

SHG APPROACH IN ETHIOPIA
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**A Best Practice Document on Self
Help Group Approach in Ethiopia**

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

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ACRONYMS

APAP	<i>Action Professionals Association for the People</i>
CLA	<i>Cluster Level Association</i>
ECCE	<i>Early Childhood Care and Education</i>
EKHC	<i>Ethiopian Kale Hiwot Church</i>
JeCCDO	<i>Jerusalem Children and Community Development Organization</i>
KNH	<i>KinderNoteHilfe ev</i>
MCDP	<i>Mission for Community Development Program</i>
MYRADA	<i>Mysore Rural Agricultural Development Agency</i>
NGO	<i>Non-Governmental Organization</i>
SHG	<i>Self Help Group</i>
WRDA	<i>Wonta Rural Development Association</i>
YWCA	<i>Young Women's Christian Association in Ethiopia</i>

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1. INTRODUCTION

1.1. THE COMMUNITY DEVELOPMENT DISCOURSE

It may be difficult to get one precise definition to the term community development. But generally, effective community development should be long term endeavor, well planned, inclusive, equitable, holistic and integrated into the bigger picture, initiated and supported by the community and grounded in experience that leads to best practice¹. In all development discourses, however, the question “What alternative development models can be formulated to break the structural causes of poverty²” was in the minds of development practitioners.

This question has been a challenge and room for research and development at the same time. Hence, research has identified “Dependence on Credit” as one of the major factors that caused the poor to lose land, unable to build capital and increase their dependence on those who have multiple sources of income. As an alternative solution to this structural cause to poverty, MYRADA piloted an alternative credit system managed by the poor called “Credit Management Group’ in 1985 and later changed the name into Self Help Groups (SHGs) in 1987³.

1.2. CURRENT STATUS

In May 2002, KinderNotHilfe (KNH), Jerusalem Children and Community Development Organization (JeCCDO) and Ethiopian Kale Hiwot Church (EKHC) have introduced the SHG approach in Ethiopia. In about 10 years after its introduction, more than 25 NGOs are implementing the SHG approach in different parts of Amhara, Oromia, SNNPR, Beneshangul Gumuz, Dire Dawa, and Addis Ababa. Thus far, about 137,265 poor women are organized into 7,499 SHGs, 470 cluster level associations and 11 Timerets are established nationwide. These 7,499 have mobilized 35 million Birr capital from their regular saving and different income generating activities and provided different financial and non-financial capacity building trainings and exposure visit programs to their members. Some CLAs are legally registered by relevant government agencies. In July 2010, ten SHG promoting NGOs established their own consortium, which is legally registered by the FDRE Charities and Societies Agency to strengthen and scale up the approach in the country with better and stronger recognition, partnership and networking at all levels.

1.3. ESSENSE OF THE APPROACH

SHG approach is a three tier people’s institution: SHG, CLA and Timeret⁴. One SHG constitutes between 15-20 poor and socially marginalized women, CLA is

¹ Ministry of public works & government services Canada, community Development Handbook

² The MYRADA experience: A Manual for capacity building of self help affinity groups

³ Ibid

⁴ Timeret is the apex people’s institution in the SHG approach established by strong CLAs to address overarching society level needs. This Timeret can also be called Federation of CLAs.

Box 1: Basic Principle

- Every human being has tremendous potential
- Participatory decision making
- Believe in community empowerment
- Women play central roles in people’s centered development
- Organized people can solve their problems
- The poor are voiceless as individuals but are engines of development when organized into homogenous groups and received capacity building supports

a network of 8-12 strong SHGs and Timeret is a town/local level people's apex institution that represents the entire community.

2. ACHIEVEMENTS AND BEST PRACTICES

2.1. THE APPROACH IS EMPOWERING

The SHG approach organizes 15-20 poor, marginalized and neighborhood women of similar socio-economic backgrounds. In most cases, particularly in urban areas, SHGs have weekly regular meetings where they discuss on their social and economic issues. Initially, SHGs are formed “without agenda” but when they meet, they start setting their prioritized socio-economic agendas. Internal rules and regulations that support the growth and survival of people's institutions grow step by step from within. All members take different responsibilities at different times turn by turn, which implants equal empowerment among the members. The approach promotes regular weekly optional saving where the minimum amount that all SHG members can save is decided on but the maximum amount is left for individual members as a rule. Every woman in SHGs has access to loan from their group saving with agreed interest rate, loan amount, repayment time and plan. The approach believes that capacity building trainings and exposure visits help the poor to unleash their potentials.

