

Consortium of Self Help Group Approach Promoters(CoSAP)



Women empowerment for sustainable development

ANNUAL REPORT ON THE IMPLEMENTATION OF THE SHG APPROACH IN ETHIOPIA FOR THE YEAR 2012

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Acronyms/aberrations

BMZ	The German Federal Ministry for Economic Cooperation and Development
CCRDA	Consortium of Christian Relief and Development Association
CFs	Community Facilitators
CLAs	Cluster Level Associations
CoSAP	Consortium of Self Help Group Approach Promoters
CSO	Charities and Societies Organization
EKHC	Ethiopian Kale Hiwot Church
ETB	Ethiopian Birr
FC	Facilitator for Change
GURMUU	Gurumuu Development Association
HTPs	Harmful Traditional Practices
JeCCDO	Jerusalem Children and Community Development Organization
KNH	Kinder Nothilfe,
LCO	Love for Children organization
MCDP	Mission for Community Development program
MLWDA	Mujejegua Loka Women Development Association
NGOs	Non-Governmental Organizations
NCO	National Coordination Office
OPRIFS	Organization for Prevention Rehabilitation and Integration of Female Street Children
PIN	People In Need
PIs	Peoples Institutions
SHG	Self Help Group
SWDA	Siqquee Women Development Association
TIMRETs	Federations (Amharic name)
VoCDA	Vision for Community Development Association
WSA	Women Support Association
YWCA	Young Women Christian Association
FDRE	Federal Democratic Republic of Ethiopia

Summary

This year's annual report shows the progress and the successes of Self Help Group Approach in Ethiopia which includes a snapshot of results achieved by partner organizations and Consortium of Self Help Group Approach Promoters (CoSAP).

The report covered Self Help Group Approach-Ethiopia program accomplishment for the period of 1st January 2012 to 31st December 2012. CoSAP compiled the report from 21 SHG approach implementing (promoting) organizations working in four regions and two city administrations in the country.

SHG promoting organizations continued reaching communities through the SHG approach. In this reporting period over 656 new SHGs and 79 new CLAs were formed, which increases the total number of SHGs and CLAs 7433, 465 respectively. More than 137 thousand poor women are participating in the approach. During the reporting period, over 437 thousand children are also benefited directly from SHG initiative through the socio-economic development of their mothers.

Another indicator of the progress of the approach is the total savings and loans rotated amongst the poor women. The total saving of SHG members in the country amounted to be ETB 29,379,446 (Equivalent of \$1,588,078 and 50% increase from the year 2011). From the total saving ETB 61,666,901 (equivalent of \$ 3,333,346) were given out as loan for SHG members. The average loan saving ratio during the year is 2.1

The report also highlighted the major activities accomplished by Consortium of Self Help Group Approach Promoters (CoSAP) and SHG promoting organizations in the country; the major challenges encountered during the year in the implementation of the SHG approach; and cases that indicate the success of SHG approach were also included.

Overview of CoSAP

CoSAP is an umbrella of SHG promoting indigenous non-profit organizations (NGOs) which are engaged in poverty alleviation and sustainable development through Self Help Group approach. CoSAP formally substituted SHG Approach National Coordination Office (NCO) - Ethiopia which was hosted by Facilitator for Change (FC) in 2011 and registered as Consortium of Self Help Group Approach Promoters in accordance with Charities and Societies Proclamation 621/2009.

CoSAP is structured having a general assembly that have a supreme power on the foremost decisions of the consortium and the board of directors, which selected from the general assembly regularly follow the progress of the secretariat. The board of directors of CoSAP has been playing an instrumental role not only in establishing the office of CoSAP but also continually provided direction and guidance to the director for effective management of the office.

CoSAP has been exerting efforts towards promoting initiatives, cooperation, and share expertise, respond to changes in SHG approach, and speak with one voice on sustainable development through SHG approach. CoSAP works hard toward resource mobilization and sharing of experiences for effective and sustained impact. It builds the capacity of partner organizations to ensure that efficiency and quality are met, efforts are not duplicated and lessons can be learnt.

I. Consortium of Self Help Group Approach Promoters (CoSAP) Major Accomplishments

This section highlights the key issues relating to CoSAP's commitments, achievements, and challenges as well as lessons to learnt during the reporting year.

