

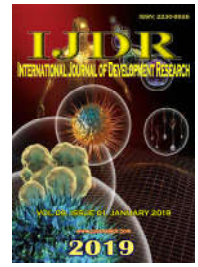


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CONTRIBUTION OF SELF HELP GROUPS TO WOMEN EMPOWERMENT: THE CASE OF LEMO WOREDA OF HADIYA ZONE, SOUTH NATION NATIONALITIES AND PEOPLE'S REGIONAL STATE, ETHIOPIA

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ABSTRACT

Gender equality and women empowerment is the fifth of the Sustainable Development Goals (SDGs). There are a lot of socio-economic problems in the study Woreda mainly among poor. This is because of women do not get opportunity for getting out of the house work and be active in participation of social and economic ventures and also Women are not economically and socially empowered. Along with government and non-government parties, Self-Help Groups (SHGs) are working towards achieving the goal. In rural parts of Lemo woreda, such groups are carrying out various activities that benefit women and community. This claim need to be studied since lack of consolidated and systematic research and documentation on the contribution of the SHGs in the empowerment of women in the study area is the problem, and the results thus obtained can suggest this method over other. The objective of this thesis is to investigate the contribution of SHGs in empowering poor women in Lemo woreda. A survey of 121 respondents was conducted in four rural Kebeles of Lemo Woreda. Four interviews for identifying cases, four Focus Group Discussions and one Key Informant Interview are carried out to substantiate the data. The study found that Economic, social and political empowerment of women is positively contributed by self-help groups. The result showed that SHGs in the study area carry out various activities like savings and credit creation, health education on child care and sanitation and hygiene practices, environmental protection and awareness creation programs. The various activities like saving and internal lending service reduced the economic dependency of women upon other members of the family and the trainings and knowledge enabled the women to begin economic activities. Thus, women could use the loan and trainings to engage in income generating activities. The trainings, meetings and awareness creation session activities increased the knowledge and experience which led to an increase in the ability of making decisions and ensure participation. Other SHG activities participation enhanced the women knowledge on health issues, and environmental protections. The study showed that inadequate training facilities, shortage of income, low skill level and low literacy, unequal economic status among members, lack of funds support, traditions and cultural values, conflict between group members and lack of family support during women participating in economic activities as major challenges which create hindrance at SHGs path from contributing to Women's Empowerment. The empowerment indicators of the SHG participants as seen in the study suggest that participation speeds up the empowerment process, however women's participation is limited on decision making and control over high value resources. It is recommended that implementing and managing a long-term saving and credit culture like SHG in the area can be a good path for promoting women empowerment, and focusing in broader sections of activities in SHGs will be immense important to create opportunities for the poor women to sustain their livelihood and improve the situation for their empowerment.

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INTRODUCTION

Background of the study

Women empowerment is a global issue. The SHG (Self-help Group) Movement worldwide aimed at systematically empowering disadvantaged poor women by way of income generation and capacity building. Women empowerment is viewed as a continuum of several interrelated and mutually reinforcing components, such as, awareness building about

women's situations, discrimination, rights and opportunities as a step towards gender equality, collective awareness building, provides a sense of group identity and the power of working as a group, capacity building and skills development especially the ability to plan, make decisions, organize, manage and carry out activities to deal with people and institutions in the world around them, participation and greater control and decision making power in the home, community and society, action to bring about greater equality between men and women (Mahendra Kumar Dash, 2013).

Thus, empowerment of women is not a one way process, it is a two way process in which women empower and get empowered. This is an ongoing journey for all of the women. However, literacy could be one of the first steps to empowering women to participate more equally in society and free themselves from economic exploitation and oppression. So, empowerment of women means improvement of their socio economic status, particularly in respect of education, health and economic opportunity. All these enhance their decision making capacity in vital areas (ibid). The economic empowerment requires transferred skills of management and control of the economic activities, which enable them to feel confident and being involved in the decision making process. In real sense, empowerment would be attained when women are actively involved in the larger struggle for social change. Through economic empowerment, one can be empowered socially, physically, mentally and through all these she is sure to be empowered politically. In this empowerment process, SHGs (Self-Help Groups) help the women to empower economically. Ensuring women have equal access to financial and development opportunities empowers women, expedites progress toward gender equality, and can translate into improved national and international economic efficiency (World Bank, 2007).

A Self Help Group (SHG) is a small economically homogeneous affinity group with 15 – 20 members of the rural poor who have volunteered to organize themselves into a group for eradication of poverty of the members. The members of the group were coming together to save a small amount regularly, which are deposited in common to meet members emergency needs and to provide collateral free loans decided by the group. SHGs have been recognized as a useful tool to help the poor and work as an alternative mechanism to meet the urgent credit needs of poor through saving. SHG is a media for development of savings habit among the women. It enhances the equality of women, as participants, decision makers and beneficiaries in the democratic, economic, social and cultural spheres of life (Cosmin, 2009). Cosmin report (2009) gives the account that Ethiopia faces numerous health and nutrition problems. Though there is progress over the past 15 years, much more work is needed to significantly improve the livelihoods of Ethiopia's poor citizens in which the proportion of women is greater than men. On top these, women as caretakers for orphans and vulnerable children are especially subject to the worst effect of drought and other adverse shocks. Without adequate knowledge about health and nutrition and sufficient income, women should not be expected to make the healthiest decisions regarding their family's food consumption. In cognizant to these, the SHGs, as institutions, offer space as an intervention approach to reduce poverty and provide women with the mechanisms to improve their lives and engage in the development process of the society (World Bank, 2007). Now the SHGs (self-help groups) have focused their activities on multidimensional arenas like micro credit, social awareness, cultural activities, reducing social problems, literacy education and child care awareness. These activities are expected to uplift the status of women in the area, but, an empirical assessment to this statement is necessary to make this expectation a valid conclusion. Not every SHG are conducting all these activities at the same time. Since, every group is different also in terms of the social problems they have, SHGs have focused upon the social problems that they are facing in their locality (ECC - SDCOHO Annual Report, 2014). In this context, the present study focuses on SHGs

activities which the rural poor women are participating and engaging in and mainly the SHGs contribution in empowering these rural poor women in the area.

