

LEGAL FRAMEWORK STUDY WITH RESPECT TO SHG APPROACH IN ETHIOPIA

FINAL REPORT

**SUBMITTED TO: Consortium of Self Help Approach
Promoters (COSAP)**

SUBMITTED BY:

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ACCRONYMS

BIGA: Bright Image for Generation Association

CBO: Community Based Organization

CLA: Cluster Level Association

CoSAP: Consortium of Self help group Approach Promoters

CSOA: Civil Society Organization Agency

FGD: Focus Group Discussion

FC: Facilitator for Change

GBV: Gender Based Violence

GOs: Government Organizations

HH: House hold

HIV: Human Immunodeficiency Virus

HTPs: Harmful Traditional Practices

IGAs: Income Generation Activities

JeCCDO: Jerusalem Children and Community Development Association

KNH: Kindernothilfe

KA: Kebele Administration

LCO: Love for Children Organization

MCDP: Multi Purpose Community Development Project

MFI: Micro Finance Institution

MHIS: Micro Health Insurance Scheme

MSEA: Micro and Small Enterprise Agency

NGOs: Non Governmental Organizations

OVC: Orphan and Vulnerable Children

PIs: Peoples Institutions (SHGs, CLAs and Timret)

SHGs: Self Help Groups

SWAAE: Society for Women and AIDS in Africa-Ethiopia

SNNPRS: Southern Nation Nationalities and People Regional State

SWOT: Strength, Weakness, Opportunity and Threat

ToR: Terms of Reference

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EXECUTIVE SUMMARY

The legal framework study in relation to Peoples Institutions (SHGs, CLAs and Timret) was carried within three major cities of the country named Addis Ababa, Hawassa and Jima, where CoSAP partner organizations are operating. The purpose of the study was to assess the country's existing legal framework in connection with the people's institutions development and give professional recommendations. And also to assess the existing legally registered peoples institutions and provide information and learning on the challenges and bottlenecks to function as People's Institution.

During the study, qualitative information was gathered through document review and FGD with peoples Institutions (particularly with CLAs and Timret), government and SHG promoting organizations staff interview. In the process, opinions of people on legal registration of PIs gathered and the strength, weaknesses, opportunities and threats were analyzed.

As to the findings the PIs in the study areas have the following strength: 1) Poor women came together and conduct weekly personal saving and undertake various IGAs by taking internal loan with low interest. 2) The members converse on their economic, social, and cultural problems, find alternative solutions. 3) They have their own bylaw that governs each member in the process of discharging roles and responsibilities. 4) There is strong social ties among the members; they support each other at the time of mourning, wedding and birthday; 5) They undertake various community development activities and give necessary support to OVC and old age people in their locality;

On the other hand, it was identified that some members lack skills to design business plan and manage the physical and financial activities of their own business; and some members were not fully committed to attend their weekly meeting due to giving more attention for their Income Generation Activities.

To promote PIs in the country the following major opportunities were identified in the study area. 1) There are many poor women in the same area who do have interest to come together and support each other and solve their problems. 2) There are various income generating activities in which members of peoples institutions can engage themselves with small capital and generate profit. 3) There is high market demand for various products (agricultural and processed products) locally and internationally. 4) There is favourable government policy that promotes the poor people to come together and address their economical and social problems. 5) There is CoSAP, SHG promoting NGOs, and professionals in most parts of the country;

In relation to threats it was identified that there are NGOs that are injecting seed money and incentives to members of PIs in the study area, which promotes dependency syndrome other than encouraging self initiatives and confidence. In addition, variation has been observed among people's institutions in relation of legal registration; some have registered with the existing legal framework (as NGOs and MSE to do their businesses) and most of them not. On the other hand inflation, illiteracy and organizing SHGs by women, children and youth office without giving due attention for the features, roles and functions of the PIs are other threats identified in the study area.

With regard to legal registration, the study team has assessed the existing legal frameworks of the country like Business Organization, MSE, Association, Cooperatives, and “Idirs” association. The result shows that as there is no perfectly fitting legal framework in the country to the features, roles and functions of PIs. Finally taking the findings and the existing realities in to consideration, the consulting team forwarded its recommendation to ensure the sustainability of PIs in the country.

PROCESS STEP

Following agreement signing, the Executive Director of CoSAP made a brief presentation to the consulting team about the overview of the organization, the nature, roles and functions of Peoples Institutions (PIs) and finally a thorough discussion was made on the way forward. The consultant then developed a comprehensive checklists and questionnaire that are pertinent to collect primary data from Peoples Institutions (particularly from CLA and Timret level members), staffs of Promoting NGOs and major government stakeholders at Keble, sub cities and Regional level. On March 24, the study team has made a meticulous discussion with Mr. Thomas Paul, International Consultant, concerning the philosophy of Peoples Institutions and how KNH started this development approach.

On March 28, 2012 the consulting team started data collection process in Addis Ababa, first by conducting FGD with Yitawoke Timret (Federation), which was formed by 16 CLAs from Addis Ketema and Ledeta Sub cities.

On the following day the team went to Hawassa and interviewed key government staffs from Misrake Sub city Micro and Small Enterprise Office, Women, Children and Youth Office and Bureau of Justice. On March 30, FGD was conducted with Enbra and Sira Behibret CLAs who obtained legal license from SNNPRS Bureau of Justice; and with Wotan Timret and Biruh Tesfa CLA, which do not have legal authorization. Subsequently conversation was carried out with BIGA Project staff in relation to the license issued to some of the CLAs and its significance to fulfil their roles and functions properly.

On April 1, 2012, the team went to Jimma and conducted various FGD with Anley Timret, kito area CLA who have got license from Social and Labour Affairs and Micro and Small Enterprise Agency respectively. Another FGD was conducted with Medegagef CLA which did not get license from the government to compare and contrast the benefit. Further interview and FGD was undertaken with

key staffs of FC and representatives from major stakeholders of peoples Institutions: Social and Labour Affairs; Women, children and Youth office, and Micro and Small Enterprise. Moreover, here in Addis various NGOs and GOs offices like LCO, SWAAE, JeCCDO, FC, Oromia and Addis Ababa region bureau of justice, cooperative, and Labour and Social Affairs offices were visited and valuable information was gathered from April 5-13, 2012.

In the process various questions related to the feature, roles and functions of people's institutions, advantage and disadvantaged of having legal license and types of suitable legal frame work for peoples institutions were raised and a through conversation was made with the members transparently. The discussion was made blatantly with all the participants seeking sustainable solution for the peoples Institutions.

At the end of each day the consulting team members were reflecting back how the data collection was carried out and salient feature of the discussion exchanged and recorded subsequently.

Finally the collected primary and secondary data were analyzed critically taking the existing legal framework in to consideration and valuable recommendations were suggested to ensure the sustainability of the Peoples Institutions without compromising their features, roles and functions.

I. INTRODUCTION

1.1. Brief about CoSAP

CoSAP is a Consortium of Ethiopian Residents Charity Organizations, which mainly engaged in the promotion of the Self Help Group (SHG) approach in the country. It is established according to FDRE Charities and Societies Proclamation number 621/2009 with registration number 1590 and obtained legal certificate that is viable for three years from July 2010 to June 2013. Currently, fifteen SHG approach implementing organizations are members of the Consortium.

