

Levels and Differentials in Decision-Making Power of Women Organized versus Not-Organized in Self-Help Group in Debre-Markos City and Gozamin District of Amhara Region, Northwest Ethiopia

*Adane Yenealem**, *Degefa Tolossa***, *Esubalew Abate****

Abstract

A self-help group approach is one of the women empowerment approaches that specifically target impoverished women. The approach has been implemented in different parts of Ethiopia since 2002 through the support of non-governmental organizations. Thus far, there is a lack of adequate research on the contribution of the self-help group approach to women's decision-making power. Hence, this study examined the decision-making power of women organized and not organized in the self-help groups in Debre-Markos City and Gozamin District, Amhara region. The research design was cross-sectional. Data were collected using mobile application from 284 randomly selected women organized in self-help groups (146) and not organized in the self-help groups (138). Women empowerment index was used as an outcome variable, constructed based on a set of empowerment questions. Ordinary Least Square (OLS) regression was used to determine the effect of the main exposure variable (i.e., membership in self-help group) on the outcome variable. The finding has revealed that women organized in self-help groups were able to attain significantly higher scores of empowerment than women who were not organized. The findings imply that self-help group approach as an alternative women empowerment model which has huge potential to promote the wellbeing of individuals and households.

Keywords: self-help group, decision-making, empowerment, food security

* Ph.D. candidate, Center for Food Security Studies, College of Development Studies, Addis Ababa University, Email: yadane2@gmail.com, Tel: +251920010706

** Professor, Center for Rural Development, College of Development Studies, Addis Ababa University, Addis Ababa, Ethiopia, Email: degefata@gmail.com

*** Associate Professor, Center for Rural Development, College of Development Studies, Addis Ababa University, Email: esubalewabate@gmail.com

1. Introduction

Self-Help Groups (SHGs) are groups of people that come together to socio-economically support each other. The primary purpose of the groups is to meet their prioritized individual and household needs. Groups have agreed bylaws and accounting systems to manage the group dynamics. Group membership is voluntary and optimum group size ranges from 15-20 members (CoSAP, 2017)¹. Self-Help Group Approach (SHGA) on the other hand is an approach that aims to socially, economically and politically empower the SHG members. Structurally, SHGA is a tool for women's social, economic, household decision-making, and cultural, and political empowerment (Ranjithab 2016; Sail and Kumbharjuvenkar 2015) and refers to the entire functions of the SHGs, Cluster Level Associations and the Federations. Gebre (2015) has noted that the concepts and principles of the SHGA was introduced to Ethiopia in the 1980s aiming at initiating and advancing the participation and benefits of the poor community groups in the name of *Ras Agez* (which means self-help) though it cannot sustain and adapted to the national and local contexts for unknown reasons.

There are other approaches in Ethiopia to empower the weaker sections of the society. For example, the Rotating Saving and Credit Association (Saqib *et al.* 2017), Saving and Internal Lending Communities (CRS 2010, 2012, 2019), Saving and Credit Cooperatives (Getachew 1996; Mekonnen 2021; Pasara *et al.* 2021), Village Saving and Loan Associations (Allen and Staehle 2007; