings, credit recovery, activities relating to lending and borrowing. Non-core internal activities include participating in trainings, exchange visits, electing office bearers, participating in community events such as addressing social issues health and sanitation issues, water, children issues (Sabhlok, 2006).

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2.2.1. Participation in meetings

According to Das (2010) in India Self Help Group (SHG) organizes frequent meetings either weekly, fortnight or monthly. The meetings are used by members to discuss, reflect on and find solution to socio economic issues of the group; the platform is also used to transact group business. Members' physical presence is very critical and a register of attendances is kept, absenteeism attracts fines. The group officials also maintains minute book where they record all meeting proceedings. The meetings core activities include members making their savings, discussion on Social issues, repayment of loans, and payment of fines and dispatch of loans. These savings are recorded in collection register. After collecting the members 'savings, it is usually taken to bank and deposited in group account. During the meeting, members with loan from the group make their repayment. Members who frequently miss to attend meeting pay fines (Vetrivel & Mohanasundari, 2011).

During the meetings, members review on loan application and the amount to be loaned to applicants. Admission of new members and how to release those who want to resign, taking disciplinary action against members who misbehaved is also discussed. Other critical activities to enhance group cohesion are discussed; these include activities such as, undertaking community activity, taking up common economic activity to build up group income, and organizing for trainings. Trainings are important in development of SHG members. They equip them with essential skills such as entrepreneurships, how to record and maintain accounts. The trainings venues are usually where members hold their meetings this is to aid in achieving high attendance (Vetrivel & Mohanasundari, 2011).

2.2.2. Participation through making savings

Self Help Groups has given urban women whom most of them live below a dollar a day an opportunity to secure their tomorrow by putting a coin aside from their hard earned money. The SHG gives women opportunity to save regularly, access formal savings institutions and also participate in management of these savings. Members are required to make frequent savings as possible they are then recorded in a savings register (Vetrivel & Mohanasundari, 2011).

2.2.3. Participation through taking loans

Most Self Help Groups are formed by members who are in need of credit but lack collateral security to access bank loans. Participation in SHGs has improved woman's access to credit, through pooling their financial resources in form of savings which is usually done either weekly or monthly (Das, 2012). These savings are crucial in two aspects. First part of the saving are loaned to members, the second part are kept in the account and can be used to access bank loans. A loan register indicating members with loan and their status in regard to repayment is kept by the group officials but can be assessed by members (Jothi, 2010).

2.2.4. Indicators of Participation

From the literature reviewed, indicators of participation were involvement in Self Help Group activities such as attending meeting and trainings, making savings, taking loan. Some tangible evidence of attending meetings includes attendance register and minute books. To access participation in savings and loans, members group register indicating their weekly savings and loans issued are some of the indicators (Uphoff, 1998; Vetrivel & Mohanasundari, 2011).

2.3 Empowerment

The concept of empowerment refers to process of bringing about transformation in all works of the life of every individual citizen in the country. Ability of people, in particular the least privileged, to seize opportunities and control over productive resources that enable them to increase their quality of life and obtain the goods and services they need as well as to participate in the development process and to influence the decisions that affect them. Empowerment is a process that gives a person freedom in decision making, empowerment provides greater access to knowledge and recourses, more autonomy in decision making, greater ability to plan lives, more control over the circumstances which influence lives and freedom from customs, beliefs and practices Empowerment encompasses at least the following four basic ingredients.

2.4. Women Empowerment

The subject of empowerment of women has becoming a burning issue all over the world since last few decades. Many agencies of United Nations in their reports have emphasized that gender issue is to be given utmost priority. It is held that women now cannot be asked to wait for any more for equality.

Inequalities between men and women and discrimination against women have also been age-old issues all over the world. Thus, women's quest for equality with man is a universal phenomenon. What exists for men is demanded by women? They have demanded equality with men in matters of education, employment, inheritance, marriage, and politics and recently in the field of religion also to serve as cleric (in Hinduism and Islam). Women want to have for themselves the same strategies of change which men folk have had over the centuries such as equal pay for equal work. Their quest for equality has given birth to the formation of many women's associations and launching of movements.

A long struggle going back over a century has brought women the property rights, voting rights, equality in civil rights before the law in matters of marriage and employment. Women are playing bigger and bigger role in economic field: as workers, consumers, entrepreneurs,

managers and investors. According to the report of The Economist 2006, „Women and the World Economy., in 1950, only one-third of American women of working age had a paid job.

They are increasingly and gradually seen marching into domains which were previously reserved for males (police, driver's army, pilots, chartered accountants, commandos). In spite of their increasing number in every field, women still remain perhaps the world's most underutilized resources. Many are still excluded from paid work and many do not make best use of their skills (The Economist, 2006).

The rapid pace of economic development has increased the demand for educated female labor force almost in all fields. Women are earning as much as their husbands do, their employment nonetheless adds substantially to family and gives family an economic advantage over the family with only one breadwinner. This new phenomenon has also given economic power in the hands of women for which they were earlier totally dependent on males. Economically independent women feel more confident about their personal lives.

Hence, they are taking more personal decisions, for instance, about their further education and marriage. More and more women want freedom of work and control their own reproduction, freedom of mobility and freedom to define one's own style of life. It is contended that freedom leads to greater openness, generosity and tolerance.

Economic independence of women has also affected the gender relationships. New forms of gender relationships (live-in relationship is challenging the long-rooted conception of marriages as a permanent arrangement between families and communities. In traditional marriages the relationships were hierarchical and authoritarian. The modern conjugal relationships are based on freedom and desire rather than convention. People's attitudes about marriage are also changing.

2.4.1. Social Empowerment: - means removal of all existing socially induced inequalities, disparities and other persisting problems besides providing easy access to basic minimum services.

2.4.2 Economic Empowerment: - implies the provision of training and employment-cum-income generation activities with both “forward” and “backward “linkages with ultimate Objectives of making community economically independent and self reliant.

Economic empowerment is the expansion of individual choice and capacities for self-reliance in terms of having access to and control over the means to make a living on a sustainable and long term basis, and receiving the material benefits of this access and control. It also involve broadening their skills and knowledge (N. Kabeer, 2005). Various studies conducted have focus primarily on quantitative aspect in measuring economic empowerment. These include increase in access to credit, increase in business income, ability to save, participation in decision making, asset creation and increase in expenditure, improved health care and nutrition (Moon, 2011; Ranjula & Yang, 2012).

2.4.3 Political Empowerment: - means conferring the right to decide the priorities of development best suited to the individuals, groups of people or to the society and to the People themselves. Power in such an event would flow “bottom-to top “with weaker sections having equal say in decision making.

2.4.4 Cultural Empowerment: - is a complex area that revolves around the believes, values, languages, art and customs which characterizes the society.

2.4.5 Rural: “Rural” is considered to be non metropolitan areas outside the limits of any incorporated or unincorporated city or villages.

2.4.6 Development: Development implies overall positive change in the physical quality of life. This positive change for the better encompasses economic as well as social aspects. Therefore, development not only calls for economic growth but also the equitable distribution of the gains made from economic growth. In other words, development implies growth with justice. Removal of inequality and poverty, increase in material welfare of the people, increase in social well-being, and an equitable distribution of the gains of development among different groups of people in a region or a country are among the basic elements of development.

2.4.7. Rural Development: Rural development is the process of improving the quality of life and economic well-being of people living in relatively isolated and sparsely populated areas. Rural development aims at finding the ways to improve the rural lives with participation of the rural people themselves so as to meet the required need of the rural area.

2.5 Impact of Women Participation in SHG on their Economic Empowerment.

Women participation in Self Help Groups (SHGs) has helped women to secure their tomorrow through regular savings. It has also given opportunity to asset less women with no collateral security to assess bank loans. SHGs through its regular trainings and meetings have built members capacities such as entrepreneurial skills, financial management and marketing skills (Bali Swain, (2009); Vetrivel & Mohanasundari, 2011).

2.5.1. Impact of Savings on Enhancing SHG members' Economic Empowerment.

The saving culture is one of the key pillars of SHG; members are usually required to make an agreed amount of saving within a given time. These savings have empowered SHG members in many ways. It has enabled members. access loan from both the group and bank. Individual members can withdraw part of their saving to buy assets or start an income generating activity. The saving acts as buffer against unforeseen happenings such as illness, business losses (Padala, 2011).

Various studies conducted has proved this culture to be in existence, most SHG bank linkage programs shows a good portfolio of their deposits are from savings drawn from SHG. A study conducted by Urmila, shows that savings of women SHGs linked with banks was 76.4% of total SHG in March 2010 (Moon, 2011). Panda and Reji in their studies further ascertained this saving culture and its impact such as enabling women to own assets such as land, houses, movables assets such as vehicles, tractors (Panda, 2009).

The accumulated savings are very crucial to the group in two aspects. The first portion of the savings is issued to members as loans especially during initial stages of group, here members agree on the interest, repayment period, and maximum loan; for new members small loans are advanced to them and repaid within short duration. Secondly, in mature stages the group can use the savings to access loan from banks. Studies conducted by Moon and Jothi noted that a good

loan portfolio in banks are made to SHGs, these was attributed to financial discipline shown by members by making regular loan repayment (Jothi, 2010; Moon, 2011; Vetrivel & Mohanasundari, 2011). Thus SHG concept has enable women access loan from the group with little interest and no security as collateral.

2.5.2. The Impact of SHG Loans on Enhancing Economic Empowerment

The loans advanced to members by Self Help Group have been instrumental in micro enterprise development such as income generating activities. Some members have used the loan to start business; some use it to scale up the existing business, others use it to add a new business (Suguna, 2006). Loans have enable women to own assets, for example in the World Bank report 2008, it found out that for every 10% increase in borrowing by Grameen bank it had led to an increase in women non-land asset by 2%. A study conducted by Mohanasundari noted that the loans from SHG has enable them purchased paddy, start cow rearing, petty business, purchased van, opened tea shop, leased land, taking up collective projects (Vetrivel & Mohanasundari, 2011).

2.5.3. The Impact of SHG Meetings and Trainings in Enhancing its Members' Empowerment

The successes of members businesses are attributed to groups. regular meetings and trainings where members gain skills and share business experiences which help them to overcome day to day hurdles. It has also helped members without any experience of running a business who are usually nervous and wary of starting their own business, to overcome such fear (Subramaniam, 2012). Self Help Group (SHG) has also improved technical and practical skills on entrepreneurship through training exposed to members and sharing of businesses experiences (Das, 2012). This has enhanced managerial skills such as; planning; decision making, ability to facilitate a group meeting and managing the enterprise. It has also increase articulation abilities such as self-confidence and self-esteem. There has also been a boost in the entrepreneurship qualities such as risk takers, creativity, novelist; resourceful (Panda, 2009).

