

# The Self Help Group Approach-Ethiopia



**The Self Help  
Approach**

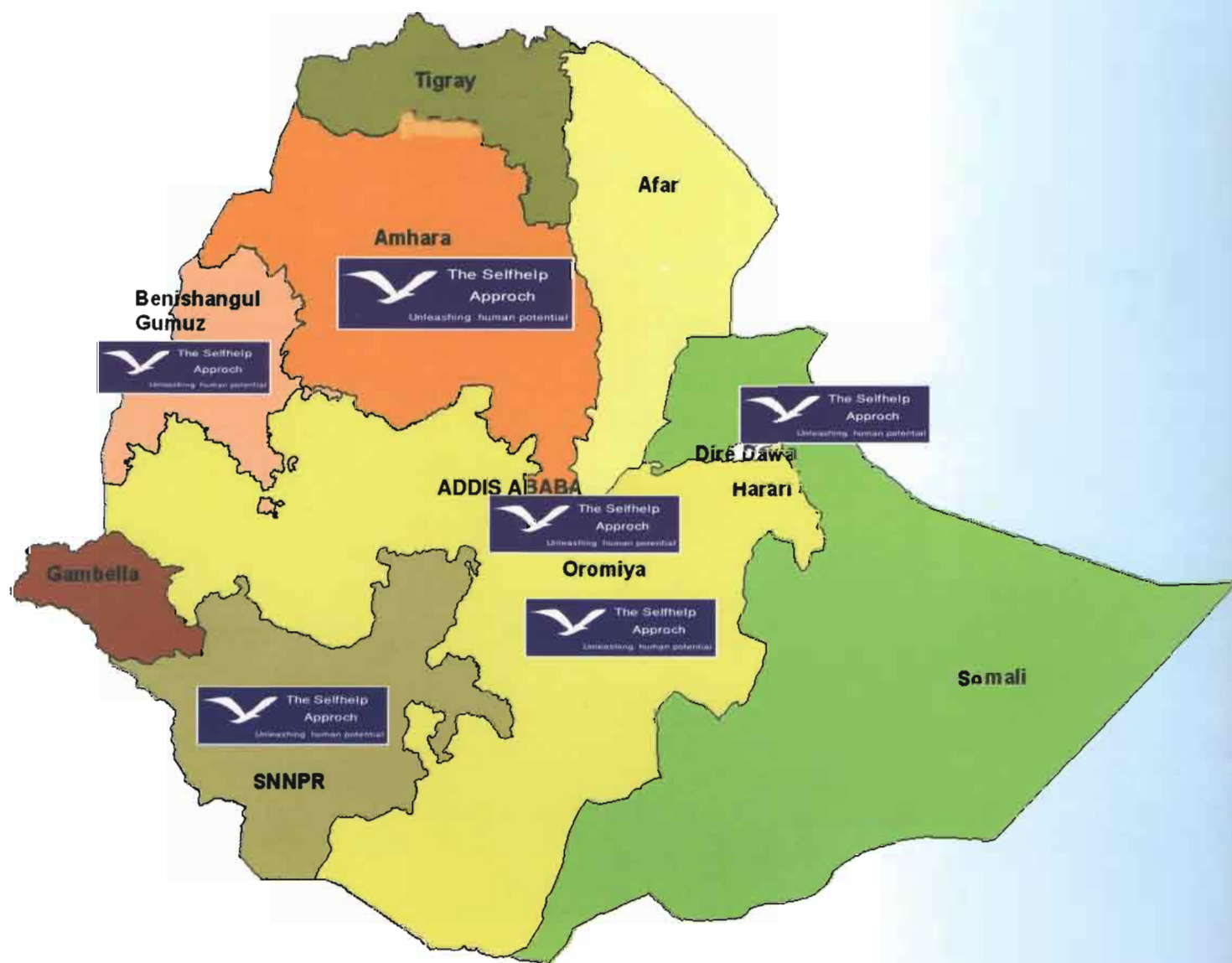
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## Annual Report 2008

# The Self Help Group Approach in Ethiopia





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## Report summary

This report has been prepared by the Self Help Group Approach National Coordination Office to give a glimpse into the implementation of self-help group approach in Ethiopia. Some twenty-four SHG approach promoting organizations that implement the approach in about forty projects participated in providing both the quantitative and qualitative data of the report. This report, the first in its kind, aims to document the progress achieved in Ethiopia so far, give information to interested groups and stakeholders and consolidate lobbying and advocacy works for SHG approach.

Self Help Group (SHG) approach was introduced in Ethiopia in 2002 by Kindernothilfe (KNH), a German international child focused organization. Since its introduction, significant progress has been made by different organizations to create opportunities for powerless and voiceless people particularly women to unleash their potential and alleviate poverty.

Giving a general background on the SHG approach, this report presents the status on the implementation of the approach in Ethiopia.

Over the last six years 2,958 SHGs have been established. Some 49,910 women, who have a total of 192,117 children, are actively participating in the groups' activities that have proven to be successful in significantly changing the lives of the members and their families for the better.

Some 181 Cluster Level Associations (CLAs), which are the second level of the approach, have also been established. This clearly indicates the progress made at the first level (SHG level). The number of organizations upholding the SHG approach is also on the rise with ten new organizations beginning the promotion of the SHG approach in 2008. Currently, there are 25 organizations implementing 40 projects in four regions and two administrative cities of the country.

The implementation of the approach has created several opportunities to members participating in the SHGs. Open discussion among women on social and economic issues often leads to a list of prescribed solutions by women themselves. This in turn initiates women to unleash their potential and take action to address their problems. Increased awareness on child right, child participation and gender equality is being witnessed following various discussions conducted by members of SHGs.

After participating in SHGs women like Kuli and Tirunesh who are members of SHGs (whose cases are included in this report) have made long-lasting positive changes for themselves and their families. Some CLAs were also able to make important transformation through fighting against harmful traditional practices. The introduction of micro health insurance system can be cited as a breakthrough for poor communities who had long-held culture of making contributions for funeral services.



Nevertheless, the achievements were not without challenges. A high turnover of government officials with whom SHG promoting organizations are closely working, high dependency of some SHGs on external actors and too many SHG members being involved in the same type of income generating activities thus creating redundancy can be cited as some major challenges.