A. Building Internal Strengths of CoSAP

1. Develop five year strategic plan and management (SPM) for the Consortium

With active participation of board of directors of CoSAP and its member organizations, CoSAP finalized the preparation of five year strategic plan and the secretariat began the implementation of the Five Years (2012 to 2016) Strategic Plan since the beginning of this reporting period.

The Strategic Plan document gave clear direction as to where the organization is going and enabled to direct efforts towards the attainment of CoSAP objectives. After having the strategic plan, CoSAP was also able to negotiate and signed five-year program coordination grant with KNH.

2. Policy Documents Development and Amendment

As CoSAP is an infant consortium, it needs institutional capacity building for proper administration and functioning of its roles and in turn to extend its positive impact on partner organizations. Thus, with financial support obtained from CCRDA/Taskforce on Creating Enabling Environment for CSOs, CoSAP office reviewed its administrative and financial guidelines to be in line with the CSO regulations. From same source CoSAP also developed grants management manual for proper handling of project grants and fund raising and resource mobilization manuals for accessing resource at different sources.

B. Efforts to raise funds from potential sources

To achieve its major objective of promoting and expanding the SHG approach throughout the country, fund raising from likeminded organizations and sharing best practice of the approach to

other part of the country is a major pillar of CoSAP's existence. Building fund raising capacity of the secretariat as well as member organizations is very indispensable. Within this in mind, CoSAP conducted fund raising and resource mobilization training for member organizations and for its staffs. CoSAP also developed fund raising manuals for better fund raising efforts.

During the reporting period, the relentless effort made by the secretariat to raise fund bore fruit. CoSAP collaboration with KNH secured a three-year project fund from BMZ (German Federal Ministry of Economic Development). In addition, the office competed with other CSOs in the country and won a four-months financial grant from CCRDA/Task Force on Creating Enabling Environment for CSOs in Ethiopia. Even if there were numbers of promising ventures and efforts during the year, the two efforts only became successful.

C. Membership Drive

The main strategies to expand its extended arm of CoSAP is promoting the SHG approach for likeminded organizations, encouraging and giving membership privilege for those organizations which share its vision. During the year some Ethiopian Resident Organizations have showed interest to join CoSAP. The office did both organizational and field assessment of the organizations that applied for membership. Hence, out of eight organizations that have requested for membership seven of them fulfilled CoSAP's and government's requirements. These applications for membership were referred to Board of Directors of CoSAP and have got the approval and became members of CoSAP.

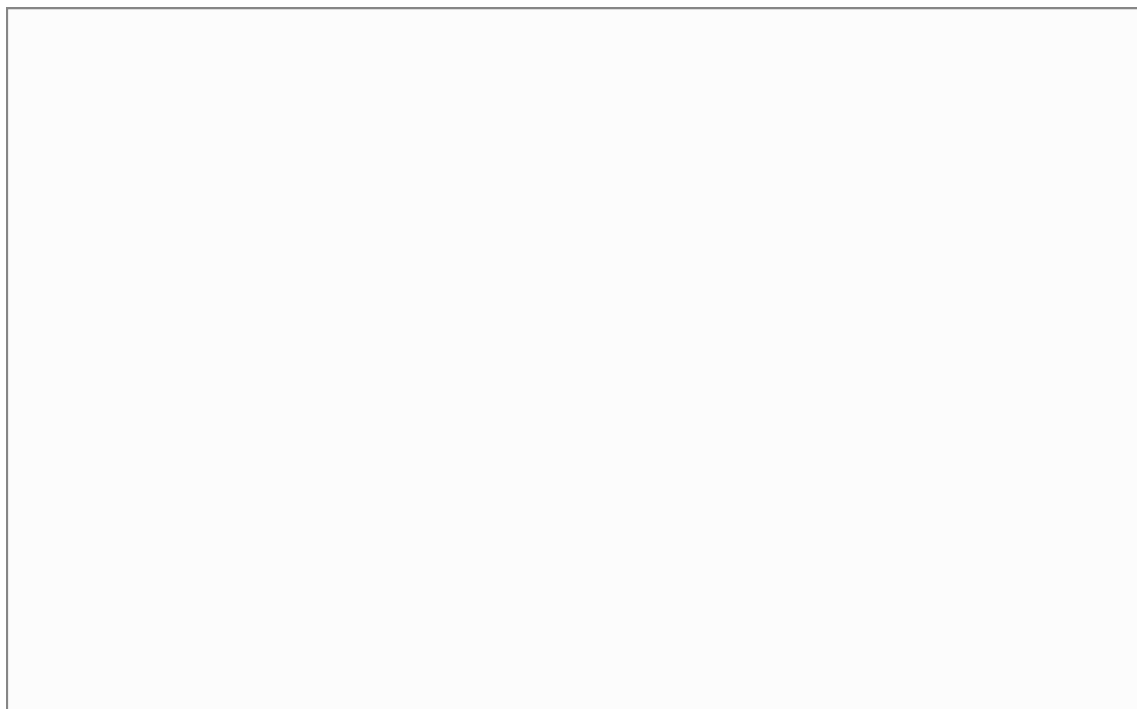
The following are new organizations that have joined CoSAP in year 2012