A study conducted by Swain noted that women after joining SHG were able to resolve conflict among themselves in the group even without the leaders. Members can openly express their opinion without fear of criticism (Ranjula & Yang, 2012). In another study conducted by Swain, Wallentin and Varghese they found out that the training of members provided by the SHG program has enhanced their entrepreneurship skills as well as their ability to perceive and process new information, evaluate and adjust to changes, which has in turn increased both their productivity and self-confidence (Bali Swain and Wallentin, 2009; Bali Swain and Varghese, 2009).

2.6. Challenges Facing Self Help Groups

Though Self Help Groups (SHGs) have contributed in enhancing women empowerment, some gaps were noted during the literature review. Some of capacity gaps facing SHG include both the internal factors which are within their control and also the external factors which are beyond their control (van Kempen, 2009). The most common internal factors are the management and the technical skills. The management skills include lack of governance structure, strategic plan, financial management, constitution, and poor monitoring and evaluation tools. The technical skills include poor marketing skills, accounting skills and financial planning skills. A study conducted by Mukherjee and Purkayastha noted some of the group business, despite producing excellent quality products, suffered huge inventories due to poor marketing strategy as a result of lack of brand identity of their produce, and poor distribution network (Mukherjee & Purkayastha, 2011).

Some of the external factors include lack of control over policies making such as to gap exploitative markets, enable them have access to good roads, friendly bank lending rates. The greatest absurdity is that most government officials who make these policies are thousands of miles away continually shaping new solution to problems they have never experienced for the people whom they have never consulted and thus some of the policies developed to alleviate the poor do not work (Durning & Institute, 1989).

With the growing competition there is a need to equip Self Help Groups members with technical skills such as marketing, entrepreneurial, and financial planning to stand the test of time (Das,

2012). Self Help Group (SHG) has proved to be a good grass root approach to poverty eradication by the community. Most government and NGOs have notice this approach, and wants to override in these structures without undergoing necessary restructuring and re-orientation to suit the structure. For example some NGOs who want to supplement the group loan through aid end up burdening the group with a lot of paper work such as proposal, budget, work plans, prior approval of aid without building their capacity to on those areas. This may lead to delay which may not much community priorities.

2.7. Conceptual Framework

“An Effective SHG Approach for Women Socio- Economic Empowerment”

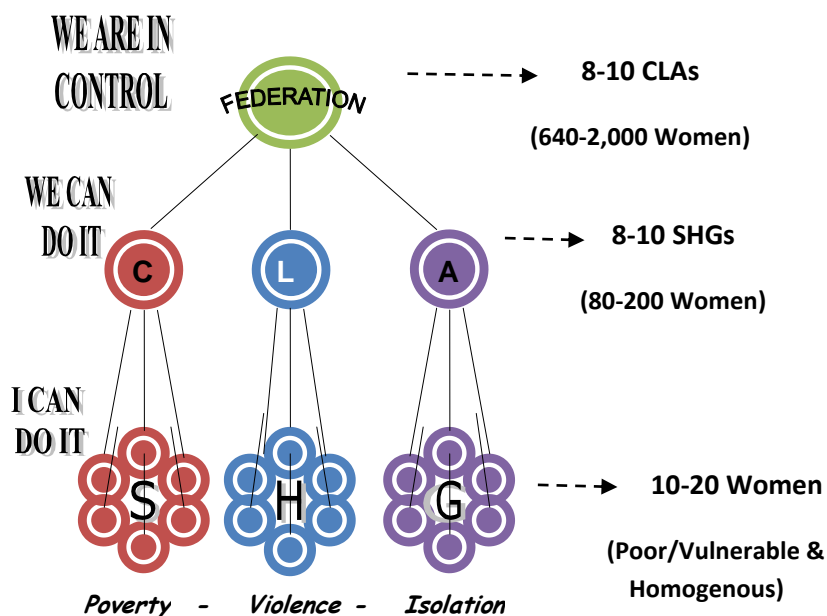


Fig.2.1 Structure of Self Help Group Approach (SHG → CLA → Federation)

The findings of the study will be analyzed based on this conceptual frame work. It was adopted from Interdisciplinary Journal of Contemporary Research in Business 2013 vol 5. This conceptual frame work helps to view the research problem and the relationships of the concepts that are included in the study such as empowerment of poor women, contributions of SHGs.

The saving culture is one of the key pillars of SHG; members are usually required to make an agreed amount of saving within a given time. These savings have empowered SHG members in many ways. It has enabled members 'access loan from both the group and bank. Individual members can withdraw part of their saving to buy assets or start an income generating activity. The saving acts as buffer against unforeseen happenings such as illness, business losses (Padala, 2011).

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A wider range of studies showed that SHGs play a great role in contributing for the empowerment of poor women in different dimensions of their life. Among these, Rowlands (1998) as cited in (Tasli, 2007), put three major contributions of SHGs in empowering poor women as personal empowerment (developing a sense of self and individual confidence and capacity), collective empowerment (empowerment which is achieved as a result of the cooperative work with group) and empowerment in close relationships (women's experiences with their immediate family members). This study explores the socioeconomic contributions of SHGs in the process of poor women empowerment.

CHAPTER THREE: DESCRIPTION OF THE STUDY AREA AND METHODOLOGY

3.1 The Study Area

The study was conducted in Guto Gida district of East Wollega Zone in Oromia region. Guto Gida is one of the districts of East Wollega Zone that is located at the administrative center of the Zone. Today this district is sub divided in to 21 farmers associations and one town administration called Uke. The location map of the study area (Guto Gida District) is shown in fig 3.1.

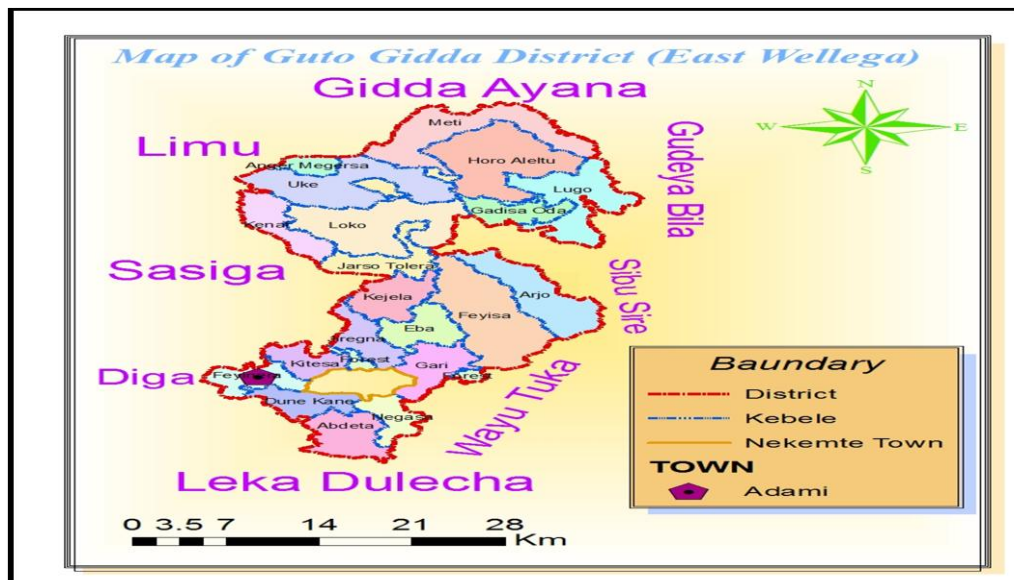


Fig. 3.1 Map of Guto Gida District Source: Oromia Regional Statistics and Information Directorate

Guto Gida is among the 18 districts of east Wollega zone that has 22 farmers associations possessing a total area of 1091.5 square kilometers. Guto Gida district is contiguous with Wayu Tuka in the east, Sasigga and Digga in the west, Gidda Ayana and Gudaya Bila in the north & Leka Dulacha to the south.

This district is divided in to three distinct geographical areas with different proportions; namely the high land 2.8 percent which is very small part of the district, midland 57.8 percent & the low land 39.4 percent. Guto Gida is characterized by undulating landform features with ridge and plain in all its land area. With the exception of Uke and Loko farm areas, it is full of ups and downs with some hills and mountains. Dalo and Arruu are two of the mountains having an altitude of 2200meter and 2100 meters above sea level respectively. Additionally there are some hills namely Loko 1700m, Sariiti 1950m and Ongorcha 2000m.

Since the district is situated at an altitude above 1350 to 2450 meters above sea level the dominant climatic condition is a sub tropical type. As a result this area is experienced mean annual temperature of slightly greater than 15⁰c and mean annual rainfall of 1600 to 2000mm.

The 1999 population & housing census result is the base of population projection all over the country. Based on this census result, the population of Guto Gida district is projected to be 100392 with 3.35 percent urban population in 2000. The percentage of urban population for the district doesn't include Nekemte town population for that it has got its own urban administration power recently.

3.2 Study Design

This study focused on capturing the socio-economic characteristics such as demographic data, economic status, social benefits, and entrepreneurial activities of members of different self-help groups. Therefore the study adopted mixed research method where both qualitative and quantitative data were used for the research process and the researcher employed exploratory approach in organizing the research findings.

As mentioned earlier, the objective of this research is to explore the role and contribution of Self Help Groups for social and economic empowerment of poor women by gathering primary and secondary data from the selected Kebeles of Guto Gida district. It was very important to use a

variety of quantitative and qualitative methods in order to collect comprehensive data such as open and close ended questions, in-depth interview, observation and document review. It also helps to get detailed information to explore and understand the main achievements of the group members (Creswell, 2009, p. 73).

The selected study design is case study, since the study is focused in only SWDA program office in Nekemte. The participants of the study were interested in exploring and describing the impact of the project in their economic, social, emotional, cultural and political life. The rationale for choosing a case study is with the intention of intensely explore the contributions of SHG program by using various kinds study mechanisms. This was in line with Yin whereby case study is to study a case with clear boundaries which the researcher explores a bounded system (a case) or multiple bounded system (cases) overtime through detailed and in-depth data collection involving multiple sources of information (observation, interviews, audiovisual materials and documents and reports) and reports a case description and case-based themes (Yin, 2003).

3.3. Participants of the Study

In selecting the participants of the study, group maturity and member's period of stay in the group were critical factors considered. Target populations were fifteen (15) SHGs and its 280 registered members who participated in SHG in a regular basis for 2 years and above in Guto Gida district. The 280 registered members were the total number of members from the 15 Self Help Groups.