The consortium set six major objectives in order to realize its intention: -

1. To enable organizations that promote/expand the Self Help Group approach to participate and positively contribute in the country's sustainable development and poverty reduction programs,

2. To strengthen the organizational capacity and creating conducive environment for the Consortium member organizations to participant in the country's sustainable development programs especially women focused poverty reduction and sustainable development strategies and programs,
3. To create conducive situation for member organizations of the consortium to closely work and create partnership with other organizations having similar objectives.
4. To introduce and share best experiences to national and international development oriented organizations on the benefits, structure and functions of the Self Help Group approach program,
5. To build the capacity of member organizations, conducting study and research and mobilize resources from within the country and abroad,
6. To ensure transparency and accountability in the consortium member organizations works

1.2. Brief about Peoples Institutions

The practice of Self Help Groups development approach (PIs development Approach) was introduced into Ethiopia in 2002 by Kindernothilfe following an experience sharing workshop held in India. The first project was started in Debrebirhan town and then in Nazareth town by JeCCDO and Kale Hiwot church respectively. Gradually a number of Non Governmental Organizations started adapting it to local context and drawing on similar traditions and approaches.

SHG is an informal institution formed by 15-20 poor women, sharing the same socio-economic background coming together voluntarily to improve their economic, social and institutional life. It is a "Community Development" approach that targets vulnerable people and employ a strategy of organizing in groups to improve their livelihood in a holistic manner.

The approach enables the members to start weekly meeting and saving small sums of money ranging from Birr 0:50 to 2:00 per week. Over a period time, these savings builds into a sizeable internal capital from which members can borrow for social or economic purposes. The relationships built through regular group meetings create social development opportunities by opening a discussion whereby women equally participate in decision-making. At these meetings, the women share their learning and experiences. Similarly, market information is exchanged and communal development plans are designed.

While economically improving the poor women; it will socially benefit them by increasing their awareness, enhancing participation and realizing their own potentials and capabilities towards common interest individual progress and mutual support. The SHG members reached to this level through regular weekly meetings and savings, internal lending from own group fund, equal participation, rotational leadership, participatory decision-making, better awareness on different social issues and problems, and acquiring recognition at households and community levels.

The next step is formation of Cluster Level Association/ CLA/ where the number of SHGs comes together for their further development. CLA is a self-governing and a network of 8 to 12 SHGs located in close proximity and working on issues that cannot be addressed at the SHG level. In relation to economic empowerment, CLAs are responsible in introducing alternative business ideas concepts and conducting need based skill trainings and rendering relevant technical support to the SHG members. Even though internal loan is available in SHGs, it is not sufficient to allow for investment on feasible business. Access to external resource is hence essential to break the vicious circle of poverty through mobilizing resources to the SHG members from MFI and other financial institutions. In addition, they are in charge of organizing new SHGs and strengthening older ones through undertaking various capacity building activities.

In order to capacitate the SHG members socially, CLAs are responsible to collect relevant information and passing it to SHGs members, establish linkages with like minded organizations in areas of gender equity, health, education, nutrition etc and play facilitation role to transfer knowledge and skills to their members.

In addition, they are in charge to implement community based development to address social issues through mobilizing internal and external resources and establish linkage and networking with likeminded Gos and NGOs to attain their economic, social and institutional needs.

In relation to governance and human right, they take up activities as extension arm of government by creating awareness about policies, rules and regulations and actively influencing the local government against Gender Based Violence and ensuring gender equality.

Timret (Federation) on the other hand is the higher body of people's institutions, which is formed by 8 – 10 CLAs. The institution is expected to take over responsibilities from the promoting NGO and carry out essential activities that make the SHGs and CLAs strong and reach to the level of

delivering need based service to the community. In relation to economic activity, it plays the role of influencing trade policies at local level, and establishing linkages for insurance schemes.

Socially Timret is in charge of facilitating collaboration with other Community Based Organisations on issue based programmes, information dissemination through various Medias like newsletter / magazines, local radios etc..

Related to good governance issues, it represents the community in decision making bodies outside the community; lobbying for pro-people's policies at local, regional/national level; organizing rallies and other awareness programmes on issues like policies, rules and regulations, Gender based violence, child abuse etc..

In addition, it works towards ensuring peace, security and justice in the community in collaboration with the concerned government authorities like police and Judiciary.

1.3. Context and Problem Statement

Since 2002 various NGOs in the country have been promoting SHG development approach to improve the economic, social and institutional life of the poor women in a sustainable manner. So far due to unreserved efforts of the development actors in helping the SHG members to support themselves, significant results have been achieved in their lives at individual and family level. On top of working towards ensuring peace and equity, the people institutions attempt is making contribution towards improvement of economic and social life of the targeted community. This is evidently recognized by the government.

However, legal registration is becoming very crucial to get necessary support from the government and from other likeminded organization and also to carry out their roles and functions transparently. The government works on creating conducive environment and renders significant support for those people organized as per the existing legal framework and acquired license, but not for others.

Realizing this situation some CLAs and federations/"TIMIRETs" in the study area were registered and took legal certificate from the government with the facilitation of the SHG implementing organizations. In contrary, substantial number were not registered for the reason that they think that

the existing legal frameworks are not suitable for the features, roles and functions of peoples Institutions or they don't have clear understanding about it.

Therefore, the study focuses on assessing the compatibility of the existing legal frameworks in the country against the identity of people's institutions and suggests alternative solutions so that they are able to discharge their roles and functions successfully.

1.4. Objective of the study

As per the CoSAP Terms of Reference (ToR), the major objective of the study was:

To assess the country's existing legal framework in connection with the SHG approach and give professional recommendations. More specifically the study shall;

- a) Study the role and functions of SHG/CLAs/"Timret" and provide suggestions as to whether registration is required to support their functions
- b) Review the available legal registration frameworks in the country with regards to the SHG approach and recommend the pros and cons of each available framework especially with regards to roles and functions of SHG/CLAs/"Timret".
- c) Study /assess the existing legally registered SHG/CLAs/"Timret" and provide information and learning on the challenges and bottlenecks to function as People's Institution.

1.5. Methodology

The study is based on first-handed information from members of people's institutions in Addis Ababa, Hawassa and Jimma and interviews with stakeholders and local, regional and federal level stakeholders from the respective areas. It presents qualitative and explanatory study focused on the situation in the selected areas. Tools for data gathering included checklists for FGD and open-ended interviews (questionnaires and the list of open-ended questions is attached in the annexes). The primary data gathering was done from March 28- April 13, 2012 in three purposely selected areas in the country: Hawassa, Jimma and Addis Ababa where people's institutions are operating. FGD was conducted with three Timrets (Yitawok, Wotan and Anley) and 7 CLAs (Enebra, Sira Behibret, Biruh Tesfa, Kito area, Ewuket Behibret, Medegagef and Enlma Behibret CLAs). Moreover similar discussion was undertaken with 5 SHG promoting organizations (MCDEP, LCO, SWAAE, FC,

BIGA and JeCCDO) community facilitators, project officers, coordinators and executive Directors. Moreover, from FC head office program staff, information related to Debremarkos people's institutions has been gathered. In addition representatives from government offices (MSEA, Women children and Youth office, Bureau of Justice, Social and Labour Affairs, and CSO Agency) were interviewed and pertinent information were gathered. Totally 72 people were actively participated in the process (the list of participants and the respective institutions are included in the annexes).

On the other hand, relevant legal frameworks of the country that governs the establishment and operations of people's and membership organizations were reviewed. These include MSE, Cooperative, CBOs; CSO (NGO's), and commercial code where both primary legislation issued by the law making bodies in each jurisdiction as well as subsidiary laws issued to implement the provisions of the relevant primary law.

