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**On**

**Rural Community Empowerment through Self-Help Group: The Case of Lay Gayint Woreda, Amhara**

 **National Regional State, Ethiopia**

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**1. Background and Justifications**

 **1.1. Introduction**

Ethiopia is a country, which is richly endowed with huge manpower, arable land and natural resources. However, much of its potential is not yet exploited. To start with, out of 66% of its landmass which is believed to have the potential for agricultural development, only a quarter of this is exploited until now (MEDaC, 1999:145).

 As boldly stated under the Structure of Agriculture in Ethiopia (MEDaC, 1999:145), the Ethiopian economy remains heavily dependent on agriculture, which accounts for about 45 percent of the Gross Domestic Products (GDP). An estimated 85% of the population gains its livelihood directly or indirectly from agricultural production.

The level of development of the manufacturing sector in Ethiopia is at its infancy; and the country's industrial base is very low. The share of intermediate and capital goods industry is very insignificant. The industrial sector is heavily dependent on imports of semi-processed goods, raw materials, spare -parts and fuel (MEDaC, 1999).

In the same reference, in addition to imported inputs, the factories depend upon backward and subsistence agriculture for their raw material demand. It is only fourteen years since Ethiopia began moving from a state run economy to the market economy. The country is in the process of taking various reform measures. The industries include food processing and beverages, automotive industries which include production of components and parts, textile and textile products and garments, leather and leather products, fertilizers (mini-Plant) and chemicals, drugs and pharmaceuticals are some among others.

On the other hand, Ethiopia is one of the major recipients of food aid countries in the continent in particular and in the world in general. Food shortages stem from low food production and lack of income generating opportunities. Low food production is caused by many factors: small farming plots or no land, poor soil futility, poor agricultural techniques and little extension services, mono-culture of common crops, lack of small-scale irrigation, natural disasters and lack of capital and access to micro credits for investments (Dejene and Mulate,1995).

Most rural communities are forced to complement their agricultural work by a variety of non-farming activities for income generation in order to survive. However, non-farming income generating opportunities in the majority of the rural areas are limited because of low education, lack of skills, lack of local markets and access to markets outside the areas, and lack of capital, poor access to micro credit and lack of knowledge as regards how to start and manage a small scale enterprise (Wubitu Abere, 2005).

 Many rural communities rely on loans from local moneylenders. The interest rate charged to them ranges from 10 to 20 percent per month. It is very common that the poor rural communities take these loans from local traders and religious institutions and have to repay them at harvest time when the grain prices are the lowest. This creates dependency on local lenders. Indebtedness is one of the major causes for asset sales and increasing discrepancies in the life qualities of the poorest. The poorest households don’t even have access to loans from local money lenders because they are not trusted to repay (Wubitu Abere, 2005).

Parallel to the national scenario, the farming system in the study area in Lay Gayint Woreda, Amhara National Regional State, Ethiopia, is generally practiced under the conditions of limited land resources, low input, poor technology adoption, poor access to credit, less intensive extension services and poor soil and crop management. These critical factors have resulted in low production and productivity in the area of Lay Gayint as a whole (Eskinder, 2006).

Most rural communities have engaged in both agricultural and non-agricultural means of income generating schemes so as to overcome the hardships of their lives. Meanwhile, as Yetnayet (2006) reported, the rural poor have been organized under Self-Help Groups to establish their own community organizations at village levels.

 Self-Help Group is group of rural poor who have volunteered to organize themselves into a group for eradication of poverty of the members. The members should build their capital through regular savings. The group should be able to collect the minimum voluntary saving amount from all the members regularly in the group meetings. The savings so collected will be the group capital or fund (CSSG’s Training Manual, 2003).

The group capital or fund should be used to advance loans to the members. The group should develop financial management norms covering the loan sanction procedure, repayment schedule and interest rates. The members in the group meetings should take all the loaning decisions through participatory decision making process (Wubetu, 2005). Thus, this study will be conducted to measure and analyze the economic, social and cultural empowerments of rural communities through Self-Help Groups.

 **1.2. Statement of the Problem**

Reducing Village Vulnerability (REVIVE) and Household Income Building and Rural Empowerment for Transformation (HIBRET) projects have been launched by Organization for Rehabilitation and Development in Amhara (ORDA)/CARE Ethiopia in 2003 and 2005 respectively in Lay Gayint Woreda, Amhara National Regional State, Ethiopia.

REVIVE and HIBRET projects have focused to implement integrated rural development interventions to empower rural communities, particularly to improve members of Community Self-Help Saving and Loan Groups in economic, social and cultural status in rural areas of Lay Gayint. REVIVE and HIBRET Projects since 2003 to 2008, in all Kebeles of Lay Gayint Woreda over the six years, 830 Community Self-Help Saving and Loan Groups with above 12,000 members have been established.

ORDA/CARE Ethiopia facilitates the poorest households to organize their own self-Help Groups at village level and assists them with capacity building in the area of group formation, constitution development, goal set up, money management, leaders selection procedures, loan disbursement and reimbursement and matching funds to empower the members to access their right to livelihood through the running of their own self-Help schemes in an independent and sustainable way.

 Indeed, from the mentioned realities of Lay Gayint Woreda in rural areas, the purpose of doing this thesis in entitled as “Rural Community Empowerment through Self-Help Groups: The Case of Lay Gayint Woreda, Amhara National Regional State, Ethiopia” is basically to answer the fundamental research question that have been stated as is the Community Self-Help Saving and Loan Group Empowering (economically, socially, and culturally) the local communities?