3.4. Sampling Techniques

A list of the women Self Help Groups (SHGs) was obtained from the SWDA Wollega coordination office. Self Help Groups (SHGs) with 2 years and above was purposely selected and women with 2 years and above participation in the group were sampled; the choice of 2 years bracket was to analyze the SHG contribution to empowerment since it is highly correlated with the time of involvement in SHG.

The research focused on those SHG members who benefited from participating in SHG and only those that explored empowerment from the perspectives of women participants in self-help group programs. There must be at least one variable from the defined empowerment outcome categories (economic, socio-cultural, interpersonal, legal, political, and psychological). Accordingly, the sample was justified as appropriate to search for patterns that occur in consideration of empowerment of women who had gone through changes in their lives as a result of participating in SHG.

Regarding accessing the participants, Siiqee Women's Development Association (SWDA) which is advocating SHG in the district was approached and collaborated for easier gathering of information. Respondents were informed and schedules were set together according

3.5. Sample Size

3.5.1. The Qualitative Sample Size

The sample SHGs in the study were identified through systematic random sampling every 3rd group was sampled until the desired sample size of 5 groups attained which is 33.3% of 15 SHG. For the in-depth interview part, a total of 84 individuals were randomly selected and participated in the study. In addition, five grass-root community leaders and five project staff were interviewed. Generally, a total of 94 sampled individuals were studied.

3.5.2. The Quantitative Sample Size

While case research employ mostly face-to-face interviews to collect most qualitative data, the potential and value of collecting quantitative data should not be ignored. The case interviewer can record numeric quantities such as how many months it took to make certain savings, how much have been saved and how often the members took loan, how many people were involved in that decision process, and how many decision alternatives were considered, which can provide valuable insights not otherwise available from interviewees narrative responses. Irrespective of the specific research design employed, the goal of the researcher should be to collect as much and as diverse data as possible that can help generate the best possible insights about the

phenomenon of interest (Bhattacharjee, 2012). Therefore the qualitative data were supported with quantitative information where the researcher found gap in addressing the research objective. Accordingly those 150 respondents were used in gathering the quantitative data.

3.6. Methods of Data Collection

3.6.1. In-depth interview

Data collection in case study research is typically extensive, drawing on multiple sources of information such as observation, interviews, documents and audiovisual materials (Yin, 2003). Informal and semi-structured interview was selected to get holistic and in-depth information about the situation of the interviewees and about the contributions of the SHG program. The in-depth interview helps the researcher to explore and deeply understand how the interviewee view the issues raised and her understanding about the contributions of SHG project. In addition, it helps to enable the research participants to talk and express their feelings and opinion freely. Interview guide questions were used to get the appropriate and the needed information for the study.

3.6.2. Observation

In order to observe the impacts of SHG, the researcher observed their training sessions, discussions, interactions and their emotional intelligence as participant observer. Participant- as-observer was selected as specific method in which the researcher was revealed his status as an observer to the group members who were studied. The researcher was participated in their weekly meetings and trainings frequently, and discussed, asked simple questions and make interaction with the group members.

3.6.3. Document Review

The other source of data for the study was depended on reviewing different documents of the project and the documents of SHGs. These were magazines and brochures of the project, annual and quarter reports about the progress of poor women in the groups, cases of some women of the group, the financial transaction of SHGs, attendance of the members and other data documented

in the past years that show the contributions and challenges of SHG project in the life condition of poor women were assessed and reviewed. Members registration books, Minute books and boxes used for depositing money with their locker keys were also observed by the researcher. The researcher used a check list to pick up the needed specific information from the documents.

3.6.4. Questionnaire

The quantitative data were used to support the qualitative study where monthly income increment, saving and loan patterns and amount of saving and loan found to be quantitative in nature. The information was gathered through questionnaire where the respondents marked from the choice given.

3.6.5. Validity and Reliability of Research Tools

Validity determines whether the research truly measures that which it was intended to measure or how truthful the research results are. Thus validity of the instrument is very important it will help to evaluate if relevant data have been collected (Golafshani, 2003). To enhance content validity of the instrument expert judgment of supervisor was sought; the corrections made were used to improve the instrument. The construct validity was enhanced through combination of data collection instrument such as interview and questionnaire (Golafshani, 2003). The reliability of the instrument was tested with test – retest method.

This involves assessing reliability of data through administering the same instrument twice to the same group of subjects (Mugenda). „The extent to which results are consistent over time and an accurate representation of the total population under study is referred to as reliability and if the results of a study can be reproduced under a similar methodology, then the research instrument is considered to be reliable. (Joppe 2000). A pilot study was conducted in another project area of SWDA in Woliso District using two self-help groups. An In depth interview was carried out with five (5) respondents from each SHG and data captured using semi structured questionnaire. After a period of two (2) weeks the same in depth interview was re-done on the same respondents and

data captured using semi structured questionnaire. To test the consistency of the data collected product moment correlation was used.

3.6.6. Data Collection Procedure

For data using semi structured interviews, the instrument had both close ended response which the respondents ticked the appropriate answer and the other sections had open ended questions where the respondents probed through the interview to give in depth response. Practical interviews and those that fitted and most useful to answer the research questions were developed. Data gathering instruments (interview, document reviews and observation guild lines) were developed for the fieldwork.

Date and time for the administration of the instrument had been done in consultation with the respondents and the project staff. Appropriate site were selected for observation where the researcher was granted permission from the participants under the study and field notes were recorded. Areas of confidentiality and anonymity, intentions of the researcher and how the information will be used had been explained to the respondents.

3.6.7. Data Processing and Analysis Techniques

3.6.7.1. The Qualitative Data

The qualitative information collected from interviews, observations and documents were sorted and organized. The interviews and the field notes made margin notes and formed initial notes. The cases were described with in context which helped to use categorical aggregation to establish themes and patterns. Themes and patterns were directly interpreted to present in-depth picture of the cases using narratives.

3.6.7.2. Quantitative Data

Quantitative data were analyzed and coded according to research objectives. The analyzed data were presented using tables and figures. Bivariate and multivariate logistic regression was done to test association between predictor variables and outcome variable.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

This Chapter presents the findings of the field study. The quantitative data gathered were analyzed and descriptive statistics were used for continuous data while frequency listings were used for categorical data. For the quantitative data themes and patterns were directly interpreted to present in-depth picture of the cases using narratives.



Fig4.1 Orientation of rural women on importance of SHG Abdeta Kebele April 2012

4.1. Demographic Information of the Respondents

4.1.1. Response Rate

Table 1 presents the response rate of 84 SHG members drawn from five registered women SHGs in Guto Gida District.

Table 1: Response Rate

Name of SHG	No. of sampled	Response rate
Gudetu	17	20.24%
Waligalte	16	19.04%
Bontu	17	20.24%
Rabuma	17	20.24%
Biftu Chala	17	20.24%
Total	84	100%

4.1.2 Age Level of Respondents

Table 2: Age level of respondents

Age	Frequency	Percentage (%)
Less than 20	3	3.57%
20-30	20	23.81%
30-40	42	50.%
40-50	12	14.29 %
Above 50	7	8.33%
Total	84	100%

Most active part of the population in SHG are between the age bracket of 20-30 and 30-40 they command 23.81% and 50% respectively of the sample size. The other 14.29% is shared among those in the age bracket of 40-50 which is 14.29%, those above 50 are 8.33 % and those below 20% are 3.57%. Given that the SHG seem to be common with the youth i.e. 73.81 (20 years - 40 years)

the Ethiopian government, local and international NGOs should invest in the skills of these groups so that they can contribute in the economy growth of the country.

4.1.3. Education Level of Respondents

Table 3 Education Level of Respondents

Level of Education	Frequency	Percentage (%)
Illiterate	22	26.20%
Primary Education/Read and write/	55	65.47%
Higher Secondary	7	8.33%
Collage University Graduate	-	-
Total	84	100%

Majority of respondents have attended primary education and they constitute 65.47% of the respondents followed by illiterate women representing 26.20%, Those who had secondary education represents only 8.33% of the respondents, There is no college or university graduate among the whole respondents.

The percentage of women with primary education/read and write/ cannot indicate the women literacy level of the whole project area. The number of women self help group members with primary education has grown due to the Functional Adult Literacy (FAL) program carried out for the self help group members.

4.1.4. Marital Status of the Respondents

Table 4: Marital status of the respondents

Marital Status	Frequency	Percentage (%)
Married	63	75%
Unmarried	0	0%
Divorced	12	14.29%
Widowed	9	10.71%
Total	84	100%

Table 4 depicted majorities of respondents are married representing 75%, followed by those divorced representing 14.29% of respondents. Widowed women represented 10.71% of the respondents. There were no single (unmarried) women among the respondents.

4.2. Quantitative Data Analysis

4.2.1 Members' Period of Stay in a Group

Table 5: Members Period of stay in SHG

No. of years	Frequency	Percentage (%)
2-3 years	19	22.62%
4 years	65	77.38%
Total	84	100%

Majority of the respondents 77.38%, are 4 years old in the group. Those who stayed in the group two to three years represents 22.62% of the respondents. This implies that majority of the respondents (77.38%) registered as member of the self help groups during the formation of the Self Help Groups at the end of 2012. A stay in the group of around 3 -5 years shows that most of the members are in the performing stage and have overcome the norming stage which is usually

at the second year of the group existence. Thus most members are ready to work together and contribute positively towards growth of the group (Pathak, 2008; Sabhlok, 2006)

4.2.2 Number of Women practiced saving before and after joining SHG

The researcher sought to know the saving culture of respondents before and after joining SHG, then after joining SHG did savings improved? And what were the women's reasons for savings? Table 6 and Table 7 show their responses.

Table 6: SHG members Savings pattern before and after Joining SHG

Made saving before joining SHG	Frequency	Percentage (%)	Made Savings after joining SHG	Frequency	Percentage (%)
No	79	94.05%	No	0	0%
Yes	5	5.95%	Yes	84	100%
Total	84	100%	Total	84	100%

The numbers of SHG members who made savings before joining SHG were only 5.95 % of the respondents; after joining SHG all respondents 100% reported to make savings. A shift of 94% on women participation in savings shows that SHG has inculcated the saving culture among its members.



