

The Role of Self-Help Groups in Empowering Women: The Case of Jimma Zone, Agaro Town

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DECLARATION

This is to certify that the thesis prepared by Girma Birhanu entitled the Role of Self-Help Groups in empowering women the case of Agaro town is my original work and all source of materials used for the study have been duly acknowledged.

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GLOSSARY

Equb: equb is economic association that primarily serves to save cash. It is a traditional rotating savings and credit association found in different parts of Ethiopian communities

Gare: is a name taken from oromifa language, it is the kebele structure usually consists of 30-35 neighborhood family headed incorporated by kebele in Ethiopia.

Iddir: a form of local voluntary association intended for funeral, mourning activities and other related social security activities. There are different types of iddir such as women's, friends, youth, faith-based, family, neighborhood iddir, etc

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

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ACRONYMS

ABCD	Asset Based Community Development
CLA	Cluster Level Association
COSAP	Consortium of Self- Help Group Approach Promotion
ETH	Ethiopian
EHSS	Ethiopian Health Service Society
MFI	Micro Finance Institutions
MSE	Micro and Small Enterprise
NASW	National Association of Social Workers
NGO	Non-Governmental Organization
SHG	Self-Help Group
SOS	Societal Society
UN	United Nations

ABSTRACT

The purpose of this study was to investigate the role of self-help groups in creating livelihood options and women's empowerment as well as to examine if self-help groups could contribute to household wellbeing of the self-help group members. The study was conducted in Oromia regional state, Jimma, Zone, Agaro town. Both quantitative and qualitative data were used to assess the role of the self-help groups and the research was descriptive. Simple systematic sampling and purposive sampling data were collected 60 respondents for questionnaire, 7 groups member and 5 key informants for interview. In order to collect data, questionnaire and interview guide were employed as data collection instrument. Descriptive data analysis method was used to analyze the gathered data with the help of SPSS software version 20. Data presented in tables, graph, pie-chart and narrative way. The study findings of the study revealed that the SHGs enabled women to increase their savings and to access loans. SHGs served to the group members as community platforms from which group members/women/ became active in village affairs. Although it's area of women develop their knowledge, made decision in family and participate in local government structure. The study also identify major challenge of SHGs that are: lack of legal frame of registration, lack of inadequate training and supervision, lack place of meeting, lack of shop, drop-out and income seasonally changed are major once that hinder the development of SHGs.

CHAPTER ONE: INTRODUCTION

1.1 Background of the study

SGH approach is based on voluntary involvement of women who form homogenous groups; agree on their bylaws and receive number of practical trainings. Women meet in SHGs usually on weekly basis with the aim to discuss, to share and to save small amount of money. Money is saved in joint account and any women can take a loan from group in order to establish or expand her business. Essential part of the groups saving is money allocated for social protection fund, i.e. used in case child is sick, school payments, weddings or funerals etc. women as members of SHGs are becoming empowered and share decision making responsibilities with their husbands (Ethiopian Health Service Society, 2018).

SHGs has somewhat changed the women's status socially and economically, as they have played an important role in providing financial assistance, decision making in the family as well as being helpful to the other members of the group and educating their children which have enable the women in improving the relationship with the family also. There is a scope for the SHGs to turn into an effective participatory mechanism to promote socio-economic development. It is true that the SHGs are organized and are based on principles of self-help in order to develop conditions for to begin with providing savings and credit service to its members (Saikia, 2017).

Economically, the SHG has enabled women members and their families to improve their livelihoods through the provision of services including: saving and credit access, and small business-oriented skills trainings. In other words, the major objective of the self-help group is empowering poor women and achieving the desired economic, social, and political changes at the household level. One of the benefits of savings for members of the SHGs is that social security fund is guaranteed and members can decide on how loans can be given to users with limited interest rates (Seyoum, 2014).

The role of women in the development of the nation is equally important as man and to increase the status of women, they must be economically, socially and politically empowered. SHGs emerged as powerful instrument for poverty eradication and economic, social and political

empowerment of the poor. The economic, empowerment was examined in terms of developing culture of saving, access to loan, income generating activities, economic independence and assets holding, and acquisitions of skills. These are the major opportunities women enjoyed in SHG as compared to before their enrolment in SHGs membership (Abda, 2016).

According to Kabeer (2005, cited, in Seyoum, 2014) argues, empowerment is a multi-faceted concept that includes economic, social, & political empowerment. It implies the building or acquiring of capacity to accomplish certain tasks and attain specific goals. Empowerment is a process of change by which individuals or groups gain power and ability to take control over their lives. It involves access to resources, resulting into increased participation in decision-making and bargaining power and increased control over benefits, resources and own life, increased self-confidence, self-esteem, self-respect, and increased wellbeing.

As it is elsewhere in the world, there are a number of self-help groups engaging in empowering women in Ethiopia in general and in the study area in particular. The contribution of these self-help groups in empowering women worth academic study particularly from social work point of view as it has a number of advantages to the profession. The National Association of Social Workers (2015), in its Code of Ethics, defines mission, of all social work as: to enhance human well-being and help meet the basic human needs of all people, with particular attention to the needs and empowerment of people who are vulnerable, oppressed, and living in poverty.

Although asset based community development and identify community strengths and work on it is a defining feature of the nature and purpose of social work profession. Studying self help-group even such important and relevant to social work profession, there is little research conducted by social worker in Ethiopia in the area. Due to this gap the researcher focus on the role of self-help group empowering women in Agaro town

1.2 Statement of the Problem

Women are an integral part of every economy. All round development and harmonious growth of a nation would be possible only when women are considered as equal partners in progress with men. However, in most developing countries, women have a low socio - economic status. In such countries, effective empowerment of women is essential to harness the women labor in the main stream of economic development. Empowerment can be viewed as means of

THE ROLE OF SELF-HELP GROUPS-----

creating a social environment in which one can make decisions and make choices either individually or collectively for social transformation (Vikrant & Sharma, 2015).

In Ethiopia, women are constrained by socio-culturally imposed limitations, which deny them the right to have access and control over productive resources, such land and other fixed capital. Added to that is unequal access to services that can promote their productive –and income generating capacities, unequal access to social services, lower literacy level, lack of decision –making power and their invisibility which excludes them from the social, economic and political process that effect their lives (Ethiopian Health Service Society , 2018).

According to Mindaye (2014), in Ethiopia women passed through difficult and stiff cultural and traditional systems in their economic, social, political and other aspects of life. However, nowadays some of them are accessing different opportunities to empower themselves and to explore their capabilities to contribute in the development of the society. It is commonly said that empowering women is empowering the family and society as a whole. With this understanding, the empowerment of women is crucial for the development of a nation.

The SHG approach has proved successful in fighting poverty without direct external funds; revitalizing the traditional social insurance systems; pioneering grassroots empowerment of women; and improving community life. The lessons from successful SHGs could be replicated and scaled-up (Development Assistance Group Ethiopia 2014).

Seyoum, (2014) found that Self- Help Groups (SHGs) have remarkable successes in alleviating poverty. The main purpose of poor women’s involvement in SHGs is mainly for economic reasons although changes in living conditions have immense contributions to social and political changes as well.

There are also some attempts being made to study the contribution of SHGs in improving the socio-economic situations of their members. For instance, (Bezabih 2007 cited Seyoum 2014) investigated the socio-economic impacts of SHGs in five Kebeles of Adama city. The study that found out that SHGs have positive contributions to enhance the life of members although challenges like loose group integration and absence of accountability prevail while holding positions.

Elias, Mulumebet, Henok & Sibhatu,(2014) found that, SHGs opportunities for social interaction, risk sharing and social networks are important in improving quality of life, but in the absence of meaningful relationships and lack of social contacts are typical risk factors for stress

Although, Seyoum (2014) SHG has political benefits to members although limited compared to that of economic and social aspects. Notably, as informants explained, each member of the SHG as developed skills to express their ideas in public as a result of valuable experiences they acquired in the weekly meetings of the SHGs. In practice, members tend to participate actively in different government and civic institutions such as Woreda level women's associations and Idirs at a local level.

Similarly, Abda's study in (2016), investigate the opportunities got by women in Self Help Groups. His study revealed that most of women in SHGs have got opportunities in economic, social and leadership or institutional aspects. Accordingly, the major economic opportunities obtained by women self-help groups identified in Abda's study were improving in saving culture, access to loan, income generating activities, standard of life, economic independence and asset holding and skill acquisitions. The other identified major opportunities in Abda's study were social opportunities such as community services, strong social relation and interactions, group dynamic and conflict resolution and breaking negative social and cultural attitudes .

Despite this, a researcher believe that further conduct research on SHGs can have paramount importance in strengthening groups and expanding their experience and successes in other areas of the country to improve the living conditions of poor women and their families and reduce poverty.

Studying the role of SHGs in empowering women is important to improve the living conditions of poor women economically, socially and politically, and good method to strengths families and reduce poverty. Due to such importance and study gap in social work profession the researcher focus the role of self- help group in empowering women in Agaro town, Oromia regional state, Ethiopia.

1.3 Research Question

The study aimed at answering the following research questions.

1. What roles SHGs played in empowering women in Agaro town?
2. What changes women, economically, socially and politically brought after they joined the SHGs in study area?
3. What are the challenges faced by SHGs in empowering women?

1.4 Research Objectives

1.4.1 General Objective

The general objective of this study is to understand the role of Self-help Groups in the empowering women with respect to economic, social and political empowerment and identify challenges of SHGs in empowering women.

1.4.2 Specific Objectives

The specific objectives of the study were:

- To describe the role of SHGs in empowering women
- To find out the economic, social and political changes shown by the women after they joined self-help groups.
- To identify the challenges faced by SHGs in empowering women

1.5 Significance of the Study

Social work researches of this kind help to apply social work profession core value and expansion of knowledge in the area of Self-help Groups. According to International Federation of Social Work, the main objective of social work is focused on problem solving and change to address disadvantaged groups of the society economically, socially, politically, legally or culturally (IFSW & IASSW, 2004). So, this study stressed on the members of the community who are disadvantaged economically, politically and socially in the past and it assessed and found out the role SHGs played in their life.

Hence study is 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 support women in economic growth, breaking social role, political participation and used as important method of empowerment. The study also will provide valuable inputs for possible interventions by the government, NGOs, or civic associations in promoting the efforts of existing SHGs and establishing new ones by considering role it played for empowerment. Also it addressed challenge of SHGs faced during economic, social and political empowerment.

1.6.1 Geographical Scope

The study was confined in by Fayya integrated formed SHGs found the Agaro town. It did not considered the others organization (project) beyond Agaro town.

1.6.2 Conceptual Scope

Conceptually this study is limited to address the role of self-help groups in economic, social and political empowering women and its challenges.

1.7 Limitations of the Study

As to the limitation, the sample for this study was restricted to self-help groups whose maturation is equal to three year and above. The other apparent limitation of the study was understanding empowerment with four variables specifically economic, social, decision making /political/ and challenge. Scholars wrote community empowerment could not be guaranteed through a project at a period of time. Rather it can be achieved through time taking process with introduction of different projects with full participation of the community. The complexity of empowerment and the limited research material on the current conditions of Self Help Group in Ethiopia made the research process limited to support the research findings.

1.8. Organization of the thesis

The study was organized into five chapters. The introductory chapter encompasses background, problem statement, research questions, objective, scope, limitation, significance and organization of the study. The second chapter covers review of literature and theoretical framework. The section on literature review assesses the pertinent sources available within scope and context of the study. The theoretical frame work part presents relevant theories that can appropriately explain women empowerments and SHG approaches. The third chapter deals with the methodologies. The fourth chapter deals with analyzing and discussion of the study. Finally fifth chapter, based on research findings a conclusion was drawn and recommendation was forwarded

1.9 Definition of Key Terms

For the purpose of understanding, some of the words and phrases that need clarification are conceptually defined as follows.

THE ROLE OF SELF-HELP GROUPS-----

Self-Help Group: refers to a group of 10-20 people who come from similar socio-economic backgrounds for various development programmers or to solve common problems. These groups tend to be autonomous and tend to involve themselves in various activities, including social causes (Journal of Research in Humanities and Social Science, 2016).

Empowerment; is the process of increasing the capacity of individual or group to make it choices and to transform those choices into desired actions and outcomes (Indian Streams Research Journal, 2013).

Women Empowerment: is expected to women's economic, political and social empowerment (Indian Streams Research Journal, 2013).

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.

Challenges: to difficult especially as being problematic, troubled, or chronic

CHAPTER TWO: LITERATURE REVIEW

In this chapter the researcher is reviewed various documents that are relevant and supporting the objectives and research questions mentioned earlier in order to deal with the role of self-help group in empowering women. They include concepts of women self help groups, principles and role of SHGs, self help groups, empowerment concept and definition, women empowerment, SHGs in context to development, SHGs in Ethiopia, the challenges of self help groups and theories and models related to concept of self help groups

2.1 Concept of Self-Help Groups

A Self-Help Group (SHG) is an informal association of people in a village, hamlet or urban neighborhood. Self help Group (SHG) is an association of poor persons/weaker sections in a community with a common objective of working together for their economic and social development and also for their overall community development. SHG approach has certain characteristics that may have little variations depending on the type of societies where it is applied. The size of the group is in the range of 10-20. The members share similar characteristics such as same sex, background or social order, occupation, poverty attributes etc (homogeneity). Members are bound by trust, mutual respect and affection (affinity). Though informal, the group follows sound organizational management principles such as agreed rules and regulations, frequent meetings, maintenance of accounts etc. Mutual help (one for all and all for one) is the guiding principle of the group. Members are guided by the principle of self-help rather than dependence on external help. They are bound together by the collective goal of improving their income and social status primarily through the organizational strength of working together (Fekadu, 2014).

Self-Help Group refers to a group of 10-20 people who come from similar socio-economic backgrounds for various development programmes or to solve common problems. Such groups are recognized by the governments and banks and can open bank accounts in the name of the SHG. These groups tend to be autonomous and tend to involve themselves in various activities, including social causes. So if a group of fifteen women in a village would like to apply for a loan start a small enterprise selling bags and cushions, they would be considered an SHG. These

SHGs, by way of enterprise tend to create more employment opportunities and inspire others to get involved in small enterprises as well (Shailaja, Subrahmanyam, Nirmala, 2016).

Formation of self help group (SHG) is a path breaking initiative that can transform the lives of a number of families. SHG approach has emerged as a successful strategy for women in present time. The concept of SHG was started in 1975 and gained significance, especially after 1975 when Professor Mohammed Yunus of Bangladesh began experimenting with micro-credit and women SHGs. The strategy made a quiet revolution in Bangladesh in poverty eradication by empowering the poor women. It was mainly concerned with the poor and it was for the people and of the people. SHGs were widespread in the traditional and ancient times and they were the main basis of functioning of these societies. These groups acted as a major source for providing social and material support to individuals, families and communities in times of need (Kaur and Sachan 2016).

Self-Help Groups (SHGs) is an informal association of poor (weaker sections) in a community with a common objective of working together for their economic and social development/empowerment and also for their overall area development. Self-help groups comprise homogenous poor people who have voluntarily come together with the idea of overcoming financial difficulties. Self-Help Groups (SHGs) is a small voluntary association of poor people, preferably from the same socio-economic background. They come together for the purpose of solving their common problems through self-help and mutual help. The SHGs promotes small savings among its members (Vikrant & Sharma, 2015).

. SHGs can be vehicles for social and political action as well as for financial intermediation. This flexibility and freedom also has its price. Politicians are driven by their need for popularity and power, and bureaucrats by their need to achieve numerical targets. SHGs can provide both with a ready-made vehicle. If their members can identify and resist the disadvantages of being „used“ by outsiders, and can exploit them rather than be exploited, the movement may in time play an important role in the reduction or even the elimination of poverty (Shailaja, Subrahmanyam, Nirmala, 2016).

The SHG approach organizes 15-20 poor, marginalized and neighborhood women of similar socio-economic backgrounds. In most cases, particularly in urban areas, SHGs have weekly regular meetings where they discuss on their social and economic issues. Initially, SHGs are formed “without agenda” but when they meet, they start setting their prioritized socio-economic

agendas. Internal rules and regulations that support the growth and survival of people's institutions grow step by step from within. All members take different responsibilities at different times turn by turn, which implants equal empowerment among the members. The approach promotes regular weekly optional saving where the minimum amount that all SHG members can save is decided on but the maximum amount is left for individual members as a rule. Every woman in SHGs has access to loan from their group saving with agreed interest rate, loan amount, repayment time and plan. The approach believes that capacity building trainings and exposure visits help the poor to unleash their potentials (CoSAP 2013).

2.2 Principles and the Role of SHGs

2.2.1. Principles of SHGs

The SHG Approach is based on 2 basic principles: 1. Every human being has tremendous, God-given potential. This hidden potential in the poor can be unleashed if a conducive environment is provided. 2. As individuals the poor are voiceless, powerless and vulnerable. By bringing them together as a homogenous collective that is aware of their rights, they gain tremendous strength and can claim their rights (Kindernothilfe, 2014).

Operating principles of SHGs are based on the willingness and agreements of the members. According to COSAP (2015) SHGs should be formed with no agenda, rather help the group to identify needs and does not mix with other women, groups, associations supported by other program. The group also need to be non- political and religious, but groups can focus on political and cultural development, overcome social & cultural barriers. In addition no material resources let the group finances their inputs, sense of achievement by the members strengthen, ownership feeling and sustainability.

2.2.2 The Role of Self-Help Groups

The SHGs today have become a vehicle to pursue diverse development agendas and even for the profit motive. SHGs are effective in reducing poverty, empowering women. Micro-finance is dominated by SHG bank linkage programme as a cost effective mechanism for providing financial services to the „unreached poor“. Self- help as a strategy for social development places emphasis on self-reliance, human agency and action. It aims to mobilize people, to give them voice and build people“ organizations that will overcome barriers to participation and empowerment. Central to the idea of self help is the formation of groups, concepts of a

community and the development of egalitarian relationships that will promote peoples wellbeing (Saikla, 2017).

The SHG approach to development promotes the enjoyment of human rights for all vulnerable and marginalized people, especially the poorest of the poor. It does this by first focusing on the poorest women and their children and then broadening the focus to entire families and communities (Kindernothilfe, 2014).

2.3 Empowerment

2.3.1 The Concept of Empowerment

There was consensus among the participants that "empowerment" has become one of the most widely used development terms. Women groups, non-governmental development organizations, activists, politicians, governments and international agencies refer to empowerment as one of their goals. Yet it is one of the least understood in terms of how it is to be measured or observed. It is precisely because this word has now been one of the fashionable concepts to include in policies/programmes/projects that there is a need to clarify and come up with tentative definitions (UNESCO1995).

2.3.2 Definition of Empowerment

The nature of empowerment renders it difficult to define. On the one hand, it is often referred to as a goal for many development programmes/projects. On the other hand, it can also be conceived as a process that people undergo, which eventually leads to changes. Nelly Stromquist, for instance, defines empowerment as "a process to change the distribution of power both in interpersonal relations and in institutions throughout society" while Lucy Lazo describes it as "a process of acquiring, providing, bestowing the resources and the means or enabling the access to a control over such means and resources" (UNESCO1995).

In the literature reviewed most scholars seem to agree on four major aspects which cut across most of definition given on empowerment. Those to be empowered must have at first been disempowered such as the case of women who are relatively disempowered compared to men.

The need to get empowered must be from within, the third parties can only facilitate this process through creating conditions favorable to empowerment. Empowerment need to include a sense of people making decisions on matters which are important in their lives and being able to carry them out. Reflection, analysis and action are involved in this process which may happen on an individual or a collective level. There is some evidence that while women own struggles for

empowerment have tended to be collective efforts, empowerment-orientated development interventions often focus more on the level of the individual. Finally empowerment is an ongoing process rather than a product. There is no final goal. One does not arrive at a stage of being empowered in some absolute sense. People are empowered, or disempowered, relative to others or, importantly, relative to themselves at a previous time (N. Kabeer, 2005).

World Bank has produced numerous working definitions that make it possible to clarify the meaning of the term empowerment such it is employed today. The general definition is as follows, “Empowerment is the process of increasing the capacity of individual or group to make it choices and to transform those choices into desired actions and outcomes, central to this process is actions which both build individual and collective assets and improves the efficiency and fairness of the organizational and institutional context which govern the use of these assets” (Indian streams research journal 2013).

Empowerment refers to increasing the economic, political, social, educational, gender, or spiritual strength of individuals and communities. It is the process by which one can take control and ownership of their choices. Empowerment is a process of awareness and capacity building leading to greater participation, to greater decision making power and control and transformative action. Generally speaking empowerment can be classified as political, economic and social (Vikrant & Sharma, 2015).

2.4 Women Empowerment

Empowerment of women signifies harnessing women power by constituting their tremendous potential and encouraging them to work towards attaining a dignified and satisfying way of life through confidence and competence as person with self-respect, rights and responsibilities. The core elements of empowerment have been defined as agency (the ability to define ones goals and act upon them), awareness of gendered power structures, self-esteem, and self-confidence (International Journal of Social Science & Interdisciplinary Research, 2012).

Women empowerment is a process of personal and social change through which they gain power, meaningful choices and control over their lives. There are many pathways to women’s empowerment but important enabling conditions include women’s collective action, constitutional and legal reform, social and economic policy measures, and changes in socio-

cultural norms. Empowerment is not something that can be done to or for women. Women are the agents of their empowerment (Development Institute 2014).

Women's empowerment is a multi-dimensional process that involves transforming ideas, norms, relationships and structures of resource and power allocation. In thinking about the pathways to women's empowerment in practice, it is important to avoid unfounded generalizations within or across locations, groups of women or dimensions of empowerment. Processes of empowerment occur in concrete political, economic and social settings in which women face violence, domination and the exercise of other forms of discriminatory power (Hossain, 2012)

2.4.1 Economic empowerment

A woman is said to be economically empowered when she gains power as a result of increased access to economic resources. The means of achieving economic empowerment are increase income, access to finance, ability to make decision regarding the utilization of money / credit. Economic independence or access to an inherited or self generated income is considered to be the major means of empowerment of women. The contribution of employment to improvement of women position is largely contributed by the modern sector and they enable women to move out of their homes to an extended plane, expressed their ideas, exchange their problems and evaluate their position vis-à-vis men in many areas of social life (Saikla, 2017).

As the study of Vikrant and Sharma (2015), women's economic empowerment, which entails that women have the authority to make their own decisions regarding use of their resources, leads to prosperity for families and communities. So that economic empowerment can provide the clout for women to be empowered politically. With the help of SHGs they can earn money and can become economically and financially strong. With the help of SHGs women can earn money and can become economically and financially strong. They can use this money for fulfilling their needs and can spend a happy life with their family. They can get a say and right in their family's decision making by becoming self-independent. Hence, by building a network of better business through SHG, women can get economic empowerment.

