

# **Consortium of Self Help Group Approach Promoters (CoSAP)**



## **Annual Progress Report Year 2011**

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## ***Summary***

The report covered the accomplishment of the Self Help Group program in the country for the period January – December 2011. The report is compiled by the Consortium of Self Help Group Approach (CoSAP) that formally substituted SHG Approach National Coordination office-Ethiopia hosted by Facilitator for Change (FC). The report compiled the accomplishments of total of eighteen organizations (including BMZ funded projects) that implement the SHG approach in four regions and two city administrations of the country.

The establishment of the office Consortium of Self Help Group Approach Promoters (CoSAP) in Ethiopia is one of the key highlights of the year. Fifteen SHG promotion organizations are members of CoSAP and others will continue in due course. SHG promoting organizations (both members and non-members of CoSAP) continued reaching communities through the approach. In this reporting period over 754 new SHGs have been established. As result, total of 6,777 SHGs having more than 125,000 poor women are functioning in the country. Over 367 thousand children are benefiting from the SHG endeavor as result of the socio-economic empowerment of development of their mothers.

Total saving of SHGs in the country reached ETB 19,472,530 (equivalent of \$1,112,716 and 33% increase from the previous year), a total of ETB 40, 932, 869 (equivalent of \$ 2,339,021) have been taken out as revolving loan and invested in businesses of SHG members.

The report also compiled major activities accomplished by the Consortium of Self Help Group Approach Promoters (CoSAP) since it started operations in September 2011. In addition, major challenges encountered and measures taken to improve the situation are also included.

To give a hint of noteworthy practices obtained as result of the SHG work, few cases stories were also included in the narrative report below.

## 1) The Consortium of Self Help Group Approach Promoters (CoSAP)

### 1.1 Institutionalizing the office of the Consortium

The office of the Consortium of Self Help Group Approach Promoters successfully established in September 2011. The SHG staffs that were housed in Facilitator for Change, which used to host the then National Coordination office, moved to the new office. Following this, CoSAP has totally replaced the then National Coordination Office (NCO). The following listed activities were accomplished to establish the office of CoSAP;

#### i. CoSAP logo approval

The office of CoSAP hired an artist who sketched five alternative logos that can represent the Consortium of Self help group Approach Promoters (CoSAP).

The Board of Directors' reviewed the suggested logos and finally approved the best among given alternatives. The proposed logo was also approved by the government Agency to be utilized as the logo of CoSAP herein after.



#### Description of CoSAP's logo

-Blue in combination with white color represents women

-The two connected heads depict African women hair style. The dots in the middle reflect eyes of individual woman that together can see deep and perfect

-"CoSAP" in the middle is an abbreviation to the Consortium of Self help group Approach Promoters (in Ethiopia)

-The two women are connected by half arc to show that they come together as a group/network

-Therefore, the logo as a whole expresses a Consortium/network of organizations that closely works with women in groups (Self Help Groups)

#### ii. Office of CoSAP and Bank account established

The Board of Directors' passed decision to establish the office of CoSAP. As result, on the first week of September 2011 CoSAP officially opened its office at Lideta Sub City, Woreda 10 (near Africa Union area behind National Tobacco Enterprise) and started operations. Same was

immediately communicated through email to member organizations, donors and government offices.

Next step was to process for bank account. The staff identified nearest bank where to open official bank account of CoSAP. In the meantime, the office advertised position to hire Admin and Finance Officer who would co-sign in the account to be opened. Having all requirements ready, the office requested support letter from the Agency and finally current account opened at Wegagen Bank S.C. Africa Union Branch. Same was immediately communicated to the donor (KNH) to start processing the fund transfer.

### ***iii. Fulfilling Legal requirements***

As a newly established organization and to comply with the law of the government, the office has produced the official stamp, headed letter and all necessary financial instruments and registered with the Federal Customs and Revenue Authority, Employees' Pension Agency and Woreda 10 and Lideta Sub City Administrations. This helped CoSAP to easily secure Tax Payer's Identification Number (TIN) and facilitated the purchase of goods and services thereafter.

### ***iv. Purchase of office equipment***

Having ready the necessary legal and financial instruments, purchase of equipment for the office of CoSAP became easier. Hence, though that time the office didn't have procedures to guide purchases, it adopted procedures of FC and managed its purchases accordingly. Hence, all equipment purchased followed standard rules and regulations.

### ***v. Staff Recruitment***

Following the move to CoSAP new office with a new arrangement, there arises a need for additional employees. Accordingly, the following staffs were hired and deployed after competitive process; Admin and Finance Officer, Janitor and Messenger and Admin Assistant.

#### ***vi. Official website of the Consortium developed***

In order to disseminate information about the SHG work in the country for SHG implementing organizations and other interested groups in Ethiopia and the rest of the world, CoSAP developed its official web site. Such effort is the first of its kind concerning the SHG approach implementation in the country. The web page narrates development of the SHG approach since it first introduced by KNH in year 2002, the move from NCO to CoSAP and provides general information about CoSAP. The page also included some pictures of the SHG process in Ethiopia. In addition, link to webpages of KNH and self-help-approach.com were sufficiently created. Though [www.shgconsortiumeth.org](http://www.shgconsortiumeth.org) still needs to be improved, it is fairly be representative of the SHG process in Ethiopia.

### **1.2 Program related activities**

#### ***i. Thomas Paul visit & federation workshop***

KNH international consultant for the SHG approach, Mr. Thomas Paul paid visit to Ethiopia from August 22 to September 03, 2011. Apart from, visiting groups and CLAs organized by promoting organizations, Thomas Paul run a three days' workshop on federation from August 31st – Sept 02nd, 2011 where 25 representatives from five federations in the country took part. Staffs of CoSAP co-facilitated the workshop and a lot of learning and exchanges took place.

#### ***ii. Discussion on Consortium capacity building plans***

On August 30, 2011 the office of the Consortium organized a day long discussion on training capacity building initiatives in Ethiopia. The meeting was attended by Thomas Paul, Murugan Ethraji, Sinafikish Tsegaye, Teshalech Sibhatu, Yosef Akalu, Fiker Shiferaw and Wondafrash Amde. The office of the Consortium brainstormed with participants on the possible capacity building inputs that it should consider to benefit CoSAP member organizations and those that are not members but implement the SHG approach. The discussion highlighted an important learning that in SHG work knowledge is not the only factor but commitment and believe in the potential of people's are key elements. Hence, CoSAP needed to devise its capacity building

endeavors in such a way that providing the skills as well as shaping the attitudes of participants. Based on the day long discussion and further thoughts the office prepared one year training capacity building plans for implementation thought out year 2012.

### ***iii. Support to SHG approach promoting organizations to join CoSAP***

The office of CoSAP needs to ensure that those organizations that promote the SHG approach being supported by KNH become members of the Consortium. Those pioneer organizations such as Ethiopian Kale Hiwot Church (EKHC) did not become member of the Consortium for many reasons. Hence, to bring such bodies on board, the office took the support of KNH country coordinator (W/o Sinafikish Tsegaye) and arranged discussion with concerned official of EKHC, where explanations were given on the requirements to become member of the Consortium. Agreement reached that the office of CoSAP would request the CSO Agency how EKHC can become member of the Consortium. The office checked with the Agency that the development wing of EKHC can be member of the Consortium by fulfilling all statutory requirements that all other members have fulfilled. Same was repeated for an organization called – Gurageh Peoples Self help Development Organization (GPSDO). Later, copies of all necessary formats to become member of the Consortium were sent to both partners through email and they were left to play their parts for joining CoSAP.

### ***iv. Monitoring visits to SHG Projects***

One of the activities of CoSAP is to follow up the SHG process in promoting organizations and provide on the spot capacity building and feedback. During the reporting period, not all SHG projects were visited for many reasons; however those projects in and around Addis Ababa were reached out. Other SHG projects found far away will be given priorities in the coming year. Such monitoring visits proved to be important to follow the progress of the work and to better plan the capacity building initiatives for those involved in supporting SHGs.



## **2) Development of Guidelines and Policy Documents**

### ***i. Five years Strategic Plan (year 2012-2016)***

The Board of Directors strongly believed in having strategic plan of CoSAP to determine the future direction of the organization. As result, the Board tasked the Secretariat to bid call for proposals from firms/individuals that can support CoSAP in facilitating the Strategic Planning exercise. As result, the office identified a consulting firm that facilitated the process with close collaboration of Strategic Planning team that CoSAP established including senior professionals of member organizations, KNH country coordinator and others. The consulting firm collected data from various stakeholders' including member organizations, non-member organization but promoting SHG approach, government offices, CoSAP Board of Directors', CoSAP staff, other NGOs implementing similar approaches. Moreover, field data was gathered to get the opinions of SHG federations ("TIMRETs").

The work of developing strategic planning document of CoSAP will continue and the whole task is scheduled to be finalized in first quarter of year 2012.