Both the National Coordination Office and promoting organizations have played a key role in the successful promotion and implementation of the SHG approach in Ethiopia. The National Coordination Office carried out its responsibility of promoting SHGs by forging partnership with governmental and non-governmental organizations, building the capacity of existing SHGs, introducing the SHG approach to governmental and non-governmental organizations, hosting regional meetings and organizing experience sharing visits and meetings. Similarly, the promoting organizations have played paramount roles in introducing the approach at grassroots level and facilitating the formation of SHGs and providing the necessary support to members in different communities.

## Introduction

Self Help Group (SHG) approach is a development model which recognizes poverty not only as a material deprivation but also as a continuous process of disempowerment that includes denial of choices, rights and opportunities, displacement, discrimination and oppression.

The approach is built on two basic principles. The first is on the recognition of immense potential of every human being to alleviate poverty. The second is on bringing together the poor who are voiceless and vulnerable in a group to actively engage in development endeavors through empowering them to analyze their situations and take action.

In Ethiopia, the approach was introduced in 2002 by Kindernothilfe (KNH) following an experience sharing workshop held in India where professionals from Ethiopia and other African countries took part and obtained enormous experience on SHG approach. Following continuous training and experience sharing visits, Jerusalem Children and Community Development Organization (JeCCDO) and Ethiopian Kale Hiwot Church (EKHC) were the pioneer organizations to uphold the SHG approach and start interventions accordingly.

Currently, Facilitator for Change Ethiopia (FCE) is hosting the National Coordination Office, which coordinates the implementation of Self Help Group approach in various parts of the country by different organizations. Apart from this, FCE is also one of the promoting organizations in its five projects.

Currently, 25 local NGOs are implementing more than 40 SHG projects. These projects are being implemented in four regions of the country - Oromia, Amhara, Benishangul Gumuz and Southern Nations, Nationalities and Peoples (SNNP) and two administrative cities – Addis Ababa and Dire Dawa.

In Ethiopia, close to 3000 SHGs and 181 Cluster Level Associations (CLAs) have so far been formed. CLAs are mostly a group of 8 to 10 SHGs formed to establish new SHGs, strengthen weak ones, create linkages to other service providers, look for external resource and increase the awareness of the community in various issues including the promotion of the approach.

The target groups expected to benefit from the projects are the community in general mainly women and children. Following the introduction of the approach, tremendous progress has been achieved in creating positive change in the lives of people in the 40 project areas. Members are able to earn better income and help their children to receive basic services like education and health. Most importantly, they are able to increase their participation in different social, economic and institutional activities that affect their lives.



## SHG approach implementation in Ethiopia

### Implementation strategy

In Ethiopia, the SHG approach has been implemented in four phases: pilot, expansion, stabilization and consolidation. In the first (pilot) phase, a promoting organization introduces the approach to the communities in its intervention area with the capacity building inputs through National Coordination Office. During this phase, which often takes six months, promoting organization facilitates the establishment of five to ten SHGs on its own resources. The expansion phase, on the other hand, is a stage where promoting organizations help formation of additional numbers of SHGs. In this phase, KNH releases small funding to partner NGOs. Building the capacity of community facilitators and project officers through trainings, experience sharing visits to project areas and meeting of NGO directors, among others, are also major activities during this phase. It is also a phase where additional 25-30 SHGs and 1 to 2 CLAs are formed by partners.

The focus of the third phase (stabilization) is creating linkages and shift of control. In the stabilization phase, small funding from KNH continues to support the activities of partner organizations. The training needs of community facilitators and project officers are addressed. Similarly, experience sharing visits on SHG approach are organized for project officers, managers and key stakeholders. A minimum of new (additional) 30 SHGs and 3-5 CLAs are also formed during this phase.

The last phase is consolidation. In the consolidation phase, the emphasis is on establishing CLA network and phasing out. Unlike expansion and stabilization phases that take one year each, this phase takes longer time (24-36 months). In this stage, CLAs are expected to assume larger community responsibilities such as implementing need based projects in the community. This is a critical stage, where partner organizations solicit funding from their traditional donors or new ones in order to fully take up the approach. However, KNH continues its capacity building efforts through the National Office. So do partners with reporting about the status of SHGs that they helped forming.



SHG approach implementation strategy in Ethiopia

## Implementing partners

When SHG approach was introduced in Ethiopia, there were only two organizations that had started their interventions based on the principles of the approach. The number of organizations that are promoting the approach have grown significantly over the past six years. Currently, there are 25 organizations implementing the SHG approach in four regions; Oromia, Amhara, Benishangul Gumuz and Southern Nations, Nationalities and Peoples (SNNP) and two administrative cities – Addis Ababa and Drie Dawa.

Qualified and motivated project officers and community facilitators are crucial for establishing SHGs and for effective implementation of the approach. Project officers and community facilitators approach poor communities and help them to identify the very poor by using Participatory Rural Appraisal (PRA) techniques such as social mapping and wealth ranking. They also provide basic trainings on how to organize SHGs and then arrange for capacity building based on identified priority needs. The approach requires close follow up to begin the process whilst focusing on the existing skills and knowledge of individuals and groups. Representatives of the implementing organizations play a vital role in the establishment of SHGs that are the foundation grounds for strong CLAs and federations.



Table I: List of SHG approach promoting partners and the status of SHGs formed so far.