This empowerment process has helped women in SHGs to break traditions and norms that were disempowering women. Accesses and opportunities created by the SHG approach have enabled organized women to discover their potentials, develop their skills and build their confidence to fight such malpractices and inequalities. In addition, capacity building supports are provided for people's institutions. As a result, SHGs, CLAs and Timerets have become strong women managed people's institutions that are working at different levels to empower

Box 2: Everyone is a leader

If one has the chance to talk to SHGs, s/he hears one thing across all SHGs: we are all the leaders, we don't have one leader

Box 3: An Approach that Benefits Everyone

Women, Children and Youth Affairs Office team leader in Oromia region, Adami-Tulu-Judo-Kombolcha Woreda, said that SHG is unique because every member benefits from the approach regardless of their responsibilities. For this reason, the Woreda administration has decided to organize women in SHG as an effective tool to ensure women's participation and empowerment. Another government stakeholder, Mayer of Debre Markos Town in Amhara region, who had regular visits to and discussions with SHGs, CLAs and the Timeret asserted that “I have seen the power of SHG approach in ‘Tsega’, an SHG member and CLA employed community facilitator who was not able to speak in front of people. Tsega herself narrates that “years before, there was a meeting organized by a CLA where the Mayer and other government officials were present. Every woman was raising hands and asking and answering to questions. Like other women, I raised my hand and the Mayer gave me the chance to speak. Unfortunately, I was not able to speak. He allowed me to sit and gave me another chance later. In the second chance, I was better than the first speech but yet, I was not able to finish my statements. He asked me again to sit down and gave me another chance for the third time. By then, I was able to finish my questions’. Afterwards, I tried to speak in the SHG & CLA meetings and then elected as Timeret representative that have opened opportunities for me to improve my confidence, self expression and assertiveness. My development surprises me and others including the Mayer now. It is for such reasons that the Woreda Cabinet invites the Timeret in its regularly meetings and the sector offices appreciated and committed to support the SHG approach.

the poor women. Hence, the empowerment is visible at individual and institutional levels.

2.2. IT IS LOW COST AND SUSTAINABLE

Discussions with different respondents at individual, people's institutions, SHG promoting organizations and partner government offices indicated that SHG approach is both low cost and sustainable. It is low cost because there is no financial grant to be provided, there is no subsidized service provision, community facilitators who are responsible to coach, train and support people's institutions are from the community itself with low salary/pocket money and NGO supports last for shorter period of time. Besides, SHG approach has promising nature of sustainability because the approach targets on women with similar socio-economic backgrounds, mission and objectives, generates the main financial sources, links people's institutions with locally available formal financial and non-financial service providers, people's institutions cover their administrative expenses and NGO supports focus on capacity building trainings.

Box 4: What do grassroots experiences show us?

Mission for Community Development Program (MCDP) is one of the SHG promoting NGOs. Its director, Mrs Mulu Haile, asserts that "SHG approach helped poor women to get rid of their poverty and protects the well being of children/the future generation. SHGs and CLAs are also strengthening themselves and establishing new SHGs and CLAs by their own without any financial and technical support from MCDP. We witness that CLAs are taking over our previous roles of identifying the poor women and establishing people's institutions".

Another SHG promoting NGO, Gurmuu Development Association, explains that SHG approach bases itself on community development principles. Ato Ababayehu, the director narrates that "the approach has enabled poor women to explore their potentials and available opportunities in their surroundings, generate additional household income, coordinate and lead their institutions, establish functional relationships with micro finance institution, health and agriculture extension workers operating in their localities. The facilitators employed to provide technical supports to SHGs and CLAs get small amount of money compared with other staffs/officers working on other programs such as water and sanitation but playing critical roles to form strong SHGs and CLAs. The best lessons we have learnt from the approach are its capacity to identify the right beneficiaries (poorest of the poor), its focus on strengths/potentials and formation of affinity groups who share mission and objectives and aspire to grow together.

2.3. ECONOMIC CHANGES

Women organized in SHGs have registered myriads of economic development.

Trainings on business skill development, saving and credit management have played central roles to women's economic progress. Contacted women have also witnessed the irreplaceable role of their facilitators who make regular follow ups, coaching and compassionate supervision. Particularly, saving in SHGs has played significant roles not only in terms of creating access to credit facilities but also ensures women to control over resources.