### ***ii. Preparation of Administration and Financial Manual***

As it is very well known that administration and financial manuals are core documents of an organization to manage its human and financial resources. As a result, CoSAP hired a consulting firm that developed comprehensive administration and financial manuals. The manuals were reviewed and approved by the Board of Directors and became operational in year 2012.

## **3) Visits and Experience sharing programs**

### ***i. Experience sharing visits to other Consortiums (BEN, PHE, NEWA, UEWCA)***

With the view to learn from other established Consortiums in the country, the staff CoSAP arranged experience sharing visits during the period under review. As result, staffs held successful experience sharing visits to the offices of Population Health and Environment

Consortium (PHE), Basic Education Network (BEN) and Network of Ethiopian Women Association (NEWA) and Union of Ethiopian Women Charitable Associations (UEWCA). Attempts to repeat same at CoHRA was not successful.

From the visits the staffs gained a lot of experience from the challenges of these similar type networks and also introduced CoSAP and its local and foreign partners. Such important experience sharing visits were proved to be successful to easily gain experience and effective means not to repeat same mistakes that other networks did during establishment.

## ***ii. Kenyan SHG Directors Exposure visit to Ethiopia***

Fifteen SHG promoting directors and National Coordination Office staff from Kenya paid visit to Ethiopia from September 18-24, 2011. The objectives of the seven days visit were;

- ❖ To learn about federations
- ❖ To give the Kenyan Directors' an opportunity to share experiences with Directors' from Ethiopia on lessons and challenges of the SHG Approach implementations.

The office of CoSAP officially welcomed the visiting team and facilitated the whole visit. The Kenyan team visited Federation in Addis Ababa formed jointly by MCDP, LCO and OPRIFS and FC-Debreworkos Federation. In addition, Ethiopia – Kenya SHG Directors' joint experience sharing forum was held on September 23rd with total of twenty nine participants (fifteen Ethiopian directors) attended. CoSAP Director presented the status of the SHG approach in Ethiopia as well as the move to form CoSAP and its present status. A representative from MCDP shared about the formation, challenges and lessons of the joint Federation in Addis Ababa whereas LCO Director presented CLAs role in Child protection. Two Kenyan Directors also made power point presentations on “Enhancing Community Based Rehabilitation (CBR) through the SHG approach” and “Response of SHGs to the drought situation in Northern Kenya”.

The visit created opportunities for Kenyan SHG Directors to gain a lot of experience and learning from the SHG approach implementation in Ethiopia. The Kenyan team hailed the work of CoSAP in coordinating the SHG work in the country.

### ***iii. CoSAP staffs participated in NCs meeting in Bangalore, India***

Two staffs of CoSAP, Ato Yosef Akalu, Director and W/ro Fiker Shiferaw, Program Coordinator. participated in the annual National Coordinators' meeting in India. The meeting took place from November 21 to December 2, 2011 at EEC Bangalore. The main purpose of the visit was to learn more on federations and government involvement in the SHG approach from the experience of India. The staffs gained a lot of learning from class room lectures, panel discussions with renowned Indian government veterans, experiences of eight African countries and above all empowered Indian women organized in various Federations.

## **4) Major challenges of CoSAP**

The following were major challenges encountered during the year that in one way or another impede the effective coordination of the SHG program at the level of CoSAP.

- Late transfer of the budget to establish the office of CoSAP. The fund was transferred by end of August and credited to the account of CoSAP by first week of September 2011. This produced delays in setting up the office. The office utilized funds from FC and covered some expenses such as training costs, salary for the program coordinator, transportation expenses, etc.
- Delays in purchasing process and delivery of items purchased by suppliers. Though the office made order and payments on time, some suppliers were not very active to deliver items purchased in due time. The staff of the consortium went all the way to suppliers' shops to facilitate timely delivery.
- As a new office, CoSAP don't own vehicle to speed up its office routines. As result, the office utilized taxi transport service which highly inflated the admin expenses.

- The recent 30% admin and 70% program guideline of the controlling Agency that labeled Consortiums as having no program roles rather 100% administrative only. At the outset set of the guideline it created misunderstanding over the roles and functions of CoSAP. Later CoSAP participated in series of workshops organized by the Agency and hence obtained good clarity over the issue.
- Limited staff capacity. CoSAP has relatively small in number and new staffs that needs coaching and follow up. This caused delays in accomplishment of some activities timely and keeping the quality.