1. Action for Basic Development initiatives (ABDI)
2. Africa Development Aid Association (ADDAA)
3. Development Expertise Center (DEC)
4. Community Development Service Association (CDSA)
5. Rift Valley Children And women Development Organization (RCWDA)
6. Save Lives
7. Tesfa Merja Limat Mahiber (TMLM)

D. Marked Impact of SHG Approach in Ethiopia

a. Expansion of the approach

The SHG approach started in Ethiopia in 2002 with two organizations (i.e., by JeCCDO and EKHC). In the last 10 years, the approach is expended to four regional states and two city administrations. Currently, more than 137 thousand women are organized in SHGs and proven socio-economic improvement on the life of women and their family is showed. With this encouraging socio- economic impact on marginalized women, non- governmental organizations have been started SHG approach as a strategy for poverty reduction and community development. In some part of the country, Ethiopian government has also shown some initiative and interest to adopt the approach as women economic empowerment tool. Apart from the statistics of non-CoSAP partners and government efforts, the number of SHGs increased dramatically to 7,433 and the saving and the loan taken from the group also increased accordingly. The graph below clearly shows the growth and financial capacity of PIs in the last three years.



The accrued financial capacity of the SHGs helped the members to get access to loan at any time when the need arises. This enabled most of SHG members to be engaged in different business and income generating activities and some of them also created job opportunity for their husband and other family members.



Picture 1: SHG member at their regular saving, FC SHG, Jimma

b. Taking SHG approach as Disaster Risk Reduction strategy

SHG is a preferred development approach to help the poorest of the poor unleash their potential and achieve what is good for life. The community can even bring development to the nation if they use their potential. By recognizing the power of SHG approach for poverty reduction and sustainable socio-economic development in the lives of women, CoSAP in collaborating with nine partner organizations and Food Security and Disaster Risk Reduction office of the country, finalized the commissioning of SHG project in nine drought prone districts using SHG as a disaster and risk reduction strategy during this reporting period. Thus, the approach

is recognizing by stakeholders as strategy for country cross cutting issues like disaster and risk reduction , gender equality and women empowerments and child development.

E. Capacity Building Efforts for Partner Organizations and PIs

a. Capacity building Training Initiatives for Partner Organizations

One of the main capacity building support of CoSAP to member organizations is assessing the gap of member organizations for proper implementation of the approach and organizing need based trainings accordingly. During this reporting period, CoSAP had organized and successfully conducted the following trainings:

- **Refresher Training on the SHG Management and CLA Strengthening** for Community facilitators and project officers at TETAS Hotel, Adama.
- **Training on the CLA Grading and Federation Establishment** for project officers and project coordinator of SHG promoting organizations by Thomas Paul from Sep 11-19, 2012 at MN Hotel.
- **Bookkeeping and Participatory Rural Appraisal (PRA) Training** for Community facilitators and CLA representatives **from** October 31 to November 2, 2012 at WISE Training center, Addis Ababa.
- **Child Protection Training** for senior management staff from organizations working for and with children through different child focused projects from Feb 29-Mar 02/2012 and July 16th -18th, 2012 at MN Hotel , Addis Ababa.
- **Fund Raising and Resource Mobilization Skills Training** for staffs of member organizations and Consortium staffs from November 8 - 10, 2012 at CoSAP training hall , Addis Ababa

In these training inputs, CoSAP reached Social Workers, Community Facilitators, project officers and Program Coordinators of member organizations.



Picture 2: Child protection training at MN Hotel

b. Effort to Build the Capacity of PIs

i. Study on Appropriate Legal Framework for the SHG Work in Ethiopia

Issues with legal entity and registration framework of the SHGs work in Ethiopia remained as a challenge. With the objective to see if there are loopholes in the legal framework where the SHG program can be legalized, CoSAP commissioned consultants to study availability of legal framework for the SHG approach. The study concluded that there are no legal framework that can be compatible with the SHG work in the country and hence recommended that CoSAP and its member organizations to do visibility work and lobby with appropriate government bodies for an accommodative law or for a new law that can register and legalize the SHG work in the country.

ii. Support Partners to Reach at Federation Level

As CoSAP is a unique consortium on SHG approach in the country, it regularly conducts monitoring visit to member organizations' SHG Project sites and it follows the progress of people institutions. Based on the progress that CoSAP considered during the visit, it encourage promoting organizations as well as particular CLAs to reach at Federation / Temeret level which is the apex body of people institutions. Thus, for the year 2012, CoSAP planned to evaluate the progress of two partner organizations' CLAs and to assist them to reach at federation level. As per its plan, CoSAP with KNH consultant, Mr. Thomas Paul, exercised CLAs grading for VoCDA (Vision for Community Development Association) from March 16-17, 2012 at Bulbula town and for Women Support Association (WSA) from September 12-15, 2012 at Meressa town. Based on the result of the grading, CoSAP provided technical support for the CLAs and indeed the CLAs of the two organizations reached at federation level.

To provide a regularly support for CLAs from their respective staffs of SHG promoting organizations and to make them actively involved in CLA grading and federation formation, CoSAP organized a three day training on the CLA grading and federation formation for project officers and project coordinators of promoting organizations.

iii. Training Capacity Inputs for Federation Members

In order to established sustainable people institutions, training and capacity building inputs for federation members are very vital. By considering this fact, CoSAP conducted different trainings for federation members. To provide on spot technical support, CoSAP also organized different visits to SHG' Federation/ Temeret project sites. Some of CoSAP capacity support inputs provided to federation members are:

- ❖ **Training on Federation Concept** for Federation members by Mr. Thomas Paul from March 22-23, 2012 at Classic Hotel.
- ❖ **Training on Leadership and Motivation** for federation members at D/Ziet, JeCCDO training institution from December 10- 12, 2012.
- ❖ **Visit to Provide Technical Support** for Anlaye Federations in Jimma town by Mr. Yosef Akalu and Mr. Thomas Paul from March 13-15, 2012.

iv. Capacity Building Inputs for Federations

As CoSAP is working closely with promoting organizations and Federations/ Temerets, it follows the progress of federations regularly. Based on its follow up evidence about Yitaok federation (which is established by LCO, MCDP and OPRIF jointly), CoSAP organized regular discussion sessions with representatives of those organizations. Finally, CoSAP identified the bottlenecks of Yitawok federation and provided six month capacity building support through LCO.

F. Working with the government offices

CoSAP worked closely with government stakeholders' during the year ended. CoSAP and its member organizations conducted series of meetings with government representatives from the federal and Addis Ababa City Administration. CoSAP collaboration with People in need (PIN), organized a meeting for governmental organizations specifically for Addis Ababa Women, Children and Youth affairs to create enabling environment for SHGs project implementation on December 26, 2012 at Global Hotel.



Picture 3: consultation meeting with Addis Ababa Women, Children and Youth Affairs

On the other hand, CoSAP continued to represent its constituency with federal government matters. For instance, in September 2012 CoSAP represented members in a three days'

workshop organized by FDRE Ministry of Mines on “Ethiopian Extractive Industries Transparency Initiatives”.

These efforts created more opportunity for government representatives to witness the work and achievement of SHG on the ground.

G. Exchange Visits

During the year, CoSAP facilitated visits to SHG projects of member organizations with representatives from the donor organizations. At different times, CoSAP held discussions with representatives from KNH to see on how to strengthen the partnership.