Because of their group saving, every SHGs member has the opportunity to access to credit services where loan conditions are decided by themselves in a participatory way. Furthermore, the loan conditions are flexible based on members' ability, capacity and purpose of the loan. This helped women in SHGs to open and run small shops, animal husbandry, tea rooms,

vegetables production, animal fattening, Injera making, production of local liquors, opening mini restaurants, sanitation works in Universities, grain trades, making fast foods such as chips, and other seasonal and permanent businesses (CoSAP 2013).

For economic empowerment credit supply is most important, now day's women get loans from SHGs so their financial problems are solved. In spite of loan women get vocational training from SHGs therefore they are able to do any business for their bread and butter. In Globalization unemployment is crucial problem, however SHG s has created opportunity of employment for women. Through SHGs women are saving some amount so that their purchasing power is increasing (Indian streams research journal 2013).

2.4.2 Social empowerment

A women's is said to be socially empowered when she has the power to participate in collective activities in the society, the means of achieving social empowerment are social status, mingling with others, access to various organizations and social involvement. The different organs of UN and the experts on women liberation argues for women education as a basic step in women equality. It has been reported as a crucial factor for development as it not only helps women to gain knowledge but also provides the necessary courage and inner strengths to face the challenges in life. Education plays an important role in the life of women (Saikla, 2017).

The key principles of the social dimension of the SHG approach are affinity, trust, participation and mutual responsibility. So, there is a special focus on individual and community level problem solving. In addition, the SHGs discuss problems in their private lives or in their community and develop solutions together in their meetings. The process is linked with the practical and financial support among the group members, and therefore provides a holistic approach to improving the lives of members and their communities (Kindernothilfe, 2014).

2.4.3 Political Empowerment

In the area of women's political empowerment, it is increasingly becoming recognized that women should empower themselves and be empowered. This relates to both individual empowerment (such as increasing individual civic competencies) and collective empowerment (such as networking). Empowerment also involves creating conducive environment so that

women can use these competencies to address the fundamental problems of society at par with their male counterparts (ECA, 2001).

Women's political empowerment, usually envisioned as political participation in elections and government is necessary to give women a voice in the policies that affect their lives. Political empowerment allows women to take control of the policies that will benefit their economic standing. For instance, in SHGs they can elect their own leader. They can also participate in the management of SHGs. Hence, by associating with each other in a group, women become part of civil society and can have a louder voice when advocating policies that will benefit their lives and their groups businesses (Vikrant & Sharma, 2015).

As women get empowered, they attract the attentions of many institutions and individuals. Currently, public organizations want women in SHGs to be their exemplary ladies to teach others community members. As a result, it has become common to see women police officers, employees of public institutions and private organizations. More importantly, women in SHG are now in Kebele and Woreda administrations (CoSAP 2013).

2.5 The Self Help Group Approach in the context of development

The SHG Approach to development promotes the enjoyment of human rights for all vulnerable and marginalized people, especially the poorest of the poor. It does this by first focusing on the poorest women and their children and then broadening the focus to entire families and communities. The SHG Approach is a bottom-up approach which builds on peoples' existing capabilities and strengths. It is an empowerment approach which prioritizes the building and strengthening of a People's institution. It does this by investing in social capital and human capabilities, especially those of women with their children, to enable them to participate in decision-making at the household, community, and macro level and to lift themselves out of poverty (kindernothilfe 2014).

The SHG Approach is a rights-based approach which views poverty as the denial of rights and poverty alleviation as a process of reclaiming one's rights. Given the multi-dimensional nature of poverty, however, the SHG Approach puts equal emphasis on the goals of economic, social and political empowerment. In order to achieve these goals, it offers a framework and guidance for establishing a 'People's Institution' which provide an environment of trust and cooperation in which people come to realize they are able to help themselves to achieve the economic, social and political goals that they themselves define(Tearfund's,2017).

2.6 Self-Help Group Origin in Ethiopia

In May 2002, Kinder NorHilfe (KNH), Jerusalem Children and Community Development Organization (JeCCDO) and Ethiopian Kale Hiwot Church (EKHC) have introduced the SHG approach in Ethiopia. In about 10 years after its introduction, more than 25 NGOs are implementing the SHG approach in different parts of Amhara, Oromia, SNNPR, Beneshangul Gumuz, Dire Dawa, and Addis Ababa. Thus far, about 137,265 poor women are organized into 7,499 SHGs, 470 cluster level associations and 11 Timerets are established nationwide. These 7,499 have mobilized 35 million Birr capital from their regular saving and different income generating activities and provided different financial and non-financial capacity building trainings and exposure visit programs to their members. Some CLAs are legally registered by relevant government agencies. In July 2010, ten SHG promoting NGOs established their own consortium, which is legally registered by the FDRE Charities and Societies Agency to strengthen and scale up the approach in the country with better and stronger recognition, partnership and networking at all levels (CoSAP 2013).

2.7 The Challenges of Self-help Groups

Abda, (2016) explored the major challenges of SHGs which hindered women from achieving more, which include: lack of office for CLAs and place of meeting for SHGs, absence of legal frame for the registration of SHGs, fear of paying interest, dropout and lack of commitment of SHGs members, poor supervision and absence of inadequate training, lack of market place and shop, negative attitude of the community to SHGs are the major challenges

Mindaye (2014) explored the major challenges of SHGs which hindered them from achieving more were the illiteracy of some SHG members. According to this study the presence of illiteracy brought a negative effect in the leadership cycle of the system because SHG and CLA leaders have to be capable of writing and reading the record and report of their activities and for proper book keeping. These challenges forced the progress of empowerment and development of women to continue in slow pace.

Furthermore, Florescu (2009) illustrated dropouts to be the other challenges and more than 95% of SHG members rely solely on Project Concern International (PCI) program to improve their lives. Only 4.5% of women benefit from another program in the area, including a church, a youth association, and the Women's Affairs Bureau at the woreda level. The rest are members of

iddir " and '*iqub*', which provide cultural funeral and traditional informal saving services. They therefore have a vested interest to remain in the program, because very few alternatives exist.

2.8 Models and Theories Related to Concept of Self-help Groups

Some of the most important models and approach that will be employed as a guide in this study are discussed below to link study further with the different theories, approaches, and models.

2.8.1 Asset Based Community Development (ABCD)

Asset-based community development strategy starts with what is present in the community, the capacities of its residents and workers, the associational and institutional base of the area - not with what is absent, or with what is problematic, or with what the community needs (Kretzman and McKnight 1996)

An asset-based approach is bottom-up and grassroots-based. In a way, 'bonding' and 'bridging' social capitals bind residents to other individuals within and outside their respective communities. Asset-building efforts promote long-term relationships under the form of Partnerships. Long-term partnerships stimulate self-help and self-organization, easing a community's access to various local and government resources. Asset-based approaches also foster a sense of place based on the unique features of the locality. The important first step in capacity-building is to recognize a community's talents and capacities (UN-habitat, 2008)

2.8.2 Social capital theory

The social capital of the community lies at the heart of development and social change (Phillips & Pittman, 2009). Without having strong social network among the local neighborhood, it is impossible to achieve sustainable development and social change. Therefore community development include the building of social capital or social capacity and the level of social capacity among the community matters a lot in the way that development progresses for that specific community and the speed at which its development efforts can be implemented (Phillips & Pittman, 2009).

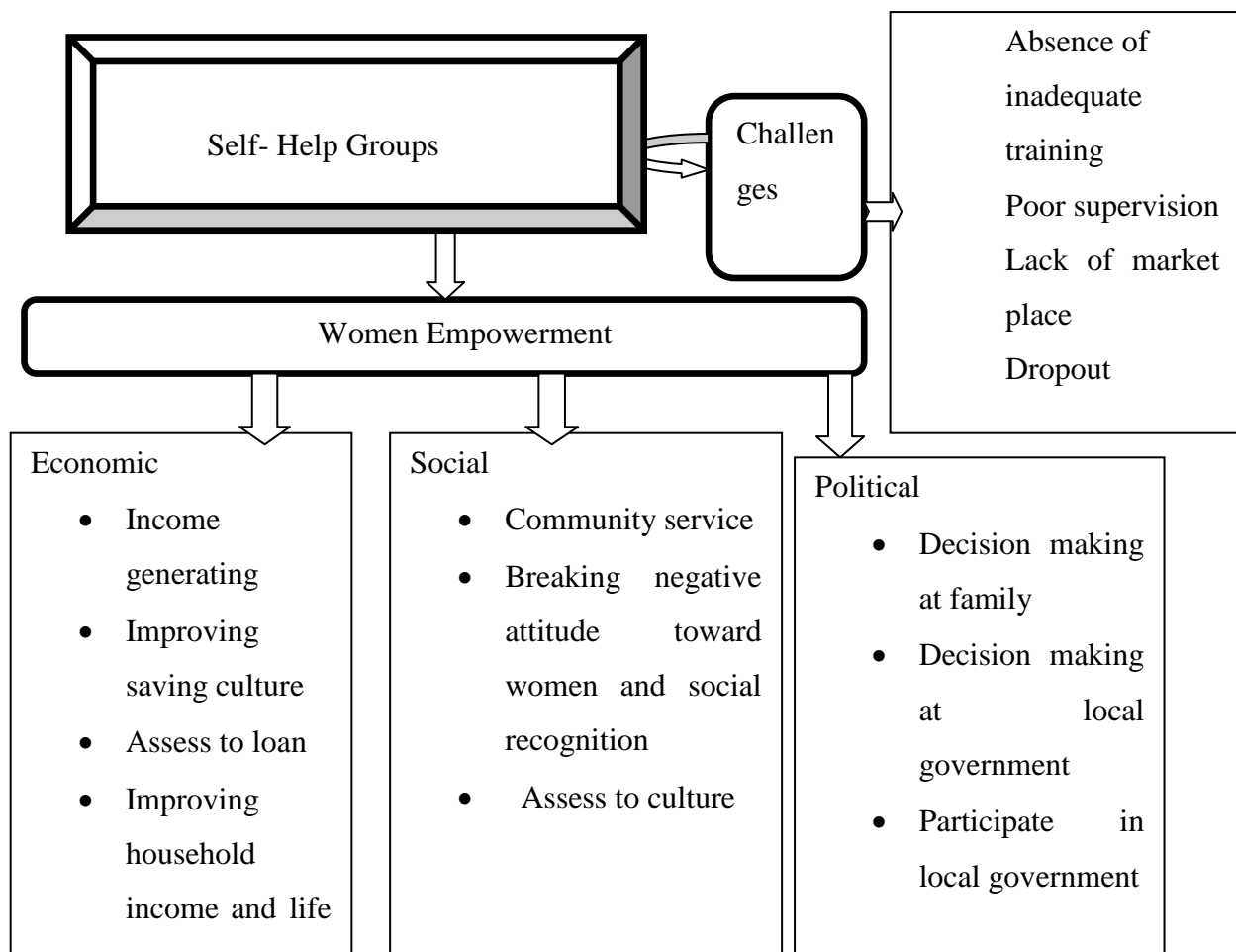
2.8.3 Structural Functionalism

According to this theoretical framework societies contain certain interdependent structure each of which performs certain functions for societal maintenance .If a community development

practitioner wants to build community capacity, he or she will have to pay attention to the organizational capacity for stimulating or inhibiting change. Structural functionalism is a useful tool for practitioners, looking at the case of an inner city neighborhood that is struggling to create a micro-enterprise business that will benefit local people, if one applied structural functionalism to community development practice, one would help the community analyze which organizations are committed to training, nurturing, and financing micro-enterprise development. A functionalist-oriented practitioner is more likely to notice dysfunctions in organizations (Phillips and *-Pittman, 2009)

2.9 Conceptual Frame work

The following figure shows the relationship between SHGs and its role in empowering economically, socially and politically poor women. Although it identify challenges of SHGs faced.



Source, Researcher developed from literature

This conceptual frame work helps to view the research problem and the relationships of the concepts that are role of SHG play in economic, social, political empowerment of women and SHGs challenges. The findings of the study were analyzed based on this conceptual frame work developed by a researcher from a literature. It was guides the study by converting concepts indicated by arrow into variables.

Social, economic, and political empowerments of women through SHG are all required to enable the poorest women to claim and realize their rights as human beings, citizens and as equal participants in civil society (Kindernothilfe, 2014).

A woman is said to be economically empowered when she gains power as a result of increased access to economic resources. The means of achieving economic empowerment are increase income, access to finance, ability to make decision regarding the utilization of money /credit/ (Saikla, 2017).

Abda (2016) found that poor women changed and their life has improved gradually after they joined SHGs and after they got opportunities of saving, access to loan, income generating activities and training.

Mindaye (2014) found that they highly contributed for the social transformation of the community such as child protection and rearing, women participation and improved relationship of men and women at community level. Also they active participation in local government offices and support in local institutions like 'Eddir' and 'Equb'.

According to Mindaye (2014) the poor women organized under SHG become confident and realized their inner potentials. They developed leadership skill and the quality of emotional intelligence which is one of the good qualities of leaders that help them to understand the real situation of their followers. Accordingly, SHG approach has empowered women not only to earn more income and decide on the use of their earnings at household level but also to participate at community and local administrative levels.

Abda, (2016) explored the major challenges of SHGs which hindered women from achieving more, which include: lack of office for CLAs and place of meeting for SHGs, absence of legal frame for the registration of SHGs, fear of paying interest, dropout and lack of commitment of SHGs members, poor supervision and absence of inadequate training, lack of market place and shop, negative attitude of the community to SHGs are the major challenges

CHAPTER THREE METHODS

3.1 Study Area

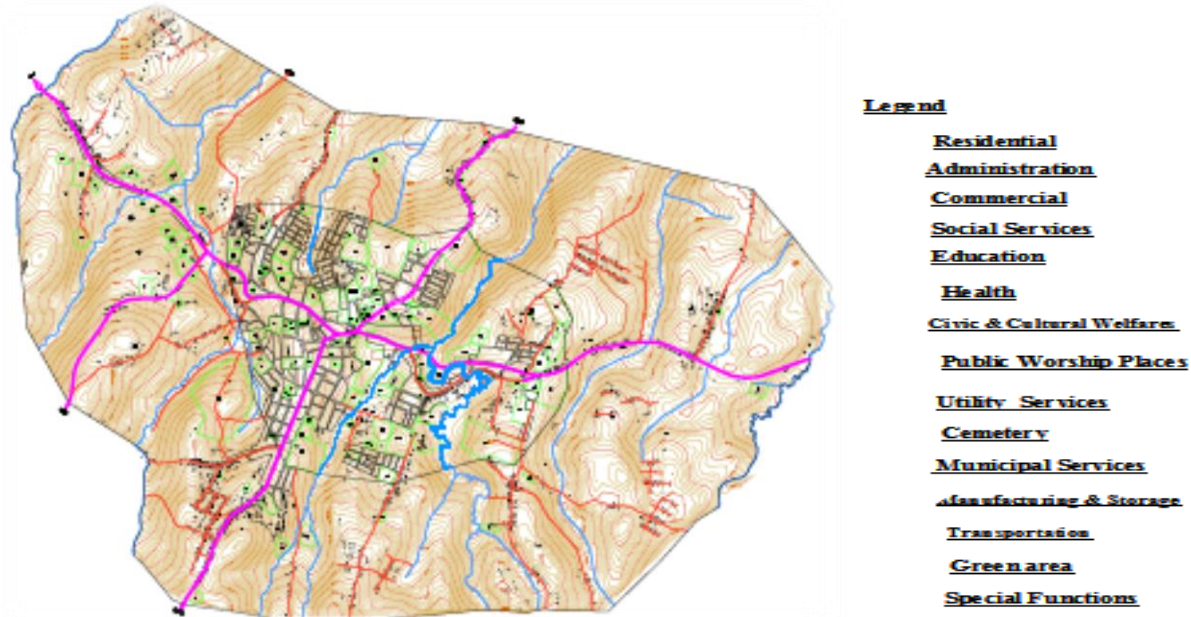
This study was conducted in Agaro town which is found in Ethiopia, Oromia region, Jimma zone. The town is located 390 km from Addis Ababa and 45km distance from Jimma city to the west direction. According to town administrations' (2019) estimation, a total population of Agaro town was 91,192 from this Male 48033 and female 43159 and town have five Kebele administration

According to the information gathered from the Town Administration Office (2019), Unemployment, low family income, poor housing conditions, poor access to basic facilities and disempowerment are some the major challenges of the residents, women has highly affected by this problem in Agaro town.

In towns like Agaro, where almost half of the dwellers are women and where the women's role is crucial in the family, building women's capabilities has to be one of the major areas of focus to be considered by development promoters. Currently some women focus NGO like Faya Integrated and SOS launched in the town and work on strengthen women through self-help groups but they can't able to touch majority of poor women so the issue need attention and expand the experience of self- help group is important to reduce poverty and disempowered women

Therefore Self-help approach in Agaro town project was selected purposively for this study to identify the role of self-help group in empowering women. So the study were made to promote the concept of SHG by describing role of self-help group in empowering women economically, socially and politically in order to alleviate the complicated socio-economic problems of the twon

Agaro town Structure plan



Source, Agaro town mayor, 2021

3.2 Philosophical Paradigms

Creswell (2014), suggest that individuals preparing a research proposal or plan make explicit the larger philosophical ideas they espouse. Based on this, this researcher proposed the pragmatic worldview.

Pragmatism is not committed to any one system of philosophy and reality. This applies to mixed methods research in that inquirers draw liberally from both quantitative and qualitative assumptions when they engage in their research. Individual researchers have a freedom of choice. In this way, researchers are free to choose the methods, techniques, and procedures of research that best meet their needs and purposes. Pragmatists do not see the world as an absolute unity. In a similar way, mixed methods researchers look to many approaches for collecting and analyzing data rather than subscribing to only one way (Creswell, 2014).

For this study researcher by focus on research problem, objective of the study and plan to collect diversify data believe that pragmatism world view was the best method to understand in-depth the role SHGs in empowering women

3.3 Methods of the study

In order to understand the role of SHGs in empowering women in detail the researcher plan to collect diverse types of data collection methods. The diverse data were collected by employing quantitative and qualitative (mixed) methods. The researcher bases the inquiry on the assumption that collecting diverse types of data best provides an understanding of a research problem. The diverse data were collected by survey through closed end questionnaire in order to generalize results to a population and then in a second phase, focuses on qualitative open ended interviews to collect detail views from participants

3.4 Sources of Data

To collect reliable data, both primary and secondary sources of data are the major focus of the researcher. To achieve the purpose of this study, the primary data were collected through questionnaire and interview. Secondary sources of data were gathered from self-help group document, book, published and unpublished documents, reports, electronic sources and magazines.

3.5 Study Design

This study was used cross-sectional study due to the researcher plan to collected data on a cross-section at a single point in time in order to discover the ways and degree to which variables relate to each other and short time of researcher. The type of study design used under this study were explanatory sequential. The major purpose of explanatory sequential research was a qualitative data help in more detail a quantitative data to collect detail information from participants and explain the role SHGs played for women and the challenges they faced in SHGs.

3.6 Data Collection Methods

The researcher were used both quantitative and qualitative data collection methods. Survey was conducted to collected quantitative data through the use of a structured and standardized questionnaire. The issues covered under survey method are all variables that are income before joined the group, income after joining the group, saving, loan, income utilization pattern, breaking negative attitude towards women, decision making, participation of women and SHGs challenges. The rationale behind is to generalize from sample to a population so that inference will be made about situation of the target group. On the other hand, open-ended in-depth interview were employed to collected qualitative data .A qualitative method help by support

quantitative data to assess in detail the role and challenge of SHGs, and what the issues and the nature of the subject. Using this data collection method, the researcher believed to be collect in-depth, reliable and accurate data from participant of the study.

3.6.1 Survey

Survey research provides a quantitative or numeric description of trends, attitudes, or opinions of a population by studying a sample of that population (Babbie, 1990).

A survey is a systematic method of collecting data from a sample of the population such that the results are representative of the population within a certain degree of error. The rationale for using survey is to collect quantitative data through the use of a structured and standardized questionnaire. The issues covered under survey method are variables that significantly important to empowering women that is economic, social, political and challenge of SHGs face.

3.6.2 In-depth Interview

In-depth interview was selected to get holistic and reach information about the role SHGs played in women life and challenges face them in SHGs. The in-depth interview enabled the researcher to describe and deeply understand how the interviewee views the issues raised and their understanding about the role played SHGs project in empowering women, identify the problem face SHGs. In addition, it helped to enable the research participants to talk and express their feelings and opinion freely. Interview guide by semi-structured open-ended questions used to get the appropriate information for the study. Thus, face to face in-depth interviews were conducted at the time and place favorable to interviewees.

3.6.4 Key informant interview

Key informant interview is used to get more valuable information for respondents who do have full knowledge/understanding about the issue. Accordingly, there are different stakeholders used as key informants for this study who supported in giving detailed information concerning the role, benefit, challenges and improvements of the women in the SHGs. These informants include project officer, kebele administrators and economic strength. Project officers are organizers and trainers of women in the self-help groups. Likely, Kebele leaders are more than any government body's they have closes relationship with SHGs and economic strength helps as SHGs to function well.

3.6.5 Document Review

The other source of data for the study was reviewed documents of the project and the documents of SHGs. By reviewing the document the researcher were used agenda relate to objective of the study. These was magazines and brochures of the project, annual and quarter reports about the role played by 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 role and challenges of SHG project in the life condition of poor women would be included under this study. Generally a document review helps researcher to collect back ground information about the project that relate to objective of the study.

3.7 Sampling Techniques

Random sampling technique was used for quantitative data because it provides equal chances to the population to be included in the research and also believed to avoid bias. The researcher employed purposive sampling techniques to collect qualitative data from the respondents by using in depth interviews which were best enabled the researcher to answer his research questions.

3.8 Sample Selection

Each member of the population (i.e. 1582 SHG members) had an equal and known chance of being selected based on year of stay in SHGs. The researcher strictly followed the below criteria to create simple random sample in a step wise manner. The SHGs from which the researcher would be selected the sample are those who are stayed at least 3 years in the group, of the total 52 SHGs only 7 of them had an age of 3 and above year's maturation since they were established. It was believed that the role of SHG can clearly be seen on those SHGs having at least 3 years of maturation and hence the researcher focused on 7 SHGs with 109 SHG members for his study. While choosing the sample size, the researcher decided the sample size to contain 60 SHG members. This sample size was chosen on the basis of the budget available and homogeneity of population under study.

The researcher listed the SHG members and then assigned numbers to the list of units. To selected a sample of 60 SHG members, he identified all 109 SHGs members and asked permission SHG's leaders to use their records and the project coordination unit to view the list of 109 women in the 7 SHGs. And then the researcher assigned a consecutive number from 1 to

109, next to each of the SHG members and were selected the sample using lottery method until he has 60 SHG members that he want in his sample.

Purposive sampling used to collect in-depth interview data collection. The main goal of purposive sampling is to identify samples that have higher relation with the issue which was best enable researcher to answer research objectives and questions. Accordingly women participate 3 years and above in SHGs purposively include the sampling

3.9 Sample Size

The researcher identified 60 samples from the SHG members. He found optimum sample size, representative and also adequate as the groups were homogenous. Chaudhary (2008) stated that a SHG is a small economically homogeneous affinity group of rural/urban/tribal poor voluntarily coming together to save small amounts regularly. In such a group even a very small sample is sufficient to ensure reliable result. The researcher also considered the limit of his budget and time he has to distribute his questionnaire to 60 SHG members.

For qualitative data, a data collection was based on data saturation principle (Marshall and Rossman 2015, cited in Creswell and Poth, 2019), notes that sampling can change during a study and that researchers need to be flexible, but despite this, researchers need to plan ahead as much as possible for their sampling strategy. Based on this a researcher initially plan to in-depth interview seven (7) women from SHGs that scores three years and above maturation were purposively selected and data collection continues until saturation occurs / rich information were collected/. Simple Random sampling has employed for the quantitative survey while purposive sampling was employed for the qualitative one.

3.10 Data Collection Procedure

The data collection process followed procedural steps. The field data collection process was started by getting a support letter from the Jimma University. The letter of cooperation from the University provided to the researcher prior going to Fayyaa integrated Agaro project to get permission. After that different personnel were contacted. The questionnaire and interview guide was prepared in English. The English version was then translated to Afan Oromo. Following this a total of 60 SHG members were selected using the random sampling techniques.

Quantitative data were collected prior to qualitative data during the actual field survey. The data collections were held in a place and time that participant, so that they feeling comfortable and that it' is in line with their interest and choice. After the questionnaire filled and analyzed the

interview data collection followed since study type guide as qualitative data build on quantitative data. At the beginning of an in depth interview, a brief description about the purpose of the study is given to each participant and based on their interests consent form was signed and a tape recorder used to record the sound of participant.

3. 11 Data Analysis

For the analysis of the data, both quantitative and qualitative methods were used from the point of view of research objectives. Descriptive statistics (such as mean, percentage, frequency and coefficient of correlation) has been used in order to enhance and make meaningful analysis and interpretation of the research output and to estimate the degree of association between dependent variable and independent variables that influences the role of SHGs in empowering women. The statistical package for social sciences (SPSS) version 20 was used for the data processing.

In the qualitative data gathered from the participants was analyzed thematically. Word by word transcriptions of the interviews is done through listening what recorded and reading the notes taken during the interview. At this stage the raw data has internalized by rereading and re-listening. The relevant data collect in the field was transcribed, coded, arranged in themes, interpreted, analyzed and the research report narrative written at the end as integrated with quantitative data interpretation to reveal the role of SHGs in economic, social and political empower of poor women and identify challenges of SHGs.

3.12 Validity

The construct validity was enhanced through combination of data collection instrument such as interview and questionnaire (Golafshani, 2003). Validity determines whether the research truly measures that which it is intended to measure or how truthful the research results are. To achieve its accuracy a researcher related each question with objective of the study and information gathered by using instrument of the study were logically link with an objective of the study. To insure the validity of the study, data reviewed by adviser and expert based on their comments, the unclear and obscure questions was revised and error were corrected.

3.13 Reliability

The reliability of instruments measures the consistency of instruments. Creswell (2014) considers the reliability of the instruments as the degree of consistency that the instruments or

procedure demonstrates. The instrument for this, the study was developed based on research objective and questions it was possible to collect reliable data from the respondents. A quantitative data measured reliability by test-retest reliability using correlation also in-depth interview was carried out with seven (7) respondents from each SHGs and data captured using semi-structured questionnaire. After a period of one month the same in-depth interview was re-done on the same respondents and data captured using semi-structured questionnaire. To ensure reliability of the study instrument measure the consistency of the instrument were checked.

3.14 Data Equality Assurance

To perform this study researcher focus on data equality assurance. To avoid errors in data set he give attention before data collection, when data collection and during data entry to avoid omission of the data and check instruments of the data to avoid faults results and careful during data type to avoid commission of the data. First researcher prepared formats of data tables and filled row data in each cell carefully then enter into computer and check for missing values by sort data fields and check for discrepancies. During data transformation was performed for analysis compared the statistical summaries before and after transformation to ensure no mistakes were made during transformation.

3.14 Ethical Considerations

Concerning ethical consideration on the researcher was conscious enough about the legal and sensitive issues. In addition, the respondents and participants identity was kept confidential and instruct respondents don't write their name and using pseudo name.

Before coming the study, all respondents and participants of the study were clearly informed about the purpose of the study, since the fundamental ethical principles of social work research is never forcing any one into responding and participating it is perform voluntarily. The researcher has told them as they have the right to quit their responding and participation whenever they felt uncomfortable with the research proceedings. So, the research work carry out only with the volunteer respondent and consent of the participants, and the time of the interview can possibly take place as clearly were choice of the participants.

To contact with the informants, the researcher has assured that the data collected from them were used only for the purpose of the research and was kept confidential. The researcher has told them clearly that the consequences of the study have no potential harm to the SHG and its members.

CHAPTER FOUR

Data Presentation and Analysis

This Chapter presents the findings of the study. The Quantitative was analyzed using descriptive statistics such as percentage, frequency and coefficient of correlation. Tables, Pie charts and bar graphs were used to explore the data. For the qualitative data themes and patterns were directly interpreted to present in-depth picture of the cases using narratives.

4.1 Demographic Information of the Respondents

4.2.1 Group Size

The group size during the survey was less than the time of formation. The average size of the group during group formation was 19.7 but during the survey group size varies from 14 to 20 with the average of 17 this shows 13.8 % of the group members drop out from membership before this survey. All groups scored above three years since foundation.

Table 1 Group size

SN	Name of SHGs	Existing size	Remark	Age of SHGs/ Years of establishment/
1	Abdi-bori	18	2 dropped out	Three years plus three month
2	Edget	17	3 dropped out	Three years plus three month
3	Eftu	15	5 dropped out	Three years plus two month
4	Jalane	18	2 dropped out	Three years plus two month
5	Nagegna	17	3 dropped out	Three years plus two month
6	Selam	14	4 dropped out	Three years plus two month
7	Tofiq	20	No dropped out	Three years plus two month
	Total	119	19 dropped out	

Source field survey, 2020

4.2.2 Group Sample

THE ROLE OF SELF-HELP GROUPS-----

By using the study choose sample selection method all most from all groups a sample were selected. A 60 sample was selected from 7 SHGs that consist of 119 members fulfill criteria of the study presented as the following table.

Table 2 Group sampled

Name of SHGs	Frequency	Percent
Abdi-bori	11	18.3
Edget	10	16.7
Eftu	5	8.3
Jalane	8	13.3
Nagegna	8	13.3
Selam	10	16.7
Tofiq	8	13.3
Tofiq	60	100

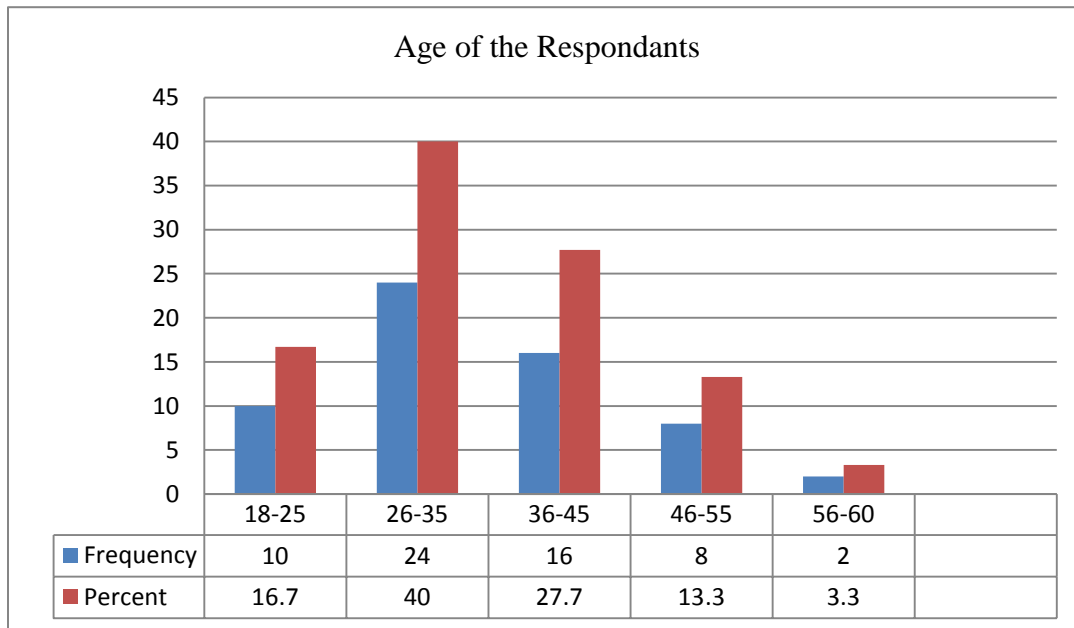
Source field survey, 2020

4.3.3 Age of the Respondents

Figure 1 shows that majority of SHGs members are between the age of 26-35 and 36-45 years old that was 40% and 27.7% respectively. Followed by 18-25 and 46-55 age consists 16.7% and 13.3%. There are only a few percentage members older than 55 year old, that was 3.3%. It shows that larger portion of SHG members are in the productive age that can contribute in the economic growth.

THE ROLE OF SELF-HELP GROUPS-----

Figure 1 Age distribution of the Respondent

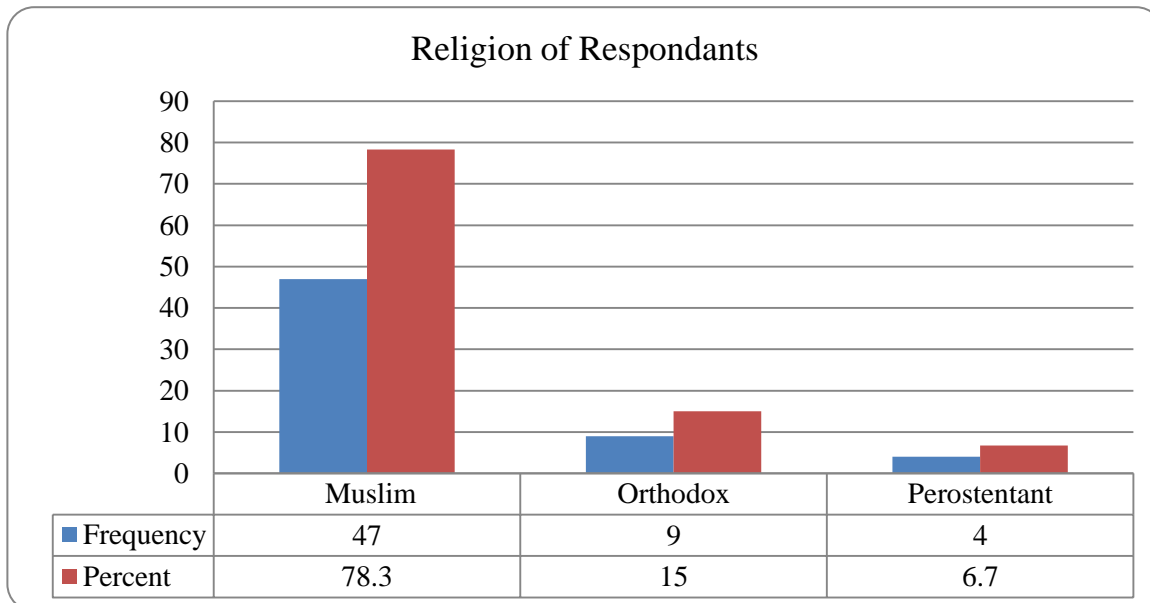


Source field survey, 2020

4.2.4 Religion of the Respondent

Table 4, Shows the religions of the respondents that is 78.3% Muslim, 15% Orthodox and 6.7% Protestant. Majority of the respondents were from Muslim community

Table 4 Religious of Respondent



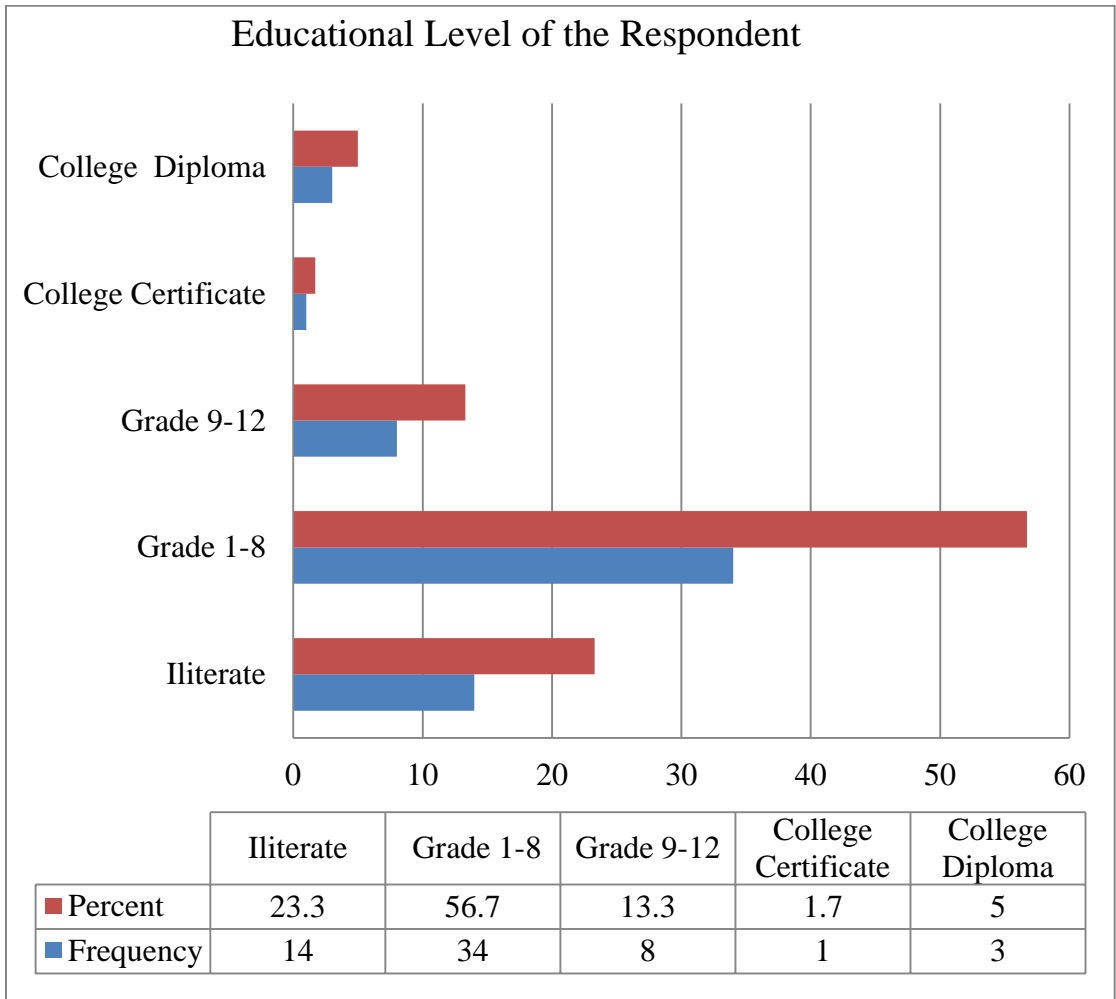
Source field survey, 2020

4.2.5 Educational level of Respondent

THE ROLE OF SELF-HELP GROUPS-----

Majority of respondents had primary education, they consist 56.7% followed by those illiterate 23.3 % then those of secondary education, college certificate, and college diploma 13.3%, 1.7%, and 5% respectively. Almost more than 75% of respondent can read and write

Figure 2, Educational level of Respondent

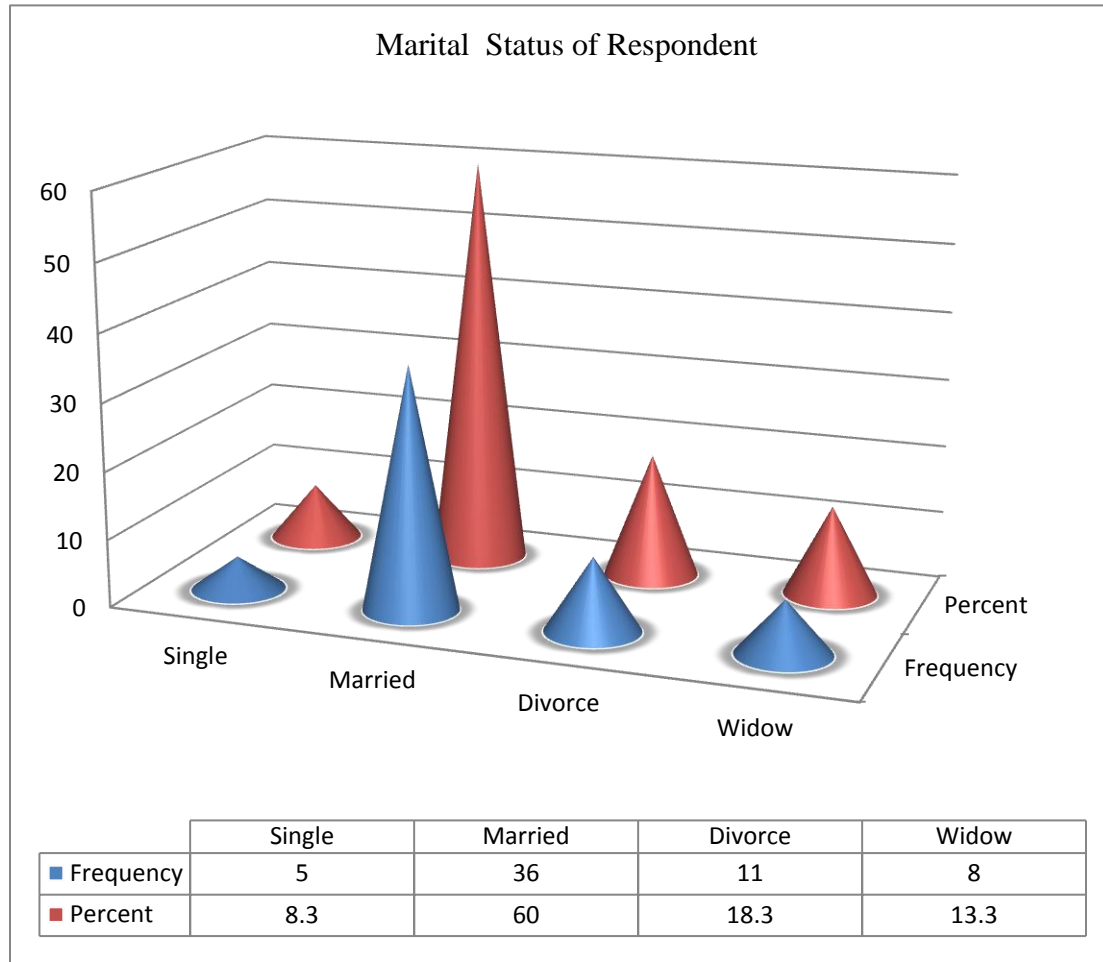


Source field survey, 2020

4.1.6 Marital Status of Respondents

Figure 3 shows marital status of the respondents, majority of them were married. They consist 60% of the respondents, followed by those divorce 18.3% and those widow and single are 13.3% and 8.3% respectively.

Figure 3, Marital Status of Respondent



Source, Field survey, 2020

4.2.7 Family Size of the Respondent

As table 3, indicate respondents found age of 26-35 have large family size than respondents found other interval age group, they consists 40% followed by those age of 36-45 consists 26.7% then those age of 18-25, 46-55 and 56 -60,women family size were 16.7%, 13.3% and 3.3% respectively. This shows that women member of SHGs found at age of middle youth and starting adulthood have large family size than women found at other age interval.

Table 3, Family Size of the Respondent

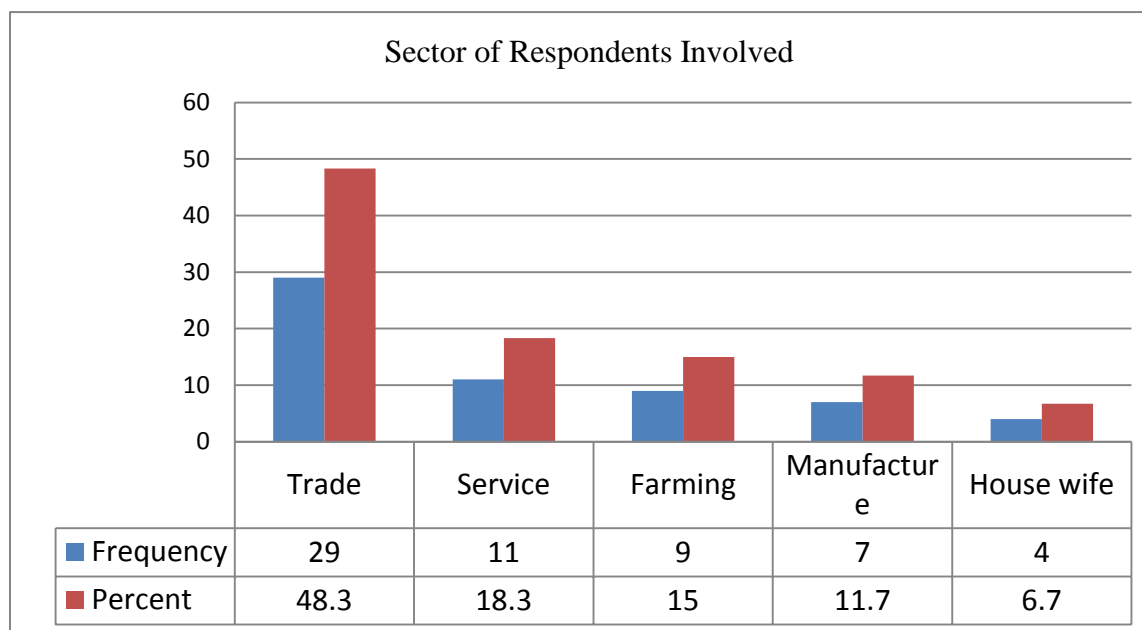
Age of Women	Family Size	Percent
18-25	10	16.7
26-35	24	40
36-45	16	26.7
46-55	8	13.3
56-60	2	3.3
Total	60	100

Source field survey, 2020

4.2.8 Sector of Respondent Involved

Figure 4 indicate the sector of the respondents involved. Majority of respondents are engaged in trade that is 43.3%, followed by service sector 18.3% then farming, manufacturing and house wife 15%, 11.7 % and 6.7% respectively. This shows majority of the respondents have their own job but still few SHGs members dependent on their husband income.

