

Consortium of Self Help Group Approach Promoters (CoSAP)



Annual Report for Year 2014

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Acronyms/Abbreviations

ABDI	Action for Basic Development Initiative
ADAA	African Development Aid Association
BMZ	German Federal Ministry for Economic Cooperation & Dev't
CDSA	Community Development Service Association
CFs	Community Facilitators
CLAs	Cluster Level Associations
CoSAP	Consortium of Self Help Group Approach Promoters
CSO	Civil Society Organization
DEC	Development Expertise Center
DRR	Disaster Risk Reduction
EU	European Union
FDRE	Federal Democratic Republic of Ethiopia
GO	Government Organization
GTP	Growth and Transformation Plan
Hundee	Hundee- Oromo Grassroots Development Initiative
JeCCDO	Jerusalem Children and Community Development Organization
KNH	Kindernothilfe
NGOs	Non-Government Organizations
SHGs	Self Help Groups
LCO	Love for Children Organization
M & E	Monitoring and Evaluation
OPRIFS	Organization for Prevention, Rehabilitation & Integration of Female Street Children
PO	Project Officer
PRA	Participatory Rural Appraisal
RCWDO	Rift Valley Children and Women Development Organization
RPC	Remember the Poorest Community
SWs	Social Workers (anonymously used with Project Officers)
TMLM	Tesfa Merja Limat Mahiber
ToT	Training of Trainers
VoCDA	Vision of Community Development Association
WCA	Women and Children Affairs
WISE	Organization for Women in Self Employment
WRDA	Wontta Rural Development Association
WSA	Women Support Association

Summary

The report summarizes the major achievements, challenges encountered and measures taken together with the lessons learnt in the process of promoting the SHGs approach in Ethiopia during 2014. The first section of the report reflects the overall activities of CoSAP pertaining to secretariat administrative matters in assisting its now reached 26 organizations. The coordination; development of policy documents; international experience sharing experiences; domestic capacity building efforts; monitoring and follow up of activities; networking, visibility and communication related efforts are included in this part.

Since CoSAP cannot have an isolate function other than activities of its member organizations, the second part of this report focuses mainly on the major activities of these implementing organizations and of People's Institutions which they facilitate (SHGs, CLAs and Federations). Indeed, while some of these partners have currently active projects liaised through CoSAP, some others maintained their commitment in promoting the SHG approach through different means.

The third section highlights selected case stories in women empowerment processes through the SHG approach. Although these are not the only success stories achieved during the year, only the most momentous ones are included as live witnesses. Most of similar success stories are still available with the implementing partners and published on separate information and communication materials of CoSAP.

Finally, summarized statistical information on Self Help Groups promotion in Ethiopia is provided in tabular form to show the quantitative status. Hence, we witness those **10,521** SHGs having **195,667** women members are striving for their social and economic empowerment across different areas of the country. More than **468,925** Children of women in SHGs are now able to receive better education, food and protection not through external support but through the endeavors of their mothers and guardians. In addition, these SHG women were able to accumulate over **97 million Birr** capital from their savings and economic activities.

Part one: Major Accomplishments

1.1. Coordination and Administrative Matters

1.1.1. New Membership to CoSAP

During the year, two organizations that showed interest to join the umbrella of CoSAP have applied for membership. The organizations are Guraghe People's Self help Development Organization (GPSDO) and Education for Sustainable Development (ESD). The secretariat office did both organizational and field assessments and referred the applications for CoSAP Board of Directors that scrutinized the request and present for the final approval of CoSAP General Assembly.

1.1.2. Resource Mobilization Efforts

The year marked big stride towards realizing sustainable resource for the SHG movement in Ethiopia. Jerusalem Children and Community Development Program (JeCCDO), the pioneering SHG implementing organization and founder of CoSAP pledged to give land for CoSAP to build Center of Excellence of the SHG approach in Ethiopia. This gracious gift was announced in CoSAP Board meeting held on June 13, 2014. CoSAP Board members expressed their special gratitude and heartfelt thanks to the management and staffs of JeCCDO for such exemplary action. Realization of the pledge and taking it forward will be the main focus for the coming year.

With strong belief to strengthen existing endeavors and replicate the SHG work in other parts of the country, the office elaborated applications to three different funding partners. The UN Women Trust Fund to End Violence Against Women was approached to replicate the SHG approach in Tigray National Regional State. With strong backstopping from KNH, CoSAP partnered with Woord en Daad, Dutch international NGO that applied for global call made public by European Commission. Unfortunately, the two proposals were not successful.

Given these attempts to solicit additional funds to support the endeavors of CoSAP, the office kept on sharing information on call for proposals announced by potential donors on various thematic areas for the member organizations.

1.1.3. Project organization and Launching

CoSAP launched a project co-funded by KNH and the European Union Delegation to Ethiopia. The focus of the 22 months project is to build the

capacities of CoSAP, member organizations and grassroots women institutions. The project has been officially launched on May 16, 2014 in the presence of representatives from the EU Technical Assistance Unit, government officials, CoSAP Board of Directors, member organizations and other stakeholders.

Five CoSAP member organizations were selected to implement activities at grassroots level. The selection was guided by transparent selection criteria developed together with the funding partner. Other CoSAP member organizations continued to benefit from the project from series of capacity building initiatives, visibility and networking created by the project.



Left-Ato Akalewold Bantirgu, Program Manager from TAU briefing on CSF-II; right-Ato Yosef Akalu, CoSAP Director delivering opening speech

In addition to formal presentations, Federation representatives, CLA as well as SHG representatives gave testimonial on their successes and challenges. At last, all participants affirmed their commitment to support the success of the project in particular and the SHG approach in general.