1.6. Scope of the study

As per the ToR, the study covers the following major areas: -

- Assessing the structure, roles and functions of Peoples Institutions (SHGs, CLAs, "TIMIRET") with special analysis and focus on legal entity of the same
- Studying sample of registered and unregistered Peoples Institutions (CLAs, "TIMIRET") and make comparative analysis of the two groups
- Studying the registered Peoples Institutions and point out the existing challenges and potential risks to function as Peoples Institutions as the result of the legal registration;
- Studying the different legal framework in the country and recommend the possible loops/gaps for the Peoples Institutions to legally register;
- Assessing the overall current situation with regards to legal registration and provide recommendations as to the registration of the People's Institutions in this country keeping their identify (roles, functions and features)
- Due to time and financial constraint, the study areas were limited to CoSAP SHG promoting partners operating in Addis Ababa, Hawassa and Jimma.

1.7. Limitations of the study

The study would have the following limitation

- The study was conducted only on three major cities of the country: Addis Ababa, Hawassa and Jimma; the rural part of the country where people's institutions are operating in a different context was not incorporated.
- The assessment was carried out within CoSAP member organizations; other non- CoSAP members SHG promoting organizations and their respective people's institutions were not communicated and information was not gathered. As a result, this study may not give the overall picture, about the status and legalization issues of people's Institutions operating in the country.

II. FINDINGS

2.1. Current status of Peoples Institutions

2.1.1. Peoples Institutions Roles and Functions

In the study area, empowerment of people's institutions (SHG, CLA and Timret) is observed from three different angles, namely economic, social and intuitional. Economic empowerment is seen women in their group working aggressively to become economic independence by saving some amount of money (from 0.50 to 3:00 birr) in a weekly basis and take internal loan for business and social purposes. This enabled them to be free from local moneylenders on one hand and do various Income Generating Activities, which helped them to improve their livelihood on the other hand. Moreover, in some places like Jimma FC project, CLAs are playing the facilitation role so that SHGs are able to take loan from Harbu MFI and do relatively big business at individual and group level.

Social empowerment is also observed at individual and group levels; empowerment at individual level is seen by the increase in knowledge, skills and attitude, which result in better self-esteem and self-confidence. The members developed such behaviour from various training delivered by SHG promoting organization and conducting conversation in their weekly meeting. During the study it was realized that SHGs are conducting meeting in a weekly basis, and most CLAs and Timret once in two fortnightly and some monthly. This situation allowed them to raise various social and economic issues and express their opinions without fear and intimidation. Furthermore, the process enhanced their capacity to manage conflicts and making decision at individual and group levels.

CLAs are working in addressing social issues of the community by designing projects and raising funds from NGOs. Enbra CLA from Hawassa-JeCDO project has raised more than 400,000 birr from NGOs and implementing various community services giving centres like kindergarten to delivery pre-primary education for children of the poor women and hotel and bathrooms to serve the community with reasonable price. The CLA gave scholarship for five HIV infected children to attend their education in the Kindergarten and provide supports for OVC and old age people. As far as health issue is concerned, Jimma FC- CLAs have established MHIS and provide money for treatment and medication whenever their member gets sick. In addition they educate their members on family planning, personal hygiene and environmental sanitation.

Though the team could not see significant effort at Timret level in all the study areas, few indicators have been observed with regard to political empowerment in Jimma and Hawassa CLAs. On March 8, women's day Jimma CLA mobilized the SHG members and went out to the street, contesting Gender Based Violence (GBV) and voicing for gender equality. Hawassa CLAs, particularly Enbra has the experience in bringing some GBV cases (rape and child abuse cases) to the local court. Some of the members now are becoming leader at various positions at kebele and Sub city level. These people institutions do have their own bylaws for which every member should obey and act to attain the desired goal. If any member found to be against the bylaws she will be penalized in terms of money or materials.

2.1.2. Stakeholders and their support

In the study area Women, Children and Youth affairs, Health Office, Social and Labour affairs, MSEA, Bureau of Justice, and Police are the major government stakeholders that are assisting the people's institutions in various aspects. Women, children and youth office are playing the role of facilitation by writing supporting letters so that the people institutions are able to get production and selling places in the town and any other assistance from the government. Health office through its health extension workers renders teaching services to members of people's institutions on family planning and HTPs. Bureau of Justice and MSEA collaborate, the people's institutions by issuing legal license and giving trainings in bookkeeping and entrepreneurship to do business at micro and small enterprise level. In addition, Police and local instant court supports in dealing child right and gender abuses. These backing were visibly observed in Jimma and Hawassa city administrations.

2.1.3. SWOT of Peoples Institutions

During the study, the team identified the following major strength, weakness, opportunity and threats of people's institutions.

Strength

- It targets the poorest of the poor, particularly women; the members of People Institutions shares same socio economic background and have an ambition to achieve livelihood improvement at household and community level; they are aggressive to fight poverty;
- Each member of the institutions saves money from .50 to 3:00 birr in a weekly basis and when it reaches a certain level they take loan with low interest and do various businesses to address their economic problems,
- Each member has "I can do it spirit"; the members do not wait someone from the outside to undertake their tasks; however they do have the heart of working in collaboration with the government offices and other likeminded organization.
- They converse on economic, social, and cultural problems, coming together once in a week and design alternative strategy to address the problems in a sustainable manner.
- They have their own bylaws that governs where each member is obliged to adhere to achieve the desired individual and communal goal,
- They have direct contact with the communities even better than any government offices at woreda and kebele levels;
- There is strong social ties among the members; they support each other at the time of mourning, wedding and birthday
- They undertake various community development activities and give necessary support to OVC and old age people in their locality;
- To address their health problems, they have Micro Health Insurance Scheme at CLA level,

Weaknesses

- Some member lack skills to design business plan and manage the physical and financial activities of their own business;
- There is absenteeism; some members are not fully committed to attend their weekly meeting because of their own business;

Opportunities

- There are many women in the same area who do have interest to come together and support each other and solve their problems
- There are various income generating activities in which members of peoples institutions can engage themselves with small capital and generate profit to improve their livelihood. There is high market demand for various products (agricultural and processed products) locally and internationally
- Favourable government policy that promotes the poor people to come together and address their economical and social problems
- Throughout the country, there are financial institutions (like micro finance institutions), where members can take loan whenever they want to do relatively better business that requires much capital;
- Existence of CoSAP and other SHG promoting NGOs in most parts of the country;
- Availability of professionals who can promote peoples institutions in the country,
- The local government officials have a very good attitude towards peoples institutions

Threats

- There are other NGOs that are injecting seed money and incentives to members of people's institutions. This process promotes dependency syndrome, in contrary it discourages self initiatives and confidence.
- Variation among people's institutions in the country: Some have registered with the existing legal framework; most do not. Type of license varies from place to place;
- Currently the government office (women, children and youth offices) has started organizing SHGs without giving due attention for the features, roles and functions of the peoples institutions. As a result there is a fear that this process may overshadow on the identity and effectiveness of peoples institutions;
- As some of the members are illiterate; they are not fast to learn and undertake various income generation and development activities at HH and community level;
- Inflation is another threat for the people institutions in their economic empowerment program,

2.2. Legal Status of Peoples Institutions

In the constitution and functioning of Peoples Institutions, the study team observed variation among Addis Ababa area CLAs and Timret in one hand and Hawssa and Jimma areas CLAs and Timrets on

the other hand. Most of Hawassa CLAs (which are supported by JeCCDO and BIGA) have got license from Bureau of Justice and Jimma FC CLAs registered as business organization in MSEA. Some SHG members from Hawassa area together with other non members were registered in MSE, intending to get benefit from the government that they lost by being a member PI's.