Fig 4.2 Saving of 'Gudetu' Self Help Group members in Kitessa Kebele (August 2016)

Table 7: Amount of savings before and after joining SHG

Amount of saving before joining SHG (in ETB)	Frequency	Percentage (%)	Amount of saving after joining SHG (in ETB)	Frequency	Percentage (%)
Below 100	4	80%	Below 100	51	60.72%
100-200	1	20%	100-200	26	30.95%
200-500	0	0%	200-500	7	8.33%
500-900	0	0%	500-900	0	0%
Above 900	0	0%	Above 900	0	0%
Total	5	100%	Total	84	100%

ETB: Ethiopian Birr is the unit of currency in Ethiopia. 1 ETB = 0.05 USD

Members who made savings before joining SHG made savings below ETB 100 i.e. those members with savings below 100 were 80% and those in the bracket of 100-200 were 20%. After joining the Self Help group, though, all SHG members have developed culture of saving the amount of monthly saving is low. Most respondents 60.72% were making savings of less than 100 ETB. The other respondents were in the following brackets those making savings

between 100-200 were 30.95%, and those between 200-500 were 8.33%. This indicates that there is very low progress on monthly income of the respondents regardless of the newly developed culture of saving.

Table 8: Reason for saving before and after joining SHG

Reason for Saving before joining SHG	Frequency	Percentage (%)	Reason for Saving after joining SHG	Frequency	Percentage (%)
to meet emergencies	3	60%	to meet emergencies	7	8.33%
For asset creation	1	20%	For asset creation	15	17.86%
to accesses SHG loans	0	0%	to accesses SHG loans	33	39.29%
to accesses project loans	0	0%	to accesses project loans	8	9.52%
For entrepreneurial activities	1	20%	For entrepreneurial activities	21	25%
Others	0	0%	Others	0	0%
Total	5	100%	Total	84	100%

The respondents were asked to give reasons for making savings as indicated in table 7; which were then categorized into five major groups i.e. access SHG loan, undertake entrepreneurial activities, asset creation, and access project loan or meet emergency. As shown in the above table most respondents rated to access SHG loan, for entrepreneurial activities and for asset creation at 39.29%, 25% and 17.86% respectively. The others followed as, to accesses project loans (9.52%) and to meet emergencies 8.33%. The idea of making savings to meet emergencies is the least reason for making savings as per the respondents after joining SHGs.

4.2.3 Loan Taken by Women from Self Help Group

The researcher sought to find out the number of respondents who were able to obtain/access governmental or non-governmental project loan before joining SHG and whether the number increased after joining SHG. The researcher further inquired amount of loan respondents obtained before and after joining SHG. The number of respondents' loans before and after joining SHG was analyzed.

4.2.3.1. Number of Members who have Accessed Loan before and after Joining SHG

Table 9: Number of members who have access loan before and after joining SHG

Loan before joining SHG	Frequency	Percentage (%)	Loan After joining SHG	Frequency	Percentage (%)
No	77	91.67	No	0	0%
Yes	7	8.33	Yes	84	100%
Total	84	100%	Total	84	100%

As depicted in Table 8, only 8.33% of respondent had taken loan before joining SHG. The other respondents 91.67% had not taken project loan before joining SHG. After joining SHG all the respondents (100%) of the respondents took project loan. A shift of 91.67% shows that by participating in SHG most respondent have been able to access project loan. This may be attributed to the fact that there are no collateral securities required for group loans and that's the reason most respondents were able to access these loans. Project loans in this case are like seed money offered by Siiqee Women's Development Association to revolve among the needy Self Help Group members.

The SHG loans (Loans from saving of members) are usually given only to members thus there was no member with SHG loan prior to joining the group. After joining the group, it's expected all members to take loan and hence as indicated there was 91.67% shift in loan taken by members. Most respondents prefer borrowing SHG loans because they are with very low interest

rate. The interest of SHG loan is added on the saving of the group members and maximizes the size of loan for the benefit of the members. The amounts given out as loans depend up on the savings made by the respondent.

4.2.3.2. The Amount of Loan Taken before and after Joining SHG

Table 10: The amount of loan taken before and after joining SHG

Amount of loan before joining SHG (in ETB)	Frequency	Percentage (%)	Amount of loan after joining SHG (in ETB)	Frequency	Percentage (%)
Below 100	3	42.86%	Below 100	4	4.76 %
100-200	3	42.86%	100-200	14	16.67 %
200-500	1	14.28%	200-500	66	78.57%
500-1000	0	0%	500-1000	0	0%
Above 1000	0	0%	Above 1000	0	0%
Total	7	100%	Total	84	100%

Regarding the amount of loan taken before joining SHG, 42.86 % of respondents had taken a loan below ETB 100 and the other 42.86 % were taking loan size between 100 -200. Only 14.28. % was taking loan between 200-500. There was no SHG loan before joining SHG. So the whole 7 women responded for receiving loan has taken loan from any other sources.

After joining SHG, the sizes of loan and number of loan takers expanded dramatically. 78.57% of the respondents were taking loan size between 200-500. The other 16.67% responded for taking loan size between 100-200. Only 4.76% of the respondents receive loan size below 100 ETB. This can be attributed to the SWDA Wollega program office trainings which equip SHG members on Business Development, Credit management and entrepreneurship skills which enabled members avoid defaulting loans and invest them wisely.

4.2.3.3. Distribution of the Reasons for Taking Loans (SHG Loans and Project Loans)

Table 11: Distribution of the Reasons for Taking Loans (SHG Loans and Project Loans)

Reason for loan before joining SHG	Frequency	Percentage (%)	Reason for loan after joining SHG	Frequency	Percentage (%)
<i>To meet emergencies</i>	<i>4</i>	<i>57.14%</i>	<i>to meet emergencies</i>	<i>4</i>	<i>4.76%</i>
<i>For asset creation</i>	<i>2</i>	<i>28.57%</i>	<i>For asset creation</i>	<i>9</i>	<i>10.72%</i>
<i>to accesses SHG loans</i>	<i>0</i>	<i>0%</i>	<i>to accesses SHG loans</i>	<i>0</i>	<i>0%</i>
<i>to accesses project loans</i>	<i>0</i>	<i>0%</i>	<i>to accesses project loans</i>	<i>4</i>	<i>4.76%</i>
<i>For entrepreneurial activities</i>	<i>1</i>	<i>14.29%</i>	<i>For entrepreneurial activities</i>	<i>61</i>	<i>72.62%</i>
<i>Others</i>	<i>0</i>	<i>0%</i>	<i>Others</i>	<i>6</i>	<i>7.14 %</i>
<i>Total</i>	<i>7</i>	<i>100%</i>	<i>Total</i>	<i>81</i>	<i>100%</i>

As displayed on table 10 most respondents rated more on entrepreneurial activities as their number one priority with 72.62%, followed by asset creation with 10.72 % and then non –entrepreneurial activities at 7.14% as their reasons for taking loans. Some of the entrepreneurial activities include agricultural (vegetable production, poultry, sheep/goat rearing and fattening) production and selling, small shop, retail etc. Mostly got and sheep were bought using loan as asset creation. The non-entrepreneurial activities (others) mentioned were associated with education which includes payment of school fees, uniforms and educational materials for their children and medical fees. It has to be noted that most members of the group has taken a loan for multiple reasons. For the purpose of this study only their first priority reasons were considered. By participating in SHG the respondents were able to own asset, own businesses, take their children to schools and gather for their medical expenses.

4.2.4 SHG Trainings in Enhancing Empowerment

The researcher sought to find out the number of respondents who had attended any training before joining SHG and whether the number increased after joining. The researcher further inquired the trainings the respondents found more useful. The impacts of trainings on respondents were also sought

4.2.4.1 Training Attendance before and after Joining SHG

Table 12: Training attendance before and after joining SHG

Attended Training Before joining SHG	Frequency	Percentage	Attended Training after joining SHG	Frequency	Percentage
Yes	3	3.57%	Yes	84	100%
No	81	96.43%	No	0	0%
Total	84	100%	Total	84	100%

As indicated in Table 11 only 3.57% of the respondents had attended trainings before joining SHG. After joining SHG all 100% of the respondents were able to attend trainings. That is because attending trainings is mandatory for SHG members. SHGs have proved to be key structures to the organization who want to empower women and other disadvantaged section of the local Community. Almost all the trainings of the Self Help Groups in the area were initiated and financed by Siiqee Women's Development Association (SWDA). Training facilitators were recruited and invited by SWDA from various local government offices and private firm

4.2.4.2 Specific Trainings and Respondents Ratings on Usefulness of each Skill

<i>Assertiveness and self confidence</i>	<i>Book-Keeping</i>	<i>Management and leadership skill</i>	<i>Business skill Development</i>	<i>Agricultural Production</i>	<i>Others</i>
88%	70%	79%	95%	80	75%

Table 13: Specific Trainings and respondents ratings on usefulness of each skill

The research sought to establish the usefulness of the specific trainings respondents had gone through. Though there is slight difference on the rate of usefulness of the different trainings almost all the training were considered useful. The usefulness of the trainings was rated as follows as given in the table. Business development skill training was rated most useful by 95% of the respondents, followed by assertiveness and self confidence at 88%. Agricultural production training (poultry, fattening, Silkworm production and vegetable gardening) was in the third place in the hierarchy of importance and rated 80% Management and leadership skill training took 4th place and rated at 79%. Others (Gender, health etc.) was rated 75%. Book keeping was rated useful at the rate of 70%. Although its importance has no question, those who are illiterate gave it the list priority of importance.

4.3. Qualitative Data Analysis

4.3.1. Saving Culture

The stimulating of saving culture was an important achievement. Savings can either be voluntary or compulsory. In the former, members contribute the amount they wish out of their business profits. In the latter, members contribute a set amount, regardless of profits, as a condition of membership. Members in SHG were interviewed and the results show that each member's average monthly savings is ETB 30 (compulsory saving). This was considerable achievement

when we compare savings before SHG in which only 5 members have saved which they could not tell the specific period of time.

4.3.2. Access to Loans

Giving access to loans is also a major contribution to women's economic empowerment. There are two sources of loans: members' Savings and project funding. The annual average loan amongst the sampled members was 750 Birr. In average period of 3 years, each member of the SHGs received Birr 2250. The amount of money for project loans disbursed to SHGs through Cluster Level Associations by SWDA and it serves as a revolving fund for the group members to help them start businesses. Skill trainings are normally integrated with this kind of interventions. Access to project loan undoubtedly enhanced financial stability and women's economic and social empowerment as illustrated below.

4.3.3. Increase in Income

The results of the quantitative analysis show that 69 of the 84 (82.14%) SHG members have started new businesses or expanded existing ones. They have also registered an increase in their annual income of an average of Birr 4,520.