1.2. Development of Policy Documents

1.2.1. Organizational Capacity Assessment (OCA)

As part of the ongoing KNH/EU funded project, CoSAP conducted its organizational Capacity Assessment. The Consultant hired for the assessment collected data from various sources including Directors of member organizations, CoSAP Board and staffs. In addition, desk review of CoSAP's policy, procedure and strategic documents were analyzed.

The organizational capacity assessment results summarized in eight capacity areas clearly showed the strength and gaps of CoSAP. Preparing short-term

capacity development plan has also been an integral part of OCA process. As result, the office clearly identified its current capacities and areas for improvement, so that it is in a position to serve its members with full capacity.

1.2.2. Staff Performance Management System (PMS)

The office of CoSAP introduced staff performance management system to ensure that all staffs are clear about the contribution that his/her individual achievements to the strategic goals of the organization.

As part of the process, the office commissioned a consulting firm that reviewed employees' profile and job description. Also, employees' perception towards performance evaluation system was systematically collected and analyzed. In addition, the experiences of similar organizations were shared. Finally, CoSAP staff performance management system and guide was developed and delivered to the office. The management organized formal introduction of the system followed by implementations since second semester of the year.

1.2.3. Internalization of M & E Indicators

To ensure quality data collection, analysis, control, management and decision making processes as well as measure the relevance, effectiveness, efficiency, sustainability and impacts of projects, having a comprehensive M & E guideline is indispensable.

Although the development of the M & E tool was processed in 2013, its finalization and internalization processes were undertaken in 2014. Following the development of the M&E plan, CoSAP organized training forums whereby the M&E plan is validated alongside applicable orientation on the use of the document. The training was held in two sessions for two groups, first for CFs and then for Program Coordinators of CoSAP member organizations (both old and new). About 60 participants (25 female) took part in the mentioned training held from January 01-03, 2014.

1.2.4. Code of Conduct (CoC) for CoSAP Members

This is a key guiding and binding document essential to unify the actions of members and meet the strategic objectives. The intention is to guide and govern existing member organizations with regard to follow professional, ethical and transparency standards. Moreover, the CoC aims to put structured appraisal system in place for new membership requests to join CoSAP. It also will suggest corrective measures to be taken on violations of such codes by member organizations. For example, once this standard document is put in

place, it will enable CoSAP to take corrective actions when conflicting inculcations (like indulge the SHG approach through exercising handouts, compromising the values) are observed.

In order to achieve this, CoSAP has started the process of formulation of this document, through an outsourced consultant and with full participation and ownership of the members. Currently, the data collection is under process and the overall compilation process as well as approval is expected to be finalized in the first quarter of 2015. This will be implemented after endorsement by the Board and ratification by the General Assembly.

1.2.5. Child Protection Policy (CPP)

CoSAP in collaboration Kindernothilfe have been facilitating to its member organizations to enable them develop Child Protection policy document. This was started in 2012. As a result, most of members have developed or are in the process of developing their organizational policy document.

Though CoSAP does not directly work with targets (women and children) its operations would require reaching out children. Therefore, it is imperative for the office to institute child protection mechanisms so that staffs, volunteers, visitors, etc. of CoSAP make the necessary precautionary measures towards child safety. Therefore, like other member organizations, CoSAP office began drafting CPP.

Currently, the draft is produced and discussions are underway to enrich the document, which will be endorsed by CoSAP Board and operationalized from year 2015 onwards.

1.2.6. Business Competition Guide

CoSAP elaborated comprehensive guide for the purpose encouraging business engagement of SHG women by awarding their best business ideas. In the process, SHG women are believed to learn how to come up with best feasible business. As such, more women will also be initiated to unleash their innovativeness to diversify their existing business and come up with new ideas. Though the current initiative is done under the EU project, CoSAP's ultimate plan is to replicate the good practice of initiating and guiding business competition among SHG participants to other member organizations as well.

1.2.7. Training Monitoring and Evaluation Tools

In 2014, CoSAP devised a system to monitor and get feedback on its various capacity building initiatives rendered to SHG implementing organizations. As result, the office prepared training evaluation tools, in Afan Oromo and Amharic languages. This provides an opportunity for CoSAP to evaluate the content and modes of training delivery. As immediate outcome, it enables trainers to review feedback from trainees' on each day and accommodate them accordingly on-the-spot. It also enables to make necessary adjustments and improvements while designing the next trainings.

1.2.8. Assessment Tool for SHGs

In order to guide the need assessment of SHGs and ensure the quality of the assessment conducted by the five KNH/EU project implementing partners, CoSAP has taken the lead in preparing a draft assessment tool. Based on the assessment tool, the organizations have hired consultants to conduct data collection, analysis and reporting. Total of 160 SHG groups in 16 CLAs have been included in the assessment. The data was collected from the groups during their regular meetings. The CLA representatives of the respective SHGs were participated in the overall data collection sessions and were consulted to comment on the overall process. The tool has been commented by the respective organizations and some have customized it to their practical local situations. Gurmuu has also translated it to local language (Afan Oromo).

The Tool initiated by CoSAP was helpful to compile the needs of SHGs and base capacity building interventions in respective sites.

1.3. International exposure

1.3.1. International Experience Sharing Visit to India

With the view to learn from similar experiences that can be replicated in Ethiopia, CoSAP in collaboration with the FDRE Ministry of Women, Children and Youth Affairs (MWCYA) and Ethiopian Embassy in New Delhi-India organized high-level visit to India from 09th - 18th October 2014. The main objectives of the visit was to learn from Indian experiences on the process, policies, programs and legal frameworks that support the promotion of empowerment of women through SHGs; and take lessons that will be working back home. The delegation comprised of 22 participants from MWCYA, National Bank of Ethiopia, Federal Micro and Small Enterprises Agency, Micro Finance

Association, two Commercial Banks. CoSAP was represented by Board of Directors, the director and a staff member.



The delegation met Indian policy makers (Photo: meeting at Indian Ministry of Women and Child Development)

The visit was officially kicked off with half day meeting held on October 8, 2014 in the office of the Ministry of WCYA. H.E. Minister W/ro Zenebu Tadesse, relayed messages to the high-level delegation to remain intact for lessons and experiences to be gained from India and finds ways to replicate back home. The kickoff helped the delegates to know one another and set expectations for the visit.

The following major learnings of the visit were;

First, financial inclusion for poverty reduction is essential. “Making the poor the preferred client of the banking system and mobilizing bank credit” is the motto of the Indian policy makers. Ethiopia too, at her verge of celebrating GTP successes, should plan to include directives and legislations that will promote the financial inclusion of poor women.

Second, the strong social bondage and peer influence existed among SHGs and other informal groups are important asset guaranteeing SHG-Bank linkages in India. Informal groups access the formal financial stream without any collateral. Similarly, it was recommended to investigate and adapt how similar method can work in the country by the National Bank of Ethiopia.

Third, convergence as critical success factor: it has been witnessed that integration and coordination of service providers among the major pro poor/poverty reduction programs is placed as critical success factor. Similarly, it was recognized that creating convergence among all actors at the Federal

level to Regions that extended to the grassroots to make the women empowerment efforts effective is of paramount importance.

As a way forward, the delegation discussed what should be done back home aftermath of the exchange. And on the last day, the learning and actions for the way forward that were agreed upon by the participants were presented in presence of H.E Ambassador Dr. Genet Zewde. The visit was concluded with an eager promise of the participants to continue their discussions for facilitating the adaption and adoption of the learning. As a result of the high level visit, a multi-stakeholders platform has emerged to synergistically work in women empowerment initiatives.

1.3.2. KNH Consultant Visited CoSAP

Mr. Thomas Paul, KNH's international Consultant for the SHG approach visited Ethiopia from March 06 to 22, 2014. The purpose of the visit was to provide ongoing professional support to CoSAP and member organizations. As part of the visit, the consultant with CoSAP project coordinator travelled to Chiro town (Pro Pride's intervention site), to have an overview of the SHG-DRR project. In addition, the consultant spent a day with the Yitawok Federation in Addis Ababa to forward his expertise and recommendations.

Finally, a concluding meeting was held among the consultant, KNH and CoSAP staffs. Discussions made on the field observations and feedbacks as well as guidelines for way forward provided, especially on sustainability aspect of the approach.

1.3.3. Experience from Malawi and Uganda

CoSAP, as an umbrella organization to SHG promoting partners in the country, has represented Ethiopia in two International SHG National Coordinators' Meetings held in Malawi and Uganda.

CoSAP staff participated in a meeting organized by SHG Coordinators' of Malawi from May 25 – June 6, 2014 in Blantyre, Malawi. Representatives from eight countries participated in the workshop. The staff had the opportunity to share Ethiopia's experience on the various topics and engagements towards the promotion of SHG approach. The meeting focused on the formation and management of SHGs and CLAs and their respective challenges and lessons learned; it also incorporated field visits to five SHGs and seven CLAs.



Partial view of participants and visit to SHGs

Again with gracious support from KNH, two staffs represented CoSAP and the SHG movement in Ethiopia in a meeting held in Uganda, from November 02-09, 2014. Participants from Rwanda, Burundi, Malawi, Zambia, Kenya, Uganda and Ethiopia shared their ample experiences of their SHG engagements. Discussion on challenges of integrating the SHG approach with various development approaches, managing Children's Groups, the Community Based Training Centers, ensuring wise investment for CLAs, and sustaining Federations were entertained. Delegates of CoSAP shared Ethiopian experiences with presentations as well as other discussion sessions on relevant issues and developed an action plan as a way forward to rollout lessons.

1.4. Domestic Capacity Building Efforts

In line with its strategic objectives, CoSAP has been engaged in building the capacity of its member organizations in the year 2014 through formal trainings and exposure visits.

1.4.1. Formal Trainings

Facilitating the Formation and Backstopping of CLA: In order to ensure the provision of sustained support to grassroots SHGs, CoSAP engaged itself in building the capacity of project officers that facilitate the formation and backstopping of CLAs. With this purpose in mind, CoSAP organized a three-day workshop with 17 POs (8 females) from August 20-22, 2014 at WISE Meleket training center, Addis Ababa. The training was delivered by two CoSAP staffs, which benefited the participants as the experiences on the ground were used to back up the theoretical aspects.



Basic SHG Concept Training for CFs: with a view that SHG facilitators that are very close to the grassroots institutions have a significant multiplier effect, a five-day training was organized for CFs, from Sept 15 - 20, 2014, at Bonita Youth Development Training Center, Bishoftu town. A total of 48 CFs (of which 45 female) took part in the mentioned training. This training was successfully delivered by members of the national training team



Pictures depicting basic SHG training provided for CFs

Basic SHG Concept & Refresher Training for POs:

As CoSAP strives to customize its trainings to the need and level of the training participants, a separate session organized from Sept 15 - 20, 2014 for 19 POs (five females) at JeCCDO's Training Center, Bishoftu town. The emphasis of this training was to introduce and refresh participants with the basic principles of the SHG approach. The main topic of the training has been widely elaborated with discussions and sharing of experiences among participants. CoSAP's training evaluation tool was introduced during this particular training and the content as well as the mode of delivery has been monitored by CoSAP accordingly.

CFs' Induction Training Program:

CoSAP has entered into partnership with Digital Opportunity Trust (DOT) Ethiopia to impact the business skills of women organized in SHGs. CoSAP believes that CFs themselves have to be given the opportunity to unleash their own potential and acquire the right attitude towards developing business skills in the first place. With this purpose in mind, 17 female CFs of member organizations have taken part in the induction program delivered by trainers from DOT Ethiopia from September 15-19, 2014. An important deliverable of the training has been the development of Action Plan by all participants and as a way forward to reach up respective SHG members in their locations.

1.4.2. Experience Sharing Visits

CoSAP aspires that its capacity building activities to be as pragmatic as possible. In this aspect, the office arranges experience-sharing visits that give participants the opportunity to generally assess the actual practices of the SHG members based on the principles of the SHG approach acquired during the trainings. Such was the purpose of the exposure visit organized for CFs and POs of JeCCDO Bishoftu project. The visits were conducted in mid-April and September, 2014 for CFs and POs of SHG implementing organizations. The visits were found to be meaningful in that on-the-ground experiences on SHG formation and management were shared among training participants and SHG members.

1.5. *Monitoring & Follow-up Activities*

1.5.1. Monitoring Visits to Project Sites

Regular monitoring and backstopping are core components of CoSAP coordination activities. In line with this, the office undertook supportive monitoring visits to implementing organizations during the year. Some of the sites visited include:

- ☞ RPC and YWCA (Adama), VoCDA (Zeway), and WRDA (Wolayta) from May 10– 17, 2014
- ☞ WSA (Mersa) from May 27– 31, 2014
- ☞ JeCCDO (D/Birehan and Dire Dawa), ERSHA (Checha), SWDA (Teji), HUNDEE (Modjo) and FSCE (Dire Dawa), from July 14 – 31, 2014
- ☞ LCO, MCDP and OPRIFS SHGs in Addis Abeba), Gurmuu (Horogudru), WRDA (Wolaita) were also visited in different times during the year
- ☞ Due to such CoSAP's backstopping, the KNH/EU project implementing partners have also conducted needs assessment of their respective SHGs (which addressed 160 SHG groups by involving their 16 constituent CLAs). The documented findings of the assessment are found to be important to leverage capacitating of these institutions during monitoring visits.

Monitoring reports were produced for each of the visits and communicated to the organizations. Based on the identified gaps, debriefing and feedback meeting with program coordinators/directors of the respective organizations

were also conducted. This helped for possible corrective/improvement measures to be taken on time.



Supportive Monitoring visits in action

These backstopping and supportive monitoring visits helped to impact women in SHGs to enhance their self-confidence, leadership capacity and willingness to build their institutions.

1.5.2. On-site Capacity Building

All on-site capacity-building initiatives by CoSAP are characterized by context specific and on-spot trainings for project staffs. Based on the gaps observed during the field observations CoSAP staffs provided on the spot support. These trainings were very successful as they were based on practical gaps and done with the local language of the respective sites. Moreover, the overall visit feedbacks were prepared as visit report and communicated to the implementing partners aftermath the on-site capacity building. Feedback discussions were also held at head offices of organizations with the management/ senior staffs for possible corrective actions and follow up.



On-spot capacity building trainings

Mesale Timret, CoSAP rendered tailor made capacity building training to *Mesale Timret* at JeCCDO D/Birhan project from July 15 to 16, 2014. The capacity building focused on the structure, roles and functions of SHG Timret (Federation). This on-the-spot capacity building was provided to 13 Timret representatives and 5 staffs (2 male). Efforts were also exerted to clarify the roles of CLAs and the interface between Timret and CLAs.

Ethiopian Kalehiwot Church Medan ACTS: CLA concept training provided to 14 participants (11 Females) of EKHC Medan ACTS project in Dessie, from February 5-7, 2014. This helped the project staffs to refresh their knowledge and guide them to the proper formation and management of SHGs.

1.6. Networking, Visibility & Communication

1.6.1. Workshops and Cooperation with Government Offices

On-going dialogue with the Office of the First Lady (OFL): CoSAP closely worked in 2014 with the Office of the First Lady of Ethiopia to bring wider recognition for the SHG approach. The genesis as well as the progresses made so far in the SHG movement was presented to the concerned official from the office. The main issue of the ongoing dialogue was legalization of the SHG institutions in the country. Consequently, the office drafted Concept Note on the legal registration of SHG institutions, which was shared with CoSAP's network for discussion. Same was presented to the attention of the First Lady. This partnership will be strengthened further in 2015 to bring visible change in the policy framework of the SHG approach and promote the government's engagement in the process.

GO-NGO Forum: CoSAP represents the SHG approach in the GO-NGO Forum facilitated by Ministry of Women, Children and Youth Affairs. In 2014, CoSAP has actively participated in the Social Sector Working Group of this Forum by adding its input to the annual action plan of the working group as well as in its various discussion sessions. The GO-NGO Forum General Assembly is scheduled for the First Quarter of 2015 that CoSAP will actively take part.

Cooperation with Federal DRR Office: CoSAP has also sustained its good relationship with the Disaster Risk Management and Food Security Sector (DRMFSS) of the Ministry of Agriculture. As a result of persistent discussions, especially with the NGO Affairs coordination, CoSAP considerably represented its members in the National DRR Day event organized by the office. The office,

represented by its high officials, has also attended SHG-DRR linkage workshop held in Addis Ababa and the National SHGs Day celebration in Adama.