Statement of the Problem

The constitution of FDRE of 1995 article 35 says "women shall, in the enjoyment of right's and protection provided for by this constitution, have equal rights with men". The constitution also clearly lays a strong foundation for their participation in decision making at all levels. Ethiopia has also ratified various international conventions and human rights instruments to secure equal rights of women and sectoral policies relating to empowerment of women. The policy frameworks targeted specifically to gender equalities in social, political and economic ventures and declare that a shift in the approach to women's issues from welfare to development has been pursued; and recognizes empowerment as the central issue in determining the status of women (MOFED, 2010). Many of Government Organizations and Non-Government Organizations are working for women empowerment and gender equality through emerging women centered socioeconomic development approaches. These efforts were expected to bring a positive change in the status of women. However, the report shows that the progress is not made as expected. Because of a very deep rooted poverty and socially constructed segregation in the rural area, gender inequality and social and economic marginalization of women still remains in Ethiopia (ibid). The socio-economic problems in the study Woreda mainly among poor women were many. This is because women are not economically and socially empowered and the male dominated society always prohibits women from getting out of the house and be active in society. Credit service is the major problem thwarting the entrepreneurship of women and their will to engage in productive activities. Banks and microfinance institutions in the woreda were inaccessible for rural poor women. Credit options from local money lenders and other social institutions were also unreachable for rural poor women (AU protocol, 2003).

The interest rate, bureaucracy of credit providing institutions, long and time taking processes and delay in addressing immediate needs of people were problems in these financial institutions. Both accessibility and affordability of credit as well as targeting the individuals with immediate needs of these women is also questionable. The issues of collateral have also become a bottleneck. The situation directly affects poor women in thwarting their entrepreneurship and their will to engage in productive activities (ECC - SDCOHO Annual Report, 2014). The different types of social organizations including 'Iqub', 'Idir' and 'maheber' are being meant for addressing the financial constraints and enhance social cohesion needs of women in a particular community. However they are lacking integrated approach. Thus, for transforming the socio economic status of the marginalized poor rural women, many development actors are coming with women centered development approaches like self Help groups (ibid). Self help groups are becoming active agents of change and in empowering women. This claim need to be studied since lack of consolidated and systematic research and documentation on the contribution of the SHGs in the empowerment of women in the study area is the problem, and the results thus obtained can suggest this method over other or the results can be used to overcome the shortcomings of this method. Therefore, the present study was undertaken to critically investigate the

contribution of the SHGs in imparting social, economic and personal empowerment to the poor rural women and to analyse the determinants hindering SHGs in empowering rural poor women in four Kebeles of Lemo woreda.

MATERIALS AND METHODS

Description of the Study Area

The study area, Lemo woreda, is located in Hadiya Zone of South Nations and Nationalities and People State Region (SNNPR). The capital town of the Woreda is Hosanna, which is situated 230kms south West of Addis Ababa. It has a total of 33 rural and 2 urban Kebeles the total population of the Woreda is 152,552, of which 77,077 are female. The average family size is 6 and the average land holding size is 0.75 ha per Household (Hadiya Zone-Annual Statistical Abstract, 2014/15). Lemo is bordered on the south by Doyogena woreda of KembataTembaro Zone, on the southwest by Duna and Soro, on the west by Gomibora, on the northwest by Misha, on the northeast by Ana Lemo, and on the southeast by Shashogo woredas of Hadiya Zone. The town of Hosaena is surrounded by Lemo. Lemo has 67 kilometers of all-weather roads and 56 kilometers of dry-weather roads, for an average road density of 123 kilometers per 1000 square kilometers. The livelihood factors of people in the five study kebeles (Lareba, Kidigisa, Shechroma, Bobicho and Ambichogode) of Lemo woreda are identified by the participants during assessment, which are food shortage, access to safe water, lack of saving and credit service and lack of access to pre-school. Besides the need assessment findings revealed that the kebeles are characterized by lingering traditional practices and customs, which are very harmful to the rights and dignity of minority, women and the poorest community groups. These members of the community are denied of opportunities by existing social and economic systems, traditional community structures and customs (ECC - SDCOHO Annual Report, 2014). women constitute most of the poor and disadvantaged segment of the society in the study kebeles of Lemo woreda that they have fewer assets than men, they are overburden by household chores and their engagement is sometimes multiple for instance carrying children while cooking the like, their household resources are dominantly controlled by male, they do not have saying in most of household decision making, they are often marginalized in agricultural extension programs, they have difficulty getting access to credit and even local micro finance institutions tend to avoid poor women since they lack collateral (ibid).

Data Types and Data Collection Techniques

The source of data for this study was both Primary and Secondary data. For the purpose of the study, it was envisaged to collect primary data using survey on the one hand and PRA tools on the other. These enabled the researcher collect both quantitative and qualitative data, respectively.

Survey

Interview schedule prepared and administered with the selected sample SHG Members. The questionnaire included queries about the demographic characteristics, economic and social involvement of members on SHG, activities undertaken by the members and Challenges hindering SHGs performance. The questionnaires were pre-tested on ten samples and

translated to Amharic language before data collection and 4 enumerators were selected and trained, prior to deployment to field data collection. The selected enumerators were experienced, who have knowledge of local language and have participated in different data collection activities.

Participatory Tools

In addition to the Interview schedule, qualitative data was collected using PRA tools. Primarily, the researcher conducted key informant interviews and focus group discussions based on checklists of questions triggering discussion. One key Informants interview with Project Coordinator of ECC - SDCOHO was conducted. Four focus group discussions were conducted with 24 SHG women at selected kebeles. The major purpose of having the focus group discussions was to have an in depth understanding of the differentiated views and interests of women and men about the subject of study. The other most important PRA tools employed for the study, were observation of the members living condition, SHGs Documents management, and Harvard Gender Analysis Tools (Resource Card and Decision Making Matrix) to analyze women's capacity access to and Control over resources and their participation in decisions. Moreover, to substantiate the findings and to hear a witness from the women that give a flesh for the findings four case studies of four women were conducted at the selected kebeles. Published and unpublished documents including project proposals, SHG documents, baseline studies and progress reports were reviewed to get background information about the SHG approach, projects undertaken by the woreda were the primary sources of secondary data and information.

Sampling Design

Lemo, the Study Woreda where SHGs are operational was selected purposively. In order to conduct the study, 4 rural kebeles were selected purposely in which SHGs were established by Ethiopian Catholic Church Social and Development Commission – Hosanna (ECC –SDCOHO). From this kebeles 8 SHGs with 136 members operational for more than three years were selected based on their level of maturity. However during data collection the enumerators could find 121 women of the selected samples. Finally the researcher used the data of 121 members of respondents/women/ from the selected 8 SHGs. Within the objective of meeting the esteemed key questions, the study focused on the SHG members who have stayed for more than three years in particular SHGs as a member. It helped the researcher to understand and explore the benefits of being SHG which in turn gave a clue to study the socio economic, cultural and political and other affairs of the target group after being the member of a particular SHG.