Figure 4, Sector of Respondents Involved

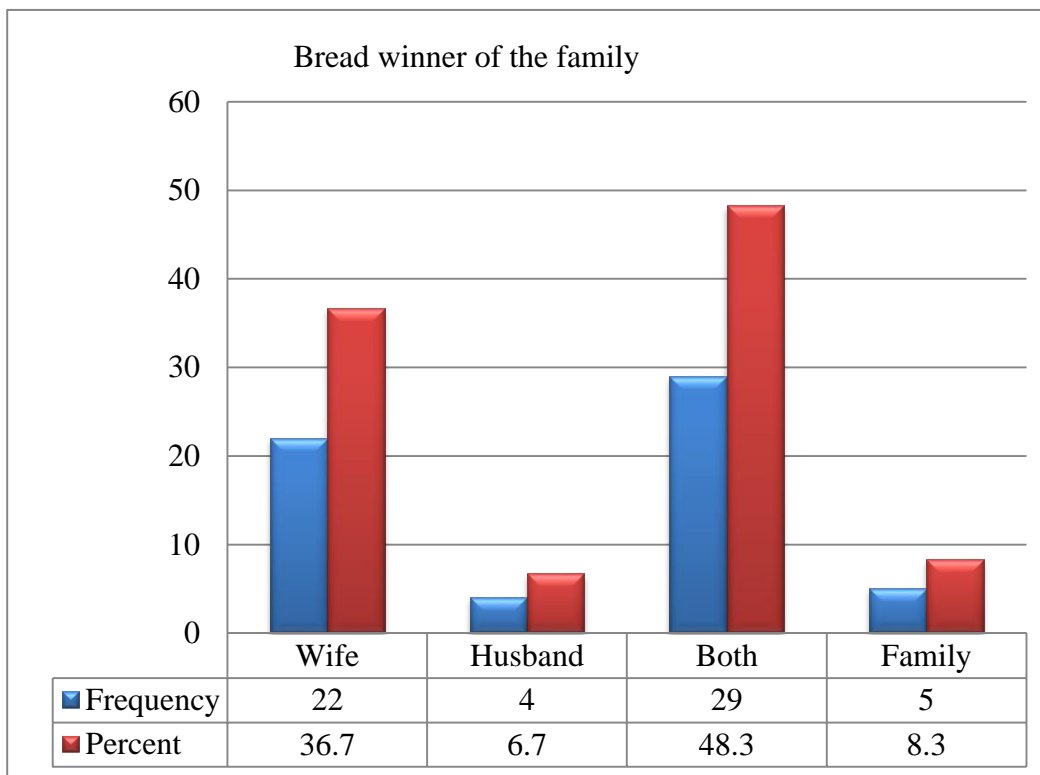


Source, Filed Survey, 2020

4.2.9 Bread Winner of the Respondent Family

Figure 5, indicate the bread winner of the respondents family. Majority of respondents (48.3%) family bread winner were jointly wife and husband followed by respondents / wife/ only 36.7% then husbands only 6.7% and family of respondents 8.3%. This indicate women currently generate family income was high, that is around 85% of respondents support their family by involving income generated activity.

Figure 5, Bread winner of the family

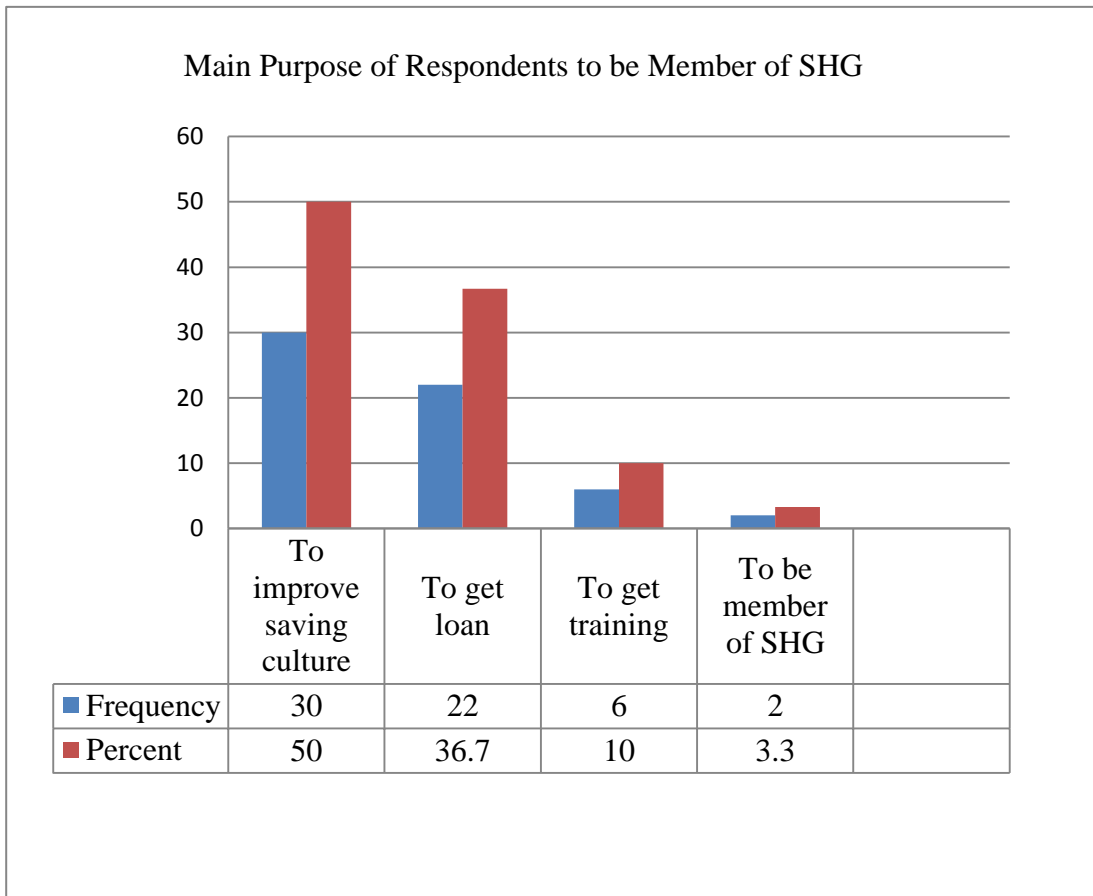


Source, field survey, 2020

4.2.10 Main purpose /reason/ for the Respondents to be Member SHG

Figure 6, shows 50% of respondents joined to SHGs to improve saving culture following 36.7% joining to SHG to get loan then 10% joining to SHG to get training and 3.3% joining SHG to be member of SHG. This indicate majority of the SHGs member joining to SHG as main reason to improve saving culture and to get loan.

Figure 6, Main purpose of the respondents to be member of SHG



Source field survey, 2020

4.2 Quantitative Data Analysis

4.2.1 Economic Change

4.2.1.1 Respondents Income before and after Joining SHG

Table 4, Compared the monthly income of the respondents before joined to SHG with income after joining to SHGs. As the table below shows, 63.3% respondents have not own income before joined to SHG. Following 33.3% of the respondents got 1-500 ETH birr income before joined SHGs. Then only 3.3% of the respondents got 501-1000 ETH birr income before joined SHGs. Finally there are no respondents got 1001-2000 and 2001-4000 ETH birr income before joined to SHGs.

However, after joining to SHG there is no any respondents getting zero income's, following 6.7% of the respondents getting 1-500 ETH birr income after joining to SHGs. Then 41.7% of

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the respondents getting 501-1000 ETH birr income after joining SHGs, finally 45% and 6.7% of the respondents after joining to SHGs getting 501-1000 and 2001-4000 ETH birr respectively.

Generally speaking, 96% of respondents monthly income before joined to SHG have less than 500 ETH birr which indicated that SHG members were economically poor before joined to SHGs but after joining to SHG 93.4% respondents monthly income improved 501-4000 ETH birr which shows SHG improve income of the poor was positive.

Table 4, Compare Respondents Income Before and After Joining SHGs

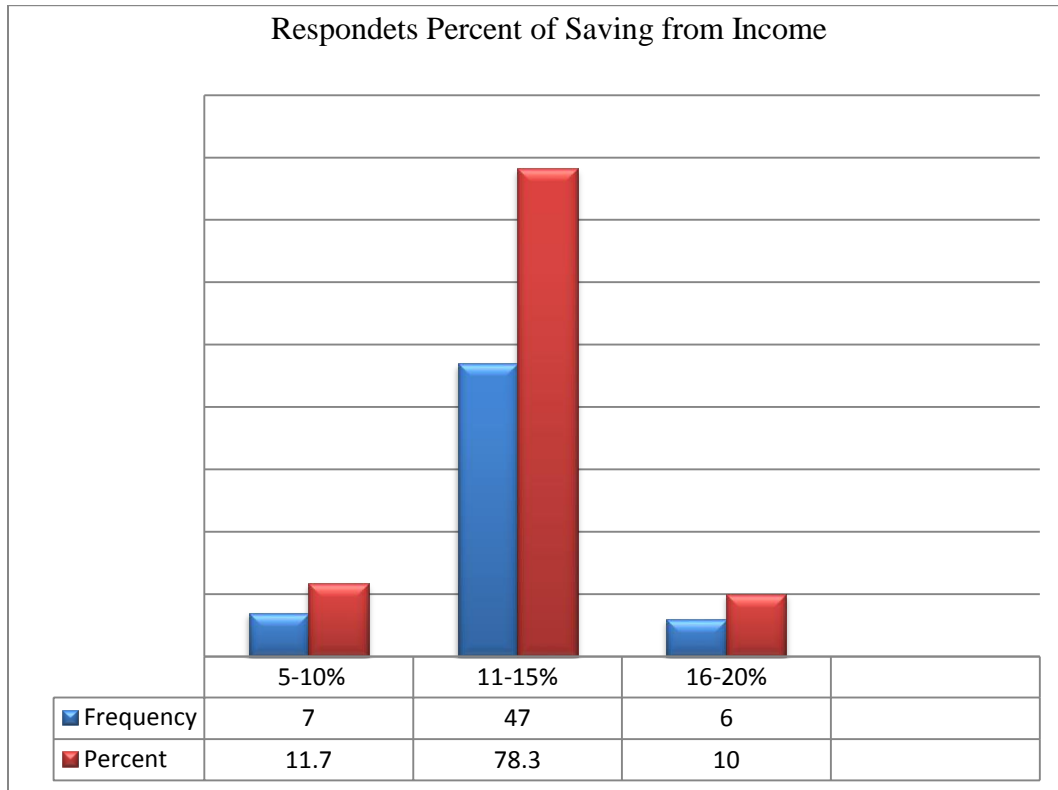
Income before joining SHGs			Income After joining SHGs		
Income in ET Birr	Frequency	Percent	Income in ET Birr	Frequency	Percent
0	38	63.3	0	0	0
1-500	20	33.3	1-500	4	6.7
501-1000	2	3.3	501-1000	25	41.7
1001-2000	0	0	1001-2000	27	45
2001-4000	0	0	2001-4000	4	6.7

Source field survey, 2020

4.2.1.2 Respondents percent of saving from income

Figure 7 indicate that, respondent power of saving from their monthly income. Majority of the respondents (78.3%) have saved 11-15% from their monthly income following 11.7% of respondents saved 5-10% from their monthly income then 10% of the respondents were saved 15-20% from their monthly income. This was shows that majority members of SHG saving capacity from their monthly income were more than ten percent.

Figure 7, Respondents percent of saving from Income

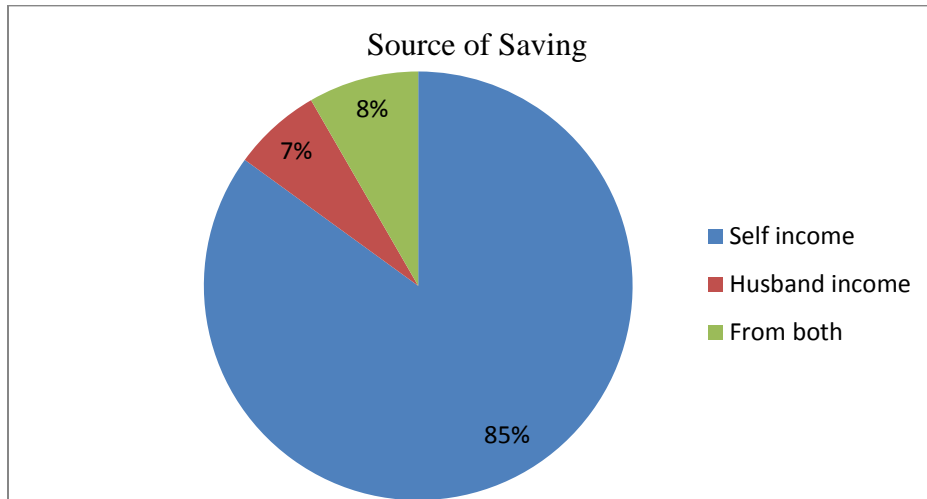


Source field survey, 2020

4.2.1.3 Source of Saving

The Pie chart 1 shows that majority of respondents (83%) source of saving were their own income they got from SHG, following 10% of respondents source of saving were supported by their husband then 7% of respondents source of saving were from their husband income. This notify, us majority of respondents have their own income and saving that create opportunity to run their own business but still there is small present of SHGs members source of saving depend on their husband .

Chart 1 Respondents Source of saving



Source field survey, 2020

4.2.1.4 Respondents Saving So Far

Figure 8 indicate half of the respondents (50 %) have a deposited 3001-4500 ETH birr in their SHG books account following 26.7% of the respondents deposited 1500-3000 ETH birr then 20% of the respondents have a total deposited of 4501-6000 ETH birr and 3.% of the respondents saved above 6000 ETH birr. This shows member saving so far is depends on individual member capacity to save.

Figure 8, Respondents saving So Far



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Source field survey, 2020

4.2.1.5 Group Provide Loan

The table 5 shows that, all respondents (100%) answered as their groups provide loan. The majority of respondents (88.3%) response that groups criteria of their groups to provide loan was percent of individuals member saved, the rest 11.7% of respondents respond that criteria of their groups to provide loan was capital of group own. This, indicate that groups criteria to provide loan was percent of saving and capital of group own.

Table 5, Group Provide Loan

Description	Response	Frequency	Percent
Does your group provide loan	Yes	60	100
	No	0	0
If your question number 6 is yes what is the criteria to provide	Percent of saving	53	88.3
	Capital group own	7	11.7
	Total	60	100

Source, Field Survey, 2020

4.2.1.6 Respondents Loan Taken

Table 6 shows that, 43.3% of the respondents took loan one or more times in their stay three years in SHG. From this loan taken 31.7% of respondents had taken one times and 1.7% of respondents had taken two times. The rest 56.7% of respondents had not taken loan in their stay three years in SHG. This shows that more than half of the respondents had not taken loan from their groups.

Table 6, Respondents Loan Taken

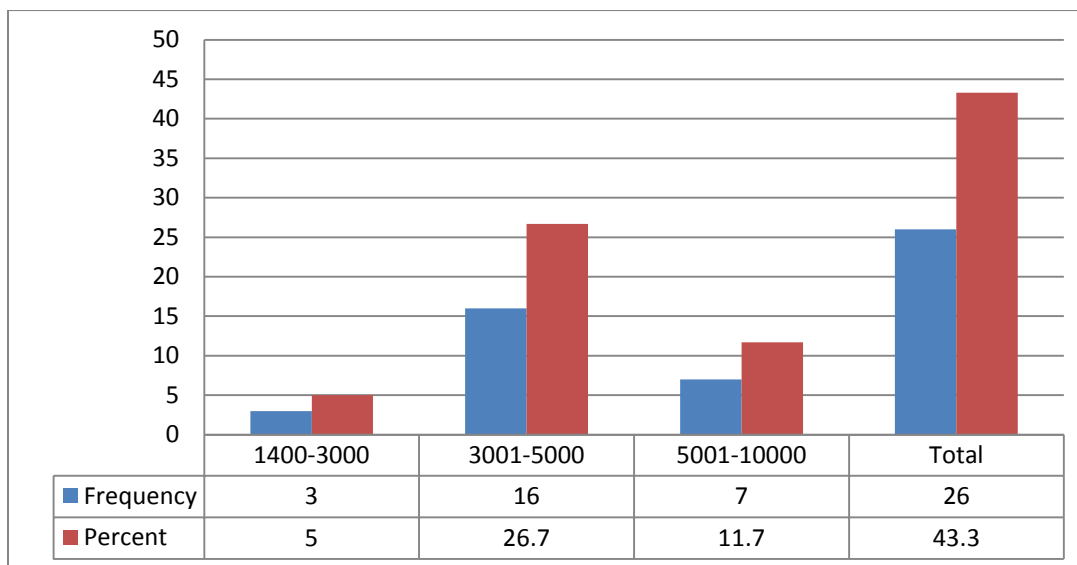
Description	Response	Frequency	Percent
Do you take loan	Yes	24	43.3
	No	34	56.7
If you take loan how many times you take loan	1 times	19	31.7
	2 times	7	11.7
	Total	24	43.3

Source, Field Survey, 2020

4.2.1.8 Amount of Respondents Loan Taken

Figure 9 indicate that, out of 43.3% loan taken majority of respondents (26.7%) had taken 3001-5000 ETH birr following 11.7% of the respondents had taken 5001-10000 ETH birr then 5 % of the respondents had taken a loan of 1400-3000 ETH birr.

Figure 9, Amount of Respondents Loan Taken



Source, field survey, 2020

4.2.1.9 Purpose of Loan Taken

Table 7 shows that, out of 43.3% loan taken majority of them (21.7%) had taken loan to expand their business following 10% had taken loan to start their business then 5%, 5% and 1.7% of the respondents had taken loan for house consumption, for children education and to buy house materials respectively. From this we understand that majority of the members had taken loan to change their future life by engaged in business.

Table 7, Purpose of respondents Loan Taken

Description	Response	Frequency	Percent
For what purpose you had take loan	To start business	6	10
	To expand business	13	21.7
	For house consumption	3	5
	For children education	3	5
	To buy materials	1	1.7
	total	26	43.3

Source field survey, 2020

4.2.1.10 Income Utilization Pattern of Family after Respondents Joining SHG (Comparing the situation before joining the SHG)

As table 8, shows after joining SHGs 51.7%, 33.3%, 11.7% and 3.3% much changed, the same as before, very much and few changed respectively as comparing to the situation before joined SHG in family food utilization. Following after joining SHGs 41.7%, 38.5%, and 20% very much, much and no changed respectively as compared to before joined SHGs in family cloth buying capacity. Then after joining SHGs 41.7%, 38.5%, and 1.7% very much, much and no changed as comparing to before joined SHG in house furniture.

Although after joining SHGs 45% ,38.3%, 15% and 1.7% much, the same as before, very much and few respectively as comparing to before joined SHG in children education. Then after

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joining SHG 41.7%, 31.7%, 25% and 1.7% much, very much, and few changed respectively as comparing before joined SHG in for health payment.

Finally, after joining SHGs 53.3%, 41.7% and 5% very much, much and can't show changed respectively as comparing to before joined SHGs in saving pattern. After joining SHGs 45%, 41.7% and 13.3% much changed, the same as before and very much changed respectively as comparing to before joined SHGs in asset building. Then after joined SHGs, half of the respondents (50%) the same as before, following 38.3% much, 6.7% low and 5 %, very much changed as comparing to before joined to SHGs in house condition improvement.

Table 8, Income Utilization Pattern of the Respondents after Respondents Joining SHGs

No	Description	Few		The same		Much		Very much	
		Freque ncy	%	Freque ncy	%	Freque ncy	%	Freque ncy	%
1	Food	2	3.3	20	33.3	31	51.7	7	11.7
2	Cloth	0	0	12	20	23	38.5	25	41.7
3	House furniture	0	0	7	11.7	32	53.3	21	35
4	Children education	1	1.7	23	38.3	27	45	9	15
5	For health payment	1	1.7	15	25	25	41.7	19	31.7
6	Saving	0	0	3	5	25	41.7	32	53.3
7	Asset building	0	0	25	41.7	27	45	8	13.3
8	House condition improvement	4	6.7	30	50	23	38.3	3	5

Source field survey, 2020

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4.2.2 Social Contribution

4.2.2.1 Respondent Supported when Joining SHGs

Table 9 shows that, majority of the respondents (65%) have not supported by their family for being a SHG member. From this percent their husbands share large value that is 48.3% following family in birth share 10% then family in law and children share 3% and 1.7% respectively. From this we understand that many husbands have no volunteer as their wife being member of SHG. Only 35% of respondent response as they supported from their family at the time of joined SHGs.

Table 9, Respondents Supported when Joining SHGs

No	Description	Response	Frequency	Percent
1	Are you supported by your family for being a SHG member	Yes	21	35
		No	39	65
		Total	60	100
2	If your answer question number 1 is no from whom you find difficulty	Husband	29	48.3
		Your family	6	10
		Family in law	3	5
		Children	1	1.7
		Total	39	65

Source field Survey, 2020

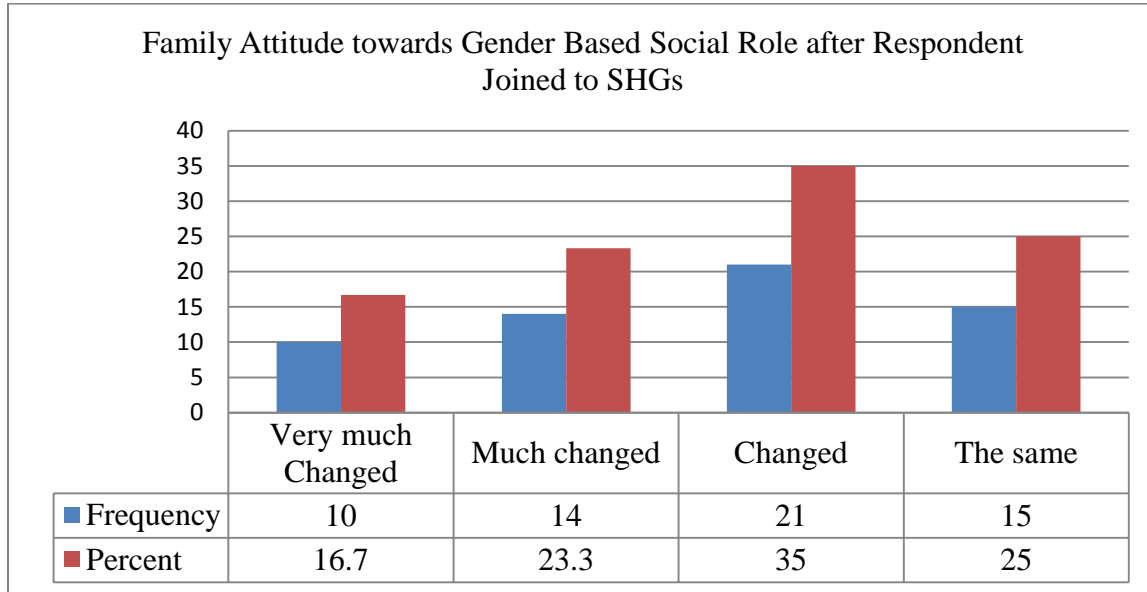
4.2.2.2 Family Attitude towards Gender Role after Respondent Joining SHG

Figure 10, indicate that 35% of respondents that their family attitude towards gender based social role was changed after they joined to SHGs. Following 25.3% response that their family on gender based social role was the same as before respondents joined to SHGs, then 23.3% and 16.7% response that their family attitude depend on social created women work unpaid home was very much and much changed respectively. Generally speaking, 74.7% of respondents

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response that as the result of joining SHG and involved in outdoor work their family attitude on social created gender role were changed.