No.	Name of Organization	Started promoting SHG	Implementat ion area	Total number of SHGs	Total number of SHG- members	Total number of Children of SHG- members	Total number of CLAs	Number of Federation	Total Saving	Total Capital	Total loans given out	Loan /savings ratio
1	EKHC	2002	Addis Ababa Awasa,Shas hemene,Naz reth, Hoasana, Jima	1,160	23,200	104,400	56	1	2,874,212.49	3,400,000.00	2,900,000.00	1.01
2	JeCCDO	2002	D/Birhan, Awasa, Bahirdar, Diredawa	155	2,752	11,008	11	0	213,799.00	247,393.93	297,234.75	1.39
3	FCE	2003	Jima, Bure, D/Markos, Tullubollo, Bishoftu	293	4,373	13,250	33	0	547,554.05	965,953.53	1,441,580.47	2.63
4	EECMY	2003	Dessie	91	1,578	4,734	10	0	125,754.40	456,284.85	1,016,586.00	8.08
5	MCDP	2003	Addis Ababa and Chencha	87	1,490	4,470	8	0	153,623.25	187,761.95	156,212.00	1.02
6	WSO	2003	Showarobit, Mersa	392	4,400	13,200	12	0				
7	EFDA	2003	Woliso	74	992	3,968	6	0	172,887.00	202,577.50		0.00
8	GADA	2004	Ginchi	56	926	3,764	7	0	103,743.60	157,694.20	351,597.00	3.39
9	LCO	2004	Addis Ababa	110	2,434	8,658	13		377,933.85	486,842.55	380,108.00	1.01
10	SWDO	2004	Sebeta	85	1,097	4,338	8	0	277,781.25	327,384.00	560,680.00	2.02
11	FSCE	2006	Dire Dawa, Akaki	26	357	649	2		25,151.00	52,162.00	12,830.00	0.51
12	MLWDO	2006	Benshangul	67	1,093	2,838	2	0	49,803.00	69,032.60	13,642.00	0.27
13	ERSHA	2006	H/Mariam and Ambo	102	665	2,286	4	0	46,910.00	58,238.40		0.00
14	OPRIS	2006	Addis Ababa	60	966	1,414	4	0	79,431.00	91,099.00	119,417.00	1.50
15	VoCDA	2006	Ziway	71	1,300	6,700	5	0	92,221.50	145,335.10	644,093.00	6.98
16	Pro Pride	2008	Addis Ababa	11	227	823	0	0	3,458.00	3,677.00	1,240.00	0.36
17	Gurmuu	2008	Horoguduru	21	370	1,316	0	0	11,553.45	11,553.45	8,058.00	0.70
18	SWAAE	2008	Addis Ababa	8	163	463	0	0	3,635.50	3,789.25	350.00	0.10
19	MOL	2008	Addis Ababa	12	138	414	0	0	962.00	962.00	400.00	0.42
20	GPSDO	2008	Wolkite	16	297	508	0	0	3,005.00	3,307.65	2,321.00	0.77
21	RPC	2008	Nazreth	10	140	291	0	0	6,686.20	6,686.20	3,044.00	0.46
22	YWCA	2008	Nazreth	10	231	462	0	0	4,284.00	5,150.50	2,350.00	0.55
23	BIGA	2008	Hawassa	15	271	813	0	0	10,305.50	12,004.50	4,765.00	0.46
24	Hundee	2008	Modjo	26	450	1,350	0	0	15,662.00	26,756.30	36,020.00	2.30
Total				2,958	49,910	192,117	181	1	5,200,357.04	6,921,646.46	7,952,528.22	1.53

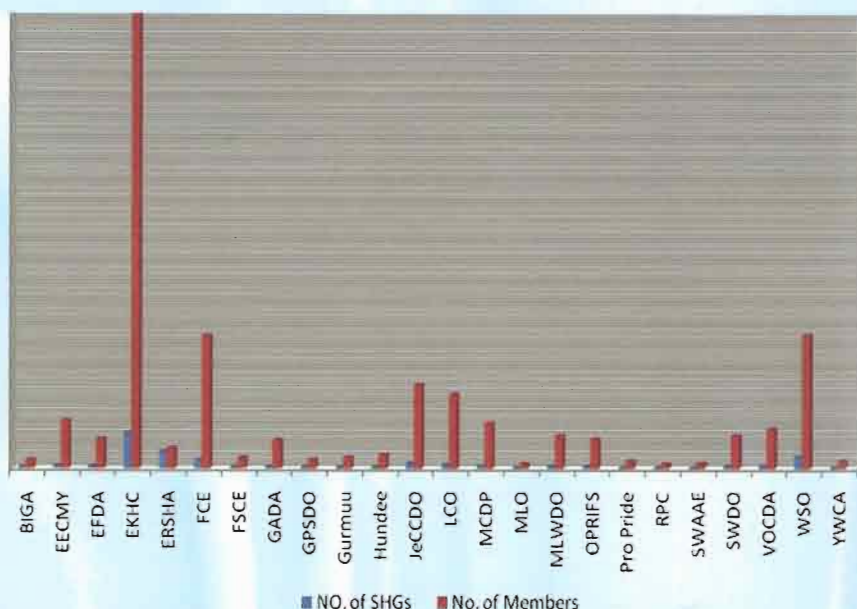


## Three levels of the SHG approach

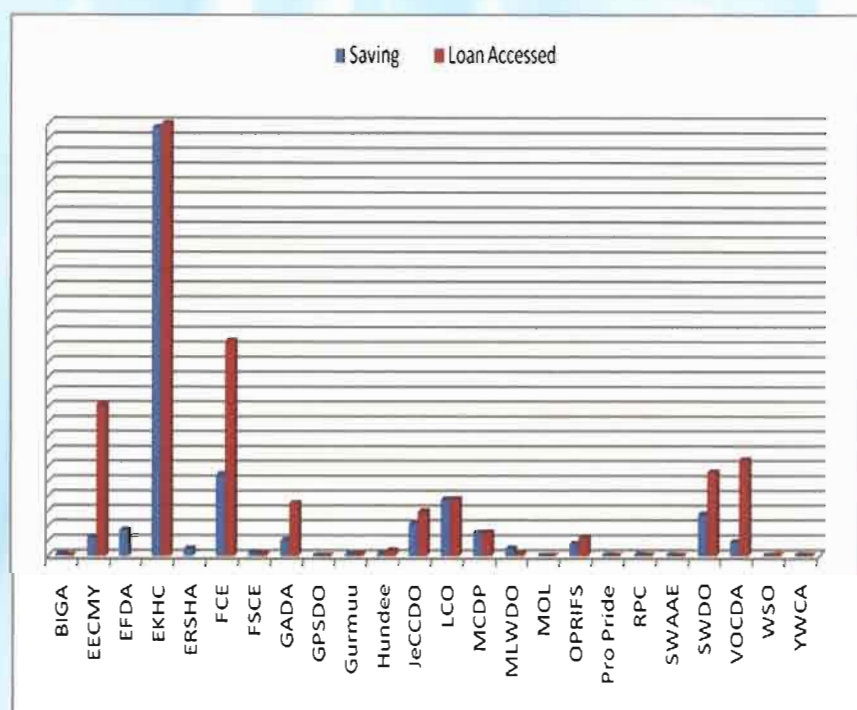
### Self Help Groups

Implementing organizations have been assisting the poorest members of the community to come together and form SHG to strive for economic, social and institutional empowerment. In Ethiopia, the number of SHGs rose to 2958 by the end of 2008. This implies that over 49,000 members participating in the SHGs have made use of their potential to alleviate poverty and improve their living conditions. Poor women who were voiceless and powerless have now realized their potential to explore opportunities available to them and have changed their lives for the better.