Methods of Data Analysis

The data gathered quantitatively was analyzed by descriptive statistics. Analysis of the qualitative data collected through PRA exercises was summarized and used to cross check the quantitative information gathered. The quantitative method employed in this study was simple statistics expressed in frequencies and percentages; and they were used to give explanations on the demographic and socio-economic characteristics of the study subjects. In order to seek answers to research questions, a qualitative research method was used and qualitative information was collected through participatory

techniques of Focus group discussions, Key informant interview and Case studies in order to strengthen the findings. Finally the information collected through survey and PRA tools was analyzed with the help of empowerment indicators of women empowerment through SHGs as clearly stated on the conceptual framework above.

RESULT AND DISCUSSION

Respondents characteristics

This study included respondents from different age groups and educational background. According to the descriptive analysis, different variables were included in the study. Out of total respondents, majority (38%) found within the age group of 35-49 years. Significant number of the respondents were illiterate which is estimated about 66.1% of the respondents. More than half of the respondents (56%), possess the family size within 4-6 range. The focus group discussion expressed that majority of the respondents who have become the member of the SHG are the medium family size including productive age group of the people. It also emphasized the family size determine the standard of living among the SHG women members. The purpose of this research is to investigate the contribution of SHGs in empowering poor women in Lemo woreda of Hadiya zone. Using Empowerment indicators, contribution of SHGs to Women's Empowerment was assessed in terms of its contribution in women's Economic, Social and Institutional or political empowerment. In the study the social and economic importance of SHGs has been assessed and it was found that involvement in the SHG has multi-dimensional contributions to women and the findings are precisely summarized. Self-help group Members were drawn from various level of economic and social life mainly most of them were socially and economically Poor and marginalized. Some of the women in the SHGs were heading the household and many of them were headed by their husband. The average family size of the respondent's families' was five. Most of the women were illiterate and in lower level of structural education.

SHGs Contribution to Women Economic Empowerment

SHGs are creating access for financial services like saving and lending for persons/individuals and community who are financially weak. Empowering the economy of the poor individual woman or women groups is the most important to achieve the objective of women empowerment. The status of women is intimately connected with their economic position, which in turn depends on opportunities for women for participating in economic activities. Women's ability to save and access to credit would give them an economic role not only within the household but, may be, outside it as well. Investment in economic activities of women would improve employment opportunities for women and thus have a "trickle down and out" effect. (Aloysius P. Fernandez, 2005). This study also analyses the indicators of the economic empowerment of women aiming the contribution of Self-help groups on women empowerment assessing the present economic status of the SHG members comparing the same before SHG interventions through using the economic opportunities created by SHG. Here the issues examined through using various economic empowerment indicators and basic household characteristics. The economic empowerment indicators used for measuring SHGs Contribution to Women's economic Empowerment are: household Income, household

expenditure, employment generation (IGAs), property ownership (access to and control over economic resources), ability to access credit, ability to make small and large purchase and participation in family economic decisions.

Household Income

Amount of Respondent Households Annual Average Income

Experiences and studies show that, due to various reasons, respondents are more reluctant in disclosing income and expenditure data and when they do usually income values are understated and expenditure values are overstated. With the objective of overcoming such shortcoming income and expenditure data collected at the household level of the respondents to approximate the average household monthly income. Accordingly the data collected from the respondents is illustrated in the table 6 below. The above Table 1 evidently illustrated that after joining SHGs the amount of members' annual income was increased. As the members who had less than and equal to 1000 birr annually before joining SHG who constitute 19 percent was reduced by 5.8 per cent after joining SHGs. Similarly, who were earning between birr 1001 to 1500 was reduced by 24 percent from 38 per cent. The members who were earning between Birr 1501 to 2000, 2001 to 2500, 2501 to 3000/previously, now their earnings/amount of annual income/ increased by 12.4 percent, 6.6 per cent and 9.1 percent after respectively joining SHG's. The members who were earning above 3000 birr previously, now their earnings/annual income increased to 5.8 per cent to 7.4 per cent.

Amount of Respondents' Monthly Saving

In order to triangulate the income of respondents, their saving pattern, monthly saving amount and their saving institutions were assessed. The amount of monthly saving and the saving institutions are illustrated in the Table 2 below. It is evident from the above Table 2 that after joining SHGs the amount of SHG members saving was increased as witnessed by the respondents and FGD discussants. This shows the saving habit of the women and the monthly income of all the members improved. As the members who were saving 10-50 birr who constitute 34.7 percent before joining SHG was reduced to 10.7 percent after joining SHGs. Similarly, who were Saving 51-100 birr, 101 to 150 birr, 151-200 birr and above 200 birr were increased to 18 per cent, 17.4 percent, 18.2percent and 6.6 percent respectively. The members who were not saving before SHG intervention were included and started saving. The stated saving amount includes the average savings of both regular and side savings of SHG women. Based on the Table 3, all of the respondents 100% save regularly in their Self Help Groups after SHG intervention. In addition to their SHG saving 9.1%, 4.1%, 6.6% and 14.9% of the respondents are saving in MFI, Cooperative, Bank and Equb respectively after SHG. The experiences on saving exist before SHG intervention by 5%, 1.7%, 5% and 18.2% respondents in MFI, Cooperative, Bank and Equb respectively and 33.9 respondents were saving in their house. However, after the SHG intervention the number of respondents saving in MFI, Cooperative and Bank institutions has increased by 4.1%, 2.4%, and 1.6 % respectively. During Observation of SHG meeting the documents review result indicated the weekly savings of the group are two birr in three groups and five birr in five groups. The researcher investigated from SHG

financial records that all the groups started weekly saving with two birr per week and many of the groups increased it latter which shows an increasing trend in the saving patterns of the members. In addition almost all group members in observed SHGs have additional side savings ten birr and above in cash and in kind voluntarily in addition to their regular weekly saving which increased the groups saving amount. Therefore from the above results the researcher can conclude that Women's income both earning and saving has increased and the saving habit of the members is very improved after gaining SHG.

Household Expenditure

As stated above under household income respondents are more reluctant in disclosing income and expenditure data and when they do usually income values are understated and expenditure values are overstated. To investigate and triangulate their economic status with income, the respondents were asked about their average amount of monthly contribution for their household expenditure. As per their replies, all the respondents responded that they are contributing cash for various household expenditures as much as their economic status allowed them currently. Accordingly, from the responses the above Table 4 findings were drawn; among the respondents 43% respondents contribute 50 to 100 birr in average for their monthly expenses from their own income. Similarly 32.2% respondents, 17.4% respondents and 7.4% respondents contribute 101-200 birr, 201-300 birr and above 300 birr per month in average respectively from their income after SHG intervention. According to Focus group discussion reports, SHG Women's contribution for monthly household expenditure is more increased after SHG intervention than before. For the question "For what purpose do SHG women contribute their income, or what are their expenses?" raised for FGD members, they responded that many of the SHG women used the money for food purchase and the remaining for health and education services expenses, household utensils purchase, social issues, livestock purchase and for agricultural inputs purchase. Thus, from this information we can determine that the food security situation of the households is relatively improved after the women joined SHG.

