



Women's Empowerment Through Women Self Help Groups: An Empirical Evidence from Mekelle, Ethiopia

Muthyalu Meniga (Ph.D)^{1*}, Mr. Berhane Ghebremichael², Ms.Asmeret Berhe³

Abstract

Women's empowerment and their participation are essential in the development process. Development projects and schemes cannot achieve their desired goals and targets without empowering the women who constitute more than 50 percent of Ethiopia's population. The main objective of the study was to assess women's empowerment through self-help groups in Mekelle, Ethiopia. The researcher used a two-stage random sampling procedure for selecting the study area, women's self-help groups, and sample respondents. A descriptive survey design was used for the study. Both quantitative and qualitative data collection methods were used for gathering primary and secondary data. The collected data were analyzed by using descriptive statistics. The study results revealed that self-help group interventions have enhanced women's income, participation in social activities, awareness of health and education, self-confidence, and social status. Self-help group interventions have positively contributed to the economic empowerment of women and protected them from exploitation by money lenders, landlords, etc. but there were not strong contributions in other aspects like political participation, involvement in innovative income generation activities, and other developmental activities. Some self-help groups were facing problems like lack of self-confidence, low managerial and, bookkeeping skills, and shortage of capital. Therefore, it is suggested that there should be effective and continuous information, education, and communication activities to train women on self-help group interventions and their proper management.

Keywords: Women Self Help Groups, Women Empowerment, Development, Leadership, Decision Making

Article History:

Received: Mar 18, 2024

Accepted: Sep 12, 2024

Published: Dec 20, 2024

1 Introduction

Empowerment of women, who are traditionally underprivileged, is essentially the process of improving their economic, social, and political status in a society. It is the process of guarding them against all forms of violence. Women's empowerment involves the building up of a society, a political environment, where women can breathe without the fear of oppression, exploitation, apprehension, discrimination, and a general feeling of persecution that goes with being a woman in a traditional male-dominated structure (Rajeshwari et al., 2015). Self- Help Groups (SHGs) are voluntary organizations that disburse micro credit to members and help them to enter into entrepreneurial activities.

The SHG approach aims at reducing poverty, improving livelihoods, empowering women, and advancing social inclusion. Today, more foreign non-governmental organizations (NGOs), Civil Society Organizations (CSOs), and religious institutions are promoting the SHG approach in various parts of Ethiopia (Gebre et al., 2014). Empowerment is an active multidimensional process to enable women to realize their identity, position, and power in all spheres of life. Empowerment provides greater access to knowledge and resources, more autonomy in decision-making, a better ability to plan lives, more control over the circumstances which influence lives, and higher freedom from customs, beliefs, and practices. Empowerment demands a drastic

¹ Associate Professor, Dept. of Cooperative Studies, College of Business and Economics, Mekelle University,

*Corresponding author: Muthyalu Meniga, Email address: muthyam66@gmail.com

² Assistant Professor, Dept. of Cooperative Studies, College of Business and Economics, Mekelle University

³ Journalist, Dimtsi Weyane Tigrigna, Mekelle, Ethiopia



and basic change in the system of marriage and family, husband and wife relationships, and attitude towards socialization and remarriage. Empowerment is a process that gives a person freedom in decision-making (Ansuman, 2013).

The number of people who collectively work to improve their situation in SHGs can be between 10 and 20. The objectives of such groups could include saving money regularly, meeting their emergency needs, establishing collective decision-making mechanisms, solving possible conflicts, and getting collateral-free loans. The SHGs movement is increasingly seen as an innovation in the field of rural credit in many developing countries as it is considered a vehicle to reach the disadvantaged and marginalized section of society. SHGs are formed voluntarily by the rural and urban poor to save and contribute to a common fund to be lent to its members as per group decision and for working together for the social and economic uplift of their families and community (Melese, 2015).

SHGs were originated by Mohamed Yunus in Bangladesh in 1975. This approach was started by the Government of India in 1975 to create the financial needs of the poor, informal sectors, and rural areas. After this, the National Bank for Agricultural and Rural Development (NABARD) took the lead in 1991 and established bank linkages for SHGs with different banks. SHGs first started performing in rural areas. Through time women in semi-urban started to improve their living conditions by using these schemes. It has been successful among women in starting business activities through self-help groups. It created a supportive environment for women to change their conditions (Vashishtha et.al., 2012).

When SHGs are formed, members collectively save agreed amounts of money and give loans to each other so that they can improve their member's economic situation. It is a base for people living in poverty to access financial resources. Saved money is loaned to members only, however, there is also a mutual learning process so that they can grow their business (Kinder Not Hilfe, 2008). So far little has been done in terms of understanding the contribution of SHGs to the development of poor women. There is some research done on SHGs in Ethiopia. Most of these researches focused on the SHGs that are coordinated by NGOs. Besides, they emphasized the general assessment of the SHG project, the attitude of the SHG beneficiaries, and the main services provided by SHGs. Moreover, these researches were done in other towns of the country other than Mekelle. To the researchers' knowledge, there are no studies conducted on the women's self-help groups in Mekelle, therefore, researchers conducted this study on women empowerment through women's self-help groups.