Figure10, Family Attitude toward Gender Role after Respondents Joining SHG

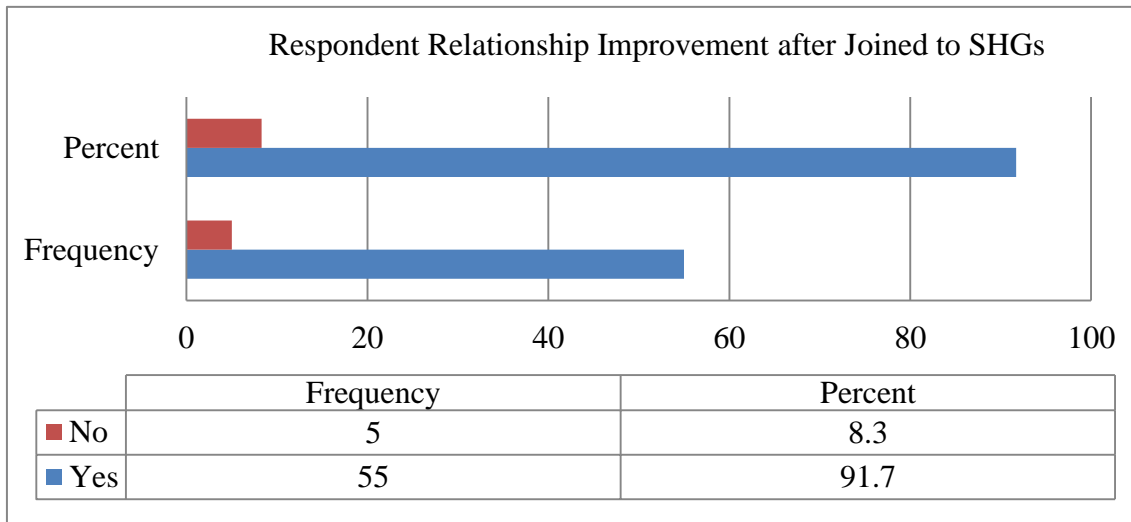


Source field survey, 2020

4.2.2.3 Relationship Improvement

Figure 11 indicated that most of the respondent that is 91.7% believed that as they improved relationship with their community after joining SHG, following a few (8.3%) was believed that as they do not improved relationship with their community.

Figure 11 Relationship Improvement



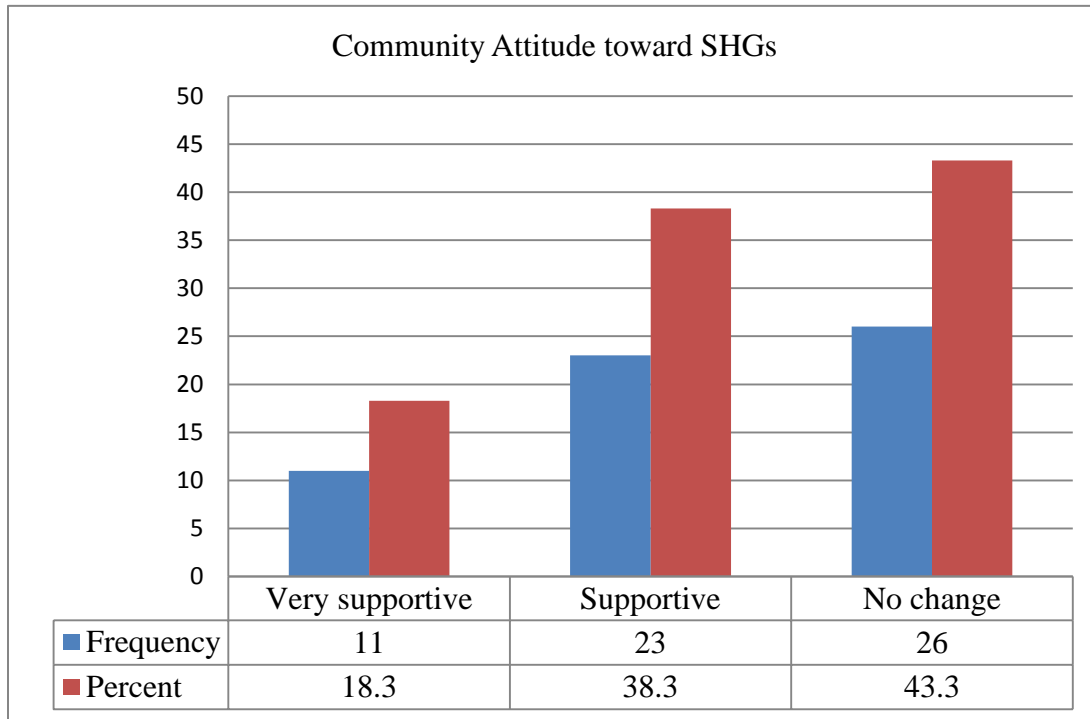
Source field Survey, 2020

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4.2.2.4 Community Attitude toward Self-Help Groups

Figure 12, indicate 43.3% of the respondent response that community attitude toward them were no changed as before they joined to SHG, following 38.3% response that community attitude toward them were supportive and 18.3% response that as community attitude towards them very supportive. Generally 56.6% of the respondent believed as community attitude towards their group was positive.

Figure 12, Community Attitude toward Self-Help Groups

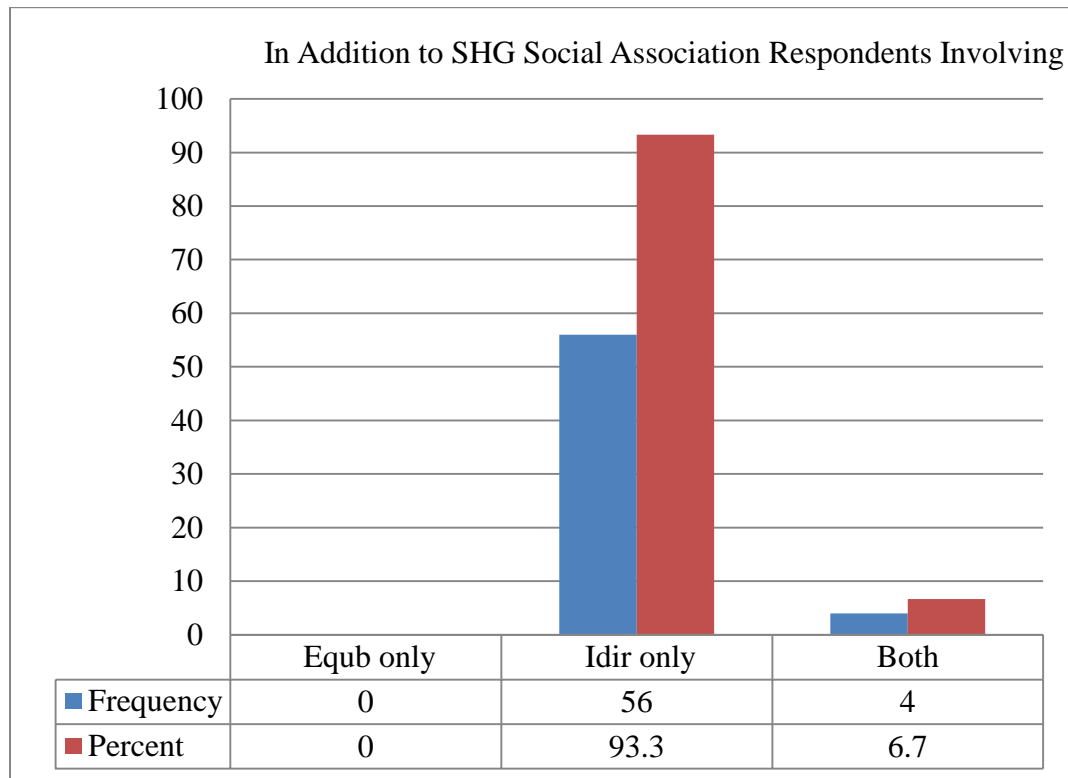


Source field Survey, 2020

4.2.2.5 Respondents Involvement in Social Association after Joining SHGs

Figure 13, indicate that, most of the respondents (93%) involved in iddir social association following 7% of the respondent involved in both iddir and equb social association .This shows SHGs members after joined to SHGs do not deny indigenous social association especially their attachment with iddir was strong since, iddir was high connection with Ethiopians social life

Figure 13, Respondents Involvement in Social Association after Joining SHGs



Source field survey, 2020

4.2.2.6 Socio-economic Contribution of SHGs

Table 10, indicate that all respondents (100%) response that as their groups help each other at any support needed time and made socio-economic contribution by the groups toward the community. Focus area of the group contribution was 56.7% of the respondents response that their group contribution towards community was focus on financial assistance of the poor following 30% of respondents answered that their group major area of contribution toward community was focus on giving awareness to the poor women as they joining to SHG then 8.3% and 5% respondents answered that their groups focus area towards community contribution was cleaning environment and help poor family children respectively. From this we understand that major area of women SHG social participation was focus on help each other, financial assistance of the poor and giving awareness to the poor women as they joining to SHG.

Table 10, Socio-economic Contribution of SHGs

NO	Description	Response	Frequency	Percent
1	Does your group members help each other at any support needed time	Yes	60	100
		No	0	0
		Total	60	100
2	Is there any socio-economic contribution done by the group towards community	Yes	60	100
		No	0	0
		Total	60	100
3	If your question number 2 is yes in Which are your group contribution focus	Financial assistance of the poor	34	56.7
		Cleaning environment	5	8.3
		Giving training to the poor women as they joining to SHG	18	30
		Help poor family children	3	5
		Total	60	100

Source field survey, 2020

4.2.3 Decision Making /political Empowerment/

4.2.3.1 Respondents Decision maker at Family Level Compare with before Joining SHGs

Table 11, describe that 36.7% wife and husband jointly has a decision maker of the family before respondent joined SHGs however, it was increased to 50% after respondent joining SHGs, following 33.3% of women has a decision maker of their family before they joined SHG, it was increased to 38.3% after they joining SHG, then 25% of the respondent response that before they joined SHGs their husband has a decision maker of their family but it reduce to 6.7% after they joining to SHGs. Finally 5% of the respondents response that before they joined SHGs as their family in birth has a family decision maker in the same way after respondents joining SHGs 5% of the family in birth has a decision maker of the family. From this we understand that after

joining SHGs women family decision making has increased and their husband domination has decreased.

Table 11, Respondents Decision maker at Family Level Compare with before Joining SHGs

No	Description	Respondents Decision maker of the family			
		Before joining to SHGs		After joining to SHGs	
		Frequency	Percent	Frequency	Percent
1	Respondent	20	33.3	23	38.3
2	Husband	15	25	4	6.7
3	Both	22	36.7	30	50
4	Family in birth	3	5	3	5
5	Family in law	0	0	0	0
6	Children	0	0	0	0
	Total	60	100	60	100

Source field Survey, 2020

4.2.3.2 Decision Making at Local Government Structure Compare with before Joining SHGs

Table 12 shows that 76.7% of the respondents are not participated in government structure decision making before joining to SHGs. Only 23% were participated in government structure decision making before joining to SHG from this 15% were participate in woreda women association and 8.3% were participation in kebele level administration. But after joining to SHGs surprisingly 80% respondent were participated in government structure, from this 46.7% in kebele level administration and 33.3% participated in woreda level women association. From this we understand that women after joining to SHG participation in government structure were highly increased.

Table 12 Decision Making at Local Government Structure Compare with before joining SHGs

NO	Description	Response	Frequency	Percent
1	Are you participated in government stature decision making before joining to SHG?	Yes	14	23.3
		NO	46	76.7
		Total	60	100
2	If yes at what level	Kebele	5	8.3
		Woreda women association	9	15
		Town	0	0
		Total	14	23.3
3	Are you participated in government structure decision after joining to SHG?	Yes	48	80
		NO	12	20
		Total	60	100
4	If yes at what level	Kebele	28	46.7
		women association	20	33.3
		Town	0	0
		Total	48	80

Source field survey, 2020

4.2.3.3 Exercise Leadership Position Compare with before Joining to SHGs

Table 13 shows that, 81.7% of respondent do not exercise leadership before joining to SHG, but after joining to SHG only 38.3% of the respondent do not exercise leadership. Then 18.3% of respondent exercise leadership position before joining to SHGs dramatically it was increased to 61.7% after joining to SHGs. From those exercise leadership position before joining to SHGs 13.3% at gare level and 5% at women association exercise leadership. Although after joining to SHGs 28.3% at gare level, 21.7% at SHGs level, 8.3 % at women association and 3.3% at social association exercise leadership. From this we understand that most of women after joining to

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SHGs develop their political power and lead at below kebele level structure of government, SHGs and women association.

Table 13 Exercise Leadership Position Compare before Joined SHGs

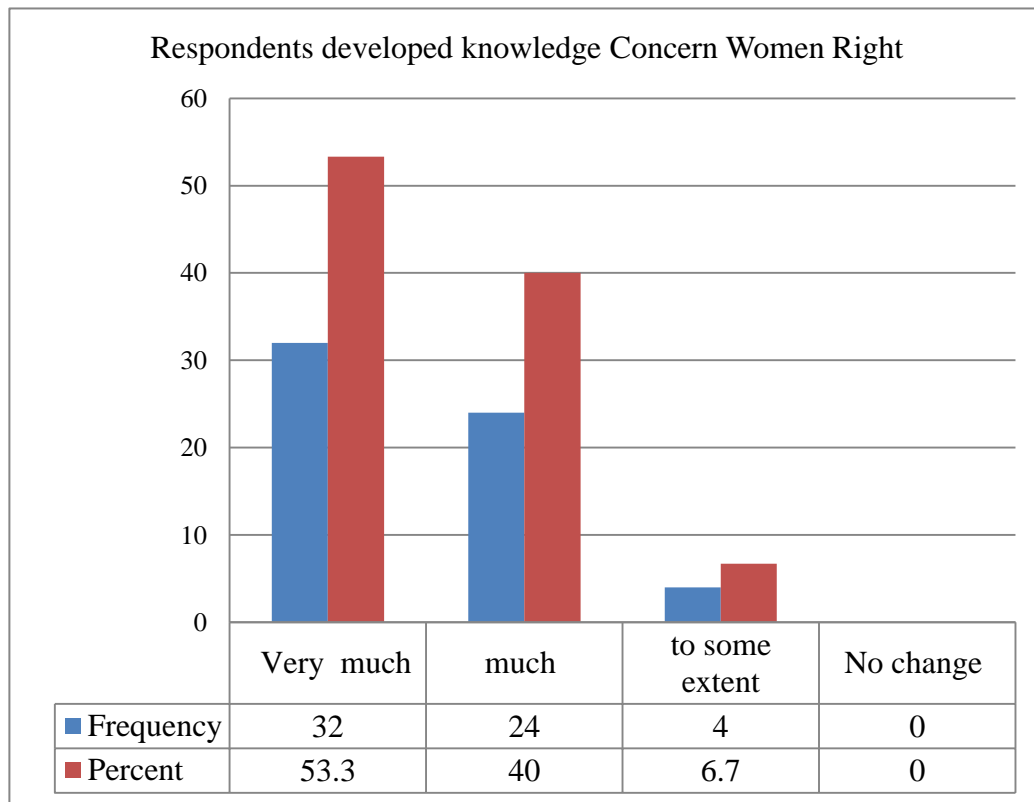
No	Description	Response	Before joining to SHG		After joining SHG	
			Frequency	Percent	Frequency	Percent
	Are you exercise leadership position	Yes	11	18.3	37	61.7
		NO	49	81.7	23	38.3
		Total	60	100	60	100
2	If yes at what level	SHG	0	0	13	21.7
		Gare	8	13.3	17	28.3
		Women association	3	5	5	8.3
		Social association	0	0	2	3.3
		Total	11	18.3	37	61.7

Source field survey, 2020

4.2.3.4 Respondents developed Knowledge Concern Women Right

Figure 14 shows that, 53.3% of respondents develop knowledge concern women right after joining to SHG very much, following 40% of the respondents develop much and 6.7% of respondents develop some extent. From this we understand that SHG is one area of develop women knowledge concern their right.

Figure 14, Respondents developed knowledge Concern Women Right



Source field Survey, 2020

4.2.4 Challenges of SHGs

4.2.4.1 Lack of Training and Supervision

Table 14 shows that majority of the respondent that is 63.3% response that as they do not get inadequate training. Only 36.7% of the respondent response that as they get inadequate training. 68.3% of respondent response that as project officer does not supervise their group continuously. Only 31.7% of the respondent answered that project officer as supervise their group continuously. From this we understand that majority of SHG do not get inadequate training and supervision from the project.

Table 14 Lack of Training and Supervision

No	Description	Response	Frequency	Percent
1	Do you get inadequate training?	Yes	22	36.7
		No	38	63.3
		Total	60	100
2	Does project officer supervise your group continuously?	Yes	19	31.7
		No	38	68.3
		Total	60	100

Source field survey, 2020

4.2.4.2 Lack of Market Place

Table 15, indicate as majority of the respondent (58.3%) do not have a shop /place of running their business/, only 41.7% have market shop. Although 61.7% do not have a customer /market chain/, only 38.3% have a customer/ market chain/. From this we conclude that majority of the SHG have not a place of running their business and customer /market chain/.

Table 15 Lack of Market Place

No	Description	Response	Frequency	Percent
1	Do you have a shop /market place?	Yes	25	41.7
		No	35	58.3
		Total	60	100
2	Do you have a market chain/customer/?	Yes	23	38.3
		No	37	61.7
		Total	60	100

Source field survey, 2020

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4.2.4. 3 Loan Related Problem

Table 16, shows that majority of the respondents (61.7%) fear to take loan, only 38.3% do not fear to take loan. The reason of their fear was 41.7% interest based loan forbidden by their religion, 13.3% fear of return back loan and 6.7% fear of pay interest.

Table 16 Loan Related Problem

	Description	Response	Frequency	Percent
1	Do you fear to take loan?	Yes	37	61.7
		No	23	38.3
		Total	60	100
2	If your answer question number 1 is yes what you fear?	Fear of pay interest	4	6.7
		Interest based loan forbidden by your religion	25	41.7
		Fear of return back loan		13.3

Source field survey, 2020

4.2.4.4 Lack Place of Meeting

Table 17, shows that all respondents (100%) have not groups owned a place of meeting. They gathering in different place during group meeting, as in the table shows 70% were gathering institution fence, 13% at personal home and 16.7% on open space. From this we understand that SHGs have not own place of meeting and they gathering during their meeting at changeable and have not granted place.

Table 17, Lack Place of Meeting

No	Description	Response	Frequency	Percent
1	Does your group have own a place of meeting	Yes	0	0
		No	60	100
2	Where your group members gathering during group meeting?	Open space	10	16.7
		Institution fence	42	70
		Personal home	8	13.3
		Total	60	100

Source field survey, 2020

4.2.4.5 Income Change Effect on Saving

Table 18, shows that 70% of family income changed effect on their saving pattern, from this 50% made effect when family income decreased saving pattern also decreased and 20% when family income increased saving pattern also increased. Only 30% of the respondents as family income fluctuation does not effect on their saving pattern. From this we understand that for most income and saving have positive relationship that is when income increased also saving increased and when income decreased also saving decreased, in other wise income change made effect on respondents saving pattern.

Table 18, Income Change Effect on Saving

No	Description	Response	Frequency	Percent
1	Does your family income change made effect in your saving?	Yes	42	70
		No	18	30
		Total	60	100
2	If your answer question number 1 is yes how it made effect?	When income increase it increase	12	20
		When income increase it decrease	0	0
		When income decrease it increase	0	0
		When income decrease it decrease	30	50
		Total	42	70

Source field survey, 2020

4.2.5.7 Drop Out

Table 19, shows that 81.7% of respondents response that as member drop out from their group membership, only 18.3% respondents answered as their group members does not drop out from the membership. The reason for drop out from the group was lack of interest 21.7%, lack of shop and market 21.7%, lack of loan they apply 21.7% and husband inhibited 16.7%.

Table 19, Drop Out

No	Description	Response	Frequency	Percent
1	Is there member whom drop-out from your group membership?	Yes	49	81.7
		No	11	18.3
		Total	60	100
2	If your answer question number 1 is yes as you believe what is their reason?	Lack of interest	13	21.7
		Husband prohibit	10	16.7
		Lack of shop and market	13	21.7
		lack of loan they apply	13	21.7

Source field survey, 2020

4.3 Statistical Significance of the Study

The following table shows Statistical Significance of the Study by bivariate correlation analysis computes the Pearson's correlation coefficient of a pair of two variables.

4.3.1 Monthly Income and Respondent Percent of Saving

Correlations

		Currently respondent monthly income	Percent saving from income
Currently respondent monthly income	Pearson Correlation	1	.425**
	Sig. (2-tailed)		.001
	N	60	60
Percent saving from income	Pearson Correlation	.425**	1
	Sig. (2-tailed)	.001	
	N	60	60

** . Correlation is significant at the 0.01 level (2-tailed).

The above table, indicate a correlation of current monthly income and percent of saving from income of the respondents were administered to a sample of 60 women/respondents/. Pearson's bivariate correlation coefficient shows a moderate positive correlation of current monthly income and percent of saving from income of the respondents ($r = .425$) that is significant at $P = 0.001$.

4.3.3 Criteria to Provide Loan and Amount of Loan Taken

Correlations

		Criteria to provide loan	Amount of loan Provide
Criteria to provide loan	Pearson Correlation	1	.509**
	Sig. (2-tailed)		.008
	N	60	26
Amount of loan Provide	Pearson Correlation	.509**	1
	Sig. (2-tailed)	.008	
	N	26	26

** . Correlation is significant at the 0.01 level (2-tailed).

The above table, indicate that a relationship of criteria to provide loan and amount of loan taken by respondents, were administered to a 26 Percent of loan taken out of 60 sampled. Pearson's bivariate correlation coefficient shows a strong positive relationship between criteria to provide loan and amount of respondents loan taken ($r = .509$) significant at $p = 0.008$.

4.3.4 Decision Maker of the Family before and After Respondent Joining SHG.

Correlations

		Decision maker of the family before respondent joined SHG	Decision maker of the family after respondent joining SHG
Decision maker of the family before respondent joined SHG	Pearson Correlation	1	.911**
	Sig. (2-tailed)		.000
	N	60	60
Decision maker of the family after respondent joining SHG	Pearson Correlation	.911**	1
	Sig. (2-tailed)	.000	
	N	60	60

** . Correlation is significant at the 0.01 level (2-tailed).

A linear relationship of who decision maker of the family between before and after respondents joining SHG shows that were administered to a sample of 60 women/respondents/. The above table, indicate a linear relationship of who decision maker of the family between before and after respondents joining SHG. Pearson's bivariate correlation coefficient shows a strong positive linear relationship of how decision maker of the family between before and after respondent joined to SHGs ($r = .911$) that is significantly different from zero ($p < 0.001$).