 **1.3. Objectives of the Research**

The overall objective of the present study is to analyze the roles of Community Self-Help Saving and Loan Groups in empowering (economically, socially and culturally) local communities.

The specific objectives are stated as:

* To analyze roles, saving culture, levels of income and loan accesses of SHGs
* To realize the decision making processes, participation, attitudes towards the leaders, representation of the women, and initiation of membership of SHGs
* To analyze the extent of SHGs in reducing harmful traditions

 **1.4. Hypothesis of the Research**

 This research is going to be conducted in Lay Gayint to analyze about the economic, social and cultural empowerment status of Community Self-Help Saving and Loan Group members in the rural areas in general and specifically the following hypothesize question is being answered through analyzing data or facts.

* Is the Community Self-Help Saving and Loan Group Empowering (economically, socially, and culturally) the local communities?

  **1.5. Universe of the Study**

**T**he study shall be conducted in Lay Gayint Woreda, Amhara National Regional State, Ethiopia. In 29 Kebele of this Woreda, there are 830 Community Self-Help Saving and Loan Groups which have been established by the imitation of ORDA/CARE Ethiopia project office since 2003 to 2008. Among the 830 Community Self-Help Groups, 8 groups in four Kebeles will be taken as a sample for this study. Thus, this study is focused on the analysis of economic, social and cultural empowerment status of the members of Community Self-Help Saving and Loan Groups in the rural areas.

Under the economic empowerments, the role of Self-Help Groups, the financial capital accumulation processes of the groups, mechanisms of income diversifications, income levels of group members before and after membership and loan accesses to the group members shall be measured in this paper.

On the same approaches, participations of members of Community Self-Help Saving and Loan Groups, decisions making processes of members in Community Self-Help Saving and Loan Groups, attitudes of members towards the leaders; women representations in decision making positions and membership in Community Self-Help Saving and Loan Groups shall be analyzed under social empowerments.

On the other hand, harmful traditions and practices as evaluated by Community Self-Help Saving and Loan Groups will be measured and analyzed under the cultural empowerments of rural communities through Self-Help Groups.

 **1.6. Definition of Terms Used**

**Empowerment*:***  as various literatures review resulted, there is no a clear definition of empowerment, even if, the definition of empowerment would depend upon the specific people and context involved, (Bailey, 1992).Thus, Bailey (1992), defines as empowerment as a multi-dimensional social process that helps people gain control over their own lives. In this concept there is a process that fosters power in people for use in their own lives.

As Rappoport (1984) and Bailey (1992) had suggested in their definitions of empowerment, there are three components of empowerment. These are multi-dimensional, social, and a process. It is multi-dimensional in that it occurs within sociological, psychological, economic, and other dimensions. Empowerment also occurs at various levels, such as individual, group, and community.

Empowerment, by definition, is a social process, since it occurs in relationship to others. Empowerment is a process that is similar to a path or journey and in its definition, the process of empowerment fundamentally connected individuals and communities, (Rappoport, 1984, and Bailey, 1992).

Regarding the conceptual development of empowerment by Friere (1970), empowerment has strengthened in providing opportunities and resources for people to gain experiences and skills while they gain control over their lives.

While, Horton (1989) has emphasized as empowerment is a matter of providing opportunities, resources and supports that they need to become involved themselves unless, no one gives people power and no one make people empowered.

On the other hand, Kreisberg (1992) pointed out that empowerment is the possibility to allow power to mean domination, authority, influence and shared power or relationships.

Thomal, K.W. and Velthouse, B.A. (1990) stated that as empowerment has referred in increasing the spiritual, political, social, or economic strength of individuals and communities. As Rowlands, Jo (1998) stated that empowerment refers to the processes of bringing about a transformation in all walks of the life of every individual and community.

On the other hand, the term empower means to enable, to allow, or to permit and can be viewed as both self-initiated and initiated by others. Empowering is an act of helping communities to build, develop, and increase the power through cooperation, sharing, and working together. The power in empowerment comes from releasing the latent energy in the community and building collective actions for the common good, rather than from merely redistributing power from the haves to the have-nots (Manalili, 1990).

**Economic Empowerments**: it implies that the provisions of training and employment as well as engaging inincome generating activities withboth forward and backward linkages with the ultimate objective of making community economically independent and self-reliant, (Rowlands,Jo,1998).

On same essence, Rowlands, Jo (1998) underlined that economic empowerments would confer through policies onto economically deprived sections of the communities that improve the living standards and help in generating assets.

**Social Empowerments:** as Rowlands (1995) stated that social empowerment the removal of all existing social induced inequalities, disparities and other persisting problems besides providing easy accesses to basic minimum services. Social empowerment is thus not only about opening up accesses but also as able and entitled to occupy the decision making space as emphasized by Rowlands (1995).

**Cultural Empowerments:** that revolvesaround the beliefs, values, language, art, and customs which characterize the society. The cultural mores take more time to change and the cultural lag tends to slow down the empowerment processes (William Ogburn, 1964).

**Self-Help Group:** as Government of India (1995 and 1996) defined that Self-Help Group is an organization of the poor people at grass roots level meant to exploit their potential for their betterment. On the same manner, Self-Help Group is an organization of rural poor who have volunteered to organize themselves into this group for eradicating the poverty of its members as illustrated by Government of India (1998 and 1999).

**Community**: the concept of community comes from having something in common, common place, interest, distinction. Thus, the Bureau of the Census of the United States defines a rural community on the bases of the size and the density of population at a particular place (Redfield and Robert, 1956).

**Community Empowerment**: is a process through which communities gain control over matters that concern them most. On the other hand, community empowerment is multi-dimensional social processes that help people to gain control over their own lives (Kar et al, 1999).

 **2. Literature Review**

**2.1. Concept and Historical Development of SHGs**

**2.1.1. Concept of Self-Help Groups**

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| As various research results showed, Self-Help Groups have been formed in both the developed and developing countries. One of the widely known definitions of Self-Help Groups is a product of a national workshop on Self-Help and public health that the United State (US) Surgeon General convened in 1987(Surgeon General Workshop, 1988).At that workshop, a consensus of delegates provided a definition of Self-Help Groups as self-governing groups, whose members share a common concern and give each other emotional support and material aid, charge either no fee or only a small fee for membership, and place high value on experiential knowledge in the belief that it provides a special understanding of a situation. In addition to providing mutual support for their members, such groups may also be involved in information, education, material aid, and social advocacy in their communities (Surgeon General Workshop, 1988). As Government of India (1995 and 1996) defined that Self-Help Group is an organization of the poor people at grass roots level meant to exploit their potential for their betterment. On the same manner, Self-Help Group is an organization of rural poor who have volunteered to organize themselves into this group for eradicating the poverty of its members as illustrated by Government of India (1998 and 1999). |
| Self-Help Groups have “the right to define themselves, and to name themselves, to give voice to their experiences as valid" (Borkman, 1999). These rights are related to "the liberating meaning perspectives".  |
| As well as Self-Help Groups are also inscribed as "Support Groups" as pointed out by some authors. Those groups are "professionally-led Self-Help groups". Thus, the terminology has now been standardized so that support group means a group in which the ultimate responsibility for group management lies not with group members but with supporting professionals (Kurtz, 1997). Whereas, as Kurtz stated that participants may also share their experiences and support each other. Self-Help Groups are, in theory, member-owned and independent from professional control, however, this does not mean that they do not have relations with them. Successful Self-Help Groups work in close cooperation with related professionals. Another important development has been the "Self-Help Agency", which "provides services in exchange for fees (Borkman, 1999). On the other hand, Shylendra, H.S (1993) conceptualized that Self-Help Group is formed with purposes of achieving common goals. It is not the random group of people who happen to be in the same space like a group of people watching a cricket match in a stadium. A group is a collectivity only if it works for specific purposes. Self-Help Group has a conscious and voluntary membership; the members abide by the rules and regulations of the organization.  Self-Help Group is an informal small group with the objective of enabling members to reap economic benefits and share group responsibilities. Self-Help Groups are characterized as small size, identical interests of members, flexible and responsive, requires simple documentation, collective leadership and responsibility, group solidarity, collective action and self-help (Grameen Bank of Bangladish, 1975). A Self-Help Group is a small economically homogeneous affinity group of the rural poor voluntarily coming together to save small amount regularly, which are deposited in a common fund to meet members emergency needs and to provide collateral free loans decided by the group (Abhaskumar Jha, 2000).  They have been recognized as useful tool to help the poor and as an alternative mechanism to meet the urgent credit needs of poor through thrift (V. M. Rao, 2002). Self-Help Group is a media for the development of saving habit among the women (S. Rajamohan, 2003).  **2.1.2. Historical Development of Self-Help Groups** **A. Self-Help Groups from International Perspectives** |
| As widely stated, the first people in history to demonstrate the power of Self-Help Groups were alcoholics. Alcoholics Anonymous was started in 1935 to help "hopeless alcoholics" recover from alcoholism, something the medical profession had been unable to do. The power of self-help groups to help people suffering from other problems was not widely recognized until after World War II.  |
| In the 1960s, civil right movements began to evolve in many developed countries, as people became aware of their collective power. These power-to-the-people movements provided avenues for the development of the self-help group movement (Vattano, 1972). In Japan, people who had come to enjoy a free society welcomed "the peak of circle movements" in 1955 (Ôsawa, 1976), and, influenced by Western civil right movements, they promoted the establishment of similar movements. |
| In the 1970s, the emphasis moved from mass movements to small group movements in some countries. In Germany, people began to be more interested in their ordinary lives than in political abstractions (Moeller, 1978).While in Japan, people with disabilities and chronic illnesses started to spend more energy on activities within their local communities rather than on political actions against the central government (Osa, 1991). Moreover, by mid-1970s welfare states were being challenged by criticism of their rising public expenditure and inefficiency, while international economic growth rates were declining due to rising oil prices (George 1995).  |
| In North America, two edited books (Katz & Bender, 1976) and two journal issues (Borman, 1976) written by social scientists appeared which featured self-help groups. In 1977, in the United Kingdom (UK) and in 1978, in Germany and Belgium, research books on Self-Help Groups were published that were clearly influenced by the studies in North America (Moeller, 1978; Robinson ,1977) and in 1979, Japanese psychologists published a book on Self-Help Groups, and introduced the studies of North America to Japanese readers (Murayama, 1979). |
| In the 1980s, Self-Help support systems such as Self-Help clearinghouses, which provided information and referral services linking the public with the groups and assisted groups to develop, were established in North America and Germany ( Oka, 1992; Wollert, 1987).Indeed, it was at this point that these countries and Japan went their different ways. Although Japan had as many self-help groups as North America and Germany, it has never established any Self-Help clearinghouses with paid staff. Even today, Japan has only a few volunteer-based Self-Help clearinghouses and paid-staff-based clearinghouses catering to a limited client base, such as a women's clearinghouse (Oka, 1994).  |
| In 1980, the Regional Office for Europe of the World Health Organization established a Copenhagen-based working group on self-help and health. This resulted in an international report on self-help (Hatch & Kicbusch, 1983).In 1983, another international report was published which covered self-help groups in countries, including the UK, Germany, the US, Canada, and New Zealand (Pancoast, 1983). As a result of this internationalization and other factors, in 1992 an international conference in Ottawa, Canada, attracted people not only from North America but also from Europe and East Asia. Two years later, the conference research committee (a Canadian, American, and an Israeli) edited a book published with papers from the conference including ones from Eastern Europe, Japan, Israel, and Hong Kong (Borkman, 1994).  |
| In the 1990s, a new trend appeared: online self-help groups (Madara & White, 1997). Going on-line has contributed to the self-help group movement in the following ways: first, the Internet has made it much easier for people to communicate with each other especially those who are separated by great distances.  **B. Historical Review of Self-Help Groups in South Asia**In South Asia, with its hierarchical society, instrumental approaches towards Self-Help prevail in Non-governmental Organizations and government. The utility of this approach is limited as self-Help Groups are unlikely to be sustainable and effective when steered from outside. Self-Help Groups are typical for individualistic societies with developed economic, social and cultural systems – they are less suitable for hierarchical societies with unmet demand for regulated livelihood situations. On the other sense, Self-Help Groups can help to achieve some degree of synergy between various actors and users. |