In the same manner, Anley Timret of Jimma FC has got license from social and labour affairs but not Wotan Timret of JeCCDO. The license gave them the chance to be known by the government and get land to be used for office and business purposes. Jimma FC CLAs by its business license received 3,000m² with in Jimma town and started running various businesses like flour mill, kindergarten, Soya bean factory etc.... Hawassa BiGA and JeCDO CLAs on the other hand able to tap funds from NGOs and sign agreement with concerned parties to implement various community development programs. People's institutions (CLAs) of the same area that do not have legal license could not able to undertake such activities. Having realized this scenario, other CLAs in both places started to work to get legal license from the same government institutions. Promoting NGOs also are facilitating the necessary situation so that they are able to realize their intention within short period of time.

On the other hand, CLAs and Timret that are operating in Addis Ababa did not get any type of license from the government. They do have firm stand not to be registered in MSEA or cooperative because they have the conviction these legal frameworks are not suitable for people's institutions. Due to this, they are not privileged to get benefits like other institutions that have got legal license in the existing legal framework.

2.3. Disadvantage of not having legal license

From interviewee and FGD participants it was realized that people's institutions will face the following major difficulties to discharge their roles and responsibilities if they do not have legal license.

1. They fail to be legally known by the government and other like minded organizations. This hinders them from getting technical and materials support from the respective parties when they are in need and make formal communication.

2. They cannot open bank account as institutions and undertake legal transactions with third parties. This situation obstructs them to undertake proper financial management; this problem may become visible when their finance capacity is getting high.
3. They fail from getting benefits and incentives that is associated with the legal license. Those who acquired legal license from the government, they are eligible to get operational land for their businesses; and they get various capacity building supports to discharge their roles and responsibilities successfully.

2.4. People's Opinion about Legalization Issue

Almost 99% of the participants have a conviction that the people's institutions should get legal license. But variation has been observed among them, concerning the type of legal frameworks and the level of institutions (SHG, CLA or Timret) that should get license. This is summarized in the following manner.

- In all the study areas, people's institutions (CLAs and Timret) suggested to have their own license in order to discharge their roles and responsibilities and get necessary supports from concerned government offices.
- Program coordinators (JeCCdo and BIGA) from Addis Ababa and Hawassa suggested CLAs should get legal license first from Bureau of justice. Because establishing the apex body of people's institutions (Timret) is a gradual process that takes a very long period of time; therefore, till then they should discharge their roles and responsibilities and give required support to their members.
- Program coordinator from (FC) suggested that SHG and CLA should not to be registered in any legal framework, since the concept of these institutions promotes informality. However, Timret should get legal license to discharge its roles and responsibility.
- For CLA/Timret acknowledgement/recommendation letter from the authorized government bodies is enough to undertake their roles and responsibility like Debremarkos FC Timret. If they registered in one of the existing legal framework, they will lose their identity, since they are obliged to act as per the rules and regulation (KNH consultant).

- CLAs should get licenses from two government institutions: one from trade and industry to do their business and another one from Ministry of justice to undertake social and various community development activities (SNNRPS bureau of justice).
- Average number of government staffs (Hawassa and Jimma) suggested that the people institutions particularly SHGs should register in Small and Micro Enterprise in order to engage themselves in income generating activities; some other suggested that CLA should get license from Bureau of Justice in order to raise funds from the donor and work on social issues of the members and the surrounding community respectively. Few also suggested Timret ought to acquire from Labour and Social affairs mentioning their similarity with informal community institutions like Iddir.
- Oromia women and children affairs, and cooperative office, suggested that it is Timret that should get license and the appropriate legal framework for this people institutions is the cooperative law
- Addis Ababa city administration social and labor affairs, women and children affairs and the micro and small enterprises offices suggested that people's institutions should get license from MSEA as the members are disadvantaged women.
- To develop new legal framework that suits the people institutions feature, roles and functions, it may take long period of time. Hence, to foster the process CoSAP in collaboration with SHG promoting organizations should advocate and lobby the policy maker. Moreover they should work in creating awareness about the people institutions organizing forums and using various public media (LC and MCDP director and program coordinators).

2.5. Analysis of current legal frameworks in the Country

As far as the law is concerned, it is not only human beings who count as persons but also artificial person that has made legal registration. As per Article 1 of the Civil Code, a human being has legal personality from its birth to its death. In some cases, the law creates artificial persons, such as corporate bodies under public law, associations, cooperative societies, and business organizations, which are dealt with legally as if they are people. Only when an entity has legal personality can it have legal rights and duties.

Legal personality is understood as a device whereby a person (either physical or artificial person) becomes the subjects of rights and duties as opposed to being the objects of rights and duties. Some of the attributes of legal personality in the case of artificial persons could be **Capacity**, where the law permits a person to possess and exercise its rights; **Rights and Liabilities** i.e. the organization may sue or be sued and own property etc... **Representation and Civil Liability** since legal persons cannot act by themselves they are represented by their agents, and **Name** a legal person usually has a name.

There are various legal frameworks in the country where organizations or institutions are registering and becoming legally viable to undertake their duties. For instance corporate bodies, associations, cooperative societies and business organizations etc.... have their own legal frameworks where they can acquire legal license. The legal license of one entity does not serve for another.

Taking this scenario into consideration, the study tries to analyze the existing legal framework in the country against the roles and function of people's institutions in the following manner.

2.5.1. The People Institutions vis-a-vis Business organizations

Article 210 of the commercial code defines a business organization as "any association arising out of a partnership agreement". Here two important elements make up business organizations, these are, association and a partnership agreement. "Association" is to mean coming together for a common goal; whereas "partnership agreement", pursuant to Article 211 of the Code, is a contract where two or more persons, cooperate each other with the intention of carrying out economic activities and share the profits and losses arising out of it.

In general, a business organization is contractual associations of two or more persons who engaged together to undertake an economic activity. Article 212 of the commercial code provides six legal forms of business organizations: 1) Ordinary partnership; 2) General partnership; 3) Limited partnership; 4) Joint venture; 5) Private limited company and; 6) Share Company.

All forms of business organizations have their own provisions under the commercial code that governs their peculiar features; there are also common provisions which are applicable to all kinds of business organizations. For example, article 211 of the commercial code stipulates that the business

organizations should engage in activities that has economic nature (pecuniary value), publicity (all business organizations except the joint venture should be known to the third parties), intent to join together and cooperation and finally Contributions (these can be made in cash, in kind, service etc).

Despite the fact that people's institutions share common purpose with business organizations in making profit, they are created for much broader mission to address economic, social and political issues of the poor women.

SHG shares common feature with business organization as one of its existence is for economic empowerment by doing various income generation activities at individual and group level. They do this by augmenting their personal saving and taking loan internally and from other financial institutions. SHG members have the intention to cooperate each other in sharing valuable information and doing business to maximize their communal capital. Therefore, SHGs can register as any type of business organizations: as a partnership or a company after fulfilling the requirements indicated under the Ethiopian commercial code with regard to the formation of each kind of business organizations. They can undertake social activities like building self esteem, care and support of one another, community and social action programmes informally while undertaking their business activities. However, since CLAs and Timret are playing the role of facilitation and capacity building activities in relation to economic, social, and human right issues of the community and not directly on engaging business activities registering in business organization legal framework is not feasible. It was discussed that generating profit is the ultimate and sole purpose of business organizations moreover pursuant to Article 22 of Commercial Code; business organizations are expressly invested with the capacity to "carry on any trade in accordance with the provisions regulating such trade. Nevertheless, no articulated rules exist pertaining to the capacity of business organizations to carry out other activities. This implies that the business organizations capacity is limited to trading activities, though it is not expressly prohibited for other activities.

2.5.2. The People Institutions vis-a-vis Cooperatives

A proclamation to provide for the establishment of cooperative society No. 147/1998, defines cooperatives on its Art. 2 as: "*a society established by individuals on voluntary basis to collectively solve their economic and social problem and to democratically manage same.*"

It is clear from the definition that the main objective of a cooperative society is not only for profit but also for solving social problems of the individuals. A cooperative society may accrue profit while it works to solve the economic and social problems of its members.

Moreover it is indicated under the preamble of proclamation No.274/2002 (A Proclamation to Establish cooperatives' Commission) that the aims of cooperative societies is to enable the rural and urban people to solve the economic and social problems by themselves employing local resources and become self-reliant by being organized as cooperative societies different in type and standard. Therefore, it is possible to say that cooperatives are user owned, user controlled and user benefited institutions.

Cooperatives could be classified on the basis of the purpose for which they are established and on the nature of services rendered. Accordingly, it can have single purpose or multipurpose as is the case with most cooperatives. Cooperatives could also be classified on the basis of the target group they stand to benefit, i.e. whether or not the members are the sole beneficiaries/users. In relation to consumers' cooperatives there are: - saving and credits cooperatives, housing cooperatives, insurance cooperatives, etc; in this regard the users are members of the cooperatives. With regard to producers' cooperatives there are: - transport cooperatives, construction cooperatives and marketing cooperatives, the users are not necessarily members only.

Cooperatives and SHGs have their own unique features they also have the following shared features

1. **Contract:** - Both forms of associations evolve from mutual consent of their members; therefore, the existence of a valid contract among members is indispensable in order to establish cooperatives and people's institutions.
2. **Plurality of persons:** - As no one can conclude a contract with himself/herself, it appears mandatory that there must be at least two persons for the creation of people's institutions and cooperatives.
3. **Common Interest:** - It is necessary that the members in both forms of associations have a common purpose no matter what the extent of their purpose might be.
4. **Collaboration:** - In order to advance the common interest, it is imperative that members in people's institutions and cooperative societies should have an intention and consent to collaborate.
5. **Contributions:** - members in both associations (cooperatives and people's institutions) should make contribution which could be tangible or intangible property, as it will be naïve to think that having a common agenda (meeting of the mind) and showing willingness to collaborate is sufficient to attain a certain goal.
6. **Role of members:** - the role of members in both institutions is very crucial;

it is the role of members, not their individual capital, which is given high importance; 7) **Member composition:** In cooperatives as well as people's institutions the members can be men and women.

However, this doesn't mean that people's institutions and cooperatives do not have basic differences. The major distinguishing features are: 1. **Hierarchies of institutions/ Number of members:** In case of PIs, the number of members increases as the hierarchies increase: in SHG there are from 15 to 20 members; in CLA there are 8-12 SHGs members (240 members); in Timret 8-10 CLAs are members (up to 2400 members). However, in cooperatives there is no hierarchies of institutions, but only one and in it the number of members is up to 500 or more; 2. **Capital and membership registration fee:** - Cooperatives need to have start-up capital, regardless of the amount. Under article 9 of the cooperative proclamation, it is indicated that when registration is made, the application letter has to be accompanied by listed documents including a "documents showing the amount of capital of the society". In addition, any member would be qualified to be a member if he/she can pay the share capital and registration fee required by the society. However, to be a member in people's institutions, there is no such kind of prerequisite, but they are enrolled if they are the poorest of the poor. 3. **Their objectives:** the objective of people's institutions is to empower the poor community, particularly women in terms of economic, social and institutional aspects; whereas cooperatives work to address economic and social problems of their members.

2.5.3. The people's Institutions vis-a-Vis Micro and small enterprise

The micro and small enterprises development agency established by the ministry of council regulation no.201/2011 with the purpose of promoting micro and small enterprises. Micro and small enterprises are organized and controlled by the agency at the federal as well regional level. As we can infer from its name micro and small enterprise is just an enterprise that is to say it is an entity which is established for making profit and not for other purpose.

Micro enterprise is a legal entity that can be established by not more than five individuals with a total capital not exceeding 100,000 Birr (for industrial business) and 50,000 capital (for service giving business). On the other hand, small enterprises can be established between 6-30 individuals whose capital shall be between 100,001.00-1.5 million birr in the industrial area and 50,001.00 up to 500,000.00 birr in the service giving businesses.

To establish, micro and small enterprises there are requirements which shall be fulfilled by the applicants, the first requirement is, individuals who would like to form a micro and small enterprise

should choose the business activity in which they prefer to engage. This can be either service giving or manufacturing but they have to specify the business area which they like to involve. The second requirement is selecting the style of organization: individuals are required to select either a business cooperative or a business organization.

If they choose to establish business cooperatives they are required to fulfil the following conditions, as per cooperative proclamation no.147/1998:

- the number of members should not be less than 10
- minutes of the founders meeting
- the by-laws of the society in three copies
- names, address and signature of the members
- name, address and signature of the members of the management committee society
- business plan of the society in 3 copies
- Documents showing that from the amount agreed by the general assembly to be given to the members 1/5 has been collected and deposited.

If they want to register as a business organization, they can be enrolled in one of the following organization after fulfilling the necessary requirements.

- Individually owned micro and small enterprise,
- Partnerships
- Private limited company
- Share company

The prerequisites of registration as a business organization under the micro and small enterprise are more or less similar with those formalities of formation indicated under the commercial code. It should be noted that each of the above listed way of forming a business organization have their own unique characteristics so each of them have separate provisions suitable to their character.

As it is explained above, Micro and Small Enterprise purely deal with economic activities of the members. This means it mainly focus on generating profits through implementing various economic enterprises. With this intention SHGs (not CLA and Timret) can register in this institution to carry out their economic activities.

2.5.4. The people Institutions vis-a-vis Associations

Article 404 of the Civil Code defines an association as “a grouping formed by two or more persons with a view to obtain a result other than the securing or sharing of profits”. Associations are always formed for non-profit purposes. Examples are charitable organizations, religious groups, literary clubs, local and international NGOS, etc. As per Article 5 of the Commercial Code, associations are expressly prohibited from engaging in any of the commercial activities. Article 25(1) further provides that “associations may not carry on any trading activity”; except, proclamation no 621 that provides; associations to take trade license and do business activities and utilize the profit to undertake community development activities.

The people’s institutions, on the other hand are an associations of poor women formed to solve their economic, social, and political problems. For instance people’s institutions make a weekly personal saving, from which they take loan in order to engage in income generating activities to address their economic problems. This clearly indicates that people’s institutions have profit making purpose starting from their establishment; profit making is not incidental activity rather it is one of their main objective. So this nonprofit making objective of the associations, make them unique from the people’s institutions. If not-for profit association engaged in profit-making activity; this would sufficiently serve as a ground for dissolution of the association by court, on motion of its board of management, or one-fifth of the associates, or of the office of associations of the Ministry of Justice pursuant to Article 461 of the Civil Code. So having this clear restriction it is awkward to think of registering people’s institutions as an association since they are clearly prohibited to engage in such kind of economic activities and be liable for any acts done exceeding the objective of association. However, if Timret register in this legal framework, all hierarchies of people’s institutions (CLAs and SHGs) can get full legal coverage to carry out the social and human right activities within the communities.