With the view to learn from Ethiopian experience, eleven SHG promoting organizations directors and National Coordination Office staffs from Zambia paid five days visit to CoSAP from September 16-21, 2012. CoSAP facilitated the visit where participants visited federations in Addis Ababa and Debre Markos, held discussions with CoSAP on its roles and functions to support the SHG work in the country. In addition, they shared their experiences from Zambia on a joint half day forum with their Ethiopian counter parts.

H. Monitoring and Follow up of the SHG Work

As time and resource permits, the program department of CoSAP made monitoring visits to SHG projects of member organizations. On the spot, capacity building inputs were provided to the staffs of member organizations. In addition, written feedbacks that comprise the positive findings and that of pitfalls were communicated to member organizations with the aim of helping them to follow up the process as per the CoSAP's expectations. During 2012, the following SHG promoting organizations and their SHG project sites are visited: Gurumuu Development Association, Mujejagua Loka Women Development Association (MLWDA) at Benshagule, Siquue Women Development Association at Nekemet, Jerusalem Children and Community Development Organization (JeCCDO) at Hawassa, and Debre Zeit, Vision for Community Development Association (VoCDA) at Bulbula, Women Support Association (WSA) at Merssa,

Mission for Community Development Program (MCDP), at Addis Ababa, Facilitators for Change (FC) at Debre Markos and Jimma. *See sample of monitoring visit picture here under.*



Picture 4: MLWDA SHG, Gelgel beles visit



Picture 5: VoCDO CLA visit, Bulbula

II. Major Challenges Encountered by CoSAP

The following are major challenges that CoSAP faced in year 2012:

- It took half of the year to get the final approval of the budget and plan of action for year 2012 from the controlling agency.
- Delays in release of budget from the donor. Though CoSAP and KNH signed five-years grant agreement to coordinate SHG approach in Ethiopia, the process took quite some time which resulted delays in release of the budget.

- Limited staff capacity of CoSAP to accommodate the interests of CoSAP member organizations, the demands of donors and other stakeholders.
- The request to CoSAP membership is sometimes driven out of seeking for financial support from CoSAP.
- The absence of appropriate legal framework to register and legalize the SHG initiatives at grass roots level.
- The issue of visibility of the SHG work and CoSAP in the country remained as a big challenge due to budget constraints and administrative expense.

III. Major Achievements, Challenges, Measures Taken and lesson learnt by SHG Promoting member Organizations

a. Major achievements

The following are summary of the major achievements in 2012 as reported by 21 SHG promoting organizations in the country (of which 19 are members of CoSAP);

i. SHG

- ✚ The number of SHG with in the last two years is increased by 20 %
- ✚ Entrepreneurship, networking and financial management skills of SHG members are improved (YWCA, FC, JeCCDO, WSA, and MCDP).
- ✚ Recognition of SHG work in their surroundings is increased through continuous sensitization to community and governmental stakeholders (WSA, JeCCDO, YWCA, Gurmuu).
- ✚ The SHGs members are linked with micro finance institutions and have greater access to loan and they are shifting from petty trades to 'medium-scale' business activities: shop fattening, crop marketing, etc. (Gurumu)
- ✚ The social and economic conditions of poor and marginalized women improved (MCDP, Gurumu, WSA, SWAAE, LCO)

- ✚ Women's team spirit, mutual support, self-confidence, positive thinking and tolerance, culture of discussion in resolving conflicts, skills of communication, negotiation and leadership is developed (MCDP, LCO, YWCA, ERSHA)
- ✚ Their behavior and attitude on HTPs has changed and are taking the leading role in fighting the practices (Gurumuu, YWCA, WSA)
- ✚ Women's access to resources and management has increased (JeCCDO, WSA, MCDP)
- ✚ Health realization of women is raised and enhanced their knowledge and enforces different actions on family planning, improve their sanitation situation, and improve their nutrition and child health practices.

ii. CLA

- ✚ Number of established CLA with in the last two years is increased by 10%.
- ✚ Recognition of SHG member's achievement is improved. This is because the CLAs regularly organized bazaar and present report, sell products of SHGs' member, and testimony of the member regarding about SHG (WSA, JeCCDO, YWCA, Gurumuu)
- ✚ CLAs members equipped with basic skills of leadership, qualities of good leadership and the pursuit of leadership and also on how to enforce different stakeholders to understand the issues of women through lobbying (YWCA, JeCCDO, MCDP, Gurumuu)
- ✚ CLAs were able to clearly articulate their vision, mission, action plan; developed their bylaws applicable to their specific contexts; and conducted self-assessment/ grading exercises that help them know their actual statuses (Gurumuu)
- ✚ Many CLAs started actual facilitation roles: they have closely worked with school teachers and their SHG members in order to start adult and child education(LCO , Gurumuu, YWCA)
- ✚ Most CLAs working in the regions secured land from the local administration and constructed office by their own; also inaugurated in the presence of concerned stakeholders (including government officials) (JeCCDO, WSA, Gurumuu)
- ✚ CLAs identified and selected the marginalized children within the community and create access of Early Child Education (ECE) and primary school education (JeCCDO, YWCA, RPC)

- ✚ The CLAs took over SHGs strengthen , SHG formation and actively engaging in child development, fighting harmful traditional practices and social issues(MCDP, RPC, JeCCDO ,YWCA, Gurumuu))
- ✚ CLAs started to design projects and raise funds for member SHGs and react against acts of violence such as domestic violence on women and child trafficking(JeCCDO, YWCA)
- ✚ Collaboration of CLAs with relevant government institutions is strengthen(WSA, JeCCDO, LCO, VoCDA)

iii. Federation

- Within the last two years four (4) new federations are established in three regional states (Amhara, SNNPR and Oromiya).
- Partners support for the CLAs to reach at federation level is strengthened

iv. Support to PIs

- ✚ Regional government support and recognitions for PIs is increased, they are witnessing and proving the positive impact of SHG approach on women life(WSA ,VoCDA, JeCCDO)
- ✚ Collaboration and support for CLA from likeminded organizations is increased (JeCCDO)
- ✚ Free market place, market linkage , and trainings are provided for PIs from regional governments(WSA, JeCCDO)
- ✚ Some initiative to support PIs from Addis Ababa women , children and youth is started

b. Major challenges encountered by SHG Promoting Organizations







- ❖ Although most CLAs and few SHGs have set their own vision, mission and action plans, the rest are either not clearly articulated/written or equally shared among all the members;
- ❖ CFs, CLAs and SHGs were confused about delineation of their respective responsibilities in some cases;
- ❖ Some misunderstandings and inadequate commitments of CFs;

- ❖ CLAs lacked clear understanding of their roles and responsibilities, since most of them usually emphasize on IGAs (economic pillar) than the social (facilitation and networking);
- ❖ Culture of self-assessment /self-monitoring was not developed regularly among SHG and CLA members;
- ❖ Irregular saving and attendance, irregular loan repayment;
- ❖ Lack of land space by the members of SHGs to work on business activities;
- ❖ Absent of efficiently financial control of SHGs committees;
- ❖ Less understanding of government stakeholders about SHG;
- ❖ Trained staff turnover in promoting organizations;
- ❖ Limited initiation of SHGs members to take loan and get in to business;
- ❖ Limited loan management skills – loan repayment delayed;
- ❖ Lack of market place and the current tough legal environment for non-formal workers;

c. Measures taken

- Conduct repeated discussion with concerned government officials to maintain the groups with limited interruption,
- Repeated awareness towards SHG concept is created
- Conducting successive discussions with the SHG members on regular meeting, saving and loan repayment
- Creating strong linkages with local governmental offices
- Given refresher trainings on CLA concept, the role of CLA to CLA members and field follow up on subcommittee functioning.
- Basic Business Skills (BBS) and Business Development Skills (BDS) training for SHG and CLA members respectively is provided
- Besides the frequent consulting through telephone calls and physical monitoring, further refresher orientations were provided to the CFs focusing on the gaps observed.

d. Lessons learnt

-  The approach needs committed, persistent and patient facilitators, team spirit and group work among the facilitators and other staffs, respect the work not attendance
-  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
-  Committed and disciplined leaders, concern for staffs to help them be motivated in discharging their responsibility, equip the front line facilitators with the necessary skill training and practical exposure visit is very vital.
-  Trainings, capacity building efforts and strong follow up of PIs play instrumental role in the whole process of the SHG approach