## 5) Major achievements, challenges, measures taken and lesson learnt

### *5.1 Major achievements*

The following are summary of the major achievements obtained in the year as reported by eighteen SHG promoting organizations in the country (of which fifteen are members of CoSAP);

#### *Self Help Groups*

- ❖ SHG members have got access to loan from microfinance institutions through their respective CLAs in the case of Gurmoo & OPRIFs SHG projects
- ❖ SHG members have become business-minded and engaged in more diversified income generating activities, improved their income and lead better life
- ❖ SWAAE provided various capacity building inputs to SHGs including basic SHG concept, BBST, conflict resolution and team building, book keeping, reproductive health/family planning/nutrition/HIV/AIDS, etc.
- ❖ SHG members enhanced their awareness over social problems including HTPs, HIV/AIDS, early marriage, etc.
- ❖ SWDA exerted utmost effort and helped the establishment of 50 new SHGs and 2 CLAs during the year
- ❖ SHG members enhanced self-confidence, able to express their views in public gatherings, improved their communication, negotiation and leadership skills

- ❖ SHG members have started to read and write, identify numbers and simple arithmetic due to engagement in FAL classes (WSA)

### ***Cluster Level Associations***

- ❖ Some CLAs have begun to take over responsibilities of promoting organizations and closely work with government offices (Gurmuu, MCDP, JeCCDO)
- ❖ OPRIFS provided neighborhood conversation trainings that focused on childcare and protection for selected SHG and CLA representatives. The trained members imparted the knowledge to other SHG member's and wider community by organizing series of neighborhood conversation sessions. A total of 120 women were reached in the process
- ❖ 18 CLAs hired CFs to support constituent SHGs. Now LCO stop sending CFs as the CLAs have totally taken over that responsibility; for instance, CLAs formed seven new groups during the year
- ❖ LCO established 48 Core Groups with in CLAs that work on child abuse. 12 abused children's cases were treated by the groups during the year
- ❖ CLAs with the help of VoCDA CFs formed 13 new SHGs and closely followed up the groups to bring them in to CLAs
- ❖ Partners reported the formation and training of CLA-sub committees including Education/literacy; Financial Auditing; Resource mobilization; SHG strengthening and Formation of new ones; Conflict resolution; networking and lobbying; IGA and Marketing etc.
- ❖ Two experts of ERSHA have participated in the ToT on CLA organized by the NCO. The officers trained their other staffs and the organization successfully established Eight new CLAs during the year
- ❖ CLAs started to design projects and raise funds for SHG members by mobilizing their members and the broader community for the development of their respective villages (JeCCDO). In addition, CLAs mobilize the community in the fight against domestic violence on women and child trafficking

## ***Federations***

- ❖ FC Jimma federation obtained legal certificate and opened their offices in the community to serve the Pls
- ❖ FC and JeCCDO conducted in-house basic federation concept trainings for their respective staffs. As result, JeCCDO established two new federations in Hawassa and Debreziet projects

## ***Support to Pls***

- ❖ Increased support and recognition from government offices such as Women Affairs; some groups obtained offices and others plots of land to build their offices (WSA, JeCCDO, MCDP SHG project areas)
- ❖ Various exchange visits among SHGs, CLAs and federations took place during the year. These facilitated for peer learning and knowledge transfer among Pls
- ❖ SWAAE, MCDP & Pro Pride secured funds from PIN to support the existing SHGs and expand the approach in new sites
- ❖ YWCA organized an event where they successfully introduced the SHG concept to their stakeholders' including higher government officials. The event was covered by Oromia regional state TV. YWCA also launched a documentary film and photo exhibition narrating the success of their SHG project during the event

## ***5.2 Major challenges encountered***

- ❖ Lack of legal framework for the SHG approach in the country forced some CLAs to be registered in other packages of the government to access services such as micro credit, market place, trainings, etc
- ❖ Intrusion from some actors with conflicting approaches in the same community affected SHG projects
- ❖ Demolition of slum areas in cities severely affected the SHG work and resulted disbanding of few SHGs/CLAs

- ❖ Knowledge gap and lack of commitment curtailed FCs role to properly coach and regularly supervise SHGs/CLAs
- ❖ Even if the amount of saving increased across all SHGs, investing the savings into business remained below the standard. The savings to loan ratio for the country stood at 2.00
- ❖ Unable to raise resources from other donors to expand and sustain the SHG work especially to strengthen CLAs
- ❖ Misunderstanding, irregularity in savings, weekly attendance and loan repayment among few SHG members
- ❖ Dependency of some SHGs/CLAs on CFs
- ❖ Poor documentation and keeping accurate records (ex. updating the minutes book, and loan ledger)
- ❖ Trained and experienced staffs turnover due to several reasons caused delays in providing the necessary support to the endeavors of newly formed SHGs/CLAs/federations
- ❖ Government officials high turnover, having no sufficient support from various government offices