2.5.5. People’s Institutions vis-a-vis ‘Idir’ Associations

“Idirs’ are aboriginal voluntary self-help associations established at the community level both in rural and urban parts of the country. The primary purpose of this institution is providing economic and social security for their members and relatives’ at the time of death and sickness. For centuries ‘idirs’ have been undertaking their roles and responsibilities without having legal licensee as there is

no law in the country that protect institutions from carrying out such activities. However, if they do have interest to be recognized by the government they can register as ‘idir’ association.

As per the study made by Mr. Mebratu Gebeyehu¹, “Idir Association is a special form of association given recognition by the government to encourage the voluntary registration of ‘Idirs’ as formal structures”. On top of undertaking social activities, acquiring such legal personality helps the institution to access credit/loan from financial institutions to members and get technical supports from the registering bodies besides. However, it does not give legal capacity for “Idir” associations to undertake IGAs or business activities.

These associations are registered by Labour and Social Affairs at city or sub cities level administration in Addis Ababa and at municipalities in regional and zonal level. The license is not given at federal level; this means there is no primary laws in the country on which to base defensible legal claims in relation to “Idirs” Association.

The criteria to register in ‘Idirs’ associations in Addis Ababa and other regional and zonal municipalities are signed minutes of the founders, memorandum of association; photos of three elected representatives as chairman, secretary and treasurer. In addition, there is a requirement that ‘Idir’ associations to adhere to submit annual plan, activity report and audited financial reports annually.

Timret can register as “Idirs” association bringing all CLA and SHG members together. This can help the institution to carry out savings and credit service provision, capacity building, and networking for the benefit of its members. Moreover, the license allows them to receive donations from government and nongovernment organizations and undertake various social and development activities to the communities as it was observed in Hawassa. However, it is good to note that the license does not give legal capacity to do various business activities.

From the above discussion of the existing laws it became clear that there are no perfectly fitting legal frameworks in the country for the people’s institution. This means currently there is no enabling legal, institutional and other supporting environment which will consequently have a positive impact on their development and accomplishment of their objectives, except some provision that enable the people’s institutions to discharge some of their roles and responsibilities.

¹ Mebratu Gebeyehu, The Self Help Group Approach and the Legal Framework in Ethiopia, March 2006

2.6. The legal Effect on the Registered People Institutions

As it was discussed above in the study areas, it has been observed that some of the people institutions (CLA and Timret) have registered as an association and as a micro and small enterprise. Absence of appropriate legal framework for regulating these societies have created practical complication since neither registering as an association nor as a micro and small enterprises is suitable with the roles and functions of people's institutions. Once they are registered as an association they should give up their economic and work only on social activities, since it contradicts the concepts and the governing laws of the association. This would give a ground for dissolution of the association by court, on motion of its board of management, or one-fifth of the associates, or of the office of associations of the Ministry of Justice.

The capacity of the juridical persons is determined by the issue whether such legal entities exercises its rights and undertake its activities within the scope of its functions. As stipulated under Article 401/1 of the Civil Code "Acts performed by the bodies referred to Articles 394 to 399, in excess of the powers given to them by law or without the observance of the conditions or formalities required by law shall be of no effect." This is known as the principle of 'ultra vires' acts. Articles 403 further provide that "the bodies referred to in Articles 394 to 399 shall be liable for any damage arises from the fault or act of their organs or employees in accordance with the provisions ... of (the Civil Code) relating to 'Extra-contractual Liability and Unlawful Enrichment'".

During the study, it was realized that some regions have registered the people's institutions (particularly CLAs and Timret) registered as an association and some other as NGOs. The registering organ did this, even though the applicants presented their bylaws that clearly show economic, social and human right activities as their roles and functions.

Once the Timret or CLAs registered as an association or micro and small enterprises respectively they are under obligation to follow what is prescribed under those legal frameworks and they are also expected to follow the directions of the observing body or they should work with the organ which gives them the authorization to engage on such activities. Therefore it is not possible to get license as an association and claim to engage in economic activity as it may result in the dissolution of such entity. Or get the license of a micro and small enterprise and wish to engage in non economic activity as all these activities are considered to be done beyond the authority given.

From legal point of view this registration is defective and contrary to the law. The registering bodies did in contrary to the association law and beyond the authority or capacity provided under Article 401/1 of the Civil Code that acts performed by the legal entities including these authorities that are established for registering the different association shall be in line with the power given to them. If not such acts shall be of no effect and also the registering organs are liable for any committed faults. Therefore, it can be said that both the registration process and also the registered people's institutions are made in contrary to what is provided by the law and this fact may affect the roles and functions of these institutions in the long run.

However, the very good partnership that people's institutions do have with the local government, the study teams observed any problems from law executing bodies that hinders the PIs from discharging their roles and responsibilities. In contrary, it was seen that CLAs registered as Micro and Small Enterprise are focusing more on economic issues giving little attention for social and human right affairs.

III. CONCLUSION AND RECOMMENDTION

3.1. Conclusion

People's Institutions have unique features, roles and function to address the poor women's economic, and social problems in a sustainable manner. Members are benefiting from the institutions by accessing internal loan with small interest and engaging themselves in various income generation activities; supporting each other in terms of money and labour; and working various community development activities and dealing human right issues to ensure poverty free and create a peaceful citizen.

With regard to legalization, 100% of the participants have a conviction that the people's institutions should get legal license. But variation has been observed among them, concerning the type of legal frameworks and the level of institutions (SHG, CLA or Timret) that should get license. People's institutions (CLAs and Timret) suggested to have their own license in order to discharge their roles and responsibilities and get necessary supports form concerned government offices. Most of SHG promoting Organizations said CLA should get license since formation of the apex body of people's

institutions (Timret) takes a very long period of time; few said only Timret should get the license since the concept of CLA and SHG level institutions promotes informality.

Average number of government staffs (in Addis Ababa, Hawassa, and Jimma) suggested that the people institutions particularly SHGs should register in Small and Micro Enterprise in order to engage themselves in income generating activities; some other suggested that CLA should get license from Bureau of Justice and MSEA in order to raise funds from the donor and work on social issues of the members and the surrounding community respectively. Few also suggested Timret ought to acquire from Labour and Social affairs mentioning their similarity with informal community institutions like Iddir.

When we see constitutional procedures and functioning pattern the people's institutions, there are no perfectly fitting legal frameworks in the country that can accommodate the features, roles and functions of people's institutions. However, it was observed that some CLAs and Timrets in Hawassa and Jimma have got legal licenses. As a result, they were able to acquire various benefits from GOs and NGOs like production and selling places (land) and fund to undertake community development activities. Though there are no apparently seen problems at the moment, in the long run, this situation may negatively affect the roles and functions of the people's institutions.

On the other hand, none of Addis Ababa city CLAs and Timret are registered within the existing legal framework. Therefore, they are not privileged to get any assistance from the government like those CLAs who were not registered in Jima and Hawassa cities.