Strategic Alignment with DOT Ethiopia: as a strategy to network with organizations having something to offer to the SHG approach, CoSAP has signed MoU with Digital Opportunity Trust (DOT) Ethiopia office. DOT is Canada based NGO focusing on creating entrepreneurship and business development services for communities. This partnership is designed to fulfill CoSAP's mission of working towards enhancing the capacity of SHG promoting organizations through partnership and networking, research and documentation, resource mobilization to promote the approach and create enabling environment for overall empowerment of disadvantaged women in Ethiopia. After a general understanding, a thorough discussion was held with DOT Ethiopia officials. The program is then kicked off with training program from Sept 15-19, 2014 to CFs of three member organizations. CoSAP intends to scale up this partnership to benefit more and more women organized in SHGs of member organizations in 2015.

Workshop on Legal recognition of SHGs: CoSAP co-organized and participated in a half day workshop on September 24th 2014. The focus of the workshop was to validate the study commissioned by *Tearfund* Country office Ethiopia on the issue of registration and legalization of SHGs and to solicit advices. The workshop was attended by representatives of Federal government offices (mainly those working on or familiar with policy and regulatory matters), SHG implementing organizations and international NGOs including the EU, USAID, DFID, etc. By the end of the workshop, a working group was established to follow up the results of the discussion.

Representation in CSO Open Day: CoSAP has attended the African Development Bank (AfDB) CSO Open Day held on April 29, 2014, representing the SHG program in the country. The theme of the workshop was to introduce AfDB's framework for enhanced engagement with CSOs. As the way forward of the CSO open day consensus reached to strengthen AfDB's outreach and communication, dialogue and consultation to enhance the partnership between CSOs and AfDB.

Networking with Likeminded Partners: CoSAP always strives to maintain positive image by closely linking with government and non-government organizations. Accordingly:

- CoSAP attended the 2nd General Assembly of Ethiopian Federal Charities and Societies Forum on November 14, 2014, held at Siyonat Hotel in Addis Abeba.
- Participated in a workshop organized by Consortium of Christian Relief and Development Associations (CCRDA) on the drawbacks of the CSO legal framework on operation of CSOs working on Women and Gender issues, on December 31st, 2014 at CCRDA hall. During the daylong workshop, the findings on desk review of the achievements and challenges of CSOs working on women issues were presented by the study team followed by discussions. The findings again demonstrated the hard times that CSOs working on women and gender issues to comply with the 30/70 requirements. Participants citing their practical grassroots experiences enriched the study, which later would be shared with concerned government offices.
- CoSAP participated as panelist on the Annual SHG Day celebration of SHG women from OPRIFS on Dec 31, 2014.
- The office also facilitated inter-federations experience sharing session among Federations from Addis Abeba, Jimma, Debre Markos, Hawassa, Mersa and Bishoftu. This day long dialogue was held in Addis Abeba at CoSAP office on 12th August 2014. It was attended by five representatives from each of the federations along with local government officials. Successes and challenges of each of the federations were presented followed by discussions and experiences. This helped for Yitawork Federation to showcase various supports being provided by local government officials in other areas but not particularly in Addis.

1.6.2. National SHGs Day

Every year CoSAP organizes National SHGs day to promote the SHG approach and celebrate the successes achieved. Events of the previous two years were celebrated in Addis Ababa. For 2014, CoSAP collaborated with Oromiya National Regional State Women and Children Affairs Bureau to celebrate the event in Adama City from December 19 to 21.



Grand opening ceremony was held on Dec 20th, 2014, in the presence of H.E Minister of Women, Children and Youth Affairs, Oromiya Women and Children Affairs Bureau Head, CoSAP Board of Directors and other various stakeholders.

The main objective of the event was to demonstrate the success of SHG approach implementation in the country. Best practices/successes of individual SHG members; CLAs having model experiences in one of their key roles; remarkable achievements of federations; role of men (husbands) in women empowerment efforts; integrations of SHG with other development interventions; and presentations of SHG approach promoting organizations exhibited to the public.

Stories of four successful women SHG members; three selected CLAs; seven Federations of the SHGs published and distributed to the public.

The following are the major results/successes of the celebration;

- Important stakeholders took part in the opening ceremony, including representatives from the Office of the First Lady and Ministry of Women, Children and Youth Affairs, Director of Federal Cooperatives Agency; Head of Oromia WCA Bureau and officials from governmental and non-governmental offices of Adama city. This, indisputably, enhanced collaboration and strengthened partnership among the stakeholders.



Official Opening speech by W/ro Saieda Kedir, Head of Oromia Women and Children Affairs Bureau

- Experience sharing among the SHG institutions from different regions and member organizations was very commendable as it contributes for replicating and adopting positive results.
- Media coverage: Ethiopian Broadcast Corporation (EBC), Oromia TV & Radio, Dir Biabir radio on FM 102.1, Bisrat 101.1, Fana Broadcasting Corporate (FBC) and The Daily Monitor gave coverage to the program on their respective channels.

- Some 23 CoSAP member NGOs displayed their excellent work of promotion of the SHG approach, including members of *Yenege Tesfa* Federation under Ethiopian Kale Hiwot Church.
- This event brought forward the very successful stories of women empowered economically, socially and institutionally.
- The issue of legalization of Federations was given due attention/promised by Ato Usman Surur, Director of the Cooperative Agency.
- The event has also created a sense of solidarity and common cause among CoSAP members and other partners implementing the SHG approach in the country.



1.6.3. Documentation and Publication

While coordinating the SHG approach and capacitating the promoting organizations is important, documenting these efforts and publishing the successes for wider impact is equally essential for CoSAP. In this regard, CoSAP prepared and disseminated the following in 2014:

- 4,000 copies of brochures (2,000 copies in Amharic and the remaining copies in English) describing profile of CoSAP and complete list of its members organizations and donors were distributed during different events;
- CoSAP has launched publication of bi-annual newsletter on the SHG approach. The first ever Newsletter that covered the period April-September, 2014 published and distributed to the public with purpose of promoting role of SHG women in development engagement. The Newsletter highlighted the contributions of CoSAP member organizations and above the courageous SHG women in the propagation of the SHG approach in the country. CoSAP member organizations are encouraged to contribute stories and articles for the upcoming issues.
- Especially during the National SHGs Day Celebration held on Dec.19 - 21, 2014, two different newsletters (each with 500 copies and focusing on

best practices achieved by individual SHG women) were published and distributed. Indeed, these best practice publications covered inspiring stories of SHG women engaged in petty trade and agriculture sectors; successful CLAs involved in resource mobilization, in their linkages with Microfinance institution; and CLAs establishing Early Childhood Centers. This has offered CoSAP a platform to connect to the wider public and prominent stakeholders by documenting and disseminating best practices.

Part two: Major Accomplishments, Challenges and Measures Taken at grassroots level

2.1 Major Accomplishments SHG implementing organizations & People's Institutions

CoSAP member organizations take major part in ensuring the social, economic and institutional empowerment of women by mobilizing them in SHG institutions. Some of the excellent accomplishments during the year are presented below categorized under SHGs, CLAs and Federations (Timrets).

SHGs

- Member NGOs reiterated their effort to create excellent network with their respective government offices. This brought smooth working relationships, hence they have organized forums where both the service providers and service users (the community) constructively dialogue for affirmative progresses. Such community conversations do help in clearly demarcating the roles and responsibilities of all concerned stakeholders and thereby improving the quality of services provided to the community.
- Various capacity building inputs were provided for women organized in SHGs, including; book keeping, communication skills, conflict resolution and basic SHG concept trainings were provided during the year (ADAA, DEC, ERSHA, Gurmuu, HUNDEE, MCDP, SWAA-E, and TMLM)
- Experience sharing visits were conducted as a platform to share learning and challenges among SHGs (ADAA and DEC)
- The SHG members have become conscious and increased their awareness level on DRR and mitigation and Early Warning systems (Hundee, ABDI, DEC and ADAA)
- Women developed team spirit, mutual support, self-confidence, positive thinking and tolerance, culture of discussion in resolving conflicts, skills of communication, negotiation and leadership (JeCCDO and WSA)
- More than one thousand poorest of the poor women were identified through PRA exercises and they were organized under SHGs (JeCCDO, ESHA, OPRIFS, and EFDA)
- SHG women's capacity in leadership, decision making, negotiation, and communication skills and assertiveness improved (PRO PRIDE).
- The financial capacity of SHGs dramatically increased and member's engagement on business diversified (WSA)
- SHG members become very much aware of HTPs, HIV/AIDS and use of family planning methods and they are taking actions to eliminate

harmful community practices across wider communities (WSA and ERSHA)

- SHG women literacy level enhanced through functional adult literacy programs and they are able to manage books and records properly (WSA and DEC)
- Based on the assessment tool prepared by CoSAP (which was customized to local situations), implementing partners of the EU project have conducted needs assessment exercise in consultation with their respective CLAs. A total of 160 SHG groups, in 16 CLAs were assessed.

CLAs

- Capacity of CLAs on mobilizing resources enhanced. They have been able to construct their offices through linkages with the community and the government (ADAA, WSA, MCDP)
- Experience sharing visits among CLAs were conducted and different learning and challenges have been shared (ADAA, DEC)
- Capacity of CLAs is improved in mobilizing loan and helping their respective SHGs in diversifying business activities (Gurmuu)
- Competence of CLAs is enhanced 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)
- Various capacity building inputs were provided for CLA representatives, including CLA concept and roles, resource mobilization, linkages and networking trainings were given (MCDP)
- In collaboration with SHG members and the community, CLAs of MCDP and PRO PRIDE were able to solve social community problems including; educational materials support to OVC, lobbying for access to street light, village road construction, rescuing child labor victims and supporting elderly by providing cloths
- CLAs wise investment projects were able to create job opportunities to unemployed community groups (PRO PRIDE and SWAA-E)
- The recognition of CLAs increased at local and higher level of government institutions, non-government organizations, private sectors and community level (WSA, VoCDA)
- CLAs started to take over the program and administrative roles from the promoting organization; such as forming new SHGs, strengthening and appointing of CFs. (WSA, Gurmuu)

Federations (Timrets)

- “*Wolinkana*” Federation (meaning let’s stand up together) was involved in the establishment and formation of child friendly court in the city of Bishoftu
- Taking up activities from the promoting organization and formation of strong peoples institutions enhanced through collecting data, solving CLA problems, organizing experience sharing and learning session among CLAs, promoting the approach through organizing bazaar and leading the SHG approach in the country by Federations (*YItawek, Wolinkana, Edeget Banedent, Wetan, Demebele* and *Aniley Timrets*)
- Federations capacities were improved in creating linkages and were able to access services from different likeminded organizations; such as WCYA offices, Justice Office and different nongovernmental organizations (*Yetawek, Wolekan, Edeget Banedent, Wetan, and Aneleye Timret*)
- Through mobilizing the larger community and the kebele administration, one bridge was constructed and handed over to the community. (*Edeget Banedent Timret*)
- Federations started to act like a resource center to the larger community through collecting different information on family planning, options on business activities and child and women’s right, etc. from government and non-government organizations. (*Edeget Banedent Timret*).