Graph1: SHGs and their corresponding members



Graph 2: SHGs total saving and loan accessed



With regard to economic empowerment, SHG members have adopted the culture of saving and augmented their income. By the end of 2008, women that are participating in a total of 2958 SHGs were able to save 5,200,357.04 Birr and also access a total of 7,952,528.22 Birr from their own capital (saved in their SHGs). Many as a result have started up new businesses, and expand their small business or fill immediate gaps in their family such as covering educational expenses for children. Most importantly, they have learnt how to start and expand business.

Members of SHGs have also learnt to use their income effectively, reduce expenses and improve their saving culture. These skills have significantly helped to improve their lives and that of their children. Their daily nutrition and health status of SHG members and their families have improved significantly. They have also been able to send their children to school. In total more than 190,000 children of the SHG members have benefited significantly from the initiative.



## A new road in life

Kuli, 57, is a mother of seven who lives in Toke Kutaye District of Ambo town, West of Addis Ababa. Kuli's family used to live on the meager income her husband provided from producing crops on his scanty land. When Kuli's husband, the breadwinner of the family died a few years ago, the livelihood of the family was jeopardized. Kuli started to provide for the family by growing false banana, a drought resistant crop locally known as 'Enset'. She also planted other crops and vegetables on the scanty land but hardly met the subsistence needs of her family.

Kuli and her children were in constant shortage of food and clothes. So she had to look for other ways of generating income for her family. She went to a micro finance institution which was unwilling to provide her loan without collateral. Kuli, therefore, had to find another way of getting funds.

One day she heard about a self help group in her locality. She went to meet the members of "Abdi Jregna" (meaning Hope of Life) Self Help Group, who shared their experiences with her. She felt so motivated that she decided to join the group. She immediately started saving money with the group. Her determination, discipline and courage to change her life for the better impressed the members of this group who decided to provide her with a loan without any collateral. "When I received the loan I told myself that this was the beginning of a better life," Kuli said. Shortly after receiving the loan she engaged in a small business. Her business grew and she increased her savings and started to repay her loan.



Changed mind brings success- Kuli  
Wosena, ERSHA- Ambo

Today, Kuli is not concerned with meeting the needs of the family. She rather focuses on expanding her business. As she regularly participates in training and experience sharing meetings, she is able to plan and organize her business undertakings to achieve more success. Her interpersonal skills have also greatly improved.

The mother of seven who had once been desperate and unable to meet the subsistence of her children, is now able to use her potential to provide for her family and become a role model for other women in the community.



## SHG brings delight to members

When members of Hibret SHG were approached by the community facilitators some two years ago, they had one question which did not seem to be easily answered. "Can we create any positive change in our lives through saving one Birr weekly?" Two years after they established their SHG, the members themselves answered the question - yes, we can. "Yes, we can," is now the motto of the group that opened a café.

Hibret SHG (Hibret means unity) was formed by 18 women. The seemingly impossible venture was initiated after savings made by the women who had the opportunity to discuss ways of unleashing their potential to improve their livelihood. As their savings began to increase they looked for loan to engage in business. Then they took a loan of 1300 Birr (from the group's saving) and started their business.

"We were happy to start the business, but we were unsure about its success at the beginning," says a member of Hibret SHG. "Today, I am glad to see our café. It is the outcome of our concerted efforts."

The school café opened by Hibret SHG is located in Arada sub-city, which is the center of Addis Ababa, capital of Ethiopia. Members provide lunch and snack to the school community.

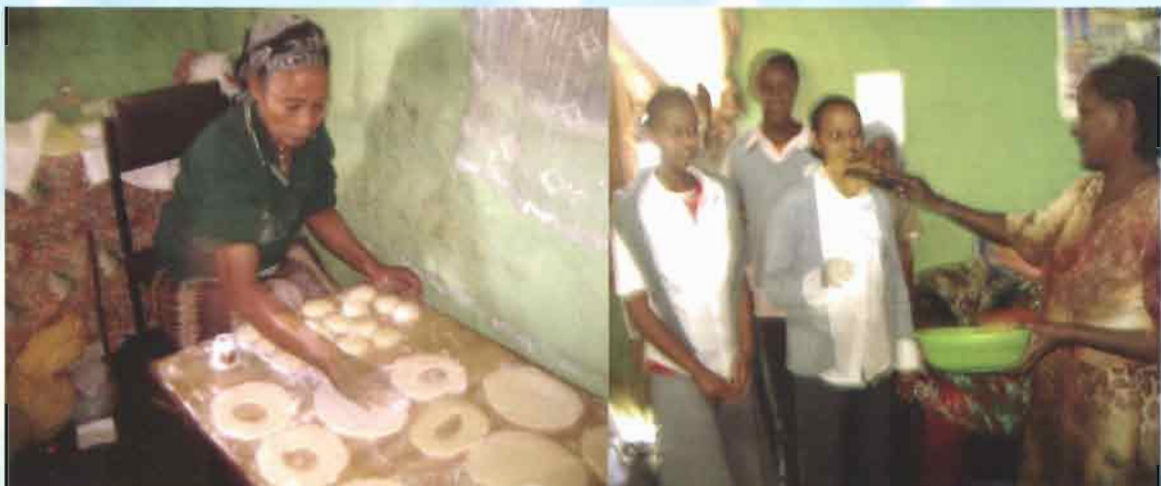
At the beginning, Hibret SHG's members had to bring their own utensils to run the café. As their efforts bore fruit, they were able to buy all the necessary kitchen utensils and take their utensils back home. Their ability to pay back their loan in just two months has made all members joyful.

Recently members have agreed to include, in their bylaw, codes of agreements on how to run their café. To share their responsibilities fairly, they now work in shifts to run the café as stipulated in their bylaw. "I and my husband bought an alarm clock because I do not want to be late especially when I am in the morning shift," says one member of the SHG.

Members of Hibret SHG are reaping what they sowed. They took their share of profits for the first time, two months after they established the café. Each member received 60 Birr from the total profit.

"I was not a very healthy woman. But, luckily, I have not been sick since we started this business. I think the good feeling I have about my group helped me to enhance my self esteem, hope of living as a result of which able to get rid of my illness," says another member of the SHG.

Members now aspire to turn their café into a big restaurant that gives services to the public.