II. Case Stories

W/ro Haymanot Wolde, a woman living in Addis Ababa city, Addis Ketama sub city at woreda 9 house no.1213, is supporting seven family members. Her husband died 10 years ago and since then she shouldered all the responsibilities of the family. Baking and selling Injera (local food) is the only way to make money and support the family. After Joining 'Batamriyam' SHG she is now able to expand her mini business and could make 800 Injera per day which was not a practice before. As a result, her daily income increased from 50 ET. birr to 400 birr, she is getting more than 12,000 birr per month as a net profit from this business. She also hired two ladies for making injera and start to pay them 1000 ETB/month for each. Her life improves a lot and family members could afford for basic needs. Haymanot could also pay tuition fee for her daughter who recently graduates in accounting. She is also a winner of business competition which was recently conducted in USP project and she has got 7,000 birr prize and now she is expanding her business. She has commented that "SHG helps me a lot in improving my life and the competition enables me in expanding my business as a result my business became profitable and generating additional income".



MCDP 2012 report

Contemplating the agony of life in poverty (a case study)

W/ro Degitu Birru, 35 is a biological mother for 11 children (4 male and 7 female), out of which three are presently in grades 1st, 2nd and 4th. The youngest child is only six years to be enrolled, as she mentioned. W/ro Degitu narrated her past story with broken heart and grief. She suffered not only from the miserable life emanated from poverty, but had experienced adversities of domestic violence that were hard to bear as an ordinary person. First and foremost, as common to most rural women of Ethiopia, she had been kept at home with no voice to suggest or question whatever bad or good is happening to her life or family. She has to welcome every decision regardless of its effects on her or her children. Her spouse had been extremely autocratic that any sign of resistance or suggesting an alternative to his decision can be followed by harsh punishment including being fired from home. The family's two-hectare land was contracted out to a better-off farmer and the income generated had been too meager. On top of that, she had no access to that meager income as it had been entirely in the hands of the family head. She blamed her destiny, and accepted the situation as it was. Second, she had no access to any of the social services including family planning, health services, legal protection and the like. And thirdly, she knew nowhere to apply concerning her problems and she accepted all the situations as her fate that was decided by a divine force. The fact that her family in general was categorized as the poorest of the poor in the village prevented them from having any role in their society. Ato Mekonnen, her spouse, had always been kept out of social relationships for he was regarded as neither trustworthy nor has any contribution in the social network.

When she was called for the first training on which her SHG, Guddattu, was established, she was ashamed of participating in her own worn-out clothes, and lent from a neighbor. Her family had neither any bench and chair nor cooking utensils in the home. She contemplates, and finds her past life completely messed up. "What a dark!" she lamented, "When I was married to him, I brought eight heads of cattle, gifts from my parents. He also had an ox, as a man prepared to marry has to arrange himself to the level of his capacity. Nevertheless, it did not take him long to exterminate them all. I had no courage to question except sobbing privately".

“After I became organized into SHG, things became different”, she explained. She started saving which was followed by borrowing. The first loan she took was birr 50.00 which she used to purchase thread/fiber and sewed a decorated handmade household article ‘mesob’ (from grass and fiber). She sold the mesob for birr 180.00, an amazingly high value at that point in her life. As her need for loan surpassed the capacity of her SHG to supply, and using the linkage of the SHGs with MFI that Gurmuu facilitated, she took birr 1000.00 from external source. This was used to purchase a bull and hens. She said, “Nine years after livestock are removed from my home, the bull stepped at my front-yard”. She worked hard to repay the loan and started producing more than the amount she was required for loan repayment. She could regain her two-hectare farmland by paying back birr 700.00, the amount her spouse took from the ‘contractor’. Her bull started tilling the land. This was the time she received 2,500.00 birr as the second loan and purchased fertilizer and another bull. However, she faced a challenge from her spouse who wanted the money as he used to do with it, especially the first loan bypassed through a narrow passage. Thinking that buying bulls and hens was wastage of money and his wife was irresponsibly spending, he tried to forcefully take it. Her improved strength was not only economically, but also multidimensional, she could overcome using whatever strategy including the expertise of the community facilitator (CF).