Because of their group saving, every SHG member has the opportunity to access to credit services where loan conditions are decided by themselves in a participatory way. Furthermore, the loan conditions are flexible based on members' ability, capacity and purpose of the loan. This helped women in SHGs to open and run small shops, animal husbandry, tea rooms, vegetables production, animal fattening, Injera making, production of local liquors, opening mini restaurants, sanitation works in Universities, grain trades, making fast foods such as chips, and other seasonal and permanent businesses. Though most SHG members opened their own businesses, there are exemplary SHG members who lend money for their husbands to avoid menial daily labour works and engage in their own business such as animal fattening, wood work and petty trades.

Box 5: Notable Achievements

- ✓ Saving culture developed/encouraged
 - Saving in cash and in kind
 - Economic use of resource
- ✓ Access to loan where poor women can decide on loan conditions and relief from exorbitant money lenders' interest, bureaucracy and unfair collateral system
- ✓ Economic independence of women
- ✓ Recognition and acceptance
- ✓ Decent work environment for women
- ✓ Wealth accumulation/asset creation
- ✓ Meeting family basic needs
- ✓ Child education, family health and social recognition

*Picture 1: Income translated into quality house-
Debreberhan*

Box 6: A Tree in the Jungle

Hymanot Wolde is a 'Bata Mariam' SHG member. 'Bata Mariam, which means Saint Mary in English' is found in Addis Ababa, Merkato area. Her husband was the only bread winner for the family. Following his death, however, life has become miserable for her family. The immediate option to survive was to make and sell Injera, most Ethiopian staple food made of 'Teff' flour.

Because her capital was so small and business was new for her, she started Injera making by 25 kg of Teff. Ice making was the second possible business

When 'Bata Mariam' SHG was established, Hymanot was identified as one of the poorest community members in her village. Hymanot narrated that "I always attend my SHG meeting and regularly save because it was the only hope I had". She has also received various business trainings with her group members. When the group started internal lending, Hymanot was one of the first borrowers.

This has helped Hymanot to focus on Injera making business. She now uses up to 40 Quintals of Teff and prepares up to 30,000 Injera every month. She sells one Injera for 2.75 Birr for her regular clients and 3.00 Birr for wedding and other occasional ceremonies. Her daily sale reached between 2750-2950 Birr. Currently, Hymanot has three employees responsible to prepare quality Injeras and pays 0.10 Birr for an employee for each Injera they produce. But, the minimum Injera expected from an employee is 400 per day. She supplies these Injera to hotels, recreation facilities, staff lounges and individuals. Because of her hard work and optimum use of available opportunities in the SHG approach, family basic needs are fulfilled, children go to school, household equipments and appliances are full and the one room house is expanded to have several rooms witnessing that SHG approach uplifted women's earning.

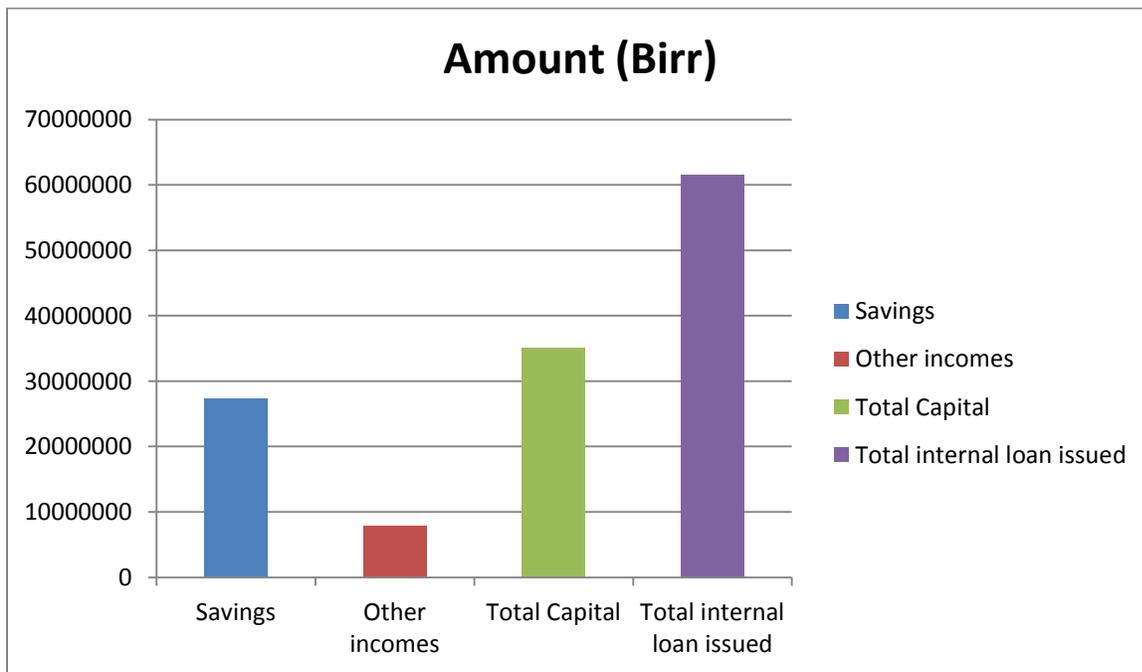
Picture 2: Successful SHG member-Addis Ababa