1.1 Objectives of the study

General objective:

To assess the role of SHGs in the empowerment of women in Mekelle City.

Specific objectives:

1. To examine the SHGs interventions that are contributing to women's empowerment.
2. To explore the challenges of SHGs in empowering women.

1.2 Brief review of literature

SHGs comprise homogenous poor people who have voluntarily come together with the idea of overcoming financial difficulties (Vikrant & Sharma, 2015). The SHGs have been able to get recognized in the entire world as a useful tool for poverty alleviation and for improving the socio-economic status of the rural poor. SHG is a powerful instrument for poverty eradication in the new economic era. As women are the most vulnerable section of society, the quick progress of SHG is an upward vehicle for women's empowerment. SHGs have not only produced tangible assets and improved the living conditions of members but also helped in changing much of their outlook and attitude. In India too, these have been making progress toward reducing poverty and empowering rural women. Through a network of cooperatives, commercial banks, regional rural banks, NABARD, and NGOs, SHGs have so far been largely a supply-driven and provide financial services to the poor (Panwar, 2015). The women also contribute to a common savings account. When the savings account grows, members are encouraged to take a loan from their fund and engage in different business activities. Various mechanisms exist for women to develop the SHGs capacity. Women have access to education on numerous



topics, including business activities, savings and loan management, record keeping, leadership and communication, HIV/AIDS, and women's and children's rights (Sarania, 2015). The SHG approach is a rights-based approach that views poverty as the denial of rights and poverty alleviation as a process of reclaiming one's rights (Kindernothilfe, 2014). SHGs groups have a common perception of need and impulse towards collective activity. These groups promote savings among members and use the pooled resources to meet the emergent needs of members including the consumption needs (Pangannavar, 2015).

Economic empowerment is the ability to access, own, and control resources. Accordingly, it can be measured in a variety of ways, using outcome indicators such as income generation, ownership of assets and land, expenditure patterns, degree of participation in paid employment, division of domestic labour, and control over financial decision-making (Brody et. al, 2013). Women's empowerment involves the building up of a society, a political environment, where women can breathe without the fear of oppression, exploitation, apprehension, discrimination, and the general feeling of persecution that goes with being a woman in a traditionally male-dominated structure (Rajeshwari et. al, 2015).

SHGs can undoubtedly play significant roles in empowering the poor and transforming the social status of the marginalized poor. Many researchers, who studied the benefits of SHGs, found that SHGs provide considerable social protection and income opportunities to the members; and accordingly, have acquired prominent status in maximizing social and financial returns. SHGs having institutional arrangements can positively contribute to the economic and social empowerment of the poor (Melese, 2015). The SHG program facilitates the poor and disadvantaged members of the community to explore their potential, gifts, and existing assets through intensive and variety of training given by different professionals (Mindaye, 2014).

SHGs play a paramount role in the advancement or empowerment of disadvantaged groups such as women. The empowerment of women is about having 'increased control and participation in decision making', having better access to economic resources, having access to capacity-building training, and recognizing their identity, power, and potential in all domains of life. It is also about women developing more confidence and motivation. It often involves the empowered developing the awareness and attitude confidence in their capacities, that is, developing the confidence that they can improve their situation on their own (with limited external support usually capacity building) by exploiting their untapped potentials (Lungbila, 2016).

Define social empowerment as the ability to exert control over decision-making within the domestic sphere. So that measures can include women's mobility or freedom of movement, freedom from violence, negotiations, and discussion around sex, control over choosing a spouse, control over the age at marriage, family size decision-making, and access to education (Brody et. al, (2013) There are many challenges (illiteracy, cultural barriers, group members dropout, lack of awareness, etc.) of SHGs which hindered the SHGs interventions. These challenges forced the progress of empowerment and development of women to continue at a slow pace (Mindaye, 2014).

Microfinance is a path towards empowering the most marginalized among the poor to take charge of their life's requirements. The study results proved that the intervention of microfinance through the SHG-Bank Linkage Programme has a positive impact on the economic and social status of the members, in terms of an increase in income, savings, employment generation, asset creation, decrease in dependency on money lenders, improvement in decision-making skills, participation in community affairs and the empowerment of women (Kanniammal et. al, 2011). Empowerment refers to increasing the economic, political, social, educational, gender, or spiritual strength of individuals and communities (Vikrant & Sharma, 2015). The shortage of loans, and financing, lack of access to space (land, building), Inadequacy of training, variation in SHGs approaches, misunderstandings over interest, and suspicion about hidden religious agenda are the main challenges that face and hinder the SHGs (Gebre et. al, 2014).