Snacks and biscuits selling will soon grow to restaurant business - OPRIFS, Addis Ababa



## Cluster Level Associations

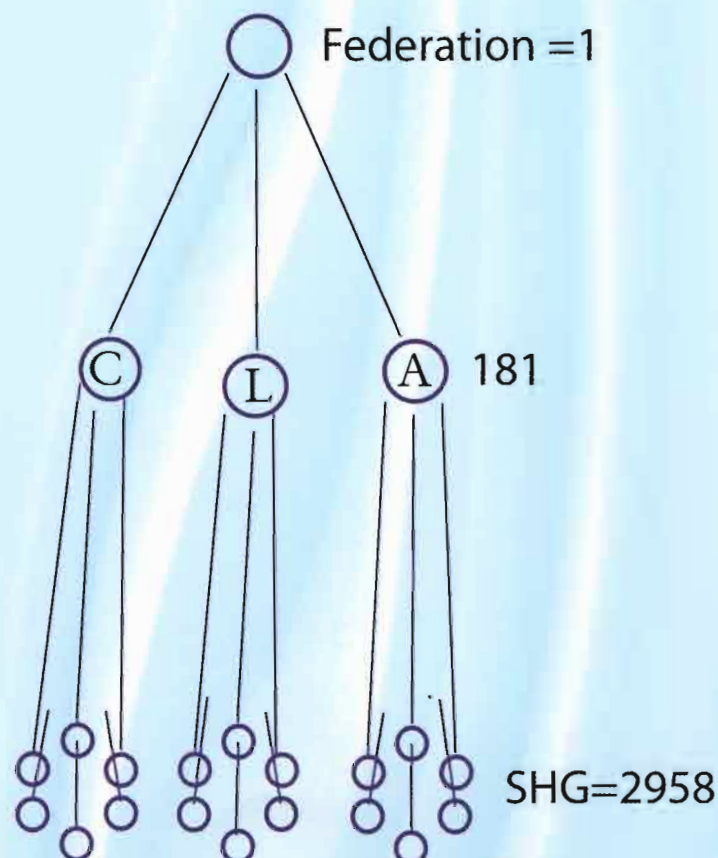
Cluster Level Association (CLA) is made up of 8 to 10 SHGs that are self-assessed. CLAs are the second stage in the SHG approach implementation. The CLA takes up social and economic issues that are beyond the scope of individual SHGs and ensures community empowerment.

In general CLAs have five main functions. The first function is to strengthen SHGs and forming new ones. The second is to mobilize resource through linkages with other service providers. Resource mobilization is important because members need resources and access to knowledge/information and training. Planning and implementing need-based projects is the third function of a CLA. The project evolves from needs identified by the constituent SHGs as well as other sections of the community. The CLA is also responsible for bringing social transformation in the communities by taking up different social issues and making the presence of the CLA/SHGs felt at the local government.

As can be seen from the diagram below, progress has been achieved not only in increasing the number of SHGs but also in forming Cluster Level Associations (CLAs). The number of CLAs reached 181 by the end of 2008.

This attests the expansion and progress of SHGs because CLA is formed when there are eight to ten SHGs come together.

### Three levels of SHG Approach





## CLA introduces Micro Health Insurance System

Sera Behibret CLA was established by 12 Self Help Groups (SHGs) in Hawassa, 276 kilometers South of Addis Ababa. Sera Behibret CLA (meaning working together) aims to form new SHGs and strengthen the established SHGs through capacity building training and other support. The CLA has 24 representatives drawn from the 12 SHGs (two from each). The representatives meet every Friday afternoon to discuss issues related to their association in the office they opened in Misrak sub-city. The association's major source of income is the monthly contribution from the groups.

Currently, the CLA has sub-committees that are responsible for creating linkages, forming and strengthening SHGs, auditing and implementing health and education projects. The CLA also helps ensure that the resources are managed properly to ensure transparency. Sera Behibret CLA also reviews the activities of its member self-help groups to identify and address their challenges.

The CLA has been carrying out different activities to change the lives of members in the SHGs. One of the significant achievements of Sera Behibret CLA is the introduction of micro health insurance to SHG members. After a public gathering, the need for health insurance was determined and members started to make monthly contribution. Currently, the CLA is providing services of refunding medical expenses of SHG members and their family (children and husband) for the treatment of most prevalent diseases like malaria and typhoid fever. Members and their families have now access to health services.

"It used to be very difficult when someone in my family got ill because I did not have enough money to cover medical expenses. But now I have insurance service so I will not feel desperate when one of my family members get sick," one representative of the CLA said.

Apart from meeting the needs of SHG members under the CLA, Sera Behibret CLA has also engaged in eliminating harmful traditional practices with the community. The CLA has also raised funds and provide educational materials support to Orphans and Vulnerable Children (OVC) in the community.



You are our children too. Sera Behibret CLA, JeCCDO-Awassa



## Federation

Federation is the third tier of the SHG approach, often having formed strong SHGs and CLAs. One of the implementing organizations of SHG approach –Ethiopian Kale Hiwot Church facilitated the establishment of a federation. The establishment of federation attests the strength and interest of CLAs to move their associations a step forward. The federation through its empowered eight to ten CLAs seek to bring social transformation in the community.

In general, the promoting organizations have made significant contributions to facilitate the establishment of SHGs, CLAs and federation. The establishment of these three tiers has played a crucial role in significantly improving the lives of members and their families. In order to establish more numbers of Federations the National Coordination Office is striving hard to enhance the capacity of partners.

## Major achievements and challenges

### Achievements

Since the introduction of the SHG approach in Ethiopia both promoting organizations and women participating in the SHGs have been working intensively to create positive change in the lives of women and that of their families. The major achievements obtained over the last several years include:

- Poor women benefited from saving and credit services from their SHGs and engaged in various business undertakings.
- Improved awareness on child right, child participation and gender equality has been witnessed following community conversations conducted by women members of SHGs.
- Women began discussing openly their social and economical issues.
- Improved participation of women in training and workshop after their involvement in weekly meetings.
- SHGs participated in income generating activities after receiving various skill upgrading trainings.
- Some SHGs initiated functional adult literacy education and attended classes regularly.
- Members of one SHG opened a café through a coordinated effort of its various stakeholders.
- SHG members attitude towards self-reliance has remarkably enhanced.
- Members were able to make use of their talents to improve health and sanitation situations of their families after receiving different capacity building trainings.
- Networking of SHG women with different governmental and non governmental organizations.
- Some SHG women organized environmental cleaning and sanitation campaigns within their communities.
- Women benefited from self help group approach shared their experience in a stakeholders' workshop.