3.2. Recommendations

In view of the findings and final conclusion given above the following recommendations are made with regard to people's institutions

- It became clear that the people's institutions should have legal license in order to get acquire assistance from the government on one hand and discharge their roles and responsibilities on the other hand. As they are involved in many juridical acts, like saving and lending money, participate in various social and political activities, they need to have legal license since such activities are performed only by persons (either physical or juridical persons), in order to be

taken as a binding activities under the eyes of the law. Therefore, legal registration is vital to promote peoples institutions in the country and attain the desired objectives. To this end CoSAP and SHG promoting organizations should undertake the following major activities: -

1. Awareness shall be created as to the peculiar features, characteristics, roles and function of people's institutions to major government stakeholders and to the community at large. This can be undertaken using public media and forming various forums at KA, Woreda, zonal, regional and federal level and demonstrating the performances and achievement of people's institutions.
 2. As there is flexibility in some regions, SHG promoting NGOs should take time to discuss on the issue and convince the government officials to give *provisional license* or acknowledgment/recommendation letter to "Timret" taking the roles and functions of people's institutions in to consideration.
 3. CoSAP and SHG promoting organizations should lobby National Bank and Commercial bank of Ethiopia to give accreditation to the people's institutions (SHG, CLAs, and Timret) and offer saving and loan service without collateral and legal license.
 4. CoSAP and SHG promoting organizations should work hard to lobby the parliament and law making bodies launching various forums at local, woreda, zonal, regional and federal level to enact a new law in the country that is compatible to the features, roles and functions of people's institutions.
- It is recommended that the apex body (Timret) only should get legal license that governs other sub institutions (CLAs and SHGs) in order to discharge the roles and function smoothly and collaboratively. Until new fitting legal framework is formulated in the country, the consulting team recommends this body (Timret) to be registered under cooperative law and CLAs and SHGs to act as sub committees and peer groups respectively.
 - To maintain its identity, discharge the intended roles and functions, and to serve the community transparently and free from impartiality, people's institutions member should not be partisan of any political parties.
 - Besides undertaking individual businesses, it is very important that CoSAP and SHG promoting organizations to encourage people's institution members to do group businesses in the form of MSE, share company, private Limited Company and hand in hand to give due attention to maintain for their feature, roles and functions. Otherwise it is very difficult to predict their future economic viability.

- Registering people's institutions under NGO legal framework violates the concept of the people institutions and it totally diverts the attention of the members to raise funds locally and from donors and undertake community development activities, instead of working for economic, social and institutional empowerment of the poor women.

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ANNEXES

1.1. Questionnaires and Checklists

Checklists to gather information from Timret

1. General Information:

- 1.1. Name of Implementing organization/NGO -----
- 1.2. Region/Zone/woreda-----
- 1.3. Name of Project -----
- 1.4. Name of Timret -----
- 1.5. Number of member Representatives (CLAs) s-----
- 1.6. Years of establishment -----
- 1.7. How often the federation meets? Where?

2. Roles and Function of Timret

- 2.1. What are the main roles and function of Timret?
- 2.2. What are accomplishments of the federation since its formation?
- 2.3. What are plans of the federation for the coming periods?
- 2.4. Who is responsible to undertake these activities? Who does what?
- 2.5. Where these activities are undertaken?
- 2.6. For what purpose these activities are carried out? What benefits do give for the members/the communities/the government?

3. Structures

- 3.1. Explain the organizational structure and leadership style of the Timret
- 3.2. What are the functions of each boxes in the structure?
- 3.3. What measures do the Timret takes, if member CLAs or representatives fail to respect rules & regulations of the Timret? Is there any binding bylaw/guideline to enact such measures?
- 3.4. Do you have bylaw? How was it developed? When it is developed/modified? If modified, Why?

4. Supports from the NGO and Government offices

- 4.1. Explain the supports you get from the promoting NGO?
- 4.2. What other supports from the government offices?
- 4.3. Do you think that these supports are enough to attain the desired objectives? If not what additional assistance do you need? From whom?

5. Understanding benefits of Timret

- 5.1. Mention any economic, social and other benefits obtained as result of forming your Timret?
- 5.2. Mention any knowledge and skill related benefits you have acquired as a member of the Timret?

6. Legal registration

- 6.1. Is your Timret legally registered? if yes, From which government office?
- 6.2. What benefits did you get because of the legal license?
- 6.3. If your answer for question number 6.1 is no, Why Please mention challenges disadvantages that your Timret faced for not legally registered?
- 6.4. Do you want to have legal license in the future? If yes, why? In what type of legal framework?
- 6.5. What benefit do you anticipate, if you are legally registered?
- 7. Challenges**
 - 7.1. What challenges have you faced in the past?
 - 7.2. Why were the challenges/causes?
 - 7.3. What mechanisms are in place to prevent those challenges you faced
- 8. What do you suggest for the future?**
- 9. General remark**

Key Informant Interview Guides (for local government officials (Woreda, Zonal and Regional))

- 1) What do you know about SHG development approach?
- 2) What is the intention of this development approach? What contribution do they have in economic, social and political development? Results of the development approach in improving the real situation of children, women and their families, playing complementary roles for government strategies and policies, etc
- 3) How do you see the SHG development approach (SHG model) in terms of its
 - Relevance to the government policy and strategy in general and in meeting the community needs and problems in particular
 - Effectiveness in addressing the problems of poor communities
 - Sustainability of the development approach, readiness of the communities to takeover and promoting NGOs to handover, and the government offices to recognize/legalize the initiative
- 4) What are the strengths, limitations, opportunities and challenges of the SHG approach?
- 5) What are your contributions to the strengths and in addressing the limitations and challenges of the approach? Do you think your office has played the roles as expected? If not why?
- 6) What supports do you think that your office and other government bodies should give to maximize the benefit and ensure the sustainability of people's institutions?
- 7) Is this possible for people's institutions to get benefits from the governments without being legally registered?
- 8) Which legal frameworks (existing) do you recommend for these people institutions (SHG/CLA /Timret)?
- 9) What are the requirements/criteria for people's Institutions to be registered in the proposed legal framework?

- 10) If the existing legal frameworks do not fit the feature, function and roles of people's institutions, what are your likely suggestions?
- 11) Do you think that there is a possibility of developing new legal framework for people's institutions? Who are the responsible bodies? What challenges do you anticipate in the process?
- 12) What are your recommendations for Peoples Institutions promoting organizations in the legalization process?
- 13) Any remarks concerning the issue?

Checklists for NGO coordinators, officers and facilitators

- 1) What are the major strengths and limitations of people Institutions (SHG, CLA and Timret)?
- 2) Identify possible opportunities and threats for these people institutions
- 3) What are the most significant advantages being SHG members? Why do you say that they are significant?
- 4) Is there any success by implementing SHG development program? What makes it different from other form of development approach?
- 5) Who are the key stakeholders and how do you see their contribution for the success of the SHG program? How cooperative are they with the program?
- 6) What are your supports to the SHG/CLA and Timret?
- 7) What benefits do you think that the SHG/CLA/Timret can get by being legally registered? What if not?
- 8) What other opinions?