W/o Hymanot is one of the most successful women. However, there are many Hymanots born out of the SHG approach that have created employment opportunities, constructed new houses in rural and urban areas, accumulated wealth and become development heroes in different parts of the country. Another contribution of saving is property ownership and control over resources. SHG members confidently mention that husbands do not decide on the money women earn. They can decide on their money so that they invest in whatsoever they think is beneficial to women, children and the family. As a result, basic needs are fulfilled, every school age child goes to school and family assets are restored and accumulated through the efforts of women.

Box 7: Most Commonly Observed Assets

Beyond cash saving, SHG members have constructed iron roof houses equipped with refrigerators, shelves, sofas, Televisions, Tape Recorders, beds and coffee tables. They have also bought plowing oxen, milking cows, goats, sheep and hens. SHG members have also necklaces, earrings, rings and other ornaments. Use of mobile telephones, electric stoves, fuel saving brick stoves, availability of safe drinking water at their backyards, etc have become common among SHG members.

Overall, the SHG approach, in the past 10 years, has caused to the following economic growths.



Imagine that this magazine is talking about the economic activities of 137,265 poorest of poor women organized into 7,499 SHGs since 2002. Image that this 27 million Birr domestic saving is mobilized from the then poor 137,265 women. Therefore, we should recognize that SHG approach is an alternative development model of the time to uplift women's income, empower them and reduce poverty in Ethiopia.

2.4. SOCIAL CHANGES

Among registered changes caused by the SHG approach, social transformation is highly visible at community level. Social transformation refers to changes occurred with reference to child rearing, child protection, women participation, women and men relationship, health and education. SHGs have made significant contributions to such social changes. The following sub-sections explain the major social changes registered.

2.4.1. Roles redefined

Picture 3: Discussion with w/o Mennen and Ato Simon-Wolaita sodd

SHG approach is a self engendered development approach. Through selective empowerment of the vast and most marginalized community group i.e. women, SHG approach has changed the relationship between women and men at household level. This is reflected in dramatic changes in the role division of women and men as well as how household decisions are passed. Predominantly in the visited rural SHGs in Zewai, Mojo and Wolaita Sodo, the approach has enabled women to speak, be assertive and generate their own income. For these reasons, men have accepted that women have money and become self-assured. As a result, they do not beat women, take their money and decide on the household property. Rather, women and men make decisions on what to buy and sale, where to pass their time, what to plow and saw on specific plots of land, etc. Furthermore, women's engagement in income generating activities, going to markets for any kind of business and attending meetings have become generally accepted truth in rural and urban areas where SHGs are established. There is also an encouraging change that men are taking over cooking, child care, cleaning cloths and utensils, coffee making, cotton spinning and other domestic activities that were predominantly allocated for women. The causes for such social changes are the economic gains, inclusion of social issues in SHG agendas and participation of men in awareness raising programs.

Box 8: An exemplary family

Ato Simon lives in rural kebele found few kilometers away from Wolaita Sodo town. He is a kebele spokesman. His wife, w/o Mennen, is a member of SHG in her village. Two years ago, they had an opportunity to visit Awuramba community in South Gondar, Amhara region. Later on, additional trainings were provided for the SHG and men were also part of the community awareness raising programs. Gradually, Ato Simon understood that his involvement in domestic works will lessen his wife's burden, improves family love and ensures better earning and investment. Currently, he has taken over the roles of food preparation, childcare, cotton spinning, boiling coffee, cleaning and sanitation and many other domestic activities which were the sole responsibilities of his wife. On the other hand, w/o Mennen plows at field, cultivates vegetables and engaged in grain, butter, honey, straw and animal trades. As a result, their family income is significantly improved, they use biogas technology for lighting and cooking, have hybrid milking cow, water pump for their vegetable production, use improved seeds and have constructed new house from iron sheet. The family is now model development hero in the Woreda.