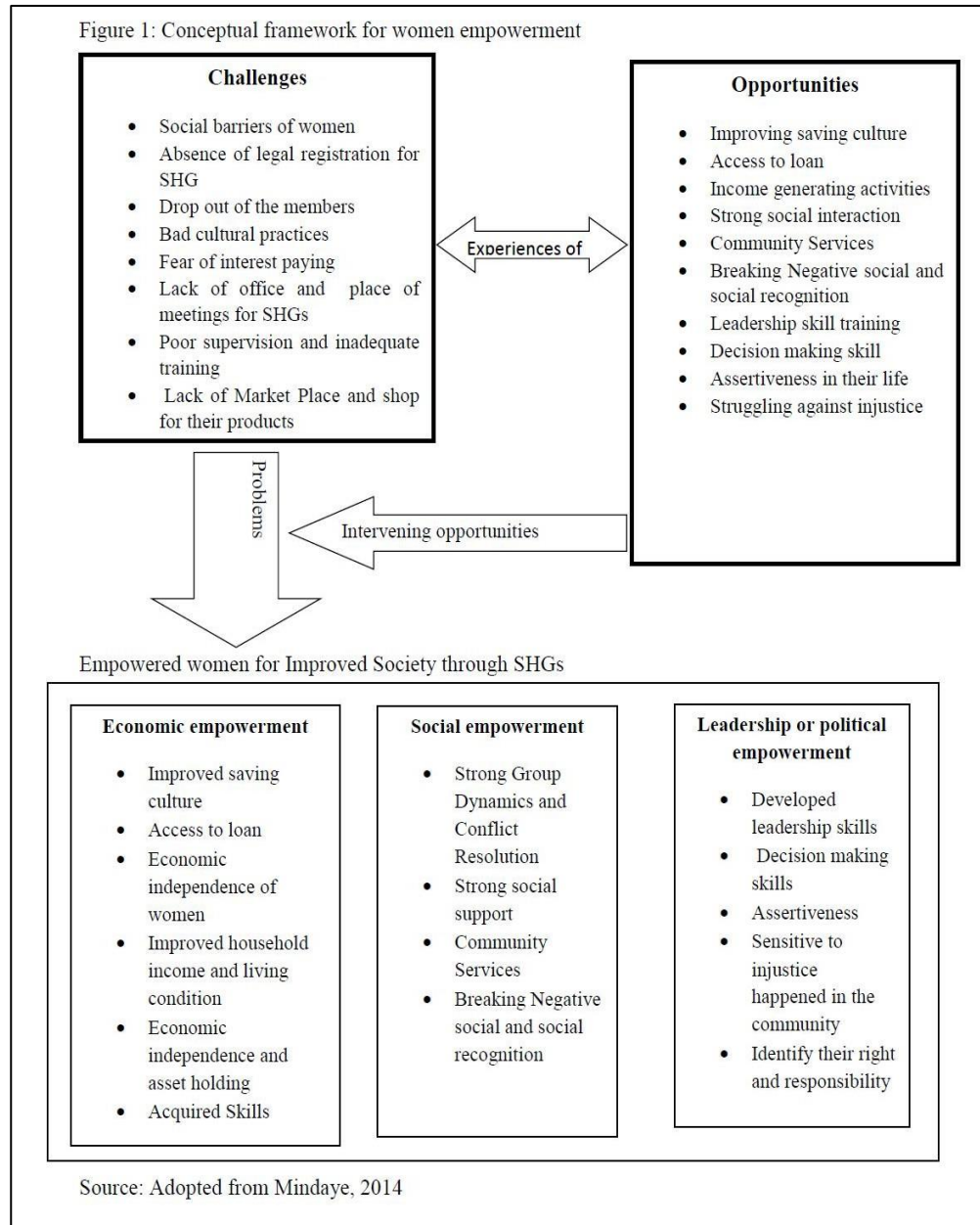
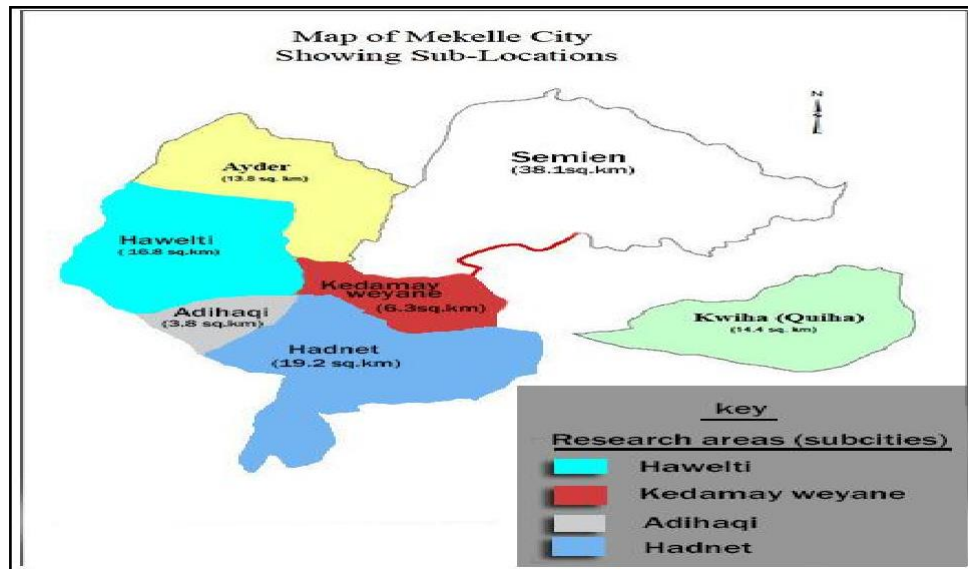


Figure 1 Conceptual framework for women empowerment

2 Materials and methods

2.1 Study area

Mekelle is located in the northern part of Ethiopia at a distance of 783 km from the capital Addis Ababa. Mekelle is one of the largest cities of Ethiopia. It occupies an area of 100 sq. km and is located around 39° 28' East and 13° 03' 32" North geographic coordinates. The town lies at an elevation of 2254 meters. It is positioned in the northern highlands of Ethiopia covering an area of 3500 hectares. The city is situated in a semi-arid area with a minimum annual rainfall of 715 mm. The average maximum temperature of the town is 24.10°C and the minimum is 11.11°C per year respectively. However, the town experiences a high degree of fluctuations in temperature. Hence, there are seasons whereby the maximum temperature reaches 29.90°C and the minimum to 1.60°C. The city has 7 sub-cities, and 23 kebeles (Kebele means the smallest administrative unit). The city's residents in 2008 E.C. were estimated to be close to 350,000.



Map A: Map of Mekelle City

Source: Adopted from 'Mekelle Maps-Millennium Cities Initiative' (2011)

2.2 Data and Methods

A mixed approach was applied to the study. For the purpose of the study, both qualitative and quantitative data were collected from primary and secondary sources. The primary data were collected from the sample respondents and concerned officials while the secondary data were collected from annual reports, progress reports of the self-help groups, journals, books, and published and unpublished documents. The primary data has been collected using face-to-face interviews. A structured interview schedule was prepared and pre-tested before going to collect the actual data. Three enumerators were recruited and trained for primary data collection. The enumerators collected data under the supervision of the researchers. To make the study more effective eight focus group discussions (two FGDs in each sub-city) were conducted with leaders of the Women Self-help Groups (WSHGs) and active members aimed at apprehending their views, opinions, etc. on the way the SHGs function, their successes and drawbacks, and the ways forward in a more intensive manner. The FGD size was 8-10 participants. In addition to the above methods, the case study method was employed to generate case studies from the sample respondents. Two case studies were prepared based on the information collected from the respondents. All data collection methods were performed simultaneously. The primary and secondary data were collected during 2018-19.

A multistage random sampling procedure was used for selecting the study area and sample respondents for the in-depth study. In the first stage, Mekelle city was selected purposively for the study because Tigray Women's Association and Office of Women Affairs are supporting to establishment and strengthening of WSHGs in the city, there were many WSHGs and they were established in 2010. In the second stage out of seven sub-cities four sub-cities (Hawelt, AdiHaki, KedamayWeyane, and Hadnet) were selected purposively because according to the Bureau of Women Affairs Office, Mekelle, the performance of WSHGs in Hawelt, Adi Haki was reported to be of better performance. The WSHGs in these sub-cities have regular meetings, regular savings, and active involvement in income generation activities. However, the two sub-cities Kedamay Weyane and Hadnet have relatively low performance. In the third stage, ten WSHGs were selected from each sub-city by using stratified random sampling. The WSHGs were stratified based on their performance like good performing WSHG, average performer, and poor performer. Four WSGHs from the good-performing stratum, three WSGHs from the average, and three from the poor stratum were selected from each sub-city. Together, 40 (from each sub-city 10 WSHGs from 4 sub-cities) women self-help groups were selected by using a simple random sampling technique. In the final stage, 178 sample respondents were selected by using a simple random sampling technique. The primary data were collected from 178 sample respondents. The



collected quantitative data were analyzed by using descriptive statistics. The qualitative data were analyzed by narration.

3 Results and discussion

In this part, study survey results have been provided supported by Key informants' interview results, FGD, and case studies presented. Table 1 presents the age, marital status, and educational levels of the sample respondents. The majority of the respondents are under the age group of 31 to 40 years (39.3%), followed by 41 to 50 years (32.0%), and 20 to 30 years (22.5%). Only three respondents are above 50 years. The results showed that more than one-third of the respondents were productive age groups and found to be young. It implies that young women were actively participating in the affairs of the SHGs. Furthermore, Table 1 indicates that the respondents reported that (55.1%) (18%), (16.8%) were respectively married, divorced and single, while 10.1% were widowed. The study result shows that the majority of the respondents were married and living with their partners and children who may encourage them –to be actively involved in SHG activities. In terms of education levels, 22% of the respondents reported that they were illiterate, whereas 23% were literate, 35.4 % of the sample respondents are having primary education, and 14.0% of the respondents finished secondary level education. Six percent of the respondents have stated that they have completed their diploma or university-level education. It can be concluded that only a few respondents have finished secondary and tertiary level of education and the majority have low level of education. The study results imply that low level of education can lead to low level of awareness and understanding of the importance and advantages of the SHGs. Therefore, more education and training programs should be designed to help SHGs members improve their knowledge and skills.

Table 1: Age, marital status and educational levels of respondents

Variable	Frequency	Percent
Age (years)		
20-30	48	22.5
31-40	70	39.3
41-50	57	32.0
Above 50	3	6.2
Total	178	100
Marital Status		
Single	30	16.8
Married	98	55.1
Divorced	32	18.0
Widowed	18	10.1
Total	178	100
Educational Levels		
Illiterate	40	22.0
Literate	41	23.0
Primary education complete	63	35.4
Secondary education complete	25	14.0
Diploma and above	10	5.6
Total	178	100

Source: Survey results

Figure 2 indicates that 23.1% of the sample respondents joined SHG in 2011, 20.8% in 2012, 17.3% in 2013, 12.4% in 2014, 8.4% in 2016, 7.3% in 2015, and 5.6. % in 2010. Only 5.1% of the respondents reported that they became SHG members in 2009. About 60% of them have 6-7 years of experience as members of SHGs. The Bureau of Women's Affairs and local non-governmental organizations (NGOs) put more effort into increasing women's membership in SHGs. In conclusion, most of them have good experience of SHG activities. It implies that having more years of experience leads to effective participation in the affairs of SHGs.

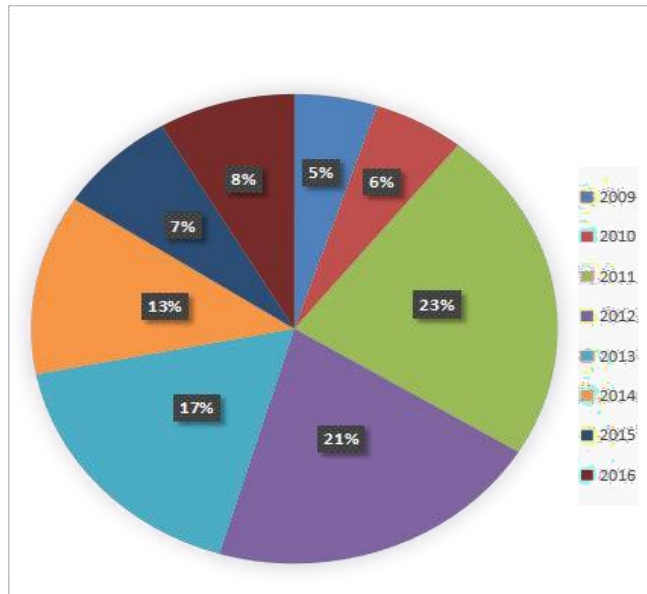


Figure 2: Year-wise membership in SHGsSource: Survey results

Table 2 presents the reasons for joining SHG. The study result revealed that 26.4% of the sample respondents stated that they joined SHG to be free from poverty. About 11% of them replied that they joined because to engaged in small business or income generation activities. About nine percent of the respondents reported that they joined in SHG to access loans to start small businesses and other income-generation activities. Eight percent of them stated that all three reasons (to be free from poverty, to engage in a small business or income generation activity, and to access a loan), 6.7% of them said all four reasons (to be free from poverty, to engage in a small business or income generation activity, to access loan and neighbors or government officials’ pressure or direction influence). They stated that SHGs can help to improve income to get free from hardship. Based on the information from the kebele officials, the government has been encouraging women to organize themselves in such SHGs as it believes it to be a means to empower women politically, socially, and economically. A mix of both, government direction and personal initiative of the members motivated women to join these SHGs. According to the kebele officials, SHGs have been formed voluntarily and members are homogeneous and belong to the same locality or neighborhood. The members were vulnerable and disadvantaged groups of women with low economic status. The results showed that there was homogeneity in the composition of the membership. It is also noted that the average SHGs size has been 20 members.

Reasons for joining a WSHG	Number of respondents	Percent
To be free from poverty (1)	47	26.4
To engage in a small business or income generation activity (2)	19	10.7
To access loan (3)	15	8.4
Neighbors or government structure officials' pressure or direction influence (4)	16	9
(1)+(2)	47	26.4
(1)+(3)	8	4.5
(1)+(2)+(3)	14	7.9
(1)+(2)+(3)+(4)	12	6.7

Total	178	100
Source: Survey results		

Figure 3 presents the level of participation in the regular monthly meetings. The majority of the respondents (80.3%) said that they freely and equally participated in the meetings. Based on researchers’ observations and the interview with kebele officials, the meetings were chaired by a group leader. It is noticed that meeting minutes were non-existent, though often the chairwoman took notes. One reason why they held regular meetings could be because concerned government officials demanded reports regularly.

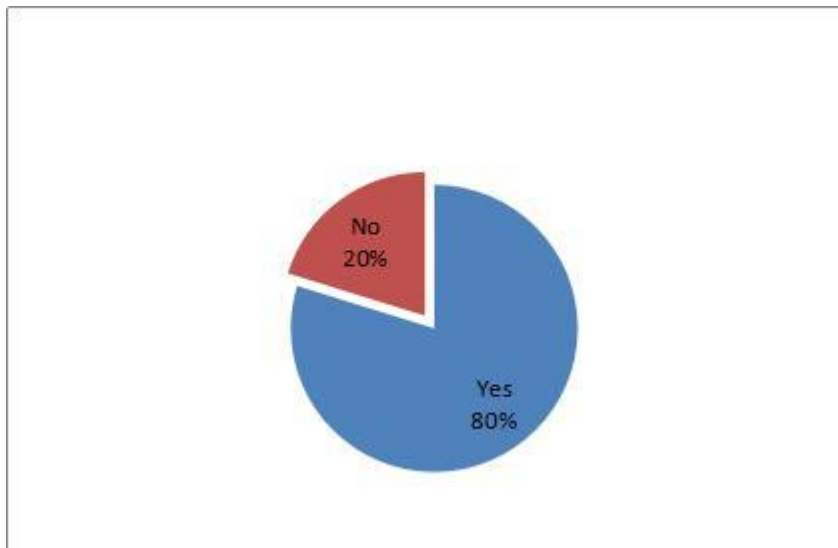


Figure 3: Percentage of participating in regular meetings Source: Survey results

As revealed in Table 3, 23.6% of the respondents stated that they saved the money to ensure the food security of their family or feed their family members followed by 15.7% to pay tuition fees of their children, 19.1% to have the financial competence for emergency needs, and 19.7% to purchase household utensils. According to the result, saving was mainly done to ensure subsistence and basic demands of the family. Only a few, that is, 14% of the respondents considered saving as a means of accumulating startup capital for a new business.

Table 3 Respondents’ self-reports on the reasons for savings

Reasons for saving	Number of respondents	Percent
To ensure the food security of their family (Feed their family members),	42	23.6
To pay the tuition fees of their children,	28	15.7
To have the financial competence for emergency needs,	34	19.1
To purchase household utensils	35	19.7
To start business	25	14.0
Others	14	7.9
Total	178	100

Source: Survey results

Regular savings are the prime activity of the WSHGs. As it is indicated in Figure 4 the majority of the respondents (83%) found their saving habits to have improved significantly after joining WSHGs. Respondents reported that the saving was used to undertake income-generating activities. As the majority of the respondents stated, their knowledge and habit of saving have increased after they became members of the SHGs. Seventeen percent of

the sample respondents stated that there is no change in the saving habits of the SHG members since there are no big changes in their monthly income.

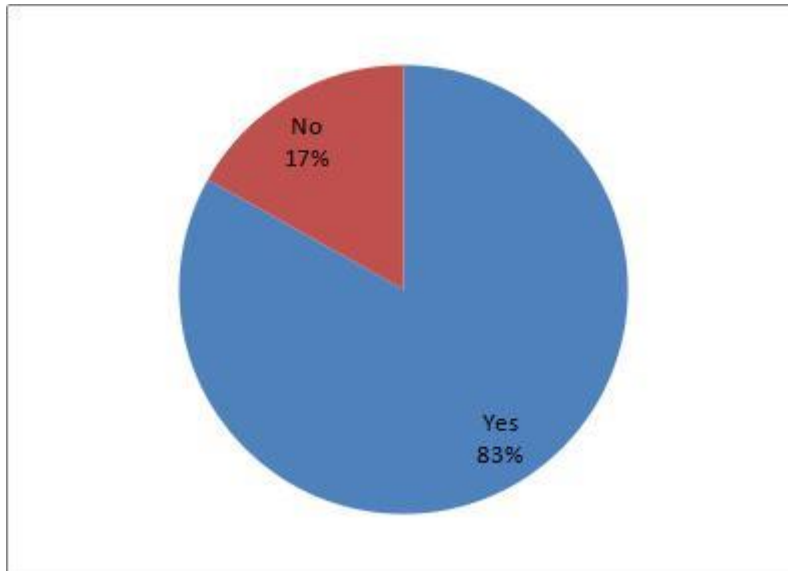


Figure 4- Percentage of saving habits after joining SHG Source: Survey results

Table 4 shows that 34% of the respondents reported that they engaged in petty trade, 27.5% owned a small business firm, 24% of them depended on their husbands, and 14.6% worked as public servants. Thus, one may conclude that the means of income for most of the respondents came from their participation in petty trade and small business activities.

Table 4 Self-reports of respondents on their sources of income

Source of income	Number of respondents	Percent
Dependence on the income of a husband and/or children	42	23.6
Engagement in informal sector	61	34.3
Ownership of a private small business enterprise	49	27.5
Employment in a public sector	26	14.6
Total	178	100

Source: Survey results

Table 5 reveals the support that members got from the SHG. Thirty-eight percent of the respondents claimed that joining SHG enabled them to access loans without any collateral, while 19% and 25% of the respondents reported business-related training support and training on saving as the type of support, they received from SHG. Thus, loans and training (on business and saving) have been the major benefits that members got from their group. Members were able to get access to credit facilities which were collateral-free loans. But they said that the amount was not at the expected level. Hence, the financial capacity of the WSHGs should be increased so that members to get sufficient loans that enable them to engage in business and it generates their income. The members of the WSHGs are getting training, but the study result showed that the training given by the SHG is not enough in terms of magnitude and focus of the training topics. Training should be organized based on the training needs assessment. Thus, it is vital to introduce new training areas on saving and loan management, record keeping, leadership and communication, etc.