 The origin of Self-Help Group is from the brainchild of Grameen Bank of Bangladesh, which was founded by Mohammed Yunus.  Self-Help Groups were started and formed in 1975 (Grameen Bank of Bangladesh, 1975).  In India NABARD is initiated in 1986-87.  But the real effort was taken after 1991-92 from the linkage of Self-Help Groups with the banks.

  **C. Historical Review of Self-Help Groups in Africa**

The model was originally developed in Maradi, Niger, by CARE International in 1991 and has spread to 33 countries in Africa. In, 1991, CARE International in Niger had launched its first “Mata Masu Dubara” (women on the move), or MMD, project in the Department of Maradi. The goal was to help women participants cope with the numerous responsibilities that they faced in a challenging economic and social environment (Yetnayet Girmaw, 2003).

This was to be done by providing training in crafts production and other small economic activities to increase household income. In addition, participants contributed individual savings to a loan fund, which, in turn, made small loans to group members. Soon this came to be the dominant activity and craft training was dropped, (Hugh Allen, 2005).

CARE International has successfully developed its Excellencies in implementation of Self-Help Saving groups in Zimbabwe, Tanzania, Uganda, Mali, Mozambique, Angola, Zambia, Kenya, Eretria and Ethiopia, (Hugh Allen, 2005).

The methodology, in various forms, is now used by CARE, CRS, Oxfam, Plan and the Aga Khan Foundation to provide entry-level financial services to people who are either too poor or living in places that are too remote to be availed of financial services by micro-finance institutions (Hugh Allen, 2005).

 **D. Historical Review of Self Help Groups in Ethiopia**

In fact, the history of Self-Help Groups in Ethiopia dates way back. Indeed, like other African countries, CARE Ethiopia has also started to promote Community Self-Help Saving and Loan Groups in Ethiopia in the early 2000, (Wubitu Abere, 2005).This promotion was started in two National Regional states of Ethiopia that are Oromia (in five Woredas by CARE Ethiopia alone and in Amhara one Woreda (Lay Gayint) by Organization for Rehabilitation and Development in Amhara, Lay Gayint Project.

Organization for Rehabilitation and Development in Amhara (ORDA) has a development actor of the region, from 2004 has tried its best in promoting Self-Help schemes in Lay Gayint. At the beginning the organization, created awareness in rural Kebeles of the Woreda through community discussion and then after to develop curiosity Prepared filed tour program to CARE Ethiopia intervention areas exchange experience with Self-Help Group members and relevant actors. ORDA makes easy the process, by assigning Self-Help Group advisors who have responsibilities in organizing and providing trainings for the group members.

In Lay Gayint, the Self-Help Groups were started in 2003 in seven Kebles of the Woreda and expanding into the 29 Kebles in the 2005 by ORDA/care Ethiopia. At present 830 groups with 12,000 members are functioning within 29 Kebles of the Woreda.

 **2.2. Values and Principles of Self-Help Groups**

Literatures have not shown universal guidelines of principles set down that self-Help Groups have to have expected to adhere even if Self-Help Group is one form of member based organizations.

There are recommended principles and values that Self-Help Groups have to be guided. While respecting these criteria as inviolable, it is important to allow the methodology to be adapted to local tradition, needs and norms (Hugh Allen, 2005):

The basic principles of the Self-Help Groups are group approach, mutual trust, organization of small and manageable groups, group cohesiveness, sprit of thrift, demand based lending, collateral free, members friendly loan, peer group pressure in repayment, skill training capacity building and empowerment.

Self-Help Groups are working in democratic manner.  The upper limit of members in a group is restricted to 20.  Among them, five of the members are selected as a group” leaders” and the rest are acting as members of general assembly of the groups.  The advisor is selected by the communities. The group members meet twice every a month.  They discuss about their economic, social and cultural issues in equal feet (Hugh Allen, 2005).

 The groups have created a common fund by the members through their regular savings and they have a flexible working system and pool the resources in a democratic way.