As explained by the Woreda Agriculture office expert, there were other farmers from other Woredas sent to Awuramba for experience sharing visit. However, because there is no system like SHG that brings farmers to regularly discuss on their economic and social agendas, no follow-on technical support and supportive supervision, Ato Samson's family is the only model family in the zone.

2.4.2. Protection and Care

Given regional and cultural disparities in terms of type and degree of sex and age specific abuses, harassments and exploitations, there are quite a number of practices that should be avoided to protect the emotional, physical and mental health and development of women, men, girls and boys.

However, women in SHGs are strongly opposing and fighting practices that harm different community

groups through awareness raising orientations to members, communities and stakeholders, putting sanctions in the SHGs bylaws, home visits, organize street rallies, street shouts and reporting abuses and perpetrators to police and court and making serious follow ups on the measures taken.

As a result, the concerned government bodies are also taking serious measures against abusers and perpetrators. Therefore, there are visible changes in community wide knowledge, attitude and practice on such hurtful practices. Following are cases identified & reported by CLA/SHG.

Picture 4: Documented evidences of care & protection - CLA in Adama

Box 9: Women and children need protection from the following

- Female genital mutilation
- Abduction
- Rape
- Early marriage
- Child labor selling
- Removing nails of the bridegroom
- Polygamy
- Sexual exploitation of both sexes
- Physical punishments

Box 10: Cases reported and legal measures taken

- ◆ A man in Hawassa who abused a girl is sentenced to 15 years imprisonment
- ◆ Another man who tried to abuse a 10 year old girl in Hawassa is reported to police, case on trial
- ◆ Examples of women who ensured their property ownership at the time of divorce are:-
 - A divorcee in Hawassa is earning 200.00 Birr/day from her previous husband. The husband was trying to hide a Bajaj car bought before the divorce and Enisra CLA has managed the case
 - In Addis Ababa, Beselam Enguaz CLA has identified a number of sexual abuses and exploitations. The sexual exploitation includes a number of boys. The CLA has two strategies to stop the incidence.
 - To identify cases, report to police and appeal to court and
 - Arranged regular fortnight discussion with children in the village about such crimes in the presence of police officers, teach how to report incidences and whom to contact.
 - Other men in Adama and Hawassa who concluded divorce have left houses to their ex-wives

As women in Adama said, SHG members hate and fight robbery, crime, theft and unjust practices in the community. As a result of consistent struggles, there is significant reduction in the type and number of such unjust practices. Exemplary results are registered in Hawassa town, Misrak Kebele because of Enibra CLA and its partners.

2.4.3. Child Well Being, Protection and Development

May be because SHG members are all mothers, child protection is at the center of the approach. Fulfilling children’s basic needs, accommodating school uniforms and educational materials and enrolling all school age children to school are declared in SHG bylaws as obligations of all SHG members. This bylaw is a means to protect children from harassments, exploitations, child labor and all forms of abuses. Community managed Early Childhood Care and Education has become common in Debre Markos (which is well integrated into the government system with due recognition and support from the town administration and education office), Adama, Hawassa and other places.

Picture 5: CLA managed ECCE-Adama

Identification, provision of psycho-social services in transitional homes and child-family reunification and/or reintegration through alternative income generating options is another form of supports to street vending children. While there are a number of cases being managed by CLAs in Adama, Debre Markos and Addis Ababa, a case in Hawassa being managed by [Enibra] CLA is one of the huge street children rehabilitation program observed.

2.4.4. Mutual Support

Strong mutual support has become one of the features of the SHG approach. Most SHGs have social funds, part of which goes to ask, mourn or congratulate a member depending on the case and local cultural context. The amount of contribution, the kind and volume of support, etc vary among SHGs but the mutual support has become part of the SHG bylaw. Sickness, accident, graduation of children, giving new birth, death of family member and construction of new house are the most common occasions when SHGs show their solidarity, sisterhood and mutual support. They wear similar clothes; buy coffee, sugar, etc based on their bylaw and go for a visit to their member. This restores her psychological/mental health, particularly of a member who is in crisis situation. They also ask if she needs additional money in a form of credit or otherwise depending on their bylaw. In case she needs the help of someone to visit a clinic or support in her everyday life, SHG members accompany her turn by turn, support her domestic chores, etc.