Employment Generation Activities (IGA)

Women's ownership of income generating activities is considered as main indicator and the foundation for their empowerment (Mayoux, 2007). Hence extensive women's experience in income generating activities is a good possibility for their ownership of assets and contribution for household expenditure. Years of experience in income generation was hypothesized to positively influence women empowerment. Another study by Mehta, Mishra, & Singh (2011) shows that SHG participation enables women to increase the savings, initiate business and expand economic activities. This is similar to what the researcher has found in this study. To analyse the SHGs women employment generation status, their involvements in income generating activities, years of their experience and types of their income generating activities that they were enrolled in were assessed and the findings are stated below. In the same indication of the above study, this study revealed that SHGs contribution on women's economic activity that as indicated in the above table, many women members almost half of the respondent women independently engaged in the income generating activities after joining SHGs and

have extensive experience on various economic activities. For instance: 9.1%, 17.4%, 14% and 21.5% women have experience on income generating activities for one, two, three and four years respectively. From the above response analysis we can confirm that SHGs have contributed to women's empowerment through facilitating the necessary conditions required to begin a small business as many studies confirmed and agreed on it.

Women's Ability to Access Credit

Ability to access credit by women is one of globally agreed indicators for women's economic empowerment. Changes in employment and engaging in new economic activities through accessing credit are main indicators of women's economic empowerment. The study of Reddy (2005) shows that SHGs have improved women's empowerment through improving the livelihoods of rural women by facilitating the necessary conditions required to begin an enterprise. Participation in a self-help group provides access to credit. Such loans can be utilized by women's to improve their livelihoods. Women also learn various skills which they can apply to initiate income generation activities and improve their livelihoods. Thus, the combination of fund and training can be used to generate employment through engaging in business. In order to investigate the SHGs role in capacitating women's capacity to access credit questions on if the respondents are accessing credit and from where they are accessing it were raised and the responses were analyzed as follows. As SHGs activities mainly include serving as a financial intermediary of micro credit. In this study, each member voluntarily deposited a certain amount each week to the fund of SHG regularly formal saving amount and irregularly the side saving. The amount from the fund is lent as loan at very low interest, i.e. 5%. The loan amount is usually smaller but can be higher on subsequent loan. This way micro credit is facilitated by SHGs in the sampled respondents SHGs as reported by respondents and FGD discussants. Of the SHGs respondent members, there were 98.3% who took loan from their SHG, the women who cannot access loan even from local money lenders took loan from SHG. Before SHG intervention, only 38% women access credit from Local money lenders and other micro finance institutions who can repay with high interest rate and / or who have collateral for loan receipt. However, almost all of the respondents have accessed credit from their SHG after SHG intervention. As illustrated in the above table 13, 38% of respondents were accessing credit from local money lenders with 50-100% interest rate annually whereas no respondent were accessed loan from local money lenders after SHGs Intervention. This implies the SHG helped to enhance access to credit services and improve saving behavior. Thus we can conclude that SHGs capacitated Women's ability or created opportunity to access credit.

Property ownership (access to and control over economic resources)

Women who own property or otherwise control assets are better positioned to improve their lives, have greater bargaining power within households and public which indicates the economic empowerment of women. To measure the SHGs women access to and control over economic resources, PRA tool (Resource Card) was used with sampled respondents and FGD members for comparison before and after the SHG intervention using baseline data before three

years. Many studies reported that women constitute most of the poor and disadvantaged segment of the society. They also are often amongst the most vulnerable and the poorest of the community. Women have equal access to and almost no control over the important economic resources. Their household resources are totally controlled by men. To examine the issues this study asked the questions to the respondents and the following Table 8 analyses the finding of study areas on access and control over resources. As clearly illustrated in the above table the situation in the household was slightly changed on control over resources after the SHG intervention. In most of household economic resources husband and wife have equal access but control over them is dominated by their spouse. Among the respondents all of the women access household assets equally with their spouse but the control over the assets are restricted for some high value assets before and after SHG intervention. As indicated in the above table before SHG the percentage of women controlling land is 13.2 and the percentage is similar after SHG intervention. Regarding the control over Household equipment, Capital or cash and Livestock the percentage of women controlling them is slightly increased from 19 to 25.6, from 26.4 to 29.8 and 9.1 to 16.5 respectively after their involvement in SHGs. Whereas women have equal control over and also have equal saying over household labor, Cash and credit management with their spouse that rose from 38 percent to 49.6 percent and from 38% to 47.1 percent after SHG intervention. Whereas livestock products and household utensils are dominantly controlled by women as the percent also increased from 97.5 to 99.2 and 90.1 to 99.2 respectively. This result was found to be the same case in FGD Discussants that reported as Women enjoyed very limited, role in control over high value resources (Land, Livestock and Household equipment) even though they equally access the resources they have in their Household level. Thus to conclude in comparing the before SHG intervention with After SHG intervention findings, SHGs have contributed to women's ability enhancement to control over resources, there were changes in women's control over non high value resources like Labor, Cash and Credit after the participation in SHGs because they have their own cash income through SHG

SHGs Contribution on Women Social Empowerment

To examine the contribution of SHGs in Women's Social Empowerment various Social empowerment indicators and basic household characteristics were used. The Social empowerment indicators used for measuring SHGs Contribution to Women's social Empowerment are: Participation on Decision making in Household/Family including Control of women over fertility decision, Freedom to participate in social events and Mobility within and out of their locality.

Decision making and bargaining power of the respondents

Women's ability to influence or make decisions that affect their lives and their futures is considered to be one of the principal components of empowerment by most scholars. One important indicator of women empowerment is the ability to make decisions within the household and out of the household. Participation in domestic affairs can be found as an indicator of empowerment in several studies.