Finally she looked into her home and furnished with household equipment. Benches, utensils, night and day time clothes were gradually fulfilled. Her spouse labeled the oxen as “Oxen of the Community Facilitator” as she was by the side of W/ro Degitu in convincing and advising the spouses together. Currently, W/ro Degitu has come out of the economic and social problems she was immersed in. Her children fully enjoy their basic needs. They never miss three meals a day, if it happens, as she explained, it is on no account because of shortage of food, rather because they are busy working on farm. A sick family member, a child or an adult sees health professional. The role of gender is well understood in the family. Unlike the former when the woman’s knowledge, skills and contributions was undermined, she presently became an agent of change who caused the transformation of her family life and this is well recognized. Generally the SHG approach is successful in empowering her and her family together. Her spouse understood his problems, determined to stand by her side, acted in resolving those problems and now successful to lead good life.

Gurumuu 2012 report

ANNEX I. STATISTICAL INFORMATION OF THE SHG APPROACH IN ETHIOPIA (DECEMBER 2012)

S/ N	Organization	Started promoting SHG	Implementation area	Total number of SHGs	Total number of SHG- members	Total number of Children of SHG- members	Total number of CLAs	Federations	Total Saving	Total Capital	Total loans given out
1	EKHC ¹	2002	Addis Ababa, Nazareth, Shashemene, Hossana, Jimma, Arbaminch, Awassa , Yirga Ceffe,	3623	71460	214380	118	3	7,787,028.36	9,727,513.18	13,231,317.00
2	JeCCDO*	2002	Bahir Dar, Debre Berhan, Debre Zeit, Dire Dawa and Hawassa	418	7,654	24,086	34	3	1,887,193	3,219,255	4,788,868
3	FC*	2003	Jimma, Debre Markos, Tulubollo, Bure and Bishoftu	566	9311	27556	67	2	1,883,360.00	2,997,153.00	6,164,467.50
4	WSA*	2003	South Wollo, North Wollo, North Shoa, South Ari woreda and Jinka town	703	10555	61272	72	0	4,338,527.00	3,993,652.88	9,930,312.25

5	MCDP ^{2*}	2004	Addis Ababa, Chencha	255.00	4753	8182	16	1	857848.4	1,226,758.00	2,439,739.00
6	LCO*	2004	Addis Ababa	158	3045	3077	18		1,707,127.00	2,272,127.00	1,548,158.00
7	SWDA*	2004	East Wollega	80	1432	5606	8	0	363,886.45	434,156.20	406,156.50
8	VoCDA*	2005	Bulbulla	107	2022	8263	9	1	433,751.00	746,479.00	509,735.00
9	MLWDA *	2006	Benshangul Gumuz	209	3604	18020	8	0	14,519.00	511,879.00	8,748.00
10	ERSHA	2006	Ambo, Angolelana Tera, Hageremariam	153	2589	10356	16	0	313,440.00	487,488.40	1,026,269.00
11	OPRIFS*	2006	Addis Ababa	61	950	905	2		156,639.00	201,266.00	390,750.00
12	AFSR*	2007/08	Addis Ababa & Hawassa	70	1100	3800	7	0	695,760.00	858,793.16	1,403,200.00
13	Pro Pride*	2008	Addis Ababa	130	2103	1178	9	0	317,184.40	419,189.25	678,823.00
14	Gurmuu*	2008	Horoguduru	102	1655	4052	10	0	237,745.00	528,137.25	374,652.50
15	SWAAE*	2008	Addis Ababa, Fitcha	216	3663	8858	15	0	716,348.00	877,622.25	609,921.00
16	GPSDO	2008	Wolkite	72	1207	2505	8	0	172,374.50	240,120.00	NA
17	RPC*	2008	Nazreth	58	819	1485	4	0	124,938.00	120,447.00	517,740.00
18	YWCA*	2008	Nazreth	64	1152	2005	5	0	427,393.00	521,248.00	827,071.00
19	BIGA	2008	Hawassa	180	3500	10500	19	0	2,321,428.00	2,656,734.00	7,537,895.00
20	Hundee*	2008	Modjo	118	1749	6947	12	0	491,117.80	812,108.20	2,350,356.00
21	WRDA*	2009	Wolaita Sodo	90	1497	4435	8	0	70,372.25	98,318.00	42,948.50
Total				7433	137328	437673	465	10	29,379,446	39,685,600	61666,901