1.2. Methodology

Methodology/Data collection tools

S/N	Data Collection Tools	Planned Sources of Data	Details
1	Document Review	CoSAP documents; Civil code, commercial code, MSE and Cooperatives proclamation; CSOA proclamation, Share company and other business legal frameworks;	Proclamation, commercial laws, Policy documents, constitutions, manuals, pass books and accounting records, bylaws, working procedures etc..,
2	Key Informant Interviews	Selected government officials at woreda, zonal, regional and federal level NGO staffs, and CoSAP management	Project level facilitators, Project officers, coordinators, Directors, focal persons from law making government institutions, zonal, Regional, and federal level officials, CoSAP leaders
3	Focus Group Discussions	CLAs, Timret, Woreda level officials, grass root level implementers	Peoples institutions leaders, community facilitators, Woreda level women, children and youth affairs, MSE, cooperative and finance and Economic development representatives

1.3. List of participants during FGD and Interview

S/N	Name	Institutions	Responsibility	Area	Implementing Organization
1	Nunu Yenus	Yitawoke Timret	Member	Addis Ketema Sub city	MCDP
2	Masresha Mekuria	Yitawoke Timret	Member	Addis Ketema Sub city	MCDP
3	Meserete Assefa	Yitawoke Timret	Member	Addis Ketema Sub city	MCDP
4	Birtukan Wolde	Yitawoke Timret	Member	Lideta Sub city	LCO
5	Zewditu Shimeles	Yitawoke Timret	Member	Lideta Sub City	LCO
6	Brikitu Agidew	Yitawoke Timret	Member	Lideta Sub city	LCO
7	Meaza Meshesha	Yitawoke Timret	Member	Lideta Sub City	LCO
8	Lemlem Bereka	Yitawoke Timret	Member	Lideta Sub city	LCO
9	Tsehay G/Silasie	Yitawoke Timret	Member	Lideta Sub City	LCO
10	Abebech Ketema	Yitawoke Timret	Member	Lideta Sub city	LCO
11	Etenesh Abebe	Yitawoke Timret	Member	Addis Ketema Sub city	MCDP
12	Abebech Amtate	Yitawoke Timret	Member	Addis Ketema Sub city	MCDP
13	Alganesh G/Hiwot	Wotane Timret	member	Hawassa Misrak sub city	Jeccdo
14	Ejigayehu Tola	Wotane Timret	Secretary	Hawassa Misrak sub city	Jeccdo
15	Masresha Mezigebe	Wotane Timret	Member	Hawassa Misrak sub city	Jeccdo
16	Ayehush Worku	Wotane Timret	Member	Hawassa Misrak sub city	Jeccdo

17	Elfinesh Mekonen	Wotane Timret	Treasury	Hawassa Misrak sub city	Jeccdo
18	Adanech Chirenet	Wotane Timret	Member	Hawassa Misrak sub city	Jeccdo
19	Mengiste Mena	Wotane Timret	Member	Hawassa Misrak sub city	Jeccdo
20	Tayech Birhanu	Wotane Timret	chairman	Hawassa Misrak sub city	Jeccdo
21	Yeshi Bekele	Enebra CLA	Member	Hawassa Misrak sub city	Jeccdo
22	Mimi Atomsa	Sira Behibret CLA	Member	Hawassa Misrak sub city	Jeccdo
23	Mengiste Mena	Sira Behibret CLA	Chairman	Hawassa Misrak sub city	Jeccdo
24	Hdase Tesfaye	Sira Behibret CLA	Member	Hawassa Misrak sub city	Jeccdo
25	Tigist Jirane	Sira Behibret CLA	Member	Hawassa Misrak sub city	Jeccdo
26	Elfinesh Mekonen	Sira Behibret CLA	Member	Hawassa Misrak sub city	Jeccdo
27	Tayech Birhanu	Enebra CLA	Chairman	Hawassa Misrak sub city	Jeccdo
28	Wosene Lakeme	Biruh Tesfa CLA	SHG strengthen	Hawassa Merab sub city	BIGA
29	Wude Aschalew	Biruh Tesfa CLA	Auditor	Hawassa Merab sub city	BIGA
30	Tigist Girma	Biruh Tesfa CLA	Auditor	Hawassa Merab sub city	BIGA
31	Semegne Goa	Biruh Tesfa CLA	SHG strengthen	Hawassa Merab sub city	BIGA
32	Wolansa Tafese	Biruh Tesfa CLA	Member	Hawassa Merab sub city	BIGA
33	Alemitu Bekele	Biruh Tesfa CLA	Member	Hawassa Merab sub city	BIGA
34	Tayech Melke	Biruh Tesfa CLA	Fund raising	Hawassa Merab sub city	BIGA
35	Etagu Tatala	Biruh Tesfa CLA	Member	Hawassa Merab sub city	BIGA

36	Aster Kejela	Biruh Tesfa CLA	Member	Hawassa Merab sub city	BIGA
37	Alem Areaya	Biruh Tesfa CLA	Member	Hawassa Merab sub city	BIGA
38	Tigist ketifo	Biruh Tesfa CLA	SHG strengthen	Hawassa Merab sub city	BIGA
39	Aster Asnat	Anley Timret	Member	Jimma	FC
40	Meselech Mammo	Anley Timret	Secretary	Jimma	FC
41	Adanech W/Micheal	Anley Timret	Chairperson	Jimma	FC
42	Amarech Mamo	Anley Timret	Member	Jimma	FC
43	Zebider W/mariam	Kito area CLA	Member	Higher 1	FC
44	Abebeye Desalegne	Kito area CLA	Member	Higher 1	FC
45	Semegne Kidane	Kito area CLA	Member	Higher 1	FC
46	Amarech Mamo	Kito area CLA	CF	Higher 1	FC
47	Abebech Belihu	Kito area CLA	CF	Higher 1	FC
48	Salia Kedir	Medegagef CLA	member	Jimma	FC
49	Tsehay Mamo	Medegagef CLA	member	Jimma	FC

Interviewed People from Community Facilitators, government Officers, Coordinators and Ngo Directors

S/N	Name	Organization	Responsibility	Area/
1	Hirut Burka	MCDP	Community Facilitator	Addis Ketema and Lideta Sub City
2	Fasika Degefa	MCDP	Community Facilitator	Addis Ketema and Lideta Sub City
3	Yonas Erko	MCDP	Community Facilitator	Addis Ketema and Lideta Sub City
4	Yilma Miresa	SNNPRS Bureau of Justice	Civil societies work process owner	Hawassa
5	Mekuria Hintsu	Misrak Sub city	Trade and Industry head	Hawassa
6	Saron Elias	Misrak Sub city	Women, children and	Hawassa

			Youth office Gender officer	
7	Mulugeta Negera	Jimma FC	Social Worker	Jimma
8	Jemmanesh Mohamed	Jimma FC	Field Worker	Jimma
9	Kedir Mohammod	Jimma town Administration	Worker and Social Affairs	Jimma
10	Rehima A/keidir	Women, children and Youth office	Representative	Jimma
11	Abdu Jemmal	MSE Agency	MSE Expert	Jimma
12	AStede Chere	SWAEE	Project Officer	Addis Ababa
13	Adanech Abebe	SWAEE	Community Facilitator	Addis Ababa
14	Asnakech Gizaw	SWAEE	Community Facilitator	Addis Ababa
15	Haregewoin Aseffa	SWAEE	Community Facilitator	Addis Ababa
16	Ashenafi feyessa	Oromia Region Cooperative agency	Evaluator	Addis Ababa
17	Derege legesse	Oromia Region Women, Children and youth Affairs	Women development officer	Addis Ababa
18	Negash Bedada	Oromia Region Micro and small enterprise development Bureau	Legal expert	Addis Ababa
19	Bahru Abebe	Addis Ababa city administration social and labour affairs bureau	Conflict resolution supervisor	Addis Ababa
20	Awole Mohamed	Addis Ababa city administration	Senior expert	Addis Ababa

		cooperative Bureau		
21	Eyasu Meresa	Addis Ababa city administration finance and economic bureau	CSO registration office leader	Addis Ababa
22	Etalemahu	Addis Ababa city administration micro and small enterprises	Officer	Addis Ababa
23	Demeke	Addis Ababa city administration Women, Children and youth Affairs	Women development officer	Addis Ababa