Each group has its own periodical meeting and the decision making through group meeting can be delivered on economic, social and related issues. The loan amount is small and reasonable, so that easy to repay in time for the group members as well as the rate of interest is affordable, varying group to group and loan to loan.

The group should devise a code of conduct or group management norms to bind it. This should be in the form of regular meetings through weekly or fortnightly, functioning in a democratic manner, allowing free exchange of views, participation by the members in the decision making process. The group should be able to draw up an agenda for each meeting and take up discussions as per the agenda.

The members should build their financial capital through regular savings. The group should be able to collect the minimum voluntary saving amount from all the members regularly in the group meetings. The savings so collected will be the group capital or fund.

The group capital should be used to advance loans to the members. The group should develop financial management norms covering the loan sanction procedure, repayment schedule and interest rates.

The members in the group meetings should take all the loaning decisions through a participatory decision making process. The group should be able to priorities the loan applications, fix repayment schedules, fix appropriate rate of interest for the loans advanced and closely monitor the repayment of the loan installments from the loaner.

The group should maintain simple basic records such as Minutes book, Attendance register, Loan ledger, General ledger, Cash book and individual passbooks.

 **2.3. Roles of Self-Help Groups in Empowering Communities**

 **2.3.1. Economic Empowerments**

The poor pool their resources together in Self-Help Groups of their own creation; they can radically change their lives and their families and communities.

Self-Help Group is a small economically homogeneous affinity group of the rural poor voluntarily coming together to save small amount regularly, which are deposited in a common fund to meet members emergency needs and to provide collateral free loans decided by the group (Abhaskumar Jha, 2000).

 Furthermore, Self-Help Group is a useful tool to help the poor and as an alternative mechanism to meet the urgent credit needs of poor (V. M. Rao 2002). On the other argument, Self-Help Group is a media for the development of saving habit among the women (S. Rajamohan, 2003).

There is another argument as Self-Help Groups can act as an entry point to implement income generation programs by collectively addressing entrepreneurial problemsas argued by Women’s Empowerment and Development, IGNOU (2004).

 **2.3.2. Social Empowerments**

Self-Help Groups have valuable role in addressing the information, emotional and social support needs of the members. On the other hand, participating in Self-Help Groups enabling the members to learn new information and strategies for confronting problems and develop more self-confidence in coping with challenges.

Self-Help Groups enhance the equality of status of the rural communities as participants, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life (Ritu Jain, 2003).

As Batliwala (1993) described, it is difficult for one woman to bring major changes in society but “if whole groups of people demand change it is difficult to reject them together”. In this regard, Self-Help Groups take collective actions to bring social change in society.

On the other way, William et al (1995) explained the benefits of organizing in a group as involved a sense of the whole being, greater than the sum of the individuals.

 **2.3.3. Cultural Empowerments**

Harmful traditions and practices and inequalities of gender relations could be reduced through genuine community participations and dialogues in various community forums as illustrated by Declaration of UN (2000).

On the other argument, the existing culture takes more time to change; it tends to slow down the empowerment processes of the communities (William Ogburn, 1964). As Batliwala (1993) argued, even if, cultural empowerment is the part of socialization processes of the societies, it is difficult for one individual to bring major changes in society.

 **3. Methodology of the Research**

**3.1. Description of the Study Area**

Lay Gayint is found in Amhara National Regional state in South Gondar administrative zone. It is geographically located at 10º32`-12º 16’ N latitude and 38º 12’ -38º 19’ E longitude. It is 735 km far from Addis Ababa, the capital city of Ethiopia, to the north and 170 km far from Bahir Dar, the capital city of Amhara National Regional State, to the east. Nefas Mewicha is the main town of Lay Gayint Woreda.

The Woreda is sub-divided in to 29 predominantly rural and 4 urban Kebele for political administration purpose. The Woreda covers about 1320.31 km2 with a wide variation of elevation ranging from 1300 – 4220m at sea level from the major river gorge of Tekeze to the highlands of Guna peak. Out of which 61% is cultivated land (used to grow annual and perennial crops), 20.7% is grazing land, 7.3% is covered with forest and bushes, and 11% is waste land and land used for other purposes.

The general topographic feature of the Woreda is more of ragged and mountainous. Agro climatically, the Woreda is divided in to four zones namely Frost, Highland, Midland, and Desert with an area of 7.6%, 39.4%, 45.4% and 7.6% respectively.

 The mean annual rainfall of the Woreda is between 600mm to 1400 mm and it is characterized by high variability and uncertainty. The major crops grown in the area are Teff, Barley, wheat, potato, and Horse beans.

The present population of the Woreda, based on the 2004 population census, is projected to be 233, 753 (118 262 male & 115 491 female) out of which 92% live in rural areas & 8% live in urban areas. About 92% of the economy of the people is directly or indirectly depends on mixed farming agriculture.

Lay Gayint Woreda is one of the typically food insecure Woredas of the region. The major reasons for food insecurity include: high population pressure, deforestation, soil erosion, fragment and unproductive land holding, erratic distribution of rainfall, crop and animal pest & disease.

In addition to traditional land use system, very limited use of irrigation water, backward production technology, lack of skilled man power, absence of diversified income source as well as poor physical infrastructure, especially in the rural community exacerbate the situation in the Woreda. The cropping system, crop options and focusing of annual crops would make monotype farming and less productive that contributes for poverty.