4.3.4. Asset Holding

One indicator of successful women's economic empowerment interventions was an increase in assets. The research showed that a good number of members' have accumulated assets of different kinds. All participants said that they have bought one or more sheep from their business profits indicating an increase in their assets and improved livelihoods. Analysis of the members indicated that not all bought sheep or increased assets. Specific groups are less likely to have livestock.

4.3.5. Community Participation

SHG members undertook a lot of community activities which they could not have imagined themselves to have done earlier. They are actively involved in community discussions and Environmental sanitation. They celebrate International Women's day and their SHG days in the presence of their husbands and local government representatives.

Previously, women were not stepping out of their houses to talk to government officials or men. But today, they are caring for themselves and their communities with confidence. An interesting development is that the men, unlike previous times, are now encouraging women to step out of their houses to work and participate in these social and community events. Whether this is a welcome change or not, it needs to be understood. Also, it has to be understood why they are doing so.

One reason that they have been doing so was the increased household incomes and ready access to credit that the SHG participation brought. Sometimes this situation could be exploited if the men are alcoholic, so that the credit is actually wasted away. In this regard, however, the women were alert and aware since SHG participation has given them the collective strength to stand up to it. They collectively prevent any man from abusing his wife under the influence of alcohol.

Now they are able to meet with each other on weekly basis and discuss their problems. They understand each other's viewpoints and problems. Interactions with other women have resulted in building friendly relationships and have ensured fewer conflicts. It has also had the multiplier effect of spreading the SHG movement. Awareness of health related issues, personal hygiene, communicable diseases; effects of malnutrition, environmental issues, and sanitation have also increased as a result of training programs and their participation in the related projects.

4.3.6. Decision-making within the Household

The social impact of the SHG program increased women involvement in decision –making within the household. Most respondents assured they are observing change in the attitude of male

members of their families, now they are convinced about the concept of SHG and encourage women to participate in the meetings. Number of women reported that they have savings in their name and it gives them confidence and increased self-respect. Within family members the respect and status of women has increased. Members are now confident enough to raise social status.

Table 14 decision-making in the household

Decision making power of Women Before Joining SHG	Frequency	Percentage (%)	Decision making power of women after Joining SHG	Frequency	Percentage (%)
<i>Education of children</i>	41	48.81%	<i>Education of children</i>	80	95.24%
<i>Family expenditure</i>	37	44.05%	<i>Family expenditure</i>	78	92.86%
<i>Asset building</i>	33	39.28%	<i>Asset building</i>	76	90.45%
<i>Loaning</i>	23	27.38%	<i>Loaning</i>	81	96.43%
<i>Savings</i>	23	27.38%	<i>Savings</i>	84	100%
<i>Participation in meetings</i>	23	27.38%	<i>Participation in meetings</i>	84	100%
<i>Family members" ill discipline</i>	27	32.14%	<i>Family members" ill discipline</i>	76	90.48%
<i>Involving in IGAs</i>	23	27.38%	<i>Involving in IGAs</i>	82	97.62%

Before joining SHG only 27.38 % of the 84 respondents had the right and access for saving, loaning and participation in meetings and involve in income generation activities. Even from the mentioned 27.38% only 5 women (5.95% of the respondents) were saving and 7 women (8.33% of respondents) were taking loan before joining the Self Help Groups .This indicates that although some women had the right for saving and loaning poor culture of saving and lack of collateral prohibited them to save, take loan and engage in income generation.

After Joining SHG, there is dramatic change on the behavior and practice of respondents both in the household decision making and community participation. Their involvement in meeting, saving, loaning and income generation activities together with other areas of decision making attributed to the intensive trainings, technical and financial support of the project holder (Siiqqee Women's Development Association).

4.3.7. Participation in Local Government

Because of SHG, women know about their local institutions such as the district Women and Children Affair Office and have better knowledge of where to report certain types of complaints. In majority of the cases, women perceived themselves as now having some influence over decisions in their respective Kebeles. However, in general, the opportunities available to the women to participate in Kebele life were limited, as most of the Kebele processes were still being male dominated and patriarchal. SHGs generate positive impact on the local economy through empowering women and enhancing the local income of those participants in the households.

4.4. Discussion

Self Help Groups (SHGs) are usually formed with the ultimate goal of enhancing its members' Socio economic empowerment process through expansions of their individual choices and capacities for self-reliance in terms of access to and control of financial resources. It also involves broadening their management skills and knowledge, and ability to engage in entrepreneurial activities (Naila Kabeer, 1999). In line with Kabeer.s definition the findings noted that SHG have given these women an opportunity to expand their individual choices and capacities for self-reliance.

4.4.1. Impact of Women Savings in Self Help Group (SHG) in Enhancing Empowerment

One of the primary benefits of participation in a SHG is the opportunity to save regularly, access formal saving institutions and participate in the management of these savings. They save

regularly, have their own pass book accounts and make deposits into these accounts. SHG is having positive impact on members in their ability to save their hard earned money.

Participation in SHG had enabled women to secure their future by putting a coin aside in terms of savings. The study found out that after joining SHG all the respondents reported not only to make savings but also accumulate larger amount of savings. The savings were noted to be crucial in two aspects, it enabled women access SHG and project loan and also the accumulated savings were withdrawn by members to invest in asset creation, entrepreneurial activities and meet emergency. These findings are similar to Vetrivel and Mohanasundari findings in their study in Tamilnadu (Vetrivel & Mohanasundari, 2011). Panda and Reji in their studies further ascertained this saving culture and its impact such as enabling women to own assets such as land, houses, movables assets such as vehicles, tractors (Panda, 2009).



Fig.4.3 A woman leading group discussion: Rabuma Self Help Group Abdeta Kebele : July 2016

4.4.2. Impact of Loan Taken by Women from Self Help Group in facilitating economic empowerment

A result of participation in SHGs is an improvement in a woman's access to loan. The financial mobility due to participation in the SHG has led to an improvement in the quality of life

according to reports of some successful groups. Overall, many families were able to address their basic needs better than before. Women were also more likely to spend the income earned on their families. This improved health and nutrition of the poor population and for improving the quality of their lives.

After joining SHG the number of women who were able to access loans increased from seven (7) to eighty one (84) this was 91.67% increase. The loan sizes increase with 78.57 % of the respondents having a loan between 200-500. Before SHG intervention no respondent's access project loan and those who access any kind of loan received below 100. By participating in SHG women were able to access project loans despite the fact that most of them had informal employment with no collateral security. These findings are similar to Bali Swain, Moon, and Panda findings (Bali Swain, (2009); Moon, 2011; Panda, 2009).

The loans taken by SHG members were reported to have been majorly invested on entrepreneurial activities, asset creation, and non-entrepreneurial activities. Some of the entrepreneurial activities include agriculture (vegetable production, poultry, sheep/goat rearing and fattening) production and selling, small shop, retail etc.



Fig. 4.4 self employed woman (small shop) after joining SHG

By participating in SHG the respondent were able to own assets, either start or expand business, take their children to schools and secured their medical expenses. This according to Kabeer is the ability to exercise choice in terms of access to and future claims to both material and social resources which are an aspect of economic empowerment (Naila Kabeer, 1999). These findings are also similar to Mohanasundari findings in a study on women empowerment and social security in Tamilnadu where he noted that SHG members used loan to purchase cow, petty business, purchased van, opened tea shop, leased land, taking up collective projects (Vetrivel & Mohanasundari, 2011).

4.4.3. Impact of Self Help Group Trainings in Enhancing Women Socio Economic Empowerment

Trainings are successful intervention for social and economic empowerment since they introduce new skills to the participants. This study noted that before joining SHG only 3.57% of the respondents had attended trainings and after joining SHG all of the respondents were able to attend trainings. The most useful training rated by respondents was Business skill Development, Assertiveness and self confidence, Management and leadership skill and Book-Keeping. The impacts of trainings have enabled respondents to increase asset, improve book keeping, spend wisely, and diversify investment. The trainings have also contributed in enabling women use their loans wisely. Various studies noted that trainings improved technical and practical skills such as financial management, credit management, risks management, budgeting and forecasting skills (Bali Swain, (2009); Das, 2012; Ranjula & Yang, 2012).

4.4.4. Shortcomings' of the Self-Help Group in the Study Area

Though it was considered as a wonderful program by many respondents, it failed on many counts.

4.4.4.1. Challenge of take off

The program started to promote the idea of SHG in Guto Gida district and Nekemte town of East Wollega Zone in 2009. During the past 7 years the project was expanded to the nearby districts of East Wollega zone. Although SHGs are people institutions that run by them-selves there is a need for follow up mechanism to measure their success and sustainability even after the phase-out of the project. Unfortunately there is no developed strict mechanism to do so. The project seemed to ignore them and more engaged on the formation of new SHGs. This is due to scarcity of resource from the implementing organization and poor commitment from the government side stakeholders to follow up after NGOs' exist from the project site.

4.4.4.2. Challenges of Skills Trainings for IGA and Livelihood

There are issues to be addressed if Basic Business Skill training is to make an effective contribution to women's economic empowerment. The research highlighted a number of problems: a mismatch between the capabilities and interests of the beneficiaries and the courses offered; a lack of continuity and follow-up in some of the training offered and issues in the selection of appropriate candidates. In addition Market linkage for the produce of women SHG members should be facilitated by the implementing organization and other stakeholders working on women empowerment.

4.5. Summary of Major Findings

Increase in community participation

The Self Help Groups have allowed women to interact with other women and various participants stated that they have shown women the benefits of working together to solve their own and the community's problem. Women have started to participate in public meetings, discuss gender issues and violence against women and girls with government officials, religious leaders and community leaders. Because of their better social standing, various participants of the study said that they are also called upon to contribute to community affairs.

Women taking up leadership position

Self Help Groups members have also benefited from the opportunity provided by the program to take leadership positions, including position of responsibility with in the Self Help Group or as Cluster Level Association or federation representatives. According to the information obtained from the project staff and the Self Help Group Leaders, after joining Self Help groups more than 433 women have taken up leadership position from which majority as members of the council of Kebeles in Nekemte town and rural Guto Gida District.

Women's improved entrepreneurial and business skill and income generation

One of the most significant changes is that all self-help group members are using savings and loans from the self-help groups, as well as the entrepreneurial and business skills trainings and experience that they have gained as a result of SWDA's activities. Self-help group members have been provided training on basic business skills (e.g. book-keeping, as well as livelihood skills; poultry farming, vegetable farming) and report that this has helped them in their economic activities and had beneficial knock-on effects such as increasing the willingness of their husbands to support them working .some women demonstrated increased ambitions and aspirations for their business. In helping women to save and supporting them to start business, SWDA has enabled women to become income-earners and fulfill their household needs. Various participation spoke of being able to buy furniture and electronic goods for their houses. Some spoke about helping their houses. Some spoke about helping their husbands and children. Other women said that they had been able to use the money they had saved or earned from business on the children's education, with a number of women expressing hopes of sending their children to private schools or colleges. Many women also indicated that since joining the self-help groups they had not had to ask others for financial assistance and loans. Many women said that when their families are economically comfortable, their intimate relationships are less fraught, and there is less conflict.