Respondents' opinion regarding their participation in household decision making both before and after involvement

in Self-help groups have been collected in order to examine the extent of change in their participation in household decision making due to their relatively enhanced financial capabilities through SHG. The decision making aspects which have been taken into consideration are shown in Tables 9 and 10 below. The tables 9 and 10 present a comparative picture of women's participation in different aspects of household decision making. They also assess the extent of change in participation in household decision making after being members of SHG. The findings of the present study revealed that before the involvement of women in Self Help Group, on an average, only 37% (independently by themselves and jointly with their spouse) women could realize their participation on household decision making while it rose to 62 % after their involvement in Self Help Group. This change suggests that the status and respect of the women in their family are raised from 13% to 18% for deciding by themselves and from 24% to 44% for deciding equally with their spouses due to SHG intervention. Further analyzing the mode of decision made exclusively by male, decreased from 40% to 22%. However, increased economic activities have increased participants' financial responsibilities and participation in household decision-making, still household decision making is an entitlement of male head/husband / of the family.

Women's Decision on Agronomic Practices

Decision on Agronomic practices includes choosing crops to be grown, use of fertilizer and improved seeds, period of harvesting and etc. Traditionally women in the study area are hardly got a chance to participate in agricultural activities. Regarding the decision in agronomic practices, the percentage of women's exclusive participation has not changed from 11. Similarly, jointly deciding with their spouses also marginally increased from 26% to 37%. Thus involvement in SHG has brought changes only in jointly deciding scenario on Agronomic Practice.

Women's decision on traveling in the locality and out of the locality (Mobility)

In case of the decision in traveling in the locality and out of their locality, the percentage of women deciding by themselves to travel in their locality have increased from 25 to 39 and the percentage of women deciding by themselves to travel out of their locality have increased from 11 to 22 after their involvement in Self - help Groups. Similarly deciding equally with their spouses to travel in their locality and out of their locality, the percentage of women increased from 35 to 42 and 17 to 41 respectively after their involvement in self - help Groups. While the percentage of decisions made by their male counterparts for women's travel in and out of their localities decreased from 17 to 2 percent and 55 to 14 percent respectively. Here the change takes place particular in the exposure of the women to other institutions or organizations, that the women involved in income generating activities have to sell their products in the market and they need to visit and keep network for their business and share experiences from others. Usually in the study areas, the outside works are carried out by the male members of the family, and even when the women need to go outside of their locality, they are found to be accompanied by male members. However after SHG intervention the situation has changed that the mobility of the women increased in and out of their locality and their decision to travel is also increased as the FGD discussants illustrated.

Women's Decision on Family Planning

The issues of decision on family planning include use of contraceptive and when to give birth a child. Regarding the decision in family planning the percentage independently deciding rose from 12 to 15 and similarly jointly/equally deciding with their spouses increased from 57 to 80. On the other hand the percentage of women who do not decide and guided by their spouses' decision in family planning issues decrease to 13 from 2 after their involvement in SHG.

Women decision on small and large purchases

Buying food items, cloths and the like are considered as small purchase and big purchase refer to buying cattle, small ruminants, land, furniture, agricultural inputs etc. Regarding the decision in purchasing small ruminants the percentage of women independently deciding rose from 11 to 21, jointly deciding increased from 21 to 41 while not participating decreased from 57 to 21. Whereas regarding the decision in buying cattle the percentage of women independently deciding is not rose from 3, but jointly deciding increased from 8 to 21 while not participating decreased from 73 to 60. This shows that Women's participation in cattle purchase is very limited even after their involvement in SHG that the decision made only and /or dominantly by their spouse. During FGD women reported that they were able to make small purchases of necessary items independently. But larger purchases like land, cattle, Furniture etc. always required the willingness and consent of the husband. As stated by One of FGD participant, "Before SHG, by the time my children need fruits like Bananas and asked me to buy , I felt depression as I had no money but after joining SHG I can confidently respond to their request with my own money and I feel differently the things."

Women's Decision on Child Education and Health

Regarding the decision in child health and education the issues of discussion are when to enroll the child in the school, bearing of expenses, educational materials cost, medical treatment of the child etc. The above table shows that there were 40% women who did not participate in the decisions related to child health and education but after their involvement in SHG 19% women fall in this category. That means all the women could participate either independently or jointly with their husband. The women interviewed during FGD were particularly proud of their financial contribution to their children's education not only because it helped them earn the respect of their husbands but also because it gave them the opportunity to support their daughters and their sons in education. Thus in overall, the SHG has brought significant changes in the life of women as a household decision maker on Family Planning, Mobility and small purchase, But SHG has brought very limited change in the life of women on agronomic practices and large purchases. Similarly the ratio of independently deciding women is still insignificant. The study conducted by Saritha supported this study as it explained "SHG enhances the equality of status of women as decision makers in their household issues related to economic and social cultural spheres of life" (Saritha, 2011). As illustrated in the Table11, from the total respondents almost half, 48.8% of respondents responded that they sometimes convince others in discussions and decisions. Where us 11.6% of the respondents, 17.4% of the respondents and 13.2% of the respondents reported that rarely, always and never convince

others in discussions and decisions respectively. As the above Table 12, illustrated that from the total respondents 43% of respondents responded that they sometimes convince their husbands in discussions and decisions. Whereas 25.6% of the respondents, 16.5% of the respondents and 4.1% of the respondents reported that always, rarely and never convince their husbands in discussions and decisions respectively. As the above Table 13 shown that, from the total respondents 50.4% of respondents rated good to their participation improvement level on household decision making. Whereas 22.3% of the respondents, 10.7% of the respondents and 5.8% of the respondents rated Fair, significant and slight respectively to their participation improvement level on household decision making. As indicated in the Table 14, from the total respondents 43.8% of respondents reported their husbands feel comfortable by the time their movement to participate in social activities. Whereas, 23.1% of the respondents and 22.3% of the respondents reported that, their husbands feel neutral and uncomfortable respectively by the time their movement to participate in social activities.

SHGs Contribution on Women Institutional/Political Empowerment

Membership and Positions of Respondent women in Kebele level Government administrative structures

Various studies suggest that SHG empowers politically. Guerin (2007) states that, SHGs empower politically by various activities like "involvement in local political institutions, participation in public demonstrations, protests in support of individual rights, the lobbying of public authorities". One asset that may improve their ability to participate is their involvement in the organizations. Indicators that can be used to gauge relevant experience include women's membership in other community organizations, the positions they held within these organizations, and the duration of their membership. To investigate these in the study area the institutional and political indicators like: participation, decision making and leadership position of SHG's women in local structures and extent of training to women used to examine the SHGs contribution in respondents' level of institutional and Political empowerment. As reported in the above Table 15, from the total respondents 4.1% of respondents were in the decision making position in the kebele from which 2.5% of respondents were in a leadership position in their kebele administration. Similarly 4.1% of the respondents are in the decision making position in Women Development army as they lead their 1-5 group in their locality among them one woman was in a leader position to Women development army, She leads the members and leaders of six (1-5) groups. In two of the Study kebele there are saving and credit cooperatives and in which 3 respondents are in a decision making position. As respondents and FGD discussants reported that all the respondents who are in a decision making and leadership positions were selected and took the positions after involving in SHGs. Thus from the findings the researcher determined that SHG empowers women politically as well as institutionally.