4.4 Qualitative Data Analysis

4.4.1 Role of SHGs

Based on the research question, the major findings of economic women empowerment that revealed in studies are discussed underneath. Accordingly, women in SHGs has the following economic growth such as developing saving culture, access to loan, income generating activities, improvement of life, economic independence and asset holding and skill acquisitions are the major economic changes that were experienced by women in SHGs as discussed below.

4.4.1.1 Saving Culture

Saving is one of the principles of SHG, and many people in the study areas started with 10 -50 birr per a week. These types of savings are recognized as regular, optional and service charge. The initial challenge for most SHG members was to accept the idea that such a small saving would become a big enough sum to make a difference in their lives. To their surprise,

however, the savings gradually increased, allowing them to take loans at a low service charge rate to engage in business. Two women interviewed mentioned as they saved funds which they had never before or never imagined to have in their lives. They have effectively utilized the saving and loan opportunities provided by their SHGs and attained remarkable changes in their lives. As they stated, they started saving by 50 ETH birr per week and saving system is different from one member to the other and also there is high competition between the group members to save more.

The other, five interview participants of SHGs explained their initial capacity of saving was 10 ETH birr per week and they stated as their saving capacity was based on the willingness of the groups and individual saving capacity. Further, all of study participants stated as their saving capacity were increased due to the involvement of women in business activities after they borrowed initial loan from their SHGs. Furthermore, three of interview participants of SHGs explained as their capacity of saving is increased to 30 ETH birr per week and the other two interview participants of SHG describe as their current saving capacity was increased from 10 to 50 ETH birr per week due to involving business activities.

As economic strength and project officer mentioned the initial saving of the women in SHG differ from one SHG to the others. Accordingly, the saving capacity of the women in SHGs depends on the business activities they engaged in. Thus, the saving capacities most of the members were increased from 10 ETH birr per week when first year of foundation to 30-50 ETH birr after they starting business activities. As seven interviewed women mentioned women who has better opportunities to market place, better customer and business activities gets better income. As a result, the capacity of weekly saving of such women is higher than other women who have no better opportunities for business activities.

4.4.1.2. Access to Loan

Taking loans has become a common practice among SHG. The frequency of taking loans and amount of loan disbursement has been increasing gradually, and four participants reported to have taken loans two times in their SHGs after they are member within a past three years. Most members of SHGs borrowed money to start business, to expand business and others to cover household expenses like furniture, education, health and consumption in home. Participants of interviewees indicated that the advantages of taking loans from SHG, as opposed to banks, micro-finance institutions, and private money lenders has multiple disadvantages since

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it has low interest rate, no collateral requirements, fast disbursement, and non-bureaucratic procedures.

Although they elaborated the borrowing capacity of the women in SHGs are based on their saving capacities. As they mentioned the initial loan for all groups started from 1400 ETH birr. They explained those members saving 10 birr per week, were took the initial loan provide to the groups that is 1400 ETH birr. The loan borrowed capacity increased as member saving power increased, it has own rule, that is every member had a right to borrowed three times of they saved.

However, as project officer and economic strength suggested that the problem of provide loan was religious view avoid interest based loan, due to this at the end of the year some members took money they saved and started a new year from zero capital, this hinder rapid growth of groups capital and lending for all members applied for loan. On this a project Officer said that

The loan access to SHGs currently only from the group members saving capital, there is no linkage with formal financial institutions like banks and micro-finance. So that the amount of provide loan for the members was few and vary from member to member and from group to group based on individual saving and groups capital. The lending money has own rule that is every members has right to borrowing up to three times of their saving amount within their groups.

4.4.1.3 Income Generating Activities

As much as possible women in SHG are engaged in different business activities often at a private level. The common activities undertaken by members of SHGs are producing food / making Injera/ boiled potatoes, coffee and tea, shopping, fattening/rearing animals (cattle, sheep, and goats), raising chicken, ,selling fruits and vegetable, selling second hand clothing, breakfast, etc. While the overwhelming majority of SHGs members operated from their homes and outdoors, very few managed to get land/rooms through rental arrangements. Some SHG members operated from homes or travelled long distance to buy and sell goods such as fruit and vegetables. The success level of members in businesses depended on the intensity of training, the amount of saving, loan they got from SHG members, the support of family members (especially husband) and the location.

Furthermore, one of the interviewed women described her past experience and business activities by comparing with life before her membership of SHGs. As she said, before when she was not the member of SHGs she cannot understand about saving especially a kind of saving which started by 10 birr, and engaged in small business like selling injera and coffee and tea service by small money but after joining to SHGs she got training how to start business from a few money. Meantime she borrowed from her SHG 1400 ETH birr and start business by selling charcoal and packed water. But now astonishingly, by working hard she was expanding her business activities by opens small shop. As a result, she expresses her business activities and feeling as:

Having a shop was unthinkable before I was a member of SHG; I don't think my life even for a minute as I can have shop in my life time. But now thanks to SHG I realized what I can't dream in my life and currently I had about more than 30,000 ETH birr capital from my shop. In addition, personally I save in my account 3000 ETH birr for emergency cases.

In addition to the above mentioned business activities, the economic strength and project officer of the project described that all women in SHGs engaged in small business activities after they taken the initial loan from their group and later on expanded and even changed their business activities and their saving increased. According to the economic strength and project social worker they mentioned as women in SHGs engaged in small business like Charcoal selling, fruit and vegetable, injera, bread, coffee and tea, fattening sheep, and selling clothes and so on.

4.4.1.4 Improvement in the Study Participants' Life

Enhanced living conditions in the context of this work embrace the total well-being and better standard of living of the woman and her entire household. SHGs have proven to be a key source in achieving this benefit. This has been shown by the data where most of the women interviewed share their experiences of living condition has improved as highly. All interviewee elaborated as their life and the life of their parents dramatically improved after the SHG.

One interviewee said that, my day to day life is completely changed after I was a member of SHG and start business activities. Accordingly, before SHGs not only me but also my parents are in problem even we face problem for food consumption but now my parents are getting food without any problems. In addition, I bought home furniture to my house and I teach my children without any problem by covering all of their expenses.

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All of the women interviewed mentioned as their life was changed after they was the member of SHGs. Three of the interviewed women explained their change and improvement of life by comparing with the life before being members of the SHG. Accordingly, before they membership to SHGs, they are totally dependent on their husband and couldn't got loan from any one. Even they can got loan from some individuals they are too worried and in anxiety until they can return the money they borrowed because it has high interest rate. But now thanks to SHG they changed themselves and their parents through saving and business activities they are engaged in.

Additionally, they have different saving in their respective SHG and individually for different personal and family purposes for children educational expenses and other emergence cases. Hence, currently the life of SHG members completely changed through their own strong commitment of saving culture.

4.4.1.5. Economic Independence and Asset Holding

The other economic opportunities women in SHG got through SHGs are economic independence and asset holding. As the data generated from the selected interviewed SHG reflects before their membership in SHGs women are waiting their husband but after joining to the SHG they are generated their own income.

Furthermore, based on economic strength and project officer reported after joining to SHG women are economically independent and hold their own asset. Women in SHGs are economically empowered and are financially independent too. In addition, their status in the context of the family and the larger society has dramatic and multidirectional change. They have their own business activities without the interference of their husband or other person. Additionally, they have and decided with their partner about the assets and ways of managing and using it properly.

One economic strength women's express her feeling like this, before joined to SHGs women dependant on their husband, their work only prepared food from what their husband given to them and day to day seen the hand of their husband, she can't bought what she want, we women have many demand but no one understand us. The coming soon of SHGs women open their eye, now many SHGs member women out from home and involving in business that generate income for them and as the result they fulfill their needs.

Generally, as the data generated from study participants, women before joining to SHG are subordinated by their husband but now they are independent and even they support their family' members.

4.4.1.6. Acquiring Skills

SHGs acquired different skills through trainings and through their day to day engagement in their business activities. As the participants of selected interviewee stated, the major opportunities for the empowerment of women in SHGs come from the training provided to change the awareness of the women. In addition, they benefited economically from the IGA training that helps them to work properly by managing their business activities. It helps them for the preparation for starting business and selecting the appropriate business and assesses information about business they want to engage in the costumers they got, place of market, their talents, and interest before they start the business activities.

The other opportunities they got from training were change of attitude. They mentioned before when they are not the member of SHGs they could not think as engaging in business activities are possible by small money. However, currently due to training provided for them totally their mind changed and they believe wisely as they can do everything if they are committed to change their life. As the project officer and economic strength stated, the main opportunities of the women to empower in all direction was due to the training provided to them. However, as the three women interviewed suggests training provided for them was not just enough since they need more other trainings.

Generally, most informants who participated in this study acknowledged that SHGs training programs led to attitude change and socio-economic empowerment and regret for their past life not obtain this like training. These includes: self-help group concepts, saving and credit management, business planning, record keeping (financial statements), home management, basic business skills, health, child education, family planning, environmental sanitation, urban agriculture, leadership skills, and resource management . To date, SHG promoters have been providing the various training programs.

4.4.2 Social Contribution of SHGs

The SHG approach focuses on establishing strong social bonds and fostering mutual support among members. Some of the social matters that SHGs address include that helping each other during problem, rearing and protection of children, education of children, sickness and health,

death of family members, home management, psychological state of members, moments of happiness (birth, wedding, graduation, etc.), among others. Members visit each other's homes to observe improvements and put pressure on each other to do better in home management. In one SHG members enforced a fellow member to engage in business and improve her home life condition.

In general, SHGs have significantly strengthened social relations and support mechanisms, thereby refreshing the traditional social support system that has been eroded partly due to urbanization. Accordingly, the following are the major opportunities of women in SHGs that revealed from their experiences.

4.4.3.1. Community Services

Community services and social justice are the focus area of women SHGs. One of interviewee elaborated that her SHG was constructed house for one poor women lived in street with her two children. Although others interviewed explain that helping the poor and give awareness for poor women as they joining to SHG was the main focus area of group community service.

In addition, SHG women struggle against injustice. In view of this, they assess poor family whose their children cannot goes to school due to economic and health problem, they bought cloths, exercise books from the groups social insurance saving and coordinated community donation of the poor, and solve children problem out of school.

As, two project officer and three economic strength explained their social interaction and support of their groups during sorrow and happiness with the surrounding community, they celebrate foundation year anniversary with community and kebele leaders. Although, as interviewed suggested women in SHG struggled against social injustice, like physical and sexual abuse, disability, child abused and other form of harassment in their communities. .

4.4.3.2. Social network and relationship

As all of the in-depth interviewed described socially SHG members have good harmonious relationship within their groups and out the groups with the community. They described as they interact within each other socially during sorrow and happiness. Accordingly, they have special saving or 'insurance 'for emergency cases like child birth, death, sorrow, health, sickness and for other suddenly happening cases, they use from their especial saving by discussing together according to the degree of the situations. Accordingly, they contribute weekly two birr for

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especial saving of emergency. However, they interact within the groups for happiness like wedding, birth day and for other issue they contribute according to the situation by discussing on their weekly meeting.

Generally, as the data generated in-depth interviewee from the economic strength, project officer and kebele leader mentioned within the SHGs and outside the SHGs they had good relation. As a result within and with surrounding community they interact during sorrow and happiness by discussing with the group and contribute as a group or individually according to the situation.

4.4.3.3. Breaking Negative social and cultural attitudes

As two interviewees stated the society undermine women as they are only work in the home as house wife. However, they elaborated as they break such like misunderstanding of the society through strong commitment of SHGs. They mentioned that at the beginning when they are organized under SHG, societies consider them as they break the social norm and violates the culture of the society. Although they described when they early get out from their home for meeting and trainings they said them as they have no any job and cannot governed by their husbands and local communities. However, they described even if initially they face challenges from society but currently a community accepted and respected women in SHGs because of their multidirectional changed and capability of their influence

4.4.3.4 Political/Leadership/ and Decision Making Role of SHGs

SHGs play paramount roles in promoting grassroots empowerment and democratization. Women participate in SHGs leading decision making of their family in order to manage resource, income and expenditure to develop their saving and involving in local government as their groups acquisition legal right from government body. By such begin gradually they develop decision making in family, local government and made influence

4.4.3.5 Decision-making within the Family

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. SHGs members 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.

4.4.3.6 Participation in Local Government

Because of SHG, women know about their local institutions such as the Woreda's, kebeles, Women and Child Office, and participate in decision making. In majority of the cases, women perceived themselves as now having some influence over decisions in the kebele. Seven of selected participants of in-depth interviewee described before they are not the members of SHG they cannot express their feeling without any fear within their home and at different kebele level meetings. However, after they take the training of leadership they acquired different skills from training that helped them to convince others, lead according to the situation and pass through challenges, now most of them are the leader of below kebele structure called gare. However, women SHGs having such equality their recognition at woreda is level very low

4.4.4 Challenges of SHGs

4.4.4.1. Absence of Registration for SHGs

The SHGs are informal and have not registered for lack of suitable registration option. As selected interviewees, SHGs argued that they were not formally registered as association at kebele level and due to the absence of registration the kebele officials and experts cannot treat them equally like other associations. Accordingly, lack of response and absence of giving equal services of kebeles for SHGs are the other challenges.

Furthermore, the data generated from economic strength, project officer elaborated ideally Social and labor affairs, kebele official, women association and small and micro enterprise are the stake holder of SHGs but their participation are very low and they are not recognize the assistance of SHGs. They told as they have not mandate to support SHGs and Kebele officials know the existence of SHGs but recognize as NGO supported groups

4.4.4.2. Lack Place of Meeting for SHGs

All interviewed elaborated as they were always conduct their weekly meeting in institution fence, open space and personal home. As they mentioned they are always exposed to difficult sunlight, rain and winds which are not good for women because some of them have baby or pregnant. In addition, they are faced difficulty during their weekly meeting because they conduct always their meeting outside the movements of different people here and there was diverting their attention.

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4.4.4.3. Lack of Market Place and Shop

Three of the interviewees mentioned lack or absence of market places as a main challenge that held up them from production and sale of products. Furthermore, interviewed with project officer, economic strength described as the absence of shops and market places are the major factor that hindered the women not to achieve more in advancing their income.

The researcher asked whether they tried to ask the government to give them market places in group and they responded as follows. All of the study participants elaborated as kebeles officials gives response as only hope and however no recognition for the SHG approaches from the government angle. A project officer mentioned that due to the absence of legal frame work to register SHG government body do not support and recognized to SHGs approaches. Generally, place of market and absence of shop were retarded the development of the SHGs.

4.4.4.4. Poor supervision and inadequate training

Poor supervision and inadequate training was one of the SHGs challenge. The participant mentioned that their organization cannot follow them in continently, during the absence of the organization for sometimes they are also not actively participate in their weekly meeting and save their weekly saving properly. The appearance of corona-virus was escalated the problem of groups member drop-out and absent from weekly groups meeting.

As two participants complained only training provide as at the beginning when a groups was founded. However due to member from group drop-out problem a new members joining to the group can't got training and project officer supervision to the group was very poor. A project officer explained that to give continuous training the deficiencies of budget constraints a project.

The project officer as said that, Initially before three years when groups formed for two week all members of SHGs got trainings by professionals about IGA. This type of trainings given for new SHGs formed but for senior groups due to budget deficiencies they get training in their place of meeting through assigned for groups economic strength, the problem was those economic strength report as group members have not volunteer to hearing them and new members joined to the groups to replace those drop out can't get trainings.

4.4.4.5. Dropout and Lack of Commitment of SHG Members

Members drop out from group was not less, their drop out from group by different reason, as all in-depth interviewed participants indicated some members out from the groups told to the groups as their husbands prohibited them, although those member can't start business due to lack

of money to save drop out from the groups take as option. Others the feeling of dependency has not been completely removed from the minds of all members of SHGs accordingly some members of SHGs dropout and lack commitment to stay with SHGs approach.

The project officer and economic strength said that economic fluctuation was a main problem of member drop out from the groups, in the area community life depends on cash crop production during spring and summer season as coffee available most town community by directly involving or indirectly get income from it, this times SHGs saving increase and members drop out decrease although women interest to joining the groups and willingness to form new groups were increased but during autumn and winter season as coffee production unavailable members drop out and absenteeism from their groups meeting were increased. To solve the problem as much as possible the project give training and assistance as groups member engaged in business and economic production not depend on cash crop.

4.4.4.6. Fear of paying interest

The other challenge raised by SHG was fear of interest from religious point of view. As the selected interviewee elaborated paying and receiving interest is forbidden from their religious point of view and they challenge the organization and their SHG to bring other solution for them. However, the organization convince them as it was not interest and they paid service charge for the money they are borrowed, but they still argued as they are use the system due to their economic challenges before SHGs they experienced. Three of the interviewee argued as they can benefit lot from their membership of SHGs but, they are not borrowed money from their groups because they have no any option. As most of SHGs from Muslim community fear of interest from the religious background hinder members to benefit from their groups, took their saving accumulation after one year the day of yearly groups foundation anniversary celebrated and only remain in groups by payment for social service as a grant to stay in member, in a new year they start as new groups. This system hindered SHGs capital growth and reduce member to use full SHGs approach.

4.5 Discussion

The purpose of this study is to find the role self- help groups in empowering women. The study tried to find out the role played by SHGs in improving the life of poor women. It also investigates the change women, economically, socially and politically brought after joining SHGs in study area. In addition it analyzed main challenges they encountered in order to achieve

their main goal in the SHGs. In this view the findings of this study were discussed based on the research question to examine the revealed findings with the literature conducted on the SHGs and theoretical models that mentioned in the review literature parts. Accordingly, the major findings of this study along with objective of the study that are role of SHGs in economic, social, political changes in life of women and address challenges face women when involved in SHGs approach is discussed below.

4.5.1 Role played by SHGs in study Area

As data both from survey and in-depth interviewee describe, because of SHG the life of the poorest women in study area improved in multi direction, it have played significant role in the life of women empowerment. With the help of SHGs women are achieving their aims and objectives of life. In the study area due to SHGs many women improved their status in the patriarchal society. They are now able to solve their own financial problems at the same time they try to decrease the poverty in their community. Although they changed attitude of their family and community towards gender based social role, developed cultural help each other of society within their member and in larger community and they involve decision making in the family and local government, some of them get chance to exercise leadership at their kebele structure. So we can say SHGs have played main role in empowering women economically, socially and politically.

SHG do not provide money like NGO but strength women as they over come challenge of life by themselves, it teach as growth bring in what current they have in hand through personal effort and hard work. All sampled women interested the approach of SHGs and become happy the change they brought in their life. SHGs focus on a neglected but important part of the society founded in groups together and empower them as they self employed and contribution in their family and community.

In view of the above mentioned role of SHGs played, researchers link the practice of SHGs to asset based community development model. According to Kretzmann and Mcknight (1993), each community boasts a unique combination of assets which to build its future. The committed community builder will compile an inventor of citizens associations. This associations less formal and much less depend upon paid staff than are formal institutions, are the vehicles through which citizens in US assemble to solve problems, or to share common interests and activities. It is usually the case that the depth and extent association life in any community is

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vastly underestimated. This is particularly true of lower income communities. Community builders soon recognize that these groups are indispensable tools for development, and that many of them can in fact be stretched beyond their original purposes and intentions to become full contributors to development process.

So by connected role SHGs played in study area with ABCD model, women's brought together their asset/ what they are owns / in SHGs and support themselves, their family and community. Generally SHG is a bottom up approach that building on community asset played important role in the development process specially, for poor and dependent part of the society like house wife women.

4.5.2 Economic improvement

The researcher found that how women in SHGs can become economically empowered after they joining SHGs. The results of the study indicated that before joining SHGs 63.3% of the women have no income and 33.3% of women monthly income less than 500 TH birr but after joining SHGs surprisingly 93.3% of women monthly income were growth 501-4000 ET birr in past three years. They get income generated activity (IGA) trainings and involved in business: like shops, selling fruit and vegetables, service like coffee and tea, bake Injera, snack/ breakfast/, boiling potatoes, and animal husbandry like fating sheep, raising chicken, etc.

This findings similar to (saika 2017) finding in India he found that 63 SHG members income was Rs 1000-3000 before joining Self Help Group and which is not sufficient for the members. After joining the SHG the monthly income of the respondent increased to Rs 3000-5000 so, it has been noticed that there is positive impact on the members after joining the SHG.

Saving and provide loan to its member was characteristic future of SHGs. In study area from their income every members of SHGs were saved 10 -50 ETH birr in weekly based saving, now most of member saving capacity increased 30-50 ETH birr. In saving so far, 50% of the respondents saved 3001-4500 ETH birr, 26.7% of the respondents saved 1500-3000 ETH birr, 20% of the respondents saved 4501-6000 ETH birr and 3% of the respondent saved above 6000ETH birr, this indicated that participation of women in SHG contributed to the increasing in both individual and group members saving. Although SHGs provide loan to its members from group capital, this is why we said SHGs was self-support financial institution. The group criteria to lend money its members were members saving capacity and capital of group own.

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Members apply for loan has a right to borrowed three times of they saved and depend on group capital own, if group capital scarcity occur member apply for loan were borrowed based on group consensus. Groups members interested in loan provided system since it was low interest, fast disbursement, no process collateral requirements and bureaucratic procedures, due to such easily access to loan in SHGs women not interest to linkage with formal financial institution which are complicated to get loan.

In this study 43.3% of the respondents were took loan from their SHGs, the rest 56.7% had not took loan from their groups, some of the reason members do not took loan was religious dogma avoid interest based loan, fear of return money they took on schedule given to them, fear of interest, uninterested to take loan, and group capital dearth to provide loan among others hinder them from loan. In sampling from those 43.3% loan taken 21.7 % to expend their business, 10% to start business, 5% for house consumption, 5% for children education and 1.7% to buy house materials. As discussed in-depth interview they engaged in small business like small shop, charcoal selling, fruit and vegetable selling, making injera, coffee and tea, fattening sheep, and selling clothes and so on, this show that SHGs lend money more for women's involving in business.

Those women properly invest money they borrowed from their SHGs become changed and their life were bright. Generally as a result of participation in SHGs improve woman 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 family and the quality of their lives.

This finding support Abda (2016), as he elaborated that, economically most women in SHGs are changed dramatically after they are the member of the Self Help Groups. As a result, economically they get opportunities like developing culture of saving, access to loan, income generating activities, economic independence and different training that empowered them in order to improve their life and acquired skills.

Also Mindaye, (2014) found that SHG program facilitates the poor and disadvantaged members of the community to explore their potentials, gifts and the existing assets through intensive and variety of trainings given by different professionals. It encourages the members to

save and get access for internal loan from the group account so as to help the members to begin and expand their income generating activities. Trainings on business skill development, saving and credit management have played central roles to women's economic progress. So, the basic needs are fulfilled, every school age child goes to school and family assets are increased in the efforts of the women. As the same time the groups also mobilize external resource to meet their financial need.

4.5.3 Social Contribution

The other important point revealed in the study was the role of SHGs in social empowerment of women. The social role such as strong social interaction within members and community since women involved to SHGs in society patriarchal system, they faced challenge both from family and community at initial time joining to SHGs, specially from their husband resistance was high, as data from sample shows 65% of women can't got suppuration from their family, out of this 48.3% were challenged from their husband.