Table 5 Self-reports of respondents on the type of support they obtained from SHG

Type of support from SHG?	Frequency	Percent
Access to collateral free loan (1)	68	38.2
Training on how to run a business (2)	34	19.1
Training on the importance of saving (3)	45	25.3
1+2+3	31	17.4
Total	178	100

Source: Survey results

Table 6 shows that the major benefits that the members gained from their involvement in small business enterprise (SBE) were: an increment in their monthly income (about 29%); improved monthly savings (about 25%); enhancement of practical knowledge on how to run a business (about 21%); and capacity to enroll their kids in better schools (about 14%). As a major contribution, small business enterprises helped the SHGs members to enhance their income levels, enabling them to over family-related expenses such as house rent, clothing, and food at ease.

Table 6 Respondents' self-reports in terms of benefits from small business and enterprise (SBE)

Benefits of SBE	Frequency	Percent
Increase in their family income	52	29.2
Practical knowledge of how to run a business	38	21.3
Capacity to enroll children in better schools	25	14.1
Increment in monthly saving	44	24.7
Others	19	10.7
Total	178	100

Source: Survey results

Table 7 presents the loan details of the SHG group members. Of all the respondents (178), only 101 respondents got loan opportunities. As indicated in the table, Forty-two percent, 37.6%, and 20.8% of the sample respondents got a loan amount between 1000 and 2000, 2000 and 3000 birr, and above 3000 birr, respectively. WSHGs members stated that the loan amount was not sufficient to undertake any income generation activities and further they depended on other sources which caused serious difficulty on them.

Table 7: Respondents' self-reports of loan amount they have taken

Loan amount from their SHG?	Frequency	Percent
<500 birr	-	-
500-1000 birr	-	-
1000-2000 birr	42	41.6
2000-3000 birr	38	37.6
>3000 birr	21	20.8
Total	101	100

Source: Survey results

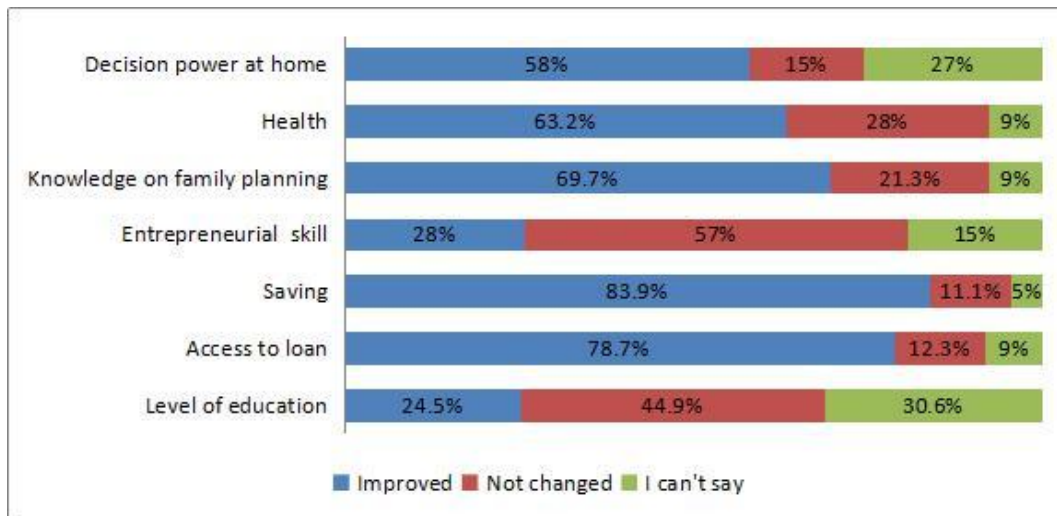
Table 8 indicates the purposes of the loan reported by the respondents. As the report showed, 44.5% of the respondents took a loan from WSHG to expand their small business firms, while 31.7% of them used it for personal or family-related expenditures, and 23.8% of them as working capital to start a small business. Most of the respondents used their loans to open new businesses as well as expand existing business activities. This is believed to generate income which can empower women economically.

Table 8: Purposes of loan as self-reported by respondents

Purpose	Number of respondents	Percent
Startup capital for a small business	24	23.8
Expansion of the existing small business firm that they own	45	44.5
Personal and/or family related expenses	32	31.7
Others	-	-
Total	101	100

Source: Survey results

Figure 5 indicates the impact of WSHG. The biggest impact of the WSHG is improved saving habits of the members (83.9%), access to loans (78.7%), knowledge of family planning (69.7%), awareness of health issues (63.2%), and decision-making power at home (58%). Based on the self-reports of the participants, WSHGs had



little impact on improving the educational level (only 24.5%) and entrepreneurial skills (only 25.8%) of members. Based on the FGD, participants' SHGs have had a great impact on increasing knowledge of saving, health, and decision-making. Thus, WSHG has played a great role in bringing changes in the lives of poor women.

Figure 5 General impact of WSHG Source: Survey results

FGD participants explained that they had no office that could be used for documentation and for facilitation of the activities of SHGs. They also mentioned that they have difficulty getting a place for conducting meetings. They further explained that they usually meet in the open place and are exposed to the sun and winds, and as a result anyone around and who passes by the meeting place often diverts their attention.