Participation on Capacity Building Trainings

The Self Help groups have been formed from among the poorest of the poor women in the community.

Table 1. Households Annual Income

Annual Income amount ETB	Before SHG		After SHG	
	Frequency	Percent	Frequency	Percent
≤ 1000	23	19	16	13.2
1001-1500	46	38	17	14
1501-2000	28	23.1	43	35.5
2001-2500	13	10.7	21	17.4
2501-3000	4	3.3	15	12.4
>3000	7	5.8	9	7.4
Total	121	100	121	100

Source: Own Field survey, 2018

Table 2. Respondents' Monthly Saving amount

Monthly Saving amount	Before SHG		After SHG	
	Frequency	Percent	Frequency	Percent
10-50	42	34.7	13	10.7
51 – 100	21	17.4	43	35.5
101-150	11	9.1	32	26.4
151-200	3	2.5	25	20.7
above 200	0	0.0	8	6.6
Never Save	44	36.4	-	-
Total	121	100	121	100

Source: own Field survey, 2018

Table 3. Respondents' saving Institutions

Saving institutions	Before SHG		After SHG	
	Frequency	Percent	Frequency	Percent
SHG			121	100
MFI	6	5	11	9.1
Cooperative	2	1.7	5	4.1
Bank	6	5	8	6.6
Equib	22	18.2	18	14.9
Other (at house)	41	33.9		

Source: own Field survey, 2018

Table 4. Average monthly expenditure from women income

Average Expenditure Amount	Frequency	Percent
50-100	52	43.0
101-200	39	32.2
201-300	21	17.4
above 300	9	7.4
Total	121	100

Source: own Field survey, 2018

Table 5. SHG women's years of experience on Income Generating activities

Years of experience	Frequency	Percent
One year	11	9.1
Two years	21	17.4
Three years	17	14.0
Four years and above	26	21.5
Missing	46	38.0
Total	121	100

Source: Own Field survey, 2018

Table 6. Types of Income Generating activities of SHG women

Types of business activities	Frequency	Percent
Coffee drink sells	8	6.6
Coffee grain sells	11	9.1
Fruit sells	13	10.7
Animal product (egg, butter & cheese) retail	15	12.4
Flour of cereals	6	5.0
Vegetable Sells	7	5.8
Small shop	2	1.7
Small restaurant	4	3.3
Pottery sells	3	2.5
Small ruminants fattening/rearing	6	5.0
Missing	46	38.0
Total	121	100

Source: Own Field survey, 2018

Table 7. Respondents Access to and Sources of credit services

Source of Credit	Before SHG		After SHG	
	Frequency	Percent	Frequency	Percent
Omo micro finance	9	7.4	6	5.0
Cooperative	1	0.8	3	2.5
SHG	-	-	119	98.3
Relatives	13	10.7	11	9.1
Local money lender	46	38.0	-	-

Source: Own Field survey, 2018

Table 8. Participation on resource management control over resources

Resource Type	Before SHG (Baseline)		After SHG	
	No	%	No	%
Land	16	13.2	16	13.2
Household Equipment	23	19.0	31	25.6
Capital/ Cash	32	26.4	36	29.8
Livestock	11	9.1	20	16.5
Livestock products	118	97.5	120	99.2
Labor	46	38.0	60	49.6
Credit	46	38.0	57	47.1
Household Utensils	109	90.1	120	99.2

Source: own Filed survey 2018

Table 9. Participation on Decision making at Household level Before SHG

Activities descriptions	Wife		Wife and husband		Husband	
	No	%	No	%	No	%
Crops to be grown	13	11%	31	26%	53	44%
Use of fertilizer and seeds	13	11%	31	26%	53	44%
To receive credit	21	17%	23	19%	51	42%
Family planning	14	12%	69	57%	13	11%
To participate in social events	21	17%	46	38%	22	18%
To travel in the locality	30	25%	42	35%	20	17%
To travel to out of the locality	13	11%	20	17%	66	55%
Purchasing cattle	3	2%	10	8%	88	73%
Purchasing small ruminants	13	11%	26	21%	69	57%
Purchasing food	19	16%	31	26%	28	23%
Purchasing Cloths for children	22	18%	22	18%	41	34%
Purchasing Cloths for Mother	22	18%	23	19%	26	21%
Child education and health	16	13%	22	18%	49	40%
Average	16	13%	29	24%	48	40%

Source: own Field survey, 2018

Table 10. Participation on Decision making at Household level After SHG

Activities descriptions	Wife		Wife and husband		Husband	
	No	%	No	%	No	%
Crops to be grown	13	11	45	37%	49	40%
Use of fertilizer and seeds	13	11	45	37%	49	40%
To receive credit	30	25	47	39%	16	13%
Family planning	18	12	97	80%	3	2%
To participate in social events	13	11	58	48%	11	9%
To travel in the locality	47	39	51	42%	2	2%
To travel to out of the locality	27	22	50	41%	17	14%
Purchasing cattle	3	2%	26	21%	72	60%
Purchasing small ruminants	26	21%	50	41%	25	21%
Purchasing food items	39	32%	42	35%	8	7%
Purchasing Cloths for children	26	21%	41	34%	23	19%
Purchasing Cloths for Mother	34	28%	23	19%	29	24%
Child education and health	16	13%	56	46%	21	17%
Average	21	18%	49	44%	27	22%

Source: own Field survey, 2018

Table 11. Frequency of convincing others in discussions and decisions

Frequency of bargaining	Frequency	Percent
Never	16	13.2
Rarely	14	11.6
Some times	59	48.8
Always	21	17.4
Missing	11	9.1
Total	121	100.0

Source: Own Field survey, 2018

Table 12. Frequency of convincing husband in discussions and decisions

Frequency of bargaining	Frequency	Percent
Never	5	4.1
Rarely	20	16.5
Some times	52	43.0
Always	31	25.6
Missing	13	10.7
Total	121	100

Source: Own Field survey, 2018

Table 13. The improvement in your participation in household decision making After SHG

Participation improvement level	Frequency	Percent
Slight	7	5.8
Fair	27	22.3
Good	61	50.4
Significant	13	10.7
Missing	13	10.7
Total	121	100

Source: Own Field survey, 2018

Table 14. Expression on spouse's feeling during move to participate in social activities after SHG

Feeling level	Frequency	Percent
Comfortable	53	43.8
Neutral	28	23.1
Uncomfortable	27	22.3
Missing	13	10.7
Total	121	100