**3.2. Sampling Techniques of the Research**

This study aims to examine Rural Community Empowerment through Community Self-Help Saving and Loan Groups by addressing three dimensions: Economic, Social and Cultural Empowerment.

In the first stage, among the 29 rural Kebles of the Woreda, 4 Kebeles will be selected through random sampling method and in the second stage, from each Keble, two Self-Help Groups will be identified through random methods and in the third stage, from each of the two groups, ten respondents shall be chosen through systematic random sampling method. On the stated premises, 80 members (50% women) of Self-Help Groups shall be interviewed for this study.

Moreover, to explore and triangulate the information, two women and two men non-members of Self-Help Groups in each sample Kebele will be selected on random basis. Thus, a total of 16(50% women) respondents shall be interviewed.

In order to find out the opinion of the government and non-governmental staffs, Rural and Agricultural Development office, Cooperative office, Women Affairs office, Youth and Sport office, Administration office and ORDA Project Office will be targeted on purposive basis at Woreda level. Five experts of staffs from each office shall be selected. Thus, a total of 30 staffs of the Woreda offices shall be consulted as key informants. As a whole, **126 respondents** shall be consulted for this paper.

 **3.3. Data Collection: Tools and Procedures**

To satisfy the stated objectives of this study and to find the answer to the research questions the different methods are used in the study such as secondary and primary data collection. This study uses a combination of qualitative and quantitative research data collection methods.

 **3.3.1. Primary Data Collection**

To explore information through primary data collection, 80(50% women) members of Self-Help Groups, 16 (50% women) non-self-Help Group member respondents and 30 experts of the line offices shall be targeted as key informants using questionnaires.

In addition to the interviews and questionnaires, case studies shall be used as tool for primary data collection. For the purpose of case studies, 3 individuals will be randomly selected and interviewed on their economic, social and cultural empowerment status after they joined Self-Help Groups. On the other hand, for the purposes of interview and questioner, closed-ended and standardized questions shall be developed.

**3.3.2. Secondary Data Collection**

The secondary data is collected from Woreda-level authorities, Kebele-level authorities and Self-Help Groups themselves including annual reports about socio-economic status of the group members and their performance and regarding their structure, constitutions, governing bodies, objectives and type of activities.

 **3.4. Data Processing**

The completed interview schedules shall be scrutinized, verified, edited, and arranged serially. For coding three master-code sheets shall be prepared. One for the data collected from Self-Help Group members, another for the data collected from staffs of line offices and non-members of Self-Help Groups. As well as the data shall be processed on computer.

 **4. Chapters**

**The first chapter** shall be issued to the background and justification of this study. In this chapter, an attempt shall be made to describe about socio-economic status of Ethiopia, statement of the problem and the objective of this study.

**The second chapter** shall deal with literature reviews on the concept and historical development and values and principles of Self-Help Groups.

**The third chapter** shall deal with research design on data collection methodologies. Under this chapter, the description of studying area, sampling techniques, types of data and data processing tools should be discussed.

**The fourth chapter** will deal with the major findings on economic, social and cultural status of members of Self-Help Groups in the rural areas of Lay Gayint Woreda, Amhara National Regional State, Ethiopia.

**The fifth chapter** will deal with Summary and conclusion.

Finally, references, appendixes shall be sited in the ends of the pages respectively.

 **5. Time Schedules and Logistics**

 **5.1. Work Plan**

|  |  |  |
| --- | --- | --- |
| **S/N** | **Descriptions** | **Time Frame** |
| 1 | Correcting Commented Proposal  | May 25, 2010 to June 10, 20, 2010 |
| 2 | Corrected Proposal submission &final approval | June11, 2010 to June 20, 2010 |
| 3 | Data collection | June 21, 2010 to June25, 2010 |
| 4 | Data summarization and Analysis | June26, 2010 to June30, 2010 |
| 5 | Thesis write up | July1, 2010 to July10, 2010 |
| 6 | Thesis submission | July11, 2010  |

 **5.2. Logistics**

| **S/N** | **Descriptions** | **Unit** | **Quantity** | **Unit price** | **Total price** |
| --- | --- | --- | --- | --- | --- |
| 1 | Field materials | Ls | 1 | 10,000 | 10, 000 |
| 2 | Stationeries | LS | 1 | 5,000 | 5,000 |
| 3 | Fuel and Lubricants | Ls | 1 | 5,000 | 5,000 |
| 4 | Per-diem and Transport | Person | 20 | 450 | 9000 |
| 5 | Contingency | - | - | - | 5,000 |
|  | Total |  |  |  | 34,000 |

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**Annex**

**Annex -1. Tools for Data Collections**

**1. Tools for Data Collections**

* 1. **Interview Schedule for Self-Help Group Members**

**Section-1: Personal Information**

1.1. Name of Interviewee: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, Keble\_\_\_\_\_\_\_\_\_\_

1.2. Age (year): A/ 14-24 B/ 25-49 C/ 50-60 D/ Above 60

1.3. Sex: A/ Male B/ Female

1.4. Marital Status: A/ coupled B/ Single C/ Divorced

1.5. Education level: A/Literate B/ Illiterate

**Section-2: Economic Empowerments**

**2.1. Role of Self-Help Groups**

Q1. Obviously, you are the member of Self-Help Group, and then, what are the roles of Self-Help Groups in economic spheres?

A/Saving and Loan taking B/Engaging in alternative income generating activities

C/ Create self-employments D/All E/ any others

**2.2. Capital Accumulation**

Q1.Do you have regular saving in your group? A/Yes B/ No

Q2. If yes, how often do your group members save money per month?