Box 11: One of the most valued SHG roles
Members came home to ask me when I was sick. At that time, family members, my husband and neighbors respect me. And that builds my confidence because “I have friends, someone to help me during crisis time” (An SHG member in Adama, YWCA project)

2.5. LINKAGES AND PARTNERSHIP

SHGs and CLAs have many partners and networks. NGOs, government sector offices, police, the judiciary, micro finance institutions and Universities are among the partners reported. One of the hugest partnerships was observed in Hawassa where Enibra CLA is working with town municipality, kebele administration, justice, as a member of community policing, NGOs (APAP, BIGA, Firelight, JeCCDO, Mary Joy, etc). The CLA works against all forms of social ills and evils, economic empowerment, peace and community health in partnership with such government and non-government bodies.

2.6. WOMEN LEADERS ARE COMING

As women get empowered, they attract the attentions of many institutions and individuals. Currently, public organizations want women in SHG to be their exemplary ladies to teach others community members. As a result, it has become common to see women police officers, employees of public institutions and private organizations. More importantly, women in SHG are now in Kebele and Woreda administrations. During our visit to Debre Berhan, we have found a number of women (about 18) who are candidates for Woreda and Kebele level elections. This is just a proof that when they come together, women can remove poverty-a daily headache of many households, contribute to local development and people's safety and aspire to participate in public administration positions. When women hold the leadership position in the administration, their contribution to poverty reduction and women empowerment will be highly pronounced and visible at even higher levels. Therefore, SHG approach has empowered women not only to earn more money and decide on the use of their earnings at household level but also to participate at community and local administration levels. Most of the women in the following picture are candidates for local election in Debreberhan town.

Box 12: What did CLAs/SHGs benefit?

- Secured land for different purposes
- Access to credit and saving services
- Training and exposure visit programs
- Technical supports
- Recognition and legal entity
- Material supports (chairs, computers, photocopy, ...)
- Financial supports
- Market linkage and outlet
- Community health, peace and security

Picture 6: CLA members in Debreberhan aspiring for local leadership position

ANNEX

1. List of contacted Government Offices, People's Institutions, NGOs and individuals

SN	Facilitating Organization	Operating Region/location	Contacted groups/individuals
1	Hundee	Oromia-Mojo	Abdi Boru SHG
			Bekelu Asalfew (individual entrepreneur)
2	YWCA	Oromia-Adama	ALAMA CLA
			Michot CLA
			Enisra SHG
3	VOCDA	Oromia-Zeway	Women, Children and Youth Affairs Office Team
		Oromia- Adami-Tulu-Judo-Kombolcha Woreda	Bilisie CLA
		Oromia- Adami-Tulu-Judo-Kombolcha Woreda	Gudiftu SHG
4	JeCCDO	SNNPR-Hawassa	Enibra CLA
		SNNPR-Hawassa	Government partners working in Mirak Kebele (police, justice and kebele admin)
		SNNPR-Hawassa	Tesfa Sitegn SHG
			Dinkie and her colleagues opened tea room in a Police premise-case story
			7 individual from 7 SHGs who opened tea room through the support of Enibra
		Amhara region-Debre Berhan	The community Development Association (CBO)
			Kebele 09/07 CLA
			Yetigle Fire SHG (the first SHG)
			Wogayehu-case 1
			Abiyot –Case 2
			JeCCDO community Development Program Manager-Ato Alemayehu
		Kebele 09 Administration (Manager and deputy Manager)	
5	WORDA	Wolaita Sodo-rural kebele	A wife and husband (Mennen and Simon): case story
			One SHG organized by
6	FC	Amhara Region-Debre Markos	Ediget CLA
			Town women, children and youth affairs
			Town Education office
			CLA employed facilitator-Tsega
7	MCDP	Addis Ababa	Ediget Be'Andinet Timret
			Addis Zemen SHG
			Bizuayehu Abebe-case 1
			Hymanot-case 2

			Executive Director for MCDP-w/o Mulu
8	LCO	Addis Ababa	Beselam Enguaz CLA
			CLA employed facilitator-Bethlehem
9	Gurmuu	Addis Ababa	Executive Director-Ato Abebayehu
10	CoSAP	Addis Ababa	Executive Director-Ato Yosef
			SHG officer (focal person)-w/o Fikir

2. List of CoSAP Member Organizations

SN	Name of organization	Operating region/ locality	No of SHGs	No of CLAs	No of Timeret