- SHG members put aside special savings and bought educational materials and clothes for their children.
- SHGs established nursery site and began producing seedlings.
- Women members of SHG brought their husbands and other members of their families together to jointly work with them to grow vegetables.
- A CLA opened a low cost day care center for children in the community.
- CLAs took up different social issues such as; child right, cases of rape, abduction, HTPs, organized sanitation campaign, etc.
- CLAs have engaged in different need based projects including education materials support for children, introduced micro health insurance scheme, etc.

## Challenges

Despite the achievements that changed the lives of women and their families for the better, there were some challenges in the process of SHG approach implementation. The major challenges include:

- Strong attachment between the community workers and SHG members sometimes weaken the SHGs when the former resign.
- Absence of uniform implementation practices of the SHG approach.
- Misperception of SHGs as a Micro Finance Institution (MFI) intervention, which follows different approaches.
- High turnover of government officials with whom the implementing organizations are closely working.
- SHG approach has not obtained adequate recognition to fetch support from government organizations.
- Dependency of some SHGs on external actors.
- Utilization of saving for unintended purposes.
- Engagement of members of SHGs in same type of income generating activities produced market saturation.



## The Darkest Hour is near the Dawn: Tirunesh's story

"My name is Tirunesh. I have a son. I live in a government rented house. My impoverished life started when my husband left home, abandoning me and our child. When he left the house, there was only enough food to last just a month. I had no source of income. Towards the end of the month, when almost all the food was consumed, I had to sleep to sooth my hunger. At times, I had to mix the remaining 'shiro' (powder to make stew) with water and take some sips to be able to breastfeed my son.

Amidst this challenge, I was hired to carry out household chores to feed my baby and myself, but the job was ghastly. I then started selling 'tella' (a local beer) in my house with an initial capital of 13.00 Birr. After selling tella for some three months, I was not able to cope with the demands of the work since some people wanted to stay drinking up to late in the evening.

One lucky day, in March 2006, I was approached by one of our community facilitators. She told me about self-help group. "I have no interest at all. I am a forgotten fellow, who will ever dare to be organized in a group with a woman like myself," I responded to her. But the facilitator invited me and other women in my neighborhood again to a meeting in a nearby school compound. We all discussed about our lives, the community we live in and other issues. It did not seem to be serious. We all were comfortable. We finally realized that our discussion was vital to make significant changes in our lives.

Members of the SHG made all the effort to build my confidence so I can achieve self-sufficiency and use my potential to deal with challenges. I immediately took a loan from my group's saving and started selling 'injera'. I also expanded the business by selling tea and bread.



I am not alone anymore - Tirunesh Ayalneh,  
FCE D/markos

Currently, I have a total capital of Birr 400.00. It is only six weeks since I started this new business. After paying my debt I am now seeing some positive changes in my life. Meeting my subsistence need is not a concern now. The discussion I held with members of the group and the support I received from them have immensely contributed to improving my livelihood.

Now I do not want to recall the bad days in the past. I see a bright future. I aspire to run a bigger business project over the coming years. I hope I will do it. I feel I am capable of doing everything."



## The SHG Approach National Coordination Office

The National Coordination Office has been hosted by Facilitator for Change Ethiopia (FCE) since 2006. The office is responsible for coordinating the efforts of the 25 implementing organizations and for providing technical support to more than 40 SHG projects. The coordination office organizes different capacity building trainings to enhance the effective and efficient implementation of the approach. Promoting, expanding and ensuring the sustainability of the SHG approach in Ethiopia are major tasks of the office.

The office also organizes exposure visits at both national and international levels to transfer best practices obtained during the implementation of the approach. It also organizes and facilitates national events for the promotion of the approach. Moreover, it undertakes advocacy and lobbying activities in partnership with other stakeholders.

The office undertook various activities aimed at promoting and expanding the self-help group approach in Ethiopia. The office organized trainings, workshops, field visits and experience sharing meetings, among others, to promote the approach. The following are major activities undertaken in 2008.

### SHG promotion and expansion

The Coordination Office organized a workshop from February 19 to 20, 2008 on SHG Approach for 17 directors and senior program officers of non-government organizations (NGOs). The workshop focused on familiarizing the representatives with the concept and practice of SHG in Ethiopia and its impact on members of the community. The workshop included field visits to model SHG projects in Addis Ababa.

After participating in the workshop, representatives of the organizations began to explore opportunities to expand the SHG approach in their interventions (operational) areas. Subsequently, ten organizations that have experience in implementing different community development projects were selected to promote the approach in three regions of the country. The National Coordination Office also organized a day-long workshop on SHG approach implementation strategy for those ten new partners that were qualified to promote the SHG approach in Oromia, SNNPR and Addis Ababa City Administration.

The organizations were given technical support to uphold the SHG approach in the following six months and now become prominent members of SHG promoting NGOs in the country.



## Capacity building



CLA Formation and Management training - Mock exercise on group grading.

Apart from its efforts to expand the SHG approach, the coordination office built the capacity of existing SHGs through providing training and technical support. Accordingly from April 14-18, 2008 the office organized a five-day training to 29 project officers and community facilitators of partner organizations in phase 2b, on the formation and management of CLAs.

The roles and functions of CLAs, the steps in forming CLAs, accountability and leadership of CLAs were major topics of the training.

The training was facilitated by SHG approach consultants who have immense expertise in the area. Beyond presentations and in house group exercises, the training incorporated field work where the trainees practically formed a CLA. At the end of the training, participants developed an action plan to rollout the knowledge and experience they gained from the training to the communities they are working with.

## Child rights promotion

The National Coordination Office organized a five-day training, from May 15 to 19, 2008, on child rights and participation to 25 project officers and community facilitators. The training aimed at creating awareness on the importance of SHG approach in improving the wellbeing of children. When women are empowered socially and economically they make significant contribution to the betterment of family life in general and children in particular.

Children's right to participate in matters that affect their lives was the major topic of the training. A training manual was also distributed to participants.

## Monitoring and evaluation

Knowledge of project designing, monitoring and evaluation is a crucial element for the successful implementation of the SHG approach. To this effect, the Coordination Office organized training for project officers of SHG promoting partners on project designing, monitoring and evaluation. The training also included proposal writing, documentation, fundraising and project management cycles. The training helped particularly the project officers to thought of writing workable proposals to solicit funding from their traditional donors or new ones for expanding the SHG approach after funding from KNH ceased. Some 30 project officers and community facilitators successfully completed the five-day training that took place from August 4-8, 2008.