A/ Once per month B/ Twice per month C/ Once per a week

Q3. If yes, what is the saving amount per member per month in your Self-Help Group?

A/ One Birr B/ Two Birr C/ Three Birr D/ Four Birr E/ Five Birr F/ any other

Q4. If yes, in what form do you save?

A/ Sometimes through cash B/ Always through cash C/ Sometimes through kinds D/Always through kinds E/All F/ any others

Q5. If yes, for what purposes do you save in your Self-Help Group?

A/ Capital accumulation B/ Creating loan access to members C/ Social fund D/ All E/ any others

Q6.What is the accumulated capital of your group?

A/Less than 1000 Birr B/ 1001-5000 Birr C/ 5001-10,000 Birr D/ Above 10,000 Birr

Q7.What is the source for your regular monthly saving?

A/Through selling of assets B/Engaging in wage labor C/Engaging in petty trade D/All E/ any others

**2.3. Income Diversification**

Q1.Are you involved in income generating activities? A/ Yes B/ No

Q2. If yes, in which kind of income generating activities did you engages?

A/Petty trade B/Masonry C/Carpentry D/All E/ any others

Q3. Is your group as a group involved in income generating schemes? A/Yes B/ No

Q4. If yes, to what extent do your group itself involve in income generating activities?

A/To a great extent B/to some extent C/Hardily

**2.4. Income Levels of Group Members**

|  |  |
| --- | --- |
| Before membership | After membership |
| Less than 5000 Birr | Less than 5000Birr |
| 5001-10,000 | 5001-10,000 |
| Above 10,000 Birr | Above 10,000 Birr |

**2.5. Loan Access**

Q1. Do you take loan from your Self-Help Group?

A/ Yes B/No

Q2.If yes, how often do the Self-Help Group members take loan?

A/Very often B/Sometimes C/Rarely

Q3.If yes, for what purposes do you take loan?

A/To buy live assets B/to buy agricultural inputs C/to cover household fees D/All E/any others

Q4. If yes, what is the interest rate of the loan in the case of your group?

A/1%-2% B/3%-4% C/5% -6% D/Above 6%

Q5.What is the safety mechanisms for the defaults of loan?

A/Saving capital B/Household assets as collateral C/Group members D/ A and C E/ any others

Q6.What was your previous loan access?

A/Local lender B/Development Banks C/Rural finance institution D/ A and C

Q7.What is the % of the group capital is given as loan for the members?

A/10-20% B/20-50% C/50-75% D/75-100% E/ any others

**Section-3: Social Empowerments**

**3.1. Participation of Self-Help Group Members**

Q1.Do you have regular meeting through your Self-Help Group?

A/Yes B/No

Q2. If yes, what is the nature of the meeting?

A/Participatory B/Partially participatory C/Non participatory

Q3. If yes, how often do you attend these group meetings?

A/Regularly B/Sometimes C/Hardily ever

Q4.What is the focus area of the issues of the meetings?

A/Economic issues B/Social issues C/Cultural issues D/All E/any others

**3.2. Decisions Making Processes**

Q1.How frequently is the group members unanimous in decision making?

A/Always B/Often C/Rarely

Q2.To what extent do external actors exercise their influences in decision making?

A/To a great extent B/to some extent C/Hardily any

Q3. To what extent do you feel that your participation makes some contribution in strengthen of your group?

A/To a great extent B/to some extent C/Hardily makes any difference

Q4. Do you think that people organizations are necessary in promoting empowerment?

A/Necessary B/Not necessary

Q5. To what extent do you think that Self-Help Group functions democratically?

A/To a great extent B/to some extent C/Hardily

**3.3. Attitudes of Group Members towards the Leaders**

Q1.What is the attitude of Self-Help Group members towards the group leaders?

A/Very encouraging B/Somewhat encouraging C/Discouraging

**3.4. Representation of Women in Decision Making Positions**

Q1. Are there women members in your group? A/ Yes B/ No

Q2. If yes, how often do women group members find in leader position in each Self-Help Scheme?

A/Always B/Sometimes C/Rarely

**3.5. Membership**

Q1.Who initiated you to participate in Self-Help Group?

A/Keble leaders B/Community workers C/Self-initiatives D/All E/ any others

**Section-4: Cultural Empowerments**

**4.1. Harmful Traditions and Practices**

Q1. Are there any harmful traditions and practices in your Keble? A/ Yes B/ No

Q2. If yes, what is the extent of Self-Help Groups in reducing harmful traditions and practices?

A/Highly significant B/Somewhat significant C/Not at all significant

**1.2. Interview Schedule for Non-members of Self-Help Groups**

**Section-1: Personal Information**

1.1. Name of the Interviewee: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Keble\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1.2. Age (year): A/ 14-24 B/ 25-49 C/ 50-60 D/ Above 60

1.3. Sex: A/ Male B/ Female

1.4. Marital Status: A/ Married B/Single C/ Divorced

1.5. Education level: A/Literate B/Illiterate

1.6. Family Annual income A/ Less than 5000 Birr B/ 5001-6000 Birr C/above 6000 Birr

**Section-2: Economic Empowerments**

Q1. Do you have information about Self-Help Groups?

A/ Yes B/ No

Q2.If yes, what are the roles of Self-Help Groups?

A/Saving and Loan taking B/Engaging in alternative income generating activities C/Tackling harmful traditions and practices D/ All E/ any others

Q3. Why did not you have involved through Self-Help Groups?