### ***5.3 Measures taken***

- ❖ Reestablish rapport with newly assigned government officials, conduct repeated discussions with concerned government officials
- ❖ Provided refresher trainings and discussions with the SHG members on the SHG concept, saving and credit management, conflict resolution mechanisms ,etc. to keep groups' solidarity and cohesion
- ❖ SHGs are getting the support of their own children and sometimes lend book writers from other groups to keep accurate records of their books
- ❖ Communicate with high government officials to give due attention to SHG work and provide needed supports

#### *5.4 Lessons learnt*

- ❖ Sense of positive competition to achieve better created not only among SHGs/CLAs, but also among CFs as well
- ❖ SHG features such as regular savings, rotational leadership etc. were well embedded among SHG members as well as the wider community members
- ❖ Members participated in SHGs/CLAs/federations enhanced their self-confidence and leadership skills
- ❖ Women organized in SHGs/CLAs/Federations have proved that women's development and empowerment benefits the whole community especially children
- ❖ Motivating and encouraging CLAs is crucial so that they can raise resources and services for the benefit of their localities
- ❖ Active participation and involvement of SHG members in local government administration is vital for their recognition and get support from the government
- ❖ Legal registration of PIs plays key role to enable them utilize their full potential without obstacles
- ❖ Trainings, capacity building efforts and strong follow up of PIs play instrumental role in the whole process of the SHG approach



## 6) Case Stories

### CLAs in Social Development

In 2005 eight Self Help Groups (SHGs) of Kebele 02 in DebreMarkos town came together to form Edget Cluster Level Association (CLA). “Edget” meaning “Development” CLA started in taking up social and economic issues that are beyond the scope of individual SHGs and has made encouraging achievements in empowering the people’s institution.

The CLA identified two core problems of the SHGs and their community; lack of day care centre for children and burglary in the community. To curb these problems, the CLA first discussed the issue and divided work among members.

Representatives from “Edget” CLA approached the Kebele administration and explained the two issues. After considering the courageous moves of “Edget”, the Kebele officials let a piece of land that used to be grubby. The CLA mobilized SHG members and other communities to clean up the plot. Further the CLA mobilized resources and construction materials from the community, private investors and NGOs operating in the area and successfully put up a low cost centre, which is now serving not only keeping children safe but also as a meeting place for the CLAs bi-monthly meetings.

Encouraged by their achievement “Edget” CLA members first identified areas where the community members experienced frequent theft. Then they approached the Kebele administration and local police that hailed the endeavours of the CLA. As a result, streetlights were installed by the roadsides of those dangerous areas.

The larger community is very happy over the works of “Edget” CLA.



Outside view of the center and children attending class (FCD/Markos project)

### **Case story of Menen Mamo**

My name is Menen Mamo, 50 years of age and mother of five children. I got training on SHG concept and joined “Cherinet” Self Help Group. Besides SHG concept training, WRDA provided me and my group members’ basic business skills trainings. I was also trained on vegetable gardening by world vision Ethiopia. These trainings helped me to develop my business attitude and encouraged me to start vegetable gardening at the back of my house.

The district office of agriculture provided us with seeds. Hence, my husband and I prepared and applied local fertilizer (compost) to start growing tomato and chili pepper. Was result, I was able to earn ETB 35,000 from sale of the produce last year. For this year, I aim to increase the profit to ETB 45,000. With the return of the vegetable gardening, I was able to provide better food to my family. All my children are going to school having the necessary material like uniforms and books.

W.z Menen has motivated other fellow SHG members’ to engage in vegetable gardening by sharing her experience and skills through her CLA.

*WRDA-Sodo zuria site*

### **A CLA saved two boys**

The late W/ro Serkei, who was member of SHG in OPRIFS area, is survived by two boys and a girl. Immediately after their mother passed away, the three children started leading daunting life at custody of their mother’s former employer. The woman used the children to earn additional income from services provided by other humanitarian organizations for the children while their safety and protection have been breached. Meanwhile, members of the child protection committee at the CLA learned the prevailing hazardous situation of the children. The CLA reported the case to local government women and children affairs bureau. The committee went up to court and managed to take the two boys as guardian. Currently, the CLA approached another humanitarian organization that accepted the boys in to orphanage. The employer who hided the 13 years old girl is being challenged by the CLA committee to bring the girl back and reunify with her siblings.