However, women's disregard such attitude and joining SHGs, gradually through their effort discouraged the situation both in their family and community, also as data from sample shows 75% of the respondents family accepted equality and gender based social role at family level were reduced, similarly 18.3% and 38.3% response that community attitude towards SHGs very much and much supportive. In addition to SHGs all of the respondents (100%) involved in indigenous social association, from this 93.3% iddir only and 6.7% both iddir and equb. They brought such change in family and community by forming strong relationships within each other and round community, all groups have 2 ETH birr saving per week for social issue, such as when child birth, death, sorrow, wedding, children education materials such as uniform, note book and bag for members out members children.

Although, the SHG members undertook a lot of community activities which they earlier could not have imagined themselves to have done. They contributed financial assistance of the poor, house for street family, create awareness as women joining SHGs and form their own groups, and they participated in several social initiatives like the cleaning environment and others, such outdoor social related program involvement helps SHGs women to reduced social crated gender role practice in their family and community.

As Abda, (2016), in his study found the important point is the social opportunities and empowerment aspect of women in SHGs. They have social opportunities such as strong social

interaction, community services, struggling against social injustice, breaking negative social and cultural attitudes and conflict resolution. So, those women in SHGs can support themselves and serve their community for the wellbeing of the society.

Seyoume, (2015) also found that, socially beneficiary members of the SHG have strengthened their ties among themselves and have developed a sense of mutual support, self-esteem, and have won respect from the community they belong to. Beyond this, they have established effective munity ties in which their involvement in community affairs has increased. For instance, they have built the capacity to engage in social services in their respective Woredas, which include orphan support, advocacy for gender equality, fighting HTPs and crimes and so forth.

In view of the above mentioned positive impact of social contribution that women SHGs played a researcher link the practice of SHGs to structural functionalist theory claims that, society is in a state of balance and kept that way through the function of society's component parts (Hammond, 2009). Accordingly, women in SHGs maintain the balance of the society through the social role they played in Self-help Groups practices. This implies that they develops strong social bond with in the SHGs and with the community. They support each other during sorrow and happiness by revitalization the traditional insurance of the community through SHGs optional saving (especial insurance). Additionally, women in SHGs struggle against social injustice that harm the community, solve disagreement and conflicts that happened within the group members and in the community. Furthermore, after the SHGs all members are empowered socially and develop strong interaction within the community

Generally, according to Hammond, (2009) findings of the study are strongly in line with the structural functionalist theory claims that society is in a state of balance and kept that way through the function of society's component parts. So, this balance of the society kept only when women are empowered and involved equal with men and when justice is there in society. In our society patriarchal oriented and unjust distributed, SHGs approach is one of the strategies to empower poor low educated women in multidirectional to bringing balance of the society.

4.5.4 Decision making/ political empowerment/

Change in the attitude of male members of the families, now they are convinced about the concept of SHG and encourage women to participate in the meetings and women reported that they have savings in their name and it gives them confidence and increased self-respect. Within

family they respected and status of women's has increased. Researcher found that after joining SHGs women decision making in family were improved. As data from sampled shows, women decision making power increased from 33.3% before joining SHGs to 38.3 after joining SHGs also joint decision making with husband increased from 36.7% before joining to SHGs to 50% after joining to SHGs.

Although, after joined SHG, women know their local government structures such as the town and kebele. As data from sampled shows only 23.3% participated in government structure before joined SHGs however, the situation was changed after joining to SHGs, 80% of respondents were involved in government structure some of the reason for such changed was women get training in SHGs and disregarded gender based social role women only house wife and work in home like food preparing and child care.

To sum up, SHG approach is the significant strategy to empower poor women and marginalized part of the society. Accordingly, women in SHGs get opportunities to develop skills of leadership, make decision both in their family and kebele structure, to be sensitive for their rights and others also serve the community. After they are members of SHGs women decision maker surprisingly increased both in family and local government structure.

The findings of the study similar to Mindaye (2014), mention that the families of SHG members also empowered indirectly. The women also influenced their husbands to change the traditional attitude they had about work and transform their attitude in to a rational and modern thinking. In addition, gender equality is enhanced in families as the women become productive in their IGA and changed the living style of their family based on the trainings given about home management, family planning, hygiene and sanitation.

Similarly Seyoume (2015) found that, in political terms, Addis Zemen SHG has maximized the capacity of the women to participate and express their opinions in public meetings, civic associations, iddirs, and so on given their rich experience acquired over the years as members of the SHG. Also, beneficiaries of the SHG have become increasingly aware of their rights and responsibility

4.5.6 Challenges of Self-help Groups

Based on the research question, the study described the major challenges of SHGs which hindered women from achieving more. The data generated from the participants of the study find out the challenges that faced women in SHGs. These include: absence of legal frame for the

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registration of SHGs, lack place of meeting for SHGs, fear of paying interest, dropout and lack of commitment of SHGs members, poor supervision and absence of inadequate training, Lack of market place and shop are the major challenges.

The main challenges of SHGs are absence of legal frame for the registration. Participant of the study explained that their groups are not registered and can't get recognition from government body, additional economic strength and project officer as elaborated due to SHGs unregistered legally in government body to apply fully the approach and keep the advantages of SHGs were impossible. In view of this, the literature conducted on the issues also argued that absence of legal frame work to register SHGs approach can retard the development of the approach and achievement of the women who benefited from the approach.

For instance, Gebre, Dagne&Temesgen (2014) conducted study on the activities, constraints, and opportunities of SHG in Ethiopia discussed that the overwhelming majority of SHGs have not registered for lack of suitable registration option since the existing registration options are not suitable for SHGs. The idea of having a new regulation makes sense since the ideal solution to this problem is to have a new provision of legal registration (or an amended version of any exiting regulation) that recognizes the unique features of SHGs.

Other literature, The Development Assistance Group (2014), stated registration option for SHGs this are; Ethiopian society, cooperative society, micro and small enterprise and association. But this option of registration is not suitable for SHGs. To register with Ethiopian society, SHGs are organized to serve the rights and interest of their members, families and communities, and membership can be transferred to family members. To register with cooperative society, SHGs have interests in establishing group businesses, their primary objective is not running collective businesses and members engage in many different, individual economic activities simultaneously. To register with micro and small enterprise, SHGs are different from micro and small enterprises in many respects. SHGs perceive multiple risks associated with becoming micro and small enterprises. These include loss of identity as SHGs' by-laws would be replaced by MSE rules; loss of control over capital and interest due to the requirement to transfer savings to Micro Finance Institutions (MFI); loss of freedom to decide on loan amounts, interest rates, and repayment period in favors of more formal, highly rigid, and bureaucratic procedures; and loss of freedom and flexibility to engage in private businesses with loans from group savings. To register with association, SHGs differ substantially from the

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association profile because SHGs are formed to promote the needs and interests of their members, families of members, and communities by engaging in business and community dialogue. Registration as associations would not permit SHGs to engage in commercial activities, or give and take loans. The idea of having a new regulation makes sense since the ideal solution to this problem is to have a new provision of legal registration (or an amended version of any exiting regulation) that recognizes the unique features of SHGs.

Generally, the finding of the study is also in line with the above mentioned studies as absence of legal registration can negatively affect the achievements of SHGS since they do not get enough attention and support from government, donors and other stakeholders for the further development of the SHG approaches.

Lack of appropriate place of meeting for SHGs, is the other major challenges that faces the women. It affected the achievement and success of SHGs. As data from sample described SHGs was always conducted their weekly meeting in institution fence 70%, Open space 16.7%, and personal home 13.3%. The group leaders always carry the documents of SHGs from their home to meeting place during weekly meeting. In addition, the document of women in SHGs exposed to different risks. In addition, lack of office for working and store of documentation, makes as women in SHGs also exposed to the hardship of sunlight and winds since they conducted their weekly meeting in institution fence, and open space.

According to Mindaye (2014), the above mentioned challenges can affect SHGs negatively and retarded the achievement and the success of the women in SHGs since the members are not interested to go to the meeting place due to the hardship of the sunlight and winds. Additionally, women in SHGs cannot want to be selected as the CLAs leader due burdens of facilitating the activities of SHGs. So, researcher examined that lack of meeting place for SHGs and lack of the commitment of SHGs member can affect the development of the women and the approach.

Lack shop and customer also major problem of SHGs, as data from sampled shows 58.3% have not place of running their business also 61.7% have not customer/ market chain/ this problem tested member commitment to stay as membership, since SHGs are not registered the town and kebele administration were not give attention to SHGs.

Dropout of SHGs members are the other challenges that women in SHGs experienced. As data from sample shows 81.7% of the respondents answered as from their group members drop out, that means most groups experiences members loose due to drop out. The reason of members

drop out was husband prohibit, lack of loan they apply, lack of shop and market, lack of long vision, fear of paying interest, poor commitment to face the hardship for short time, depended on seasonally changeable income and those members can't start business lack of money to save are the list reason for members withdrawal from group membership.

Thus, other study on the SHGs also discuss as drop out is the challenges of women in Self-help Groups. For instance, Mindaye (2014) described that due to lack of commitment and searching of better jobs several women leaving of the country and travel to Arab countries. The other study conducted on the SHGs also stated dropouts is worrying women and making them to have fundamental disagreements with the SHG model. Florescu (2009) argued as one such case occurred, where half the members give up when asked why such a high number of women relinquish, they noted that they were Muslim and their faith do not allow them to charge interest.

The other challenges encountered in study from the experiences of women in SHGs are poor supervision and inadequate training for the SHGs. As generated data revealed, their organization cannot follow them in continuity, during the poor supervision and community economic strength absent they are also not actively participate in their weekly meeting and save their weekly saving properly. In addition, study participants mentioned as they couldn't get inadequate training and supervision.

Although other challenges revealed in the study are fear of member to take loan. As data from sample shows 56.7% respondents fear of loan, their reason fear of loan was interest based loan forbidden from their religious view, fear of return loan on time schedule taken to them and fear interest. However, members interested in SHG approach and want to stay in the groups without loan at the end of year they took their saving accumulation and only remain in groups by payment for social service as a grant to stay in member, in a new year they start saving as new members. This system does not benefit members and develop group capital.

As Gebre, Dagne&Temesgen (2014) mention SHGs promote savings, loans, and payment of interest on money lent. However, initially, it was rather difficult for some Muslim members to associate themselves with SHGs that take a financial interest, which is translated in Arabic as *riba* (meaning 'unjust and exploitative gain') and thus a major sin (or haram). It took facilitators quite some time to convince SHGs members that legal financial interest should be distinguished from unjust and exploitative gain.

To sum up, parallel to the above mentioned other study findings, this study also find as fear of interest loan in religious point of view is the major challenge that faces women in SHGs.

However, the researcher argued that with linking to the structural functionalism theories realize that just like the body, societies get "sick" or dysfunction. By studying society's parts and processes, functionalists can better understand how society remains stable or adjust to destabilizing forces when unwanted change is threatened (Hammond, 2009). In view of that, researcher argued as the SHGs approach apply interest free loan for members and search other means of groups capital growth rather than by interest oriented.

The other challenge was changed saving pattern of SHG members. Since the area community depend on cash crop/ coffee/ production and this cash crop seasonal based supply to market from urban neighbor farmer and many people income directly or indirectly depended on it. SHGs like other people, as member of urban resident seasonal based income affected them. During spring and summer season member income were increased and also their saving pattern increased, but during autumn and winter member income decreased as the result their saving decreased. During this season members absenteeism from weekly meeting, reduce their saving capacity and some members drop out occurred. As data from sampled shows 70% of respondents answered as their income changed made impact on their saving pattern, when income increased also saving capacity was increased and when income decreased also saving power decreased.

CHAPTER FIVE

Conclusion and Recommendations

5.1 Conclusion

.The role of women in the development of the nation is equally important as men and to increase the status of women, they must be economically social and political empowered. SHG emerged as powerful instrument for poverty eradication and economic, social and political empowerment of the poor. In this study, the role of SHGs in economic, social and Political women empowerment have been discussed. The economic, empowerment was examined in terms of developing culture of saving, access to loan, income generating activities, economic independence and asset holding. These are the major area of SHGs economic women empowerment.

This study revealed that SHG approach successfully empowers poor women in social aspects. Women in SHGs enjoyed different social opportunities and revitalized the traditional social insurance of the community through SHGs. Accordingly, they gets opportunity such as serving the community, strong social network, struggling against social injustice and breaking negative social and cultural attitudes such as gender based social role. Thus, women in SHGs support each other and the community through SHGs without external funds and supports. After they joined SHG, poor women gets political/leadership opportunities like leadership skills, ability to make morally sound decisions, to be self-reliant and assertive in their life. As a result, SHG approach empowered women not only to earn more income and decide on the use of their earnings at household level but also to participate at community and local administrative levels.

The study shows that, generally SHG approaches are successful in empowering poor women though there also major challenges in SHG approach which hindered women from achieving more. Absence of legal frame for the registration of SHGs affected and hinders the development of the approach. In addition, it limits the relation of the SHGs with government and different stakeholders. Secondly absence of meeting place or hall for SHGs is exposing women to sunlight and wind hardships. Thirdly, fear of paying and receiving interest is another challenge which distress and worry Muslim members since these are forbidden from their religious point of view.

Furthermore, drop out , poor supervision and absence of inadequate training, lack of market place and shop, negative attitude of the community to SHGs and income change seasonally made effect on saving pattern, are the major challenges that hinder women not to further achieve their goals.

5.2 Recommendations

A researcher based on funding of the study recommend that both the government and non-governmental organizations should have to play a significant and prolific role in undertaking various activities for self-help group women's empowerment in a sustainable manner.

SHG Promoting organizations work jointly with government, SHG coordinating organization and donors and concerned government bodies in order to assess suitable legal registration for SHGs approach

All stakeholders (government, NGOs, Community and Religious Institutions) work cooperatively to achieve goals of SHGs, women empowerment and poverty reduction.

SHG Promoting organizations work jointly with government, SHG coordinating organization and donors and concerned government bodies in order to assess suitable legal registration for SHGs approach.

Government should legalized SHGs and strictly fellow the application of SHGs approach in action

SHGs approach is one method to achieving current government polices focus on family prosperity so it need focus from policy maker and implemented body

Government should consider the challenges of SHGs and advise mechanism to solve their problems like lack of hall for weekly meeting of SHGs

The policy makers consider the challenges of SHG approach and prepare suitable legal frame of registration of SHG approach.

A body applying SHGs approach need to hire social worker who struggle for poor and advocacy for women in SHGs and play an important role in facilitating the empowerment of groups since empowerment is a main goal of social work profession.

Women in SHGs committed and responsible for the struggle against poverty and work hard and achieve their main goal for working together.

Women in the SHG work hard and achieve their main goal for working together.

Women in SHGs should organized in CLAs as they more benefit from approach and reduce challenges facing them. .

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.

Implications for Social Work

This study was conducted on the role of SHGs in women empowerment to describe the experiences of women in Self-help Groups in Agaro town Fayya Integrated founded groups. As a result, the findings of the study describe the role of SHGs, and address challenges that hinder their further achievement of the approach. Women empowerment cannot be ensured by working separately rather it needs considering the involvement of a wide array of integrated systems like community based organizations, governmental and nongovernmental organizations and religious institutions. The study also examined the major implications for social work practice, research, education and policy.

4.6.1 Implications for Social Work Practice

Social Work is a practice based professions which promote and advocate for the need of system and integrated approach in addressing the need of poor women in the SHGs. Besides other roles, the social worker can act as mediator to assist SHGs to obtain the services and resources they need from government, other nongovernmental organization, community and other self-help groups. Thus, the study recommends the strong commitment and participation for these sectors to better coordinate their activities and promote effective collaboration among the groups. Secondly, women's in SHGs should be committed and responsible in order to struggle against poverty and women in SHGs should be model for the new members through culture of hard working without further expecting the control and supervision of their coordinating organization. Finally, SHGs has to be form CLAs in order to get more benefit from approach the policy makers and influence the government towards legal frame of registration for SHG approach.

4.6.2 Implications for Social Work Research

In this case as part of the literature, this study provides data sources for those who are interested to conduct studies on women empowerment, Self-help Groups approach. In addition,

researcher recommended for further research on SHGs in Ethiopia to ensure comprehensive understanding of the achievements and challenges of SHGs especially on the policy areas to assess option for legal registration, cause of dropout of SHGs, ways of making SHGs practice and activities uniform throughout the SHG approach. Finally, it's better if study will conduct legal frame of registration and preparing uniform by lay for the administration of SHG approach.

4.6.3 Implications for Social Work Education

The finding of this study may partly assist the social work education process by giving some snap shot on the women empowerment and Self-help Groups as the major empowerment approach which is the nucleus of social work professional values.

4.6.4 Implication for Social Work Policy

Government can consider the challenges of SHGs and devise mechanism to solve their problems like lack of hall for weekly meeting of SHGs. Besides, government can give equal attention for poor women in SHGs and provide similar services like that of other association such as MSE and cooperative societies. SHG Promoting organization can jointly work with government, SHG coordinating organization and donors and concerned government bodies in order to assess suitable legal registration for SHGs approach. Lastly, the policy makers can consider the challenges of SHG approach and prepare suitable legal frame of registration of SHG approach.

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COLLEGE OF SOCIAL SCIENCES AND HUMANITIES
SCHOOL OF SOCIAL WORK
MA PROGRAM IN SOCIAL WORK (MSW)

APPENDIX A: QUESTIONNAIRE

Questionnaire for the study on the role of Self-Help Groups in empowering women: in the case of Jimma Zone, Agaro town Fayya integrated founded self-help groups.

Dear respondent, I am a post graduate student in Jimmaa University, School of Social Work. This research is the part of my study and conducted for only academic purposes. The purpose of the research is to find out role of self-help groups in empowering women in the case of Agaro town Fayya integrated founded self-help groups. All the information collected through this questionnaire will be used only for the purpose of knowledge and kept secret. Please ensure that you answered all the questions. To this end I kindly request you to answer the following questions.

Therefore, your genuine, honest and prompt response is a valuable input for the quality and successful completion of the research paper.

I thank you in advance for your cooperation.

Girma Birhanu

Mobile. No: 0917112067

E-mail address: girmabirhanu999@gmail.com

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Instructions

- ❖ No need of writing your name
- ❖ For multiple choice questions indicate your answers with a check mark (√) in the appropriate space and you can write in blank space if you need.

SECTION 1: PERSONAL INFORMATION

1. Age A.18-25 B. 26-35 C. 36- 45 D. 46 -55 E. 56-60
2. Religion A. Orthodox B. Muslim C. Protestant D. Others_____
3. Are You Literate? A. Yes B. No
4. If yes what is your level of literacy? A. 1-8 B. 9-12 C. certificate
D. College Diploma E. Degree
5. What is your marital status? A. Single B. Married C. Unmarried
D. Divorced E. Widowed
6. Do you have children? A, Yes B, No
7. If your question number 6 yes number of children_____
8. Which sector you Involved? A. Trade B. Service C. Farmer
D. Manufacture E. House wife F. Others_____
9. Who is the bread winner of your family? A, Me B, husband C, Joint
D, Others specify _____
10. What is your main purpose to join self-help groups? A. to improve my life B. to get training
C. to develop saving culture D. to get loan E. to improve family life
F. others specify _____

SECTION 2: GENERAL INFORMATION OF SELF-HELP GROUPS

1. Name of SHG _____.
2. Type of group, A. Male only B. Female only C. Mixed
3. Date SHG formation. Date____, Month____, Year_____
4. How many member your Self-help groups have_____ A, Male_____ B, Female_____
5. How long have you have been a member of this group?
A. 1-5 years B. 6-10 years C.11-15 years

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SECTION 3: ECONOMIC EMPOWERMENT

1. What is currently, your monthly income in birr?
 A. 0 B. 0-500 C. 501-1000 D. 1001 -2000 E. 2001- 4000
 F. Above 4000
2. What is your monthly income before joining to the self-help groups? A. 0 B. 0-500
 C. 501-1000 D. 1001 -2000 E. 2001- 4000 F. Above 4000
3. Is there any improvement in your income as the reason of joining to self-help groups?
 A. Yes B. No
4. Where is the source of your save? A. Self income B. Husband income C. Family
 income D. Other specify_____
5. How many percent you can save from your income? A. 1-5 B. 6-10 C. 10-20
 D. 20-30
6. How much you save so far? A. 1500-3000 B. 3001-4500 C.4501-6000 D. Above 6000
7. Does your groups provide loan? A. Yes B, No
8. If your answer question number 7 is 'yes', what is the criteria to provide loan?
 A. Percent of saving B. Capital of group own C. Grant brought
9. Do you take loan? A. Yes B. No
 Question number 10-12 filled only if you take loan?
10. If your question number 9 is yes how many loan you take in birr? A.1400-3000
 B. 3001- 5000 C. 5001-10000 D. 10001-15000 E. 15001-20000 F. Above 20000
11. How many times does you taken loan? A. One B. two C. Three
12. For what purpose you take loan? A. To start business B. to expanded business
 C. for Consumption D. for children education E. for buy house materials F.
 Others specify_____

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13. Change on income utilization pattern of the family after joining SHG (comparing the situation before joining the SHG).