2.2 Major Challenges Encountered and Measures Taken

2.1 Major Challenges

- ☞ Loose Communication of implementing parents with CoSAP
- ☞ Language barriers during training of Community Facilitators
- ☞ Delay in submitting financial and narrative reports to CoSAP office
- ☞ Limited business engagement/poor economic momentum among SHG members;
- ☞ Inadequate social issues take up by SHGs (as contextualized to their practical village).
- ☞ Insufficient follow up from Project officers and program coordinators resulted poor quality performances of some project activities
- ☞ Lack of legal framework for the SHG approach remained the biggest challenge in the country
- ☞ High rate of urbanization of cities has affected members organized in to SHGs due to resettlement (JeCCDO, PRO PRIDE)
- ☞ Dependency of some SHG members on external actors (JeCCDO, PRO PRIDE and SWAA-E)
- ☞ Illiteracy of most SHG members which ultimately resulted in improper record keeping (PRO PRIDE and SWAA-E)
- ☞ Some of the SHG members migrate to other localities in search of water for their cattle. As a result, irregularities of meetings and savings occurs (HUNDEE)

2.2 Measures Taken

- ☞ Temporarily, trainees from Afar and Somali regions were made to attend the trainings with translator; and as long-term solution, translating the manuals in respective languages in process.
- ☞ Conduct repeated discussion with concerned government officials to maintain the groups with limited interruption
- ☞ Creating and raising repeated awareness towards SHG concept
- ☞ To solve the illiteracy problem in sustainable way, integrated functional adult literacy program is promoted by the CLAs and the promoting organization

Part three: Selected Case Stories

Case One: An SHG Woman of Peculiar Caliber at Bulbula

W/ro Fayene Husse is a resident of 'Gela Abato'kebele in Bulbula woreda Oromiya. With her three years of being SHG member, Fayene acquired communication and leadership skills. She served her SHG as group representative and she was appointed by her group as Cluster Level Association (CLA) representative. Soon after, she was also chosen to be the president of *Dembel Timret* (Federation) at Bulbula.

The experience of W/ro Fayene at the three levels of the SHG approach (SHGs, CLAs, Federations) has helped her to obtain different trainings and exposures, which played a great role in her becoming a leader and being highly recognized by her community.



Fayene in her office

As more and more people in her village has come to know her good reputation, the community members started selecting W/ro Fayene for different leadership positions, beyond her role in the SHG approach. She is now working as **Head of Women and Children Affair Office** of her *kebele*, **member of 'Woreda' House of Representatives, President of her 'Edir', Parents' Committee and Treasurer for the Women Associations** in her *kebele*.

W/ro Fayene is a mother of 6 children; so far she is successfully handling her responsibilities as a mother and wife, as well as her role as a leader in the community. Her husband supports her in her leadership and appreciates her active participation in her community. W/ro Fayene is very much grateful to her SHG which changed her destiny to such a level of empowerment.

Case Two: Undying Bravery

Members of *Nigat* (dawn) SHG remembered the moment few years before, WSA staffs were giving orientation in Mersa 01 Kebele for the community on SHG approach. WSA staffs were registering those willing women who needs to be organized in groups and start saving. When they heard this, they asked "how can one save unless she is rich or her husband has good income?" With such argument in their mind, 20 poor and marginalized women in the village registered to be organized in SHG. The name of the group is *Nigat* having 20 members established in 2007.

The interaction with in the group and the amount of saving started to grow little by little. Minimum weekly saving was birr 0.50 at the time of their establishment. But their weekly saving started to grow from 0. 50 cents to 2 birr, 5 birr, 10 birr, 50 birr and now the maximum individual weekly saving rate has reached 300 birr. Currently, the group's saving amount is equivalent to ETB 214,956.00 (USD10,747).

The entire group members have taken loan in round basis from their group and engaged in different kinds of Income Generating Activities (IGAs). The amount of loan given for individual during their establishment was only 200 birr. But now, the maximum amount of loan given to an individual member has grown to 100,000.00 birr. Because of the increase in individual saving rate and their business expansion, their income and livelihood has also improved. The different trainings on business skill training, entrepreneurship, and frequent supervision and follow up of WSA staffs have helped the group members to excel and to keep their integrity and success. They also have managed to be sustainable even though the project that assisted them has already phased out.

The manifestation of their livelihood improvement can be revealed through different ways like, all the group members have built their house with corrugated iron sheet, and they managed to send their children to school by covering school fee, uniform costs, food and other needed items. Besides 3 SHG members took loan amounted Birr 70,000.00 each from their group and bought 3 Bajaj (three wheeler) for their grown up sons to make additional business. For anyone wondering about these successes, the women assert that their being organized in SHG has the merit to bringing them socio economic changes and they are grateful to the capacity building support provided by WSA.



One the proud owner of a Bajaj

Case Three: Unheard Success Story of Closing the Day's Business in Early Mornings

It is now 41/2 years since W/ro Yeshumnesh Abate, resident of Addis Ababa, became a proud member of the Self Help Group (SHG). This 50 year old woman, with 4 children, faced unexpected life crisis after her husband passed away since her earnings from her municipality work fell much shorter to cover her children's school fee and other living costs of the family. In despair, she was forced to go and look for a job in the Middle East countries; however, she returned to Ethiopia shortly after as things did not go the way she expected.

As a way forward, she grasped the opportunity to be organized in Micro & Small Enterprises and accessed a loan and a small shop. However, the business world was so new to her and she didn't have a clear business idea; but since the money was intended to be invested in a business, she merely started to sell clothes but soon enough, the business failed and she remained with unpaid loan.

It was at this troubled time that she was introduced to the Self Help Group (SHG) approach by one of the community facilitators of SWAAE. To tell the truth, she remembered, "I was not personally convinced, at first that the group will be a solution to my life but since I enjoyed the first few meetings of the group, I preferred to remain."

After a short time of being a passive member, Yeshumnesh was able to access loan from her group. She started to make and sell Mats for coffee ceremony and other handicrafts. "I make profits out of this business but it was not enough to accommodate the living expenses of my family", explained Wro Yeshumnesh. Highly encouraged by this successful move, she took another round of loan from the SHG and started selling Local juice ('Beso' and 'Abesh') for construction laborers around Piassa area. In this business, W/zo Yeshumnesh make net profit of ETB400 within an hour-early morning of everyday. She trained herself in tailoring and expanded her business to clothes making.



Tailoring business is the next success of Yeshumnesh

Today, not only hers but the life of her family members have tremendously benefited from the success. True is the fact that she has been able to support her children. One of her son recently completed university education. In addition, W/ro Yeshumnesh has reconstructed her house in much better quality and acquired new assets like house furnitures, television and many others.

Part Four: Country level statistical information on SHGs (December 2014)

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	Federation	Total Saving	Total Capital	Total loans given out	Loan /saving ratio
1	EKHC*	2002	Addis Ababa, Nazareth, Shashemene, Hossana, Jimma, Arbaminch, Awassa, Yirga Ceffe,	3,623	71,460	214,380	118	3	7,787,028	9,727,513	13,231,317	1.7
2	JeCCDO	2002	Bahir Dar, Debre Berhan, Debre Zeit, Dire Dawa and Hawassa	498	9,112	29,068	38	4	2,770,000.00	4,770,000.00	6,560,000.00	2.4
3	FC	2003	Jimma, DebreMarkos, Tulubollo, Bure and Bishoftu	923	16,534	49,112	83	5	3,600,029.48	6,162,427.00	13,398,323.10	3.7
4	WSA	2003	South Wollo, North Shoa zone, SNNPR	918	17,373	28,233	86	7	14,069,484.70	17,013,262.75	21,366,075.70	1.5
5	EFDA	2003	Woliso, Horro	76	1,055	38	2	-	104,426.00	147,000.00	50,890.00	0.5
6	MCDP**	2004	Addis Ababa, Chench	278	5,858	10,034	22		1,511,696.10	1,685,500.74	3,745,869.00	2.5
7	SWDA	2004	Sebeta, Wolliso, Teji, Nekemte	233	4,362	17,350	17	1	1,006,767	1,185,565	1,373,063	0.6
8	LCO	2004	Addis Ababa	302	5,880	9,087	22	1	3,600,000.00	4,145,402.00	2,985,700.00	0.8
9	VoCDA	2005	Bulbulla & Dodota	191	3,310	13,352	16	1	817,734.00	1,437,308.00	1,256,705.00	1.5
10	MLWDA	2006	Benshangul Gumuz	251	4,330	305	7	-	295,270.00	531,578.00	95,354.00	0.3
11	ERSHA	2006	Angolela na Tera district and SNNPR Gamo Gofa Zone, Dita wereda	158	2,827	6,397	11	-	431,937.00	677,522.00	1,663,427.75	3.9
12	OPRIFS	2006	Addis Ababa and Bahir Dar	110	1,839	1,775	7		733,810.00	808,680.00	1,612,310.00	2.2
13	EKHC-Medan ACTS*	2007	Dessie town	144	2,385	-	7	-	517,200	577,200.00	432,000.00	0.8
14	ASFR	2007	Hawassa town and malga wereda	130	2,324	2,174	-	-	286,710.00	42,157.00	169,719.00	0.6
15	Pro Pride	2008	Addis Ababa & Chiro	201	3,460	1,178	18	^	1,095,466.00	1,357,835.50	2,510,967.50	2.3

16	Gurmuu	2008	Horoguduru	113	1,809	4,285	10	-	725,955.00	1,131,066.75	653,359.50	0.9
17	RPC	2008	Nazreth and Addis Abeba	130	2,136	7,111	15	-	1,512,514.00	1,852,030.00	3,255,967.00	2.2
18	GPSDO	2008	Guraghe, Cheha and Ezha woredas	72	1,380	4,142	8	-	129,026.20	180,000.00	243,231.00	1.9
19	Hundee	2008	Arero, Lume, Bora Guna, Diksis & Arsi Negelle	1,131	19,450	6,947	12	-	3,626,858.75	4,363,859.40	11,445,915.00	3.2
20	SWAAE	2008	Addis Ababa & Fiche	288	5,004	8,313	25	^	1,731,853.00	2,132,344.00	2,352,505.00	1.4
21	BIGA*	2008	Hawassa	180	3,500	10,500	19	-	2,321,428.00	2,656,734.00	7,537,895.00	3.2
22	WRDA	2009	Wolayeta sodo	92	1,638	3,753			164,424.00	170,424.00	30,649.00	0.2
23	SL	2012	Addis Ababa, & SNNPRS	140	2,505	7,343	13	-	437,260	1,393,869.00	776,792.00	1.8
24	DEC	2013	Afar, Ayissaita	54	918	4,601	3	-	177,020.00	191,920.00	17,900.00	0.1
25	ABDI	2013	West Arsi, Adaba	60	1,091	5,315	5	-	172,422.00	196,232.00	139,821.00	0.8
26	ADAA	2013	West Arsi zone, Siraro	68	1,321	6,071	4	-	440,112.00	466,812.00	304,380.00	0.7
27	TMLM	2013	West Arsi, Shella district	60	1,035	3,724	4	-	319,560.00	434,731.00	115,771.00	0.4
28	RCWDO	2013	Sawena district	50	972	11,141	-	-	186,759	189,074	147,069	0.8
29	CDSA	2013	Ethio Somali, Jgijiga town	47	799	3,196	3	-	255,436	255,436	219,400	0.9
Total				10,521	195,667	468,925	575	22	50,828,187	65,883,484	97,692,376	2

NOTES

¹ The data is as of December 2010 since EKHC is unwilling to share its data after December 2012

* Non-Member of CoSAP

** Established one joint Federation in Addis Abeba with LCO, Pro Pride and SWAAE