## Experience sharing meetings

Experience sharing meeting is one of the most effective means of transferring knowledge, best practices and strategies of SHGs to promote in organizations. And most importantly, the experience sharing meeting is a major opportunity to draw lessons in addressing challenges facing the implementation of SHG approach.

A team of three SHG program officers from African Evangelical Enterprise in Rwanda, KNH program of SHG approach hosting organization in Rwanda, paid experience sharing visit (October 15-20, 2008) to three projects in Ethiopia to draw lessons from SHG program implementations.

The National Office arranged a five-day visit to Jimma, Southwest of Addis Ababa, a two-day visit to each Adama and Addis Ababa SHG projects. As result, the team held discussions with SHG participant women as well as representatives of promoting organizations and National Coordination Office and drew important lessons about SHG projects in Ethiopia. The Rwandan team also shared their SHG promoting experiences in the feedback sessions held afterwards.

The office organized the 2008 bi-annual Directors Meeting from December 19-20 in Nazareth town. Some eighteen directors /senior program officers/ of SHG promoting organizations attended the two-day long meeting. Field visits to two CLAs established in EKHC-Nazareth project were also part of the program besides in-house discussions. KNH consultant also participated in the meeting. The meeting created an opportunity for promoting organizations to share their best practices. Discussions on CLA legalization and integration of children groups into SHG approach were the major agendas. Three promoting organizations, which facilitated legalization process for CLAs in their project areas, shared the steps they took for doing so. Also, a consultant who reviewed the existing legal loopholes for CLA legal registration shared the findings. As result the meeting concluded the absence of legal proceedings in the country, which can best fit to legalization of CLAs without compromising the principles of SHG concept.

The bi-annual meeting came to an end after a task force was formed. The seven members' task force was tasked with investigating and recommending the best possible options for CLA legalization on the next Directors Meeting.



Bi-annual Directors Meeting on progress



Participants of Directors Meeting visiting  
Besufikad CLA – EKHC, Nazareth



## Women entrepreneurship development

A capacity building training on women entrepreneurship development was conducted for project officers of SHG promoting organizations. The training focused on exploring challenges and opportunities for women entrepreneurs to improve their entrepreneurial skills. The training helped the participants to look into ways of making use of entrepreneurship skills to uphold the endeavors of SHG participant women. The training is of critical importance to the success of the projects carried out by women participating in SHGs because their poverty alleviation efforts will succeed if they are given the opportunity to enhance their skills.

## Networking and partnership

The SHG National Coordination Office has been closely working with SHG promoting organizations, both Federal and Regional government bodies and other interested groups in order to share nationwide experience gained from the implementation of the approach. In 2008, the office used all available opportunities (like meetings, workshops, visits, etc) to strengthen partnership with officials from federal and regional Women Affairs Bureaus. For instance, some 20 officials representing various departments of the Ministry attended a one-day workshop at the premises of the Ministry of Women Affairs on June 25, 2008. At the conclusion of the training, an agreement was made to arrange a visit for group of officials from the Ministry to SHG projects. The visit was to be facilitated by the National Coordination Office.

The workshop attested the huge interest on part of the government officials to strengthen the partnership with the National Coordination Office for mainstreaming and expanding the approach in different regions of the country. Moreover, on May 24-26, 2008 two senior government officials at the Women Affairs Ministry visited the SHG projects in Jimma, Southwest of Addis Ababa. The visit was organized by the National Coordination Office.



SHG representative briefing the visiting team  
FCE-Jima

The field visits are powerful instruments for advocacy and lobby work towards the approach. Similarly, Women Affairs Heads from Oromia and SNNP Regions and experts from Addis Ababa city women affairs office paid a two-day field visit (August 7-9, 2008) to FCE-Jimma project. The visiting team held discussions with women organized in SHGs and representatives of CLAs. Women members of SHG explained the social and economic advantages they have gained so far.

## Hosting Regional meeting

The National Coordination Office hosted the 5th regional SHG National Coordinators meeting among coordinators' from seven African Countries namely Burundi, Ethiopia, Kenya, Rwanda, Swaziland, Uganda, and Zambia. KNH representatives and international consultants for the SHG approach also took part in the regional meeting. The regional meeting was held from 22-27 September 2008 in Ethiopian Red Cross training center, Addis Ababa.

The meeting mainly aimed at reviewing the progress made since the last National Coordinators' Meeting held in Uganda. It also included sharing country experience on SHG approach. The consultative meeting concluded successfully enabling participants to discuss thoroughly the SHG approach, its strategies and experiences in different countries.

The participants made a field visit to Selam Technical and Vocational Institute in Addis Ababa in pursuit of possible Appropriate Technologies (AT) that can easily be introduced to SHG participants in respective countries. The annual meeting came to end after Kenya was chosen to organize the next African National Coordinator's Meet.



## Annex I: Trainings, Workshops and visits Conducted in 2008

Date	Topics	Participants	Venue
February 19-20, 2008	Introductory Workshop to new partners	NGO Directors and Program Coordinators	Green view Restaurant
April 14-18, 2008	Training on CLA formation and Management	Project Officers of Phase 2b	Central Showa Hotel, Addis Ababa
May 20, 2008	Workshop on Implantation Strategy	NGO Directors	Ibex Hotel, Addis Ababa
May 15-19, 2008	Training on Child Right and Participation	Project Officers old SHG Promoting Organizations	Ibex Hotel, Addis Ababa
June 8 -13, 2008	Training on Basic Concepts of SHG Formation and Management	Project officers and CF of new Organizations	Red Cross Training Center, Addis Ababa
June 25, 2008	Workshop for Ministry of Women Affair	Dept. Head, experts and Team Leaders of MWA	Ministry of Women Affair Hall, Addis Ababa
August 4-8, 2008	Training on Project designing, monitoring and Evaluation	Project Officers of Old partners	Ras Amba Hotel, Addis Ababa
September 22 - 27, 2008	National Coordinators Meeting	National Coordinators, Consultants, and KNH Staff	Red Cross Training Center, Addis Ababa
October 20-25, 2008	Training on Women Entrepreneurship Development	Project Officers of Old Partners	WISE Training Center, Addis Ababa
December 9-13, 2008	Refresher Training on SHG Formation	Project Officers and Community Facilitators of New partners	DSW Training Center, Debre zeit
December 19-20, 2008	Directors Meeting	NGO Directors and Program coordinators	Rift Valley hotel, Nazareth
<b>Local and International Visitors</b>			
February 9-10, 2008	KNH Board of Director	Visited EKHC Nazareth Project	Nazareth
May 24-26, 2008	Representatives (Strategy and Policy and Capacity Building Department Head) of Women affair	Visited FCE Jima Project	Jima
July 4, 2008	Experts from Addis Ababa Women Affair Office	Visited SHGs in OPRIFS	Addis Ababa
August 7-9, 2008	Oromia Region Women Affair and experts from Addis, Oromia and SNNP region Women Affair office	Visited FCE Jima Project	Jima
Sept 28-October 11, 2008	Mr. Thomas Paul, KNH consultant for SHG approach	Visited New partner Organization, in Addis, Nazareth, Hawassa. Mojo	Addis Ababa, Mojo, Nazareth, Hawassa
October 15 -25, 2008	AEE Rwanda staffs	Visited, FCE Jima, EKHC Nazareth and OPRIFS Addis projects	Addis Ababa, Nazareth, Jima