- The self help groups have empowered and enabled women to interact with one another, and to work collectively. This has mean that previously socially isolated women have been able to form support networks and also understand the value of working together.

- The economic benefit of women participation in the self help groups and members' increased confidence has had an important 'demonstration effect' to both men and women in the community about the value of women.
- Establishing collaborative relationship between self help groups, community leaders and government stakeholders has resulted in the creation of referral linkage which have been ensuring that women are willing to report violence, and are able to get appropriate information and support, influential stakeholders have also been able to speak with one voice on women socio-economic problems of women and develop collaborative solutions.

The major findings of the study were that majority of the respondents 76.87% were in the age bracket of 20-40 with 73.8 % at least having attained basic level of education hence they could read and write. The average period of respondents stay in the group was found to be between 4 years (77.38%).

CHAPTER FIVE

CONCLUSION AND RECOMMENDATIONS

Participation in SHG plays a significant role in socially and economically empowering its members. The term socio economic empowerment is a widely used concept with neither a standard definition nor a uniform yardstick for measuring changes in empowerment. Socio economic empowerment cannot be reduced to a single aspect of process or outcome hence under this study the ability to make and carry out significant decisions affecting one's life and lives of others was a very critical aspect of consideration.

5.1. Conclusion

The SHG concept is still new. It was noted that the government intervention on the development of the SHG is limited. Hence the government should work closely with these structures to reduce unequal income gap among the citizens. The study concludes that by participating in SHG there was an enhanced empowerment in terms of savings, access to loan, trainings and participation in the community with decision making power.

The SHG has improved the saving culture of the respondents through making it compulsory for all to save and encouraging members to increase their savings and reinvest them in entrepreneurial activities. The study noted that by participating in SHG the respondents were able to access formal project loans from institution with easy and access better amount of loan as compared to pre SHG period. All respondent were able to attend training after joining SHG which had an impact in enabling them increase asset, improve book keeping, spend wisely, and diversify investment. NGOs were noted to be the major facilitators of SHG and organizers of trainings.

5.2. Recommendations

The following recommendations were made from the study. There is a need to train SHG members and its leaders on organization skills, leadership skills and strategic management skills so that they can transfer these grass root organization to another level.

NGOs were noted to be the major organizers of trainings other organizations specially banks and micro finance institutions working in the study area should also step up in equipping the Communities with new skills. Various seminars should be organized where members get a chance to exchange their views and be able to develop their group strength by interactions.

Self Help Group Approach is proved to be effective method for women socioeconomic empowerment in Ethiopia. Very small coverage compared to the majority of needy poor women indicates that a lot has to be done to expand the program to empower the vast majority of rural poor women.

Very small size (250-500 ETB) of project loan being distributed for individual SHG members cannot bring the desired rapid change on the life of very poor women due to very high inflation of the price of goods to start and diversify business. So the efforts being done to organize SHGs under cooperatives should be continued and linkages of SHGs with microfinance institutions enhanced so that SHGs can access more capital for their business.

Overlap of NGOs working similar project in the same project area hinders the effectiveness of the program and duplicate efforts. So the concerned local government bodies have to separate sites of the projects for NGOs following similar approach. Hundee Oromoo's engagement in SWDA's project area is one of the examples.

There should be an active intervention by local government, professional bodies and NGOs in building skills for SHG members in such areas as information technology, micro enterprise, designing new products. Micro finance institutions should be involved in training of SHG members and facilitate credit linkage with fair interest rate and support the members to diversify areas of income generation to escape from poverty and economic vulnerability. Periodical exhibitions should be organized at local and national level where the products of SHG can be displayed. This will build confidence of members and will also act as marketing strategy.

5.3. Suggestions on Area of Further Studies

Similar studies should also be conducted in other SWDA's project areas to find out whether the results can be replicated. Only three internal factors i.e. savings, loan and training was used to assess the impact of participation in SHG in enhancing socio-economic empowerment hence a study on other factors should be done. Though, some areas of decision making are explored there is a need to investigate in detail the role of self help groups in empowering women. Socio Economic empowerment cannot be reduced to a single aspect of process or outcome hence various studies should be done on various process of socio economic empowerment.

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13. Shri. Sunil Subhash Patil: Self Help Groups promotes Rural Women Empowerment-a study of selected villages in kolhapur district Vol. 5 Issue - 2 : October : 2013

Annex i: Interview Guide to be used with SHG Members

Introduction: Good morning or afternoon. “My name is Mezgebu Korssa. I am a student of Indira Gandhi New Open University and I am interviewing some individuals and groups to analyze the role of self-help groups for women socioeconomic empowerment in Guto Gida district.

I thank you in advance for your cooperation.

Mezgebu Korssa Negewo

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[For Research purpose only]

Name of the Kebele _____

Name of the Respondent _____

Name of SHG _____

I. Biographical Information

1. Age Less than 20 () 20-30 () 30-40 () 40-50 () Above 50 ()
2. Religion: Orthodox Christian () Muslim () Protestant () Catholic () Others ()
3. Education level: Illiterate () Primary Education ()
Higher Secondary () University Graduate ()
4. What is your marital status? Married () Unmarried () Divorced () Widowed ()
6. Total number of family: _____
7. Number of children: One-Two () Three () Four () Five () More ()
8. Ages of the children: 1-10 years () 10-18years () above 18 years ()
9. Sources of financial support (Occupation): Nature of occupation:

Daily labor () Agriculture () Cattle Farm () Agri product seller ()
Small Scale Business () Others

10. What is your approximate monthly income before joining SHGs? -----
11. What is your approximate monthly income after joining SHGs? -----
12. What is your approximate monthly expenditure before joining SHGs? -----
13. What is your approximate monthly expenditure after joining SHGs? -----
14. Why Self- Help Group (the first perception of the group members to join SHG)
To attain economic independence () for passing time () to get recognition from the society ()
For Savings () to show the talents () other.....
15. When was the SHG formed? -----
16. Period of stay in SHG 2-3 years () 4 years () 5 years () More than 5 years ()
17. Number of members in a group-----
18. Number of meetings in a month-----

II. Research Related Question

1. Did you save before joining SHG Yes () No ()
2. If your answer is yes, how much per month?
Below 100 birr () 100 to 200 () 200 to 500 () 500 to 900 () Above 900 ()
3. What was the purpose of saving?
For asset creation () To meet emergencies () To entrepreneurial activities () Others -----

4. Amount of saving after joining SHG
Below 100 birr () 100 to 200 () 200 to 500 () 500 to 900 () Above 900 ()
5. Reasons for saving after joining SHG.
For asset creation () to assess SHG loans () to assess project loans () to meet emergencies ()
For entrepreneurial activities () others -----

6. Where do you save your Self Help Group money? SHG box () bank ()
 Other (mention).....
7. Where do you save your personal money? () bank () relative ()
 Other (mention)
8. Do you have Bank personal saving account) Yes () No ()
 If your answer is no, why?
9. is there rotation of leadership among your SHG members? Yes () No ()
 If yes, How frequent? If no why.....
10. Your Overall benefit from being member of SHG
 Self – employment () Earning money () Educating children () Improving social status ()
)
 Sharing risk () Serving the society ()

Part Two. Loan and SHG

1. Did you take any kind of loan before joining SHG? Yes () No ()
 How many times? -----.
2. What were the sources of the credit/loan?
 Formal (from banks and other financial institutions) () Informal (from local lenders “arata”)
 () Other (mention)
3. Have you been asked for collaterals? Yes () No ()
4. How much did you take? ()
 Below 100 birr ()
 100 to 200 ()
 200 to 500 ()
 500 to 1000 ()
 Above 1000 ()
5. What was the purpose of the loan/credit?
 To meet emergencies ()
 To entrepreneurial activities ()
 Others _____
6. Did you managed to return the loan without difficulties? Yes () No ()
7. Did you take any kind of loan after joining SHG? Yes () No ()

If your answer is yes for the above question,
How many times? -----.

8. What were the sources of the credit/loan?

Formal (from banks and other financial institutions) () Informal (from local lenders “arata” ()
) SHG loan ()

9. Have you been asked for collaterals? Yes () No ()

10. How much did you take?

Below 100 birr ()
100 to 200 ()
200 to 500 ()
500 to 1000 ()
Above 1000 ()

11. What was the purpose of the loan/credit?

For asset creation () to meet emergencies ()
For entrepreneurial activities () others -----

--

12. Did you managed to return the loan without difficulties? Yes () No ()

Part Three: Training

1. Have you ever Attended Training before joining SHG? Yes () No ()

2. If yes what was the title of the training _____

3. Who Provided the training _____

4. Have you got training after joining SHG?

5. If yes, what are the topics of training and Who provided the trainings?

S. No	Training Topics	Yes	No	Training Provider
1.	Assertiveness and self confidence			
2.	Book-Keeping			
3.	Management and leadership skill			
4.	Business skill Development			
5.	Silkworm Production			
6.	Vegetable gardening			
7.	Animal Fattening			
8.	Poultry production			
9.	Bee keeping			
10.	Other (mention)			
11.	Other (mention)			
12.	Other (mention)			
13.	Other (mention)			

Part Four: Managing the Members Participation in SHG

13. How do you come to join SHG?-----

14. What did you expect from joining SHG? -----

-----.

15. As a group member what duties and responsibilities expected from you? -----

16. How do you manage member's conflict/differences in a group? -----

-----.

17. What do you realize from your expectation? -----

-----.

Part Five. Social Participation

1. Have you ever participated in a community gathering before SHG? -----

2. Have you raised your ideas without any difficulties? -----

-----.

3. If you didn't participate what were your reasons? -----

-----.

4. Have you ever participate in community gathering after SHG? -----

-----.

5. Have you raised your ideas without any difficulties? -----

-----.

6. Have you faced any kind of discrimination, irrational treatment or any social event before SHG? -----

-----.

7. How did you manage to settle it? -----

-----.