A/ Lack of information B/ Lack of monthly saving C/Poor functions of Self-Help Groups D/ Any Others

Q4. What are the sources of loan for you?

 A/Local lender B/Development Banks C/Rural finance institution D/A and C

**Section-3: Social Empowerments**

Q1. Do you participate in any meetings? A/ Yes B/ No

Q2. If yes, in what type of meetings do you participate?

A/ Cooperatives B/ Keble meetings C/others Religious meetings D/ B and C

Q3. If yes, what is the focus area of the issues of the meetings?

A/Economic issues B/Social issues C/Cultural issues D/All E/any others

Q4. If yes, to what extent do external actors exercise their influences in decision making?

A/To a great extent B/to some extent C/Hardily any D/No more information

Q5.Do you think that Self-Help Groups are necessary in promoting empowerment?

A/Necessary B/Not necessary C/No More information

Q6.What is your attitude towards self-Help Group?

A/Very positive B/Somewhat positive C/Negative D/No more information

Q7.To what extent do you think that Self-Help Group functions democratically?

A/To a great extent B/to some extent C/Hardily D/No more information

Q8.To what extent do Self-Help Groups contribute to the participation of members than other community organizations in your understanding?

A/To a great extent B/to some extent C/Indifferent D/No more information

**Section-4: Cultural Empowerments**

Q1. Are there harmful traditions and practice? A/ Yes B/ No

Q2.What is the extent of Self-Help Groups in reducing harmful traditions and practices?

A/Highly significant B/Somewhat significant C /Not at all significant D/No more information

**1.3. Questionnaires Schedule for Staffs of Line Offices**

**Section-1: Personal Information**

1.1. Name of Interviewee: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1.2. Age (year): A/ 18-24 B/ 25- 49 C/50-60 D/ above 60

1.3. Sex: A/ Male B/ Female

1.4. Organization: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1.5. Position: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Section-2: Economic Empowerments**

**2.1. Roles of Self-Help Groups**

Q1. Did you aware about Self-Help Groups? A/ Yes B/ No

Q2. If yes, what are the roles of Self-Help Groups in economic spheres?

A/Saving and Loan taking B/Engaging in alternative income generating activities C/ Self-employments

E/All

**2.2. Capital Accumulations**

Q1. Do Self-Help Groups have regular savings? A/ Yes B/ No

Q2. If yes, what are the purposes of saving?

A/ Capital accumulation B/ Creating loan access to members C/ Social fund D/ All E/ any others

Q3. If yes, what are the common sources for regular monthly saving of the groups in each Keble?

A/Through selling of other assets B/Engaging in wage labor C/Engaging in petty trade D/All E/ any others

**2.3. Income Diversification**

Q1. Do you know as group members involve in income generating activities? A/Yes B/ No

Q2.If yes, in which kind of income generating activities do Self-Help Groups engage?

A/Petty trade B/Masonry C/Carpentry D/All E/ any others

Q3. What is the contribution of your organization for Self-Help Groups?

A/Through providing training B/Through organizing groups C/Through loan providing D/All F/any others

**2.4. Loan Accesses**

Q1.Do group members participate through taking of loan from their Self-Help Groups?

A/ Yes B/No

Q2. If yes, how often do the Self-Help Group members take loan?

A/Very often B/Sometimes C/Rarely

Q3.If yes, for what purposes do they take loan?

A/To buy live assets B/to buy agricultural inputs C/to cover household fees D/All E/any others

Q4.What is the safety mechanisms for the defaults of loan of the groups?

A/Saving capital B/Household assets as collateral C/Group members D/ A and C E/ any others

Q5.What was the previous loan access to the group members in rural Kebles?

A/Local lender B/Development Banks C/Rural finance institution D/A and C

**Section-3: Social Empowerments**

**3.1. Participation of Self-Help Group Members**

Q1. Do members have regular meeting through their Self-Help Groups?

A/Yes B/No

Q2. If yes, what is the nature of the meeting?

A/Participatory B/Partially participatory C/Non participatory

 Q3. If yes, how often do members attend these group meetings?

A/Regularly B/Sometimes C/Hardily ever

Q4. If yes, what is the focus area of the issues of the meetings?

A/Economic issues B/Social issues C/Cultural issues D/All E/any others

**3.2. Decisions Making Processes**

Q1. Do you know about the decisions making processes of the groups? A/ Yes B/ No

Q2. If Yes, what do you think the decision making body in the group level meetings?

A/Group members B/Group leaders C/Influential members of the group D/Men members of the group E/Women members of the group F/any others

Q3.If yes, what is your opinion about the involvement of various actors in the developmental process of Self-Help Groups?

A/Helpful B/Harmful C/Do not know D/any issues

**3.3. Representation of Women in Decision Making Positions**

Q1.How often does women group members find in leader positions in each Self-Help Scheme?

A/Always B/Sometimes C/Rarely

Q2.Do you think that Self-Help Groups are necessary in promoting women empowerment?

A/Yes B/No

Q3. If yes, to what extent do Self-Help Groups contribute to the participation of women members than other community organizations?

A/To a great extent B/to some extent C/Indifferent

**Section-4: Cultural Empowerments**

**4.1. Harmful Traditions and Practices**

Q1. Are there harmful traditions and practices? A/ Yes B/ No

Q2. If yes, what is the extent of Self-Help Groups in reducing harmful traditions and practices?

A/Highly significant B/Somewhat significant C/Not at all significant