In another FGD meeting, SHG members reported that there was a lack of marketing facilities to sell their products. There was no sufficient skill improving training and business skills and also training programs hitherto given to them are not continuous and adequate. A low educational level of the members proved to be a major barrier; as a result, it makes difficulty for them not only in utilizing the existing opportunities but also in scaling up their activities effectively. Moreover, the enormous workload on women, especially on account of their family obligations, has resulted in poor productivity of women SHGs. Further challenges listed by the respondents include insufficient finance, poor supervision, absence of regular follow-up by pertinent offices, and lack of proper documentation.



CASE STUDY-1

Weyzero Letemeskel Fisseha, a mother of three children, lives in Hawelti Sub-city, Tabia Momona, Ketena 11. She has been a member of a SHG since 2007 E.C. There are eleven members in her SHG. She says she has benefited immensely from her membership in the SHG. With the help of the self-help group, she started income-generating activities to get income. She said she is earning income by undertaking basketry making and a small dairy farm in which she is engaged. She is helping and supporting her family by generating additional income for the family. She happily said that the diet of the family has significantly improved because her family's income increased and they access milk and milk products from her dairy farm. Furthermore, as she reports, before joining SHG, there was no saving habit and life was very hard/difficult. However, after joining SHG, her saving habit increased and she is always saving money for future purposes. She said they save every month 100 birr and each member saved 8000 birrs so far. Her group members are planning to start large-scale income-generation activities so that all members can benefit more. According to her, it would be a great motivation and encouragement if they get a loan from the government or microfinance institutions for the realization of their plan. She has reported that she got training programs by SHG on various social and other issues of society. Her children are accessing good education because of the continuous income flow and awareness created by the SHG. Due to regular meetings and discussions among SHGs members, her awareness levels have been increased on family planning, HIV/AIDS, pregnancy, and maternity including the benefits of delivery in health institutions, family law, child health and rights, etc. Further, she mentioned that SHG members are creating awareness for non-members on different issues. She said that her overall lifestyle and confidence to undertake income-generation activities have improved. Now, she is very happy and willing to actively participate in the affairs of the SHG.

CASE STUDY-2

Weyzero Girmanesh lives in Serawat in Hawelti Sub-city. She is a mother of three children. She joined WSHG which she is currently heading in 2006 E.C. There are 25 members in her SHG, but only 15 members save regularly. The remaining 10 members do not save because they are too poor or, as they are too old. She said that they saved more than 20,000 birr until 2010 E.C. They are planning to invest the saved money collectively in some businesses. She said now she has the moral and financial support to solve her problems and difficulties by getting a loan from her SHG. She stated that she has social respect and interaction with co-members on different problems and social issues. She has a good awareness of health issues, income generation activities, organizing meetings, and social problems. She got a loan and has engaged in poultry farming and getting good income to help her family and solve other financial needs. Now she can save continuously, pay school fees for her children, and get sufficient food for all family members. Weyzero Girmanesh says that she started the income-generating activity after becoming a member of the SHGs. She said that before joining SHG she led a challenging life with her family but after joining SHG she got more support and benefit from her SHG and she is leading a comfortable life and earning regular income through her income-generation activities. She is very satisfied with SHG's activities and services.

4 Summary and conclusions

SHG activities have played a great role in improving members' knowledge of savings, health, and decision-making and entrepreneurial skills which leads to undertaking various income generation activities by the SHG members. The majority of the members got loans and used them for opening new businesses as well as expanding old businesses. After joining SHG, members were able to increase their monthly income, school enrollment of their children, and knowledge of business activities. Training programs for SHG members which were organized by concerned officials helped a lot to empower women. Members were receiving loans without any collateral which made all members productive and very happy. Before joining SHGs, most members depended on their husband's and other family members' income. However, after joining SHG, the members were earning income and got more confidence. Overall, SHGs helped in the economic and social empowerment of poor women which in turn brought changes in their lives. Finally, SHGs contributed to increasing the empowerment of women, i.e., by making them financially strong, helping them to enhance their saving practices, and enabling them to invest in further development. Furthermore, it was also found that the SHGs have developed confidence among the members for social and economic self-reliance.



5 .Recommendations

- The study results showed that the training was insufficient. They were also not based on the needs of the members. The study results suggested that there should be continuous need-based training programs for creating awareness aimed at changing the mindset of women. The training programs should be organized on the following topics: entrepreneurship, saving and loan management, record keeping, leadership and communication, investment opportunities, health issues, and the importance of savings.
- The WSHGs should be regularly monitored, and there was no proper documentation of the activities, achievements, etc. There was a need to focus on documentation by the concerned government institutions. The documented best practices can be useful for other members and it can be scaled up to another place.
- Study results revealed that many of the WSHG members were not able to get sufficient loans from the SHG. The Directorate of Women Affairs and concerned organizations should link the SHGs and other financial institutions so as to enable the members get the required financial assistance and invest in different income-generating interventions.
- There should be regular supervision and guidance from the concerned government and non-government officials for the effective execution of the WSHG activities and services to undertake various income-generating interventions as well as to enable the members to participate actively in solving different social problems.

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