Source: Own Field survey, 2018

Table 15. Membership and Positions of Respondent women in Kebele level Government administrative structures]

Organization	Membership					
	Member		Committee		Leader	
	Frequency	Percent	Frequency	Percent	Frequency	Percent
Kebele Administration	-	-	5	4.1	3	2.5
Cooperative	6	5.0	3	2.5	-	0.0
Women Development Army	121	100	5	4.1	1	5.0
SHG	121	100	13	10.7	8	6.6

Source: Own Field survey, 2018

Table 16. Types of Trainings provided to the respondents

Types of Training	Frequency	Percent
SHG concept and group working	32	26.4
Basic Business skill and Business development	44	36.4
Business planning and book keeping	44	36.4
Trainings about Performance of SHG activities and Documentation	24	19.8
Conflict Resolution and Problem solving	21	17.4
Leadership and Management Training	21	17.4
Total	121	100

Source: Own Field survey, 2018

This is a section of society that had restricted opportunities or even been denied education. As they come together as a Self Help Group they are eager to learn. The Organization provides training inputs in a systematic manner relevant to the groups and Training modules prepared by the Organization are initially centered on various aspects of Institution Building and skill development. Therefore, women received training concerning SHG and its social and economic importance have positive effect on the SHG and its management, increase know how for the women to bring community development through working together. The following Table 23 illustrates that some of the major types of trainings the organization has provided, along with the number of SHG members of the respondents who participated. The respondents also reported that there were some trainings facilitated to Self-help groups members. Trainings on SHG Concept and Group working, BBS and Business Development, Business Planning and Book keeping, and Performance on SHG activities were facilitated to SHG members and 26.4%, 36.4%, 36.4% and 19.8% of respondents

were participants of the trainings respectively. Whereas Conflict resolution and Problem solving and Leadership and management trainings were facilitated to SHG leaders and Committee members and among the respondents 17.4% were the participants of the trainings. The respondents participated on the training are participating on Income generating activities and the Committee members and leaders are well managing the SHG as per they are trained on Conflict resolution, management and leadership. Thus the training contribution seems that it empowered women through knowledge and skill improvement on business development and management.

Self Help Group Activities

To identify the Activities conducted in SHGs and Members Participation, This study measures the participation of respondents in social and economic activities of Self-help groups.

Table 17. Women's Participation in the SHG activities

Activities	Participants	
	Frequency	Percent
Meeting	121	100
Saving and internal lending	119	98.3
Health education on child care	108	89.3
Health education on sanitation and hygiene	112	92.6
Environmental protection	96	79.3
Functional adult literacy education	38	31.4
Labor work	26	21.5

Source, Own Field survey, 2018

Table 18. Training program provided for SHGs After SHG

Trainings	Participants
Basic Business skill and Business development	44
Business planning and book keeping	44
Conflict Resolution and Problem solving	21
Leadership and Management Training	21
Functional Adult Literacy Education	38

Source: Own Field survey, 2018

Table 19: Challenges and Constraints which hindering SHGs

Challenges and Constraints	Frequency	Percentage
Inadequate Training Facilities	85	70.2
Shortage of income	121	100
Weak Financial Management	63	52.1
Low Return/Profit	116	95.9
Low skill level based and low literacy	112	92.6
Conflict in and between groups	68	56.2
Traditional and Cultural Values	56	46.3
Unequal economic status	89	73.6
Lack of funds and required support	73	60.3
Limited and/ or lack of Family Support	32	26.4

Source: Own Field survey, 2018

The following table illustrates the women's participation in the Activities. The Self Help Group activities which have been conducted in empowering rural poor women identified from the respondents are meeting, savings and loan, health education on Child care, sanitation and hygiene practices, environmental protection and Functional Adult literacy education. As indicated in the above Table 17, all respondents reported that SHG meetings as one of the activities of SHG and they participate on it. Among the respondents 98.3% responded that they participate on saving and internal lending activities of SHG. Similarly participation on Health education on child care and Sanitation and hygiene practices of SHG activities responded by 89.3% and 92.6% respectively While Environmental protection activities were conducted by 79.3% of the women and 31.4 of the respondents participated on Functional Adult literacy education. But Only 21.5% of the respondents reported labor work as SHG activities and their participation on it. The details of SHG activities are discussed under the following headings as per the findings of Focus group discussion.

Meetings

It was found that SHGs convened a meeting every week, i.e. Four times a month. Meetings had three sessions. The informal session which was generally in the beginning began with coffee and talk, then the leader then would present the meeting's main agenda and the members would comment. The topic of discussion about socio economic issue would generally be the main agenda. A secretary kept the minutes and the leader of the day with SHG animator or sometimes with health extension worker of the kebele facilitated the discussions as communicator.

Finally cashier collects weekly saving and bookkeeper records the saving on the ledger, Individuals pass book and reports savings and loan status. The study found that from respondents, discussants and documents review almost all members attended every meeting in the last six months even though they encounter with problem in that day as attending meeting was mandatory. With regard to decision in discussion of an agenda, discussion on it and executing it, respondents were asked about the type of role they play in decision making, Most of they said that they had leading, supportive and participative roles. Meeting activities also include recreational activities like singing, and dancing sometimes. These activities helped in sharing of experiences, preservation of culture and sense of togetherness that the members are now loving, helping, learning each other and also participating in any community development activities together.

Saving and Internal lending Service

SHGs activities also include serving as a financial intermediary of micro credit. In this study, each member voluntarily deposited a certain amount regularly each week and varied amount irregularly to the fund of SHG. The amount from the fund is lent as loan at very low interest, i.e. 5%. SHG created this type of micro credit for the poor creating access for the poor (especially for women) to save and to internal lending. Of the 121 members of Sampled SHGs, All members were regular savers. The Lowest weekly savings was 2 birr and highest savings was 5 birr. It was found that 98.3% of members took loan for different purposes in different times. As document review indicated that the highest frequency of loan taken was six times and the lowest was two times in the SHG period.

Health Education on Sanitation and Hygiene practice

SHG is one of the places to get many women in one place to convey message, create awareness and teach group about any issues related to women's day to day life. Hence SHG created a good opportunity to health extension workers to teach them about Sanitation and Hygiene practice. After having the awareness from health extension workers the women discuss on the practice in every weekly meetings which supported them to understand and improve their awareness on Sanitation and Hygiene practices of Solid and liquid waste disposal practice, Periods of proper hand washing in a day, Keeping cooking and feeding utensils clean and Keeping house and environment clean. Among the respondents 92% reported that they participate on the practice. Many of the respondents rate their awareness on personal hygiene and environmental sanitation as very good after the SHG intervention.