8. Have you faced any kind of discrimination, irrational treatment or any social event after SHG? -----

9. How do you managed to settle it? -----

10. Have you participated in community gatherings to promote women equality, empowerment and participation Before SHG? -----

12. Have you participate in community gatherings to promote women equality, empowerment and participation after joining SHG? -----

PERSONAL ASSETS: Decision making Power in the family

B. Who decides on the following?

	Before joining SHG	after joining SHG
1. Education of children	_____	_____
2. Family expenditure	_____	_____
3. Asset building	_____	_____
4. Loaning	_____	_____
5. Savings	_____	_____
6. Participation in meetings	_____	_____
7. Family members' ill discipline	_____	_____
8. Involving in IGAs	_____	_____

9. What are your main problems related to functions of SHG?

10. What are your suggestions for improving SHG?

Annex ii: Interview Guide for the Project staff

1. Background Information

- a. Location of the project: Regional State _____ Zone _____ Woreda _____ Kebele _____
- b. Date of employment in the organization _____
- c. Your position or career in the project _____

2. Project Description

- a. Vision and mission of the project _____
- b. Project activities and services being provided _____
- c. Project outreach service coverage area _____
- d. Total number of the project beneficiaries: Male: _____ Female: _____ Total: _____
- e. Number of SHGs _____
- f. Number of CLAs _____
- g. How do you explain the contribution and the challenges of the project?
- h. What are the challenges of this project?
- i. Is there any proposal for future project extension? _____
- j. Total annual budget for your programs _____
- k. If you have additional comments. _____

Annex iii: Interview Guide Grass-root Community Leaders

- 1. Do you know the main Objectives of Self Help groups? Yes () No ()
If yes, mention them.....
.....
- 2. How many Women Self Help Groups are functioning in your locality _____
- 3. Have you ever observed Women SHG members meeting Yes () No ()
- 4. If yes for Q.3, Is there Active participation of all group members Yes () No ()
- 5. Do you think poor women can escape from poverty through saving and credit? Yes () No ()
- 6. Do you believe that SHGs can contribute for Women - Socio economic Empowerment?
How?
- 7. What changes did you observe on SHG members after joining the Groups?
- 8. What kinds of Supports are provided by Local Administration for the Self Help Groups?

9. What are the strong sides of the Women Self Help Groups in Your Locality?

.....
10. What are Limitations of the Self Help Groups?

.....
11. Additional comment (if any).....

Annex iv: Observation Checklist

1. Who is taking a great role during the discussion of the group members?

2. How the group does manage disagreements among the members?

3. What kinds of issues are raised by the members?

4. How is the leadership skill of the SHG leaders?

5. Who dominates in the decision making process?

6. What is the main challenge of the group members in their meeting?

7. How do they manage these challenges?

8. The strong side of the group

9. Limitations of the group?

Annex v: Check list for document review

1. Background information about the SWDA's Women Socio Economic Empowerment. When dose it established? What was the main challenge during establishment?

2. The progress of the group members

3. The challenges of poor women related with their economic, social and leadership life

4. Best practices among the different efforts of SHGs

5. How many SHGs and members do exist currently?

6. In which site do the program is functioning effectively? Why?

Annex VI:

PROFORMA FOR SUBMISSION OF M.A. (RD) PROPOSAL FOR APPROVAL

Signature :

Name & :

Address of Guide :

.....

.....

.....

Name & Address of the student : Mezgebu Korssa Negewo

.....

.....

Enrolment No. : ID 1220091

Date of Submission : 17/05/2016

Name of the Study Center :

Name of Guide :

Title of The Project : ***An analysis of The Role of Self Help Groups in Women's Socio-economic Empowerment***

Signature of the Student :

Approved/ not approved

Date:

Annex vii: Project proposal

Project Proposal to Analyze the Role of Self Help groups in Women's Socio-economic Empowerment: Case Study in Guto Gida district East Wollega zone of Oromia national regional state, Ethiopia

Introduction

Ethiopia has achieved strong economic growth, making it one of the highest performing economies in sub-Saharan Africa. However, it remains one of the world's poorest countries. About 29 per cent of the population lives below the national poverty line. Ethiopia ranks 174th out of 187 countries on the United Nations Development Program's human development index and average per capita incomes are less than half the current sub-Saharan average.

Women constitute half the population in the society and rural women play a significant role in building their families both on the social and economic fronts. Given the multiple roles that women play and the significance of women in the rural context, one of the key areas in the developmental process has been the empowerment of women linking them to women's solidarity and collective action.

Women in Ethiopia as anywhere else occupy the low status in the society. Poverty and powerlessness of women is severe than that of men. Although they represent half of the population and contribute mainly to food production and other, they have not shared the fruits of development equally with their male counterpart. Rights such as, access to land, credit and other productive resources are difficult for women to attain. They also experience multiple forms of other deprivations such as longer working days, women specific ill health, low levels of education relative to men, and lack of adequate representation in leadership and decision making positions(Source: IFAD).

Over years the government of Ethiopia has made efforts to empower women in decision-making processes in order to facilitate the attainment of the country's sustainable development goals. The establishment of the Women's Affairs office in the country and the formulation of a national policy on women, which entitles and ensures women's right to property, employment and pension illustrate the commitment of the government to gender empowerment (UN, 2012).

Nevertheless, gender empowerment in the country is facing a number major constraints, including the low level of consciousness by the population about the roles played by women in the development of the country; the deep-rooted cultural beliefs and traditional practices that prevent women from fully participating in the development process of the country; lack of appropriate technology to reduce the workload of women at the household level; and the

shortage of qualified female development agents to help motivate and empower rural women (Meron, 2009).

Empowerment of women is a holistic concept multidimensional in approach and involves a basic realization and awareness of one's power, capabilities, potentialities and competencies and one's rights and opportunities for development in important sphere of life. Empowerment is a process which generates changes in ideas and perceptions and creates awareness about one's rights and opportunities for self development in all important sphere of life.

Women's empowerment has long been a central feature of the partnership among local and International donor agencies as well as the government of Ethiopia. One of the Key instruments for supporting women's empowerment is self-help group formation and facilitation. In Ethiopia, SHGs are promoted by voluntary organizations in maximizing people's participation in combating poverty and fostering rural development. The concept of Self Help Group and its contribution for rural development in rural Ethiopia will be viewed in this study.

As far as the employment of women is concerned the women self help group approach have been recognized as an effective strategy for the empowerment of women in rural as well as urban areas, bringing women together from all spheres of life to fight for their rights. So the present paper focuses on the importance of SHG for rural women. The study is going to be conducted in selected villages of Guto Gida district.

The main attempt, therefore, is to define Self-Help Group and examine its contribution for women empowerment and rural development in Rural Guto Gida district of East Wollega zone.

Concept of Self Help Group Approach

The Self Help Group (SHG) Approach is a powerful development model which recognizes poverty not only as material deprivation but also as a continuous process of disempowerment. It aims at transforming individuals and communities from poverty and hopelessness to a state of self esteem and empowerment.

The Self Help Group (SHG) approach is built on two basic principles

- 3. Recognizing the immense God given potential in every human being and unleashing this potential step by step.*
- 4. The poor as individual are voiceless, powerless and vulnerable. By bringing them together as homogenous groups they become a strong engine of change.*

In the SHG approach, the people's institution built is made up of three levels. The Self Help Group (SHG) is the grass root level which is made up of 10- 20 women. Eight to ten strong SHGs form the second level called the Cluster Level Association (CLA). At the apex level, eight to ten strong CLAs come together to form the "TIMRET" (Federation). At each of the three levels

the groups have distinct roles and responsibilities. This ensures social and economic empowerment for the individual and the community.

Self-help groups are started by non-governmental organizations (NGOs) that generally have broad anti-poverty agendas. Self-help groups are seen as instruments for goals including empowering women, developing leadership abilities among poor people, increasing school enrollments, and improving nutrition and the use of birth control. Financial intermediation is generally seen more as an entry point to these other goals, rather than as a primary objective. This can hinder their development as sources of village capital, as well as their efforts to aggregate locally controlled pools of capital through federation, as was historically accomplished by credit unions.

The Self Help Group approach was first introduced in Ethiopia by Kindernothilfe (KNH). Kindernothilfe is a German child care organization that believes that the SHG approach promotes holistic development of the very poor. At present, The Self Help Group formation and facilitation is coordinated by a network called Consortium of Self Help group Approach Promoters (CoSAP) made up of Ethiopian Resident Charity Organizations engaged in the promotion of Self Help Group Approach in different parts of the country

According to CoSAP more than 25 nongovernmental Organizations are promoting the Self Help Group approach in four regions namely; Amhara, Benishangul Gumuz, Oromiya and South Nations and Nationalities and Peoples Region(SNNPR) as well as two City administrations; Addis Ababa and Diredawa. Currently around 125,000 women are organized in more than 6,700 SHGs and 400 CLAs. There are 7 “Timrets” (appropriate Amharic name for Federation). The SHG member women have been able to raise their own capital of more than ETB 40 million (USD 2.3 million).Over 367,000 children are directly benefiting from the approach through their mothers and guardians.

III. Statement of the Problem

Women empowerment has become catchword today and has got an important place in socio economic development activities of the Ethiopian government and development partners. Women empowerment is a continuous process of enabling them to fight the forces that oppose them, provide them equal access to the resources and opportunities and control over the resources. Empowerment is a process that gives a person freedom in status.

Lack of collateral security, need of small-sized loans which is expensive, high bank transaction costs and financial dependence have been the major hindrance to women economic empowerment. SHG has proved to be a reliable mechanism to meet the urgent credit needs of the economically vulnerable. It has also empowered women to venture in to entrepreneurial activities .Success of SHG’s not only improved economic status of women but also brought changes in their social status. Studies have reflected that women members got political empowerment after joining the groups.

SHGs are believed to be the vehicle for women empowerment and poverty alleviation. According to the Consortium of Self Help group Approach Promoters (CoSAP), SHG is a self-governed, peer controlled small and informal association of the poor, from socio-economically homogeneous families who are organized around savings and credit activities. Members of SHGs meet weekly or monthly and discuss common problems and share information to come at a solution. Group members make effort to change their economic and social problem through mutual assistance.

The Self Help Groups are instilling financial literacy in the rural women and are encouraging them to make small savings which will eventually empower these women to come out of the debt trap of money lenders and enable them to access banking institutions which are increasingly willing to lend money because of the extremely high credit worthiness of the poor. The SHGs are also platforms for the local community where women are becoming active in the village affairs, local politics, addressing community issues like gender discrimination, social equality, dowry, child marriage, education, health, sanitation, water supply, roads, participating and benefitting from governmental schemes, undergoing livelihoods training, establishing micro enterprises and developing a strong sense of community at the grassroots level. The voices that were mute before are now loud and clear in demanding for their rights and entitlements and real development is slowly but surely taking place at the bottom of the pyramid.