NO	Description	Very much	Much	The same	Low	Very low
13.1	Food					
13.2	Cloth					
13.3	House furniture					
13.4	Children education					
13.5	For health treatment					
13.6	Saving					
13.7	Asset building					
13.8	House condition improvement					

SECTION 4: SOCIAL EMPOWERMENT

1. Are you supported by your family for being a SHG member?

- A. Yes B. No

2. If no from whom you find difficulty?

- A. Husband B. Family C. Children D. Others_____

3. What likes your family attitude towards gender based social role after you are joining Self-Help Groups?

- A. Very much changed B. Much changed C. Changed D. The Same E. Negative

4. Do you believe as you improve relationships with people after joining the SHG?

- A. Yes B. No

5. What is community attitude towards your self-help groups?

- A. Very supportive B. Supportive C. No change D. Negative

6. In addition to SHG in which local social association you are involving?

- A. Equb B. Iddir C. both D. none E. If others_____

6. Does your group member help each other at any support needed time? A. Yes B. No

7. Is there any social or economic contribution done by the group towards society?

- A. Yes B. No

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8. If your question number 7 is yes what are the contributions? A. Financial assistance of poor B. Cleaning environment C. Given training to poor women out of SHGs as they joining groups D. Active participation in community problems

SECTION 5: POLITICAL EMPOWERMENT

1. How is decision maker /leader/ in your family before you joining to SHG member?

A. You B. Husband C. Father in law D. Mother in law F. your family

2. How is decision maker/ leader/ in your family after you joining to SHG member? A.

You B. Husband C. Father in law D. Mother in law E. your family

3. Are you participate in government structure decision making before joining to SHG?

A. Yes B. No

4. If your answer question number 4 is yes at what level you involved?

A. Kebele C. Women association D. Town

5. Are you participate in government structure decision making after joining to SHG?

A. Yes B. No

6. If your answer question number 4 is yes at what level you involved?

A. Kebele C. Women association D. Town

7. Are you exercise leadership position before joining to SHG?

A. Yes B. No

8. If your answer question number 8 is yes at what level you lead?

A. SHG B. Gare C. Women association D. Social n association E. Private Organization

9 Are you exercise leadership position after joining to SHG?

A. Yes B. No

10. If your answer question number 10 is yes at what level you lead?

A. SHG B. Gare C. Women association D. Social n association E. Private Organization

11. Are you develop your knowledge concern women right after joining the SHG?

A. Very much B. to some extent C. Not much D. Not at all

SECTION 6: CHALLENGES OF SELF-HELP GROUPS

1. Do you get trainings? A. Yes B. No
2. Does project officer or worker supervise your group continuously? A. Yes
B. No
3. Do you have a shop /place of running your business? A. Yes B. No
4. Do you have customer/ market chain? A. Yes B. No
5. Do you fear to take loan? A. Yes B. No
6. If your answer question number 4 is yes what you fear? A. Lack of trainings how to
use money B. Fear of interest C. Interest based loan forbidden by your
religion D. lack of granting apply to get loan
7. Does your group member have own place of meeting? A. Yes B. No
8. Where your group members gathering during group meeting? A. Open Space B.
Institution fence C. In hall D. Group house E. Others_____
9. Does your income change made effect on your saving power?
10 If your answer question number 9 is yes how it made effect? A. When income
increase it increase B. when income increase it decrease C. when income decrease it
increase D. when income decreased
10. Is there people drop out from your group membership? A Yes B. No
11. If your question number 9 is yes as you believe what is the reason? A. Lack of
interest B. Husband inhibit C. lack of place starting their business D. Lack of
market chain E. Lack of get loan they apply

Thank you

ENDIX B: INTERVIEW GUIDE TO BE USED WITH SHG MEMBERS

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Dear participant I am going to ask you some general and very personal questions, your answers are completely confidential. Your name and household members will not be taken by researcher and remain confidential, and any of your interview part will not be transferred to third party without permission of the interviewee. You do not have to answer any questions necessarily that you do not want to answer

There is no any risk you could probably take because of your participation in this research. Even if there is no direct benefit of participating in this research, the findings of the study will help the organization to function in an amplified way. However, your honest answers to these questions will help me better understand the benefits of involving in SHGs, which many poor women are benefiting from. So your genuine response will be used to create better understanding about the program and to forward important ideas for the betterment of programs. I would greatly appreciate your help in responding to the following questions.

Thank you in advance for your cooperation and dedicating your time!

Girma Birhanu

Cell phone: 0917112067

E-mail address: girmabirhanu999@gmail.com

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1. Personal Information

a) Address: Woreda: ____ House NO. __ b) Age: __

c) Sex: ____ d) Level of Education: ____ e) Religion: ____

f) Marital Status: ____ g) If married number of children: ____ h) Age of children_____

2. Family background: a) Total number of family_____

b) Who is the head of your family: _____c), who are made decision in your family _____.

3. About the SHG members

a) Employment: _____ b) Subsidiary employment: ____ c) Approximate monthly income: ____

Birr

4. Availability of basic facilities and services

a. Do you own or rent this house?

b. What is the condition of your house?

c. From where do you get water?

d. Do you have electric power in your house?

e. Do you have toilet facility in your house?

f. What is your main livelihood?

5. How do you come to join SHG?

7. How do you explain the economical change in your life as being member of SHG?

8. Does your saving increasing or decreasing?

9. What is the reason behind to increasing or decreasing your saving?

10. How you explain the attitude of people towards you after joining to SHG?

11. What was your SHG social participation?

12. What major activities your SHG performed?

13. What is your role in your family decision making?

14. What is your role on community decision making?

15. What are the main challenges of your SHG?

16. What are your suggestions to improve these challenges?

Thank You.

APPENDIX C: KEY INFORMANT INTERVIEW GUIDE

JIMMA UNIVERSITY

Graduate of Master of Social Work

Thank you for your cooperation to the interview

Date of interview _____

Name of the Organization _____

Position in the institution _____

Time of interview: Started at _____ Ended at _____

2. Project description of SHGs

a. Vision and mission of the project _____

b. Project activities and services being provided _____

c. Total number of the beneficiaries: Male: _____ Female: _____ Total: _____

d. Number of SHGs _____

f. Does SHGs legally registered ?

g. As you think what is the role of SHG?

In Economic empowerment

In Social empowerment

In Political /leadership skill

h. What are the challenges of SHGs?

i. As you believed how to overcome challenges?

j. How do you see the role SHGs played to improve the life of poor women _____

k. If you have additional comments. _____

Thank You for your cooperation!

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Check list for document review

1. Background information about the Fayya Integrated Agaro project. When dose it established?
What was the main challenge during establishment?
2. How many SHGs and members do exist currently?
3. Contribution of the project in life of the poor women
4. Best practices among the different efforts of SHGs
5. What challenges identified by the project

Appendix D: Questionnaire Questions for SHGs – Afaan Oromoo Version

Yuuniversitii Jimmaa
Dammee saayinsii Hawaasa fi Nammooma
Mummee Soshaal Workii
Qorannoo Digirii Lamaffaa

Kabajamtoota hirmaatoota qorannoo kana ani baraata digrii lamaffaa yuuniverstii jimmaa dammee saayinsi hawwaasa mana barumsa sooshaal woorkiiti. Qorannoon gosa barnoota koo waan ta'ef dhimma barumsa qoofaf kan oluudha. Kayyoon qorannoo kana gahee gareen walgargarisa dubartoota angoomsu keessaati qabu argachuudha. Qoranichis iddoo dhimma kan goodhate magaalaa Aggaarooti garee walgargarisa fayyaa intigereetiddiidhan (faayyaa integrated) hundefamedha. Ragaan gaafannoo barreefama kanaan isiin irra walitti qabamus qorannoof kan oluu fi iccittin isaa eegamadha.

Gaaffii hunda deebisuu keessaan mirkaneefadha. Akka deebistanif kabajaa wajjiin isiin gaafadha Hirmaana Keessaanif Galaatoma!.

Girmaa Birhaanuu

Lakk bilbila 0917112067

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Qajeelcha

- ❖ Maqaa keessaan barreessuun hin barbarchisu
- ❖ Gaafillee filaannoof dhihaatan iddoo mijaa'utti mallaattoo' √ 'gochuun filaannoo keessaan mirkaneessa, iddoo barbachisoo bakka duwaa irratti deebii keessaan guuta

Kuta 1: Odefannoo Waligalaa

1. Umrii A, 18-25 B, 26-35 C, 36-45 D, 46-55 E, 56-60
2. Amantii A, Ortodoxii B, Muslimaa C, Prootestantii D, kan bira _____
3. Baraate jirta A, Eeyyee B, Lakkii
4. Gaaffii sadaffaa deebiin keessan yoo 'Eeyyee' ta'e sadarkaa barumsa keessan maali?
A, 1-8 B, 9-12 C, certifiikeeti D, Diplooma E, Digrii
5. Haalli ga'illaa keessaan hoo? A, Hin rawwaane B, Rawwaadhen jira
C, Kan ga'illaa hikte D, Kan abbaan mana du'an dura jala boqqoote
6. Ijjoolee qabdu? A, Eyyee B, Lakkii
7. Yoo gaaffii 6ffaa 'Eyyee' ta,e baayina ijoollee _____. Waggaa 1-4____, Waggaa 5-6____, Waggaa 7-18_____.
8. Dame hojii kam irratti boobatan? A, Daldalaa B, Tajaajila C, Qonna
D, Omishaa F, Hadhaa mana
9. Maddi gaalii maatii keessaan maalidha? A, Daldalaa B, Qona C, Hoorsisa beeladaa
D, Hojii guyyaa F, kan biro yoo ta,e _____
10. Maatti keessaan galii enyuu irra argamuun jiraata? A, Kan Koo B, kan Abbaa Mana
C, Kan laman keenya D, Deegarsa NGO F, kan biroo yoo ta,e _____
11. Miseensa garee walgargarsa akka tattaanif waanti ijjoon maali? A, Jireenya koo fooyessuuf
B, Jireenya maatti koo fooyessuuf C, Leenjii argachuuf D, Adda qusannoo guddisuuf
F, Liqii argachuuf

Kuta 2: Gaaffii Waligalaa Garee walgargarsa

1. Maqaa garee walgargarsa _____
2. Gareen saalaa kamiin ijaraame? A, Dubartootan B, Dhrootan C, Lamanuu kan qabate
3. Yeroo itti gareen walgargarsa keessaan hundeeffame guyyaa ____ Ji'a ____ bara _____
4. Baayina Miseensa gareen keessaan qabu Dhira ____ Dubara ____ Ida'ama _____
5. Gareen keessaan walgahii iddlee isaa hangamin adeemsisa? A, Guyyaadhan B, Torben
C, Torbe Laman D Ji'an E, Walakkaa wagaattin F, Waggaadhan

6. Miseensa garee walgargarisa keessaan erga hundeeffame hagam ta'a? A, 1-5 B, 6-10
C, 11-15

Kuta 3: Qabeenyan Gahoomsuu

1. Galiin keessan yeroo amma ji'an qarshii meeqa? A, 0 B, 1- 500
C, 501-1000 D, 1001-2000 E, 2001-4000 F, 4000 ol
2. Osoo gara garee walgaragasa hin dhufne dura galiin keessaan ji'an meeqa ture?
A, 0 B, 1- 500 C, 501-1000 D, 1001-2000 E,
2001-4000 F, 4000 ol
3. Erga miseensa garee walgargarsa tattaan gaalin keessan keessan jijjiirame jira?
A, Eyyee B, lakkii
4. Maddii qusannoo keessaan enyuudha? A, Galii dhuunfa B, Gaali abbaa mana
C, Kan laman irra D, Qabeenya maati
5. Gaalii argatan irra ji'an Parsaantii meeqa qusaattu? A, 1-5 B, 6-10 C, 10-20
D, 20-30 E, 30-50 F, 50 ol
6. Qusaannoo keessaan waligalaa yeroo ammaa qarshii meeqadha? A.1500-3000 B.3001-
4500 C. 4501-6000 D 6000 ol
7. Garee walgargarsa keessaan liqii ni kenna? A, Eyyee B, Lakkii
8. Yoo deebiin keessan gaaffii 7 'Eyyee' yoo ta'e ulagaan isaa maali? A, Parsaanti
qusatamen B, Akkataa waabii dhihaatun C, Capitalaa gareen qabu irratti hunda'e
9. Liqii fudhatan jirtu? A, Eyyee B, Lakkii
Gaaffii 10-12 yoo liqii fudhatan qofa deebisa
10. Yoo gaaffii 9ffaa deebin keessaan 'Eyyee' yoo ta'e qarshiin fudhatan meeqadha?
A, 1400-3000 B, 3001-5000 C, 5001-10000 D, 5001-10000 E,
10000- 15000 F, 15001-20000
11. Liqii yeroo meeqa fudhatan? A. Tokkoo B. Lama C. Saddii
12. Liqii fudhatan maalif olchitan? A, Hojii dhuunfa koo eegaluuf B, Hojii koo babalisuf
C, Wan manati nyaatamu bituf D, Ijoollee barsisuuf Meeshallee mana
keessaa bituf F, kan biro yoo ta,e_____

THE ROLE OF SELF-HELP GROUPS-----

7. Tajaajila tola oltummaa irratti hirmatan beektu? A. Eyyee B. Lakkii
8. Yoo deebin keessaan gaaffii 6ffaa 'Eyyee' ta'e maal irrattidha? A. Namoota rakattoo gargaruu B. Qulqullina naannoo C. Namoota gareen hin ijaaramne akka ijaraaman hubannoo kennuu
9. Walitti bu,insa namoota gidduuti umame furtani beektu? A. Eyyee B. Lakkii

Kuta 5: Siyaasan Gahoomsuu

1. Osoo miseensa garee walgargarsa tattaan maarii maatti keessaan echuttu gageessaa?
A, Isiin B, Abbaa mana C, Laman D, Maati keessaan
2. Erga miseensa garee walgargarsa tattaan maarii maatti keessaan echuttu gageessaa?
A, Isiin B, Abbaa mana C, Laman D, Maati keessaan
3. Osoo miseensa garee walgargarsa hin hirmaatni caasaa motuummaa keessaatti hirmaana qabdu? A, Eyyee B, Lakkii
4. Yoo deebiin keessaan gaaffii 2ffaa 'Eyyee' ta'e essatti hirmana qabdu? A, Ganda
B. Waldaa dubartoota keessatti C, Magaalaa/ Aanaa D kan biro
5. Erga miseensa garee walgargarsa tattan caasaa motuummaa keessaatti hirmaana qabdu?
A, Eyyee B, Lakkii
6. Yoo deebiin keessaan gaaffii 2ffaa 'Eyyee' ta'e essatti hirmana qabdu? A, Ganda
B. Waldaa dubartoota keessatti C, Magaalaa/ Aanaa D kan biro
7. Osoo miseensa garee walgargarsa keessaatti hin hirmaatni gaggeesummaan hojjeetan jirtu? A, Eyyee B, Lakkii
8. Yoo deebii keessaan gaaffii 6'Eyyee' ta'e essatti hojjeetan? A, Garee walgargarisa
B, Gare caasaa ganda C, Waldaa dubartoota D,Afoosha keessatti E, Dhaabata dhuunfa
9. Erga miseensa garee walgargarsa keessaatti hirmachuu qabdani gaggeesummaan hojjeetan jirtu? A, Eyyee B, Lakkii
10. Yoo deebii keessaan gaaffii 6'Eyyee' ta'e essatti hojjeetan? A, Garee walgargarisa B,
Gare caasaa ganda C, Waldaa dubartoota D,Afoosha keessatti E, Dhaabata dhuunfa

THE ROLE OF SELF-HELP GROUPS-----

11. Erga miseensa garee walgargarsa tattaan hubannoo isiin mirgaa dubartoota irratti qabdan maal jechuu danda'aama? A, Bayyee dabalee B, Dabalee Jira C, Xiqqoo dabalee D, Jijjirama hin qabu

Kuta 6: Rakkoowwaan Garee walgargarsa

1. Leenjii akkataa daldalaa (interpihuunershippii) argatan jirtu? A, Eyyee B, Lakkii
2. Idoomishaa fi gurgurta daldalaa qabdu? A, Eyyee B, Lakkii
3. Walitti hidhaminsa gaba yookin mamilaa qabdu? A, Eyyee B, Lakkii
4. Liqii fudhatani deebisuu ni sodaatu? A, Eyyee B, Lakkii
5. Yoo deebiin keessaan gaaffii 4ffaa 'Eyyee' ta'e sodaa kan isiinitti ummee maali? A, Haalaa itti fayyaadama mallaaqa leenjii dhaabu B, Dhaalaa sodachuu C, Qarshii dhaalaa qabu amantan koo na dhoowa D, Liqii gahaan kennamu dhaabu E, Liqii fudhachuuf waabii dhaabu
6. Iddoo walgahii itti adeemistan qabdu? A, Eyyee B, Lakkii
7. Yoo deebiin keessaan gaaffii keessaan 7ffaa 'Eyyee' ta'e sadarkaa iddoo/mana/ kana maali? A, lafa duwaa(bakkee) B, Dallaa Dhaabata C, Galmaa D, Mana Garee
8. Gaali keessaan jijjiramun qusannoo keessaan irratti dhibbaa ni qabata? A, Eyyee B, Lakkii
9. Yoo deebiin keessaan gaaffii 8ffaa eyyee ta,e akkamit dhibbaa ummaa? A, Yoo gaaliin dabaluu ni dabalaa B, Yoo gaaliin dabaluu ni hiraata D, Yoo gaaliin hirattuu ni dabalaa E, Yoo gaaliin hirattuu ni hiraata
10. Miseensa garee keessaani keessaa namooni bahan jiru? A, Eyyee B, Lakkii
11. Yoo deebiin keessaan gaaffii 9ffaa 'Eyyee' ta,e maalif bahu? A, Fedhii dhaabu B, Abbaan mana dhowu C, Iddoo omishaa fi gurgurta dhaabu D, Walitti hidhaminsa gabaa dhaabu E, Mamilaa dhaabu F, kan biro yoo ta,e_____

Galaatoma!

Appendix E: Interview Questions for SHGs – Afaan Oromoo Version

Yuuniversitii Jimmaa

Dammee saayinsii Hawaasa fi Nammooma

Mummee Soshaal Workii

Qorannoo Digirii Lamaffaa

Waligaltee

Kabajaamtoota hirmaatoota qoraannoo kana kanaan isiin gaafadhu gaaffii waligalaa fi kan nama dhuunfa waan ta'ef iccittin keessaan eegamadha. Maqaa keessaan fi kan maatti keessaan waraqaa gaafannoo kana irratti bareessuun hin barbachisu. Ragaa isiin kennitan heeyyaama keessaan alaa qamaa biraatti dabarfame hin kennamu. Gaaffii deebisu hin barbane irraa darbu dandessuu. Qoraannoon kun yeroo isiin barbardanitti kan xumuuramu ta'a Qoraannoo kana irratti hirmachuu keessanif dhibbaan isiin irratti godhamu kamuu hin jiratu. Bu'an qoraannicha kallattin yoo isiin fayyaadu bates al-kallaattin tarismoon garee walgargarsaa akka xiyyeefannoo argatu fi cimmuu gargarsaa godha.

Haluuma kanaan gaaffillee dhihaatanif deebii sirrii kennuun keessaan akka gareen walgargarsa dubartoota harkaa qaleeyyii gahoomsu keessaatti qabu akkasummas rakkowwaan garee walgargarisa akka huubatamu taasisa. Yeroon gaafannoo kanaaf qabame sa,aatii tokkodha. Gahee Gareen Walgargarisa Dubartoota Gahoomsuf qabu na waliin mari'achuuf feedhii qabdu?

Eyyee _____

Lakkii _____

Yoo 'Eyyee ' jeetan waligalte kana mallaatteesa

Mallaattoo gaaffii deebisa _____

Mallaattoo gaafata(Qoorannoo Gaggeessa) _____

Girmaa Birhaanuu

Lakk bilbila 0917112067

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THE ROLE OF SELF-HELP GROUPS-----

1. Ragaa Dhuunfa

2. A, Tesso: Aanaa _____, Ganda _____, lakk. Mana _____

B, Saalaa _____ C, Umrii _____ . D, Sadarkaa barumsa _____ .E, Amantii _____

F, Haalaa ga'illaa _____ .G, Yoo ga'illaa qabatan ta'e lakkofsa ijollee _____ .

H, Umrii ijollee, waggaa 4 gad _____, waggaa 4-6 _____, waggaa 7-18 _____

2. Haalaa Maatii

A, Bayinaa Maatii _____ . B, kan maatii bulchuu enyuudha _____

C, Kan maarii maatii hoggaanu eenyuudha _____

3. Ragaa miseensa garee walgargarsa

A, Hojiin keessaan maali _____ . Hojii dabalaata yoo qabatan _____

C, Galiin keessaan tilmaman ji'an qarshii meeqa _____

4. Wantoota dhaalaa namaf barbarchisan qabachuu ilaalchise

A, Mana dhuunfa keessaan moo kireefatani jiratu? B, Mani keessaan maal irra hojjeetame?

C, Bishaan essaa argatu? E, Mani keessaan ibsa qaba? F, Mana fincaan qabdu?

5. Haalaa galii maatii irratti bu'uurefate

a, Miseensa maatii keessaan meeqatu galii maatif gummacha?

b, Galiin miseensa maatii keessaan hunda osoo isiin garee walgargarsati hin dhuufni tilmaman ji'an qarshii meeqadha?

c, Galiin maatii keessaan huunda yeroo amma tilmaman ji'atti qarshii meeqadha?

d, Jijjirama galii maatii irratti jiru akkamin ibstu?

e, Marsaa tokkon qarshii meeqa qusaatu?

f, Qusaannoo keessaan waligalaa yeroo ammaa qarshii meeqadha?

g, Fayidaan qusaannoo in guuddan mal jeetan yaadu?

h, Liqii fudhatan jirtu?

i, Yoo liqii fudhatan marsaa meeqa fudhatan?

j, liqii fudhachuuf ulagaan guutamu qabu maalidha?

k, liqii fudhatanin maal hojjeetan?

6. Gahee hawwaasummaa keessaatti Miseensi garee walgargarisa qabdu

a, Miseensi garee keessan jireenya hawwaasummaa keessatti akkamin wal gargaartu

THE ROLE OF SELF-HELP GROUPS-----

b, Osoo miseensa garee walgargarsati hin dhuufni waliin yoo ilaalamu ergaa miseensa garee walgargarsati dhuuftan hirmaanan isiin jireenya hawwaasummaa keessatti qabdan maal fakkaata

c, Hojii tola oltuummaa hawwaasa keessatti yoo hirmaatan tarreesa

d, Garee walgargarsa keessaatti miseensa ta'u keessanin maal argatan?

e, Jijjiraama jiru me ibsa?

7. Galiin keessaan akka jijjiiramuf yookin hin jijjiiramnef maaltu goodhe?

1. Garee walgargarsa kana keessaatti wanti rakkoo isiniitti uummee yoo jiraate maalin?
2. Rakkoon kun akka furamuuf maaltu godhamu qaba jetu?

Appendix F: Key informant Interview Questions for SHGs – Afaan Oromoo Version**Gaafannoo Qooda Fudhaattoota Qulfii Garee Walgargarisa****Jimmaa Yuuniverstii****Kadhimamaa Digirii Lamaffaa mummee soshaal woorkii**

Gaaffannoo kana deebisuf qophii ta’u fi yeroo keessaan arsaaw gochuu keessaanif isiin galaatefadha

Guyyaa gaaffannoo, ___/___/_____. Maqaa dhabaata keessaan _____

Gahee dhabaaticha keessatti qabdan _____

Yeroo gaaffannoo: kan jalqabuu _____, kan xummuuramu _____

Haalaa Waligaalaa Garee Walgargarisa

1. Muulata fi ergaman garee wal gargarisa maalidha?
2. ,Tajaajila Piroojeektiin kun kennuu Maalidha?
3. , Bayinaa namoota fayyaadamoo: Dhiiraa _____, Dubartoota _____, da’ama _____
4. , Baayina garee walgargarisa proojekitich qabu _____
5. Gareen walgargarsa seera qabeessumman galme jira?
6. , Akkata isiin yaadanitti gareen walgargarisa gaheen in dubartoota gahoomsu irratti qabu maali?
 - a, Qabeenyan gahoomsuu
 - b, Hawaasummaan gahoomsuu
 - c, Siyaasaan gahoomsuu
7. Rakkoon garee walgargarisa dubartoota maali?
8. Akkaa isiin yaadaniti rakkoo kana furruuf maaltu godhamu qaba?
9. Garee walgargarisa jireenya dubartoota harkaa qaleeyyii jijjiiru irratti gahee in qabu akkamin ilaaltu?
10. Yaada biro yoo qabatan _____