Health Education on Child care

Similarly explained above about hygiene and sanitation practices, SHG created a good opportunity to the members to have knowledge and skill on child care and Infant and Young Children's Feeding practice. Health extension workers use the group meeting to teach them and then the women discuss on the issue in every weekly meetings which supported them to understand and improve their awareness on Improved Infant and Young Children's Feeding practice. Almost all of the respondents and FGD discussants witnessed their knowledge improvement on Infant and Young Children's Feeding practice through explaining the practice as Exclusively Feeding a child breast only from zero to six months, Breast and solid food after six months, Dietary Diversity and frequently feeding a child in a day as indicators for the practice.

Environmental protection Activities

As stated by respondents and FGD participants, SHGs conduct Environmental protection activities whose result might benefit all the community members both male and female. 79.3% of SHG members have participated Soil and water conservation activities together by the groups' initiative. They have planted seedlings in communal lands and take care of the plants to make them viable as the respondents reported.

Labor Work

As stated in the table above, SHG members participate in labor work together with other SHG members to get income for their groups. 21% of SHG members are participating in the preparation of 'Kocho' for their friends. The labour wage in the area to prepare one 'Inset' costs 10 birr but the members of SHG prepare 'Kocho' with 5 birr/Inset. This SHG activity has two benefits first any group member can get laborer with small payment and the income goes to the group. This is also confirmed by Key informant.

Education/Training programs

SHGs also perform as the skill and capacity builders. In the sampled SHGs various kinds of skill development and capacity building programs and trainings were conducted by the Project Organization for the members.

The following are the list of the trainings and participations

The respondents and discussants were also asked about the training programs that the SHG members have attended.

All of the respondents replied that each of the members has been in one or two of the above listed trainings. The training program of the SHG seems suitable for the rural women and was seen to be successful as the report of discussants and respondents information above many of the members engaged in Small Business after participating on Basic business Skill training. Similarly Functional adult education class was successful in providing literacy to a number of people who never went to school, they can now sign, write their names and perform basic calculation. Women participated on leadership and Management training are involving in SHG plus activities in the community.

Challenges hindering SHGs in empowering rural poor women

To identify the challenges and constraints hindering SHGs in empowering women, the respondents were asked the question. Accordingly the study identified the following challenges which create hindrance at SHGs path from contributing to Women's Empowerment from the responses of respondents. As stated in the above Table 18, the identified challenges and constraints are inadequate training facilities, shortage of income, weak financial management, low return, low skill level based and low literacy, unequal economic status among members, lack of money and expected supports, traditions and cultural values, conflict between group members and lack of family support to some members.

Conclusion and Recommendation

Conclusion

In the study area, SHGs were seen to have a positive contribution upon women's empowerment and livelihood of the members of SHGs. SHG participation was seen to have a positive effect upon the economic empowerment of women. SHGs provided women with loans and skills required to begin an economic activity and thus reduced their dependence upon husbands for economic resources. Women were also capable of buying small assets with their savings. Their awareness level increased due to experience and knowledge from various trainings and discussions. Even though, it is difficult still to women control over highly valuable assets. This enabled women to take participation in household economic decisions. By contributing to household incomes, they won the confidence of the family to make household decisions. SHGs widened the social horizons of the members and contributed to social and economic integration of Marginalized Minority groups who had not any opportunity to be engaged in any social and economic groups with others previously. Now they have got the opportunity to be members of SHGs equally with others access the benefits equally. In attending the SHGs trainings, they travel to various locations in their locality and out of their village for experience which show that SHGs provides women with mobility. Members of SHG and leaders of SHGs are highly regarded in the village; they are selected to represent the kebel women. Thus, they feel they are respected by the society and are happy for being able to serve the society. The women's self-confidence is also increased to participate on different community based organizations and to mobilize various public services for their benefit. The Contribution of SHGs participation was considerable on institutional empowerment. Through SHGs activities awareness programs and trainings, women developed

increased awareness towards self and society. They became more aware of their rights. They developed decision making ability and participated on institutional decisions too. SHG activities are helpful in contributing for improved health situation of the community through enhancing practice of sanitation and personal hygiene of the women specially the pottery making members and improving knowledge and skill on child care and feeding practice. The activities are also helpful in improving literacy skill and in raising awareness of women on environmental protection. In attending SHG activities, women move to the meeting place, meet other people and have social interactions also. As the discussants reported that low level of literacy, lack of money and expected supports from external source and lack of family support during women participating in economic activities as major challenges which create hindrance at SHGs path from contributing to Women's Empowerment. Therefore, these issues require special attention for sustainability of the groups' intervention and for effective achievement of the goal of SHGs. In addition, from the findings the gender inequality perspective was identified in resource ownership that Very high value assets like land, house, equipment and livestock are totally dominated under the control of male in the household.

Recommendations

On the basis of the results of this study, the following policy implications are suggested so as to be considered in the future intervention strategies which are aimed at the promotion of women's empowerment at regional as well as at national levels. These may be broadly viewed through strengthening SHG institutional set up in promoting small scale household saving.

- The strong role of the government in ensuring a favorable environment within which women equality and women empowerment are improved is important. Thus as the study shown that implementing and managing a long-term saving and credit culture in the area is a good path for contributing to women empowerment. Government should also focus in broader sections of activities to involve the poor women to promote formal savings to sustain their livelihood and empower them.
- Group savings that creates group own capital has to get proper attention of the concerned parties; and necessary support should be given to the promotion and support of SHGs as the Self-Help Group development model promotes small savings on regular basis among poor women and This saving sometimes used for emergency purpose loan among the members; or to create capital through group savings, which later be used for group or individual small-scale investment.
- According to the analysis of the study, SHG activities are found to be helpful in contributing for improved health situation of the community and similarly existence of SHGs and their regular meetings have significantly facilitated the implementation of Functional Adult Literacy (FAL) program. Therefore, the future design of SHG interventions has to be integrated with Functional Adult literacy Education and Health education so that SHGs interventions and the activities would mutually support each other.

- SHG promoting Organizations Should take initiative to create a forum where pertinent governments could involve to come up with the same terms as far SHG is concerned and then recommend that SHG approach could be adopted as a development model to empower women through improving their livelihood because institutionalizing SHG approach at national level will accelerate the time when transformational development is aspired to be achieved.
- In general and particularly to those communities where women have limited rights of their development, have limited access to and control over high value economic resources and limited access to participate on decisions, so that rural people of all categories will inculcate the psychological, cultural, social, economic and political empowerment, since SHG contributes as foundation socioeconomic development.

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