The growth in development of SHG's in east Wollega zone in general and study area (Guto Gida district) in particular has been tremendous. "The number of SHG's formed by Siiqqee Women's Development Association (SWDA) in east Wollega and south west Shoa zones were reached 132 in 2013 and lot of progress in SHG's movement has taken place in east Wollega zone and other areas of the region in terms of their numbers and members. It is very essential to know the level of women socio economic empowerment due to their involvement in women Self Help Groups (SHG).

Important terms used in the Project title

Self Help Groups (SHGs)

A small group (10 to 20 members) usually women, voluntarily formed and related by affinity for specific purpose, it is a group whose members use savings, credit and social involvement as instruments of empowerment (As defined by the SHG Portal). The movement adopts an approach where at least one member of each identified rural poor household is mobilized into the SHG Group network with an intention to turn these groups into a functionally effective and self managed institution; providing these women an opportunity to access banking institutions, demand for their rights and entitlements, participate in various government schemes, leverage the benefits of wider development programs and have a collective identity. These small groups will the graduate into higher level institutions at the Village level, Block Level and a District Level supported by Community Resource Persons (CRP) who ensure the processes of inclusion

& mobilization and will be led by internally selected women leaders who are voted in through a democratic process within the SHG system.

The SHG is a voluntary association of the poor who come together to improve their Socio-economic condition. The SHGs may be association formed either by male members or by female members or both. The SHG's are formed under the principle of self help to promote individual through collective actions in areas of any mentioning income, gaining easier access to credit and other resources and increasing their bargaining power.

Empowerment

The concept of empowerment refers to process of bringing about transformation in all works of the life of every individual citizen in the country. Ability of people, in particular the least privileged, to seize opportunities and control over productive resources that enable them to increase their quality of life and obtain the goods and services they need as well as to participate in the development process and to influence the decisions that affect them. Empowerment is a process that gives a person freedom in decision making, empowerment provides greater access to a knowledge and recourses, more autonomy in decision making, greater ability to plan lives, more control over the circumstances which influence lives and freedom from customs, beliefs and practices .Empowerment encompasses at least the following four basic ingredients.

- 1) **Social empowerment:-** means removal of all existing socially induced inequalities, disparities and other persisting problems besides providing easy access to basic minimum services.*
- 2) **Economic Empowerment:-** implies the provision of training and employment-cum-income generation activities with both "forward" and "backward" linkages with ultimate objectives of making community economically independent and self reliant.*
- 3) **Political Empowerment:-** means conferring the right to decide the priorities of development best suited to the individuals, groups of people or to the society and to the people themselves. Power in such an event would flow "bottom-to top" "with weaker sections having equal say in decision making.*
- 4) **Cultural Empowerment:-** is a complex area that revolves around the believes, values, languages, art and customs which characterizes the society.*

Women Empowerment

Women Empowerment is an active multidimensional process to enable women to realize their identity, position and power in all spheres of life. Empowerment provides a greater access to knowledge and resources, more autonomy in decision making, greater ability to plan lives, more control over the circumstances which influence lives, and freedom from customs, belief and practices. Empowerment demands a drastic and basic change in the system of marriage and family, husband and wife relationship and attitude towards socialization and remarriage.

Empowerment is a process that gives a person freedom in decision making. Women all over the world, including countries in the South, have been challenging and changing gender inequalities since the beginnings of history. These struggles have also been supported by many men who have been outraged at injustice against women and upon the consequences for the society.

Development

Development implies overall positive change in the physical quality of life. This positive change for the better encompasses economic as well as social aspects. Therefore, development not only calls for economic growth but also the equitable distribution of the gains made from economic growth. In other words, development implies growth with justice.

Removal of inequality and poverty, increase in material welfare of the people, increase in social well-being, and an equitable distribution of the gains of development among different groups of people in a region or a country are among the basic elements of development.

Rural Development

Rural is differentiated from Urban in terms of its geo-physical location, spatial distribution of households based on kinship-family ties and close interaction between individuals and families.

Rural Development is an old theme, but has been evolving to incorporate new contents and fresh concerns. Rural development became a planning concern as it became clear that the strategies adopted in developing countries remained largely ineffective in alleviating poverty and inequalities in rural areas. The increasing interest in rural development is a result of the realization that a systematic effort is necessary to create better living condition in the rural areas where the vast majority of population of developing countries reside.

Objective: *Analyze the impact of SHG on social, economic and political empowerment of women*

Specific objectives

The objectives of the present study are proposed the following objectives.

- 1. To study the socio-economic background of the women beneficiaries and their family characteristics.*
- 2. To study the level of satisfaction of members in Self Help Group.*
- 3. To study the socio economic impact and problems faced by members of self help groups (SHG's).*
- 4. To explore future strategies and to suggest measures for the better management of Self Help Groups.*

Hypotheses of the Study: Working Hypotheses:

H1: self confidence and leadership qualities among rural women has been increased after joining SHG

H2: Income and Savings of group members has been increased.

Universe of the Study

The study is going to be conducted in Guto Gida district of East Wollega Zone of Oromia region. Guto Gida is one of the districts of East Wollega Zone that is located at the administrative center of the Zone. Today this district is sub divided in to 21 farmers associations and one town administration called Uke.

Guto Gida is among the 18 districts of east Wollega zone that has 22 farmers associations possessing a total area of 1091.5 square kilometers. Guto Gida district is contiguous with Wayu Tuka in the east, Sasigga and Digga in the west, Gidda Ayana and Gudaya Bila in the north & Leka Dulacha to the south.

This district is divided in to three distinct geographical areas with different proportions; namely the high land 2.8 percent which is very small part of the district, midland 57.85 percent & the low land 39.35 percent. Guto Gida is characterized by undulating landform features with ridge and plain in all its land area. With the exception of Uke and Loko farm areas, it is full of ups and downs with some hills and mountains. Dalo and Arruu are two of the mountains having an altitude of 2200meter and 2100 meters above sea level respectively. Additionally there are some hills namely Loko 1700m, Sariiti 1950m and Ongorcha 2000m.

Since the district is situated at an altitude above 1350 to 2450 meters above sea level the dominant climatic condition is a sub tropical type. As a result this area is experienced mean annual temperature of slightly greater than 15⁰c and mean annual rainfall of 1600 to 2000mm.

The 1999 population & housing census result is the base of population projection all over the country. Based on this census result, the population of Guto Gida district is projected to be 100392 with 3.35 percent urban population in 2000. The percentage of urban population for the district doesn't include Nekemte town population for that it has got its own urban administration power recently. (East Wollega Zone Profile BOFED 2010)

Research Methodology:

During the study, primary data and secondary data will be collected for analysis according to the objective set out above. Primary data will be collected by interview schedule method. Secondary data will be gathered from websites, Siiqqee women's Development Association (a leading Nongovernmental organization Promoting SHG approach in the study area) and subject books. Simple frequency tables and charts will be constructed for the purposes of analysis of data. Convenient sampling method is used to select the respondents.

The proposed study will cover selected Kebeles from Guto Gida District of east Wollega Zone. The district is selected for this study, because of the Self Help Groups members are functioning very successfully and also the researcher knows the area very well so that he can communicate easily to collect the necessary data and gather reliable information. 94 respondents constituting all categories of Self Help Groups, grass-root Community leaders and project staff will be selected.

Sr. No	Research components	Description
1	Unit Selected	SHG's selected from different Kebeles of Guto Gida district
2	Data Source	Primary and secondary
3	Type of research	Descriptive research
4	Research instruments	Structured Questionnaire
5	Research approach	Survey study method
6	Sampling Procedure	Purposive convenience sampling
7	Sampling size	94 (84 Women Self Help Group Members, 5 grass-root level Community leaders and 5 project staff)
8	Sampling unit	Rural women members of SHG's
9	Statistical Techniques used	Tables, Percentage, Mean, Standard deviation, etc.

Kebele in Ethiopia is the smallest administrative unit in local/regional Government equivalent with Block in India

Scope of the Study:

Sr.No	Scope	Description
1.	Geographical Scope	Selected Kebeles of Guto Gida district
2.	Topical scope	Role of Self Help groups in Women's Socio-economic Empowerment
3.	Analytical Scope	Fulfillment of objectives and testing of hypotheses
4.	Functional Scope	Suggestions and recommendations for betterment of women SHG's

Study Population

The study populations will be women Self Help Groups (SHGs) and its registered members. The target populations were the fifteen (15) registered women Self Help Groups (SHGs) in Guto Gida district and its two hundred eighty (280) registered members. The 280 registered members are the total number of members from the fifteen Self Help Groups (SHGs) older than 2 years of organization.

Sampling technique

In selecting a sample for the study, group maturity and members' period of stay in the group will be critical factors to consider. A list of women Self Help Groups (SHGs) will be obtained from Siiqqee Women's Development Association (SWDA) and the group ages will be coded.

Self Help Groups (SHGs) with 2 years and above will be purposely selected and women with 2 years and above stay in the group will be sampled; the choice of 2years bracket is to analyze the impact since the impact is highly correlated with the time of involvement within the SHG.

Sample

The SHGs to be studied will be identified through systematic random sampling every 3rd group was sampled until the desired sample size of 5 groups is attained which is 33.3% of 15 SHG. Seventeen (17) respondents will be randomly selected from women members who are 2 years and above in the group to reach a desired sample size of 84 respondent which is 30% of 280.

In addition, five grass-root community leaders and five project staffs will be interviewed. Generally, a total of 94 sampled individuals will be studied.

Data collection Instruments

The study will make use of in-depth interview and capture data using semi structured questionnaire. Assuming that the target population will be semi illiterate the choice of interview will be useful especially in situation where the respondent need clarity of some questions. Sensitive and personal information were extracted from respondent through honest and personal interaction between the respondent and interviewer. An interview guide and semi structured questionnaire will be organized according to the research objectives which will guide the study.

Data collection procedure

Data will be collected using semi structured questionnaire. The Instrument will have both predetermine response which the respondent will tick the appropriate answer and the other sections will have open ended questions where the respondent will be probed through interview to give in depth response. Date and time for the administration of the instrument will be decided in consultation with the respondents. Areas of confidentiality, Purpose of the study and intention of the researcher and how the information will be used will be explained to the respondents.

Data processing

The completed interview Schedules shall be scrutinized, verified, edited and arranged serially. Four Coding, three master-code sheets shall be prepared (one for data collected from Women SHG members, another for the data collected from grass-root level community leaders and the third for the project staff. The data shall be processed on computer.

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