## Annex II: List of SHG Approach Promoting Organizations

No.	Organization	Project area for SHG	Contact person	E-mail
1	Bright Image for Generation Association (BIGA)	Awassa	W/o Tigest Enyew	<a href="mailto:bigawassociation@yahoo.com">bigawassociation@yahoo.com</a>
2	Education for Development Association (EFDA)	Woliso	Ato Hailu Benti	<a href="mailto:efhda@ethionet.et">efhda@ethionet.et</a>
3	Ethiopian Evangelical Church Mekane Yesus (EECMY)	Dessie (Wuchalle)	Ato Deed Jaldessa	<a href="mailto:eecmyne@ethionet.et">eecmyne@ethionet.et</a>
4	Ethiopian Kalehiwot Chuch (EKHC)	Addis Ababa, Nazret, Awasa, Shashemene, Hossana , Jimma	Ato Simon Haile	<a href="mailto:Ekhc-iudd@ethionet.et">Ekhc-iudd@ethionet.et</a>
5	Ethiopian Rural Self Help Association (ERSHA)	Ambo (Guder),	Ato Eshetu Yimer	<a href="mailto:ersha@ethionet.et">ersha@ethionet.et</a>
6	Facilitator for Change Ethiopia(FCE)	Jimma, Tullu bollo, Dimitu, D/markos, Bure shinde	Ato Bekele Mossisa	<a href="mailto:fce@ethionet.et">fce@ethionet.et</a>
7	Forum on Street Children Ethiopia(FSCE)	Dire Dawa	Ato Meseret Taddesse	<a href="mailto:fsce@ethionet.et">fsce@ethionet.et</a>
8	Generation in Action Development Association (GADA)	Ginchi	Ato Tariku Kassa	<a href="mailto:gadagada96@yahoo.com">gadagada96@yahoo.com</a>
9	Gurage Peoples Self Help Development Organization (GPSDO)	Gurage Zone, SNNPRS	Ato Bediru Jemal	<a href="mailto:gpsdo@ethionet.et">gpsdo@ethionet.et</a>
10	Gurumuu Development Association(Gurumuu)	Horoguduru, Oromia	Ato Abebayehu Jebessa	<a href="mailto:gurmuu@ethionet.et">gurmuu@ethionet.et</a>
11	Hundee Oromo Grassroots Development Initiatives	Modjo	Ato Zegeye Asfaw	<a href="mailto:hundee@ethionet.et">hundee@ethionet.et</a>



12	Jerusalem Children and Community Development Organization (JeCCDO)	D/birhan, Awassa, Bahir dar	Ato Mulugeta Gebru	<a href="mailto:jeccdo@ethionet.et">jeccdo@ethionet.et</a>
13	Love for Children Organization(LCO)	Addis Ababa	W/o Lemlem Tikuye	<a href="mailto:lcolove@ethionet.et">lcolove@ethionet.et</a>
14	Messenger of Love(MOL)	Addis Ababa	Ato Solomom Sileshi	<a href="mailto:messenger@ethionet.et">messenger@ethionet.et</a>
15	Mujejegua Loka Women Development Association (MLWDA)	Benshangul gumuz	W/o Tirhas Mezgebe	<a href="mailto:mujlockwomen@ethionet.et">mujlockwomen@ethionet.et</a>
16	Multi purpose Community Development Project(MCDP)	Addis Ababa, Chench	W/o Mulu Haile	<a href="mailto:mcdp@ethionet.et">mcdp@ethionet.et</a>
17	Organization for Prevention, Rehabilitation and Integration of Female Street Children (OPRIFS)	Addis Ababa	W/o Zinash Bezabih	<a href="mailto:oprifs@ethionet.et">oprifs@ethionet.et</a>
18	Pro Pride	Addis Ababa	Ato Digafe Feleke	<a href="mailto:propride@ethionet.et">propride@ethionet.et</a>
19	Remember the Poorest Community(RPC)	Nazareth	Ato Samuel Asefa	<a href="mailto:rpc@ethionet.et">rpc@ethionet.et</a>
20	SIKE Women Development Association(SWDA)	Sebeta	W/o Zertihun Tefera	<a href="mailto:siiqqee@ethionet.et">siiqqee@ethionet.et</a>
21	Society for Women and AIDS in Africa-Ethiopia (SWAAE)	Addis Ababa	W/o Bosena Kassa	<a href="mailto:eaawa@yahoo.com">eaawa@yahoo.com</a>
22	Vision of Community Development Association(VoCDA)	Ziway (Bulbulla)	Ato Dessisa Kabeta	<a href="mailto:vcda@ethionet.et">vcda@ethionet.et</a>
23	Women Support Organization(WSO)	Mersa, Showarobit	W/o Martha Nemera	<a href="mailto:wsouorg@ethionet.et">wsouorg@ethionet.et</a>
24	Won'ta Rural Development Association (WRDA)	Wolaita	Ato Kebede Nana	<a href="mailto:kebedewrda@yahoo.com">kebedewrda@yahoo.com</a>
25	Young Women Christian Association (YWCA)	Nazareth	W/t Melat T/tsadik	<a href="mailto:ywcaeth@ethiopia.et">ywcaeth@ethiopia.et</a>



SHG self assessment /PRA for setting up CLA/







**SHG Coordinators, KNH Africa department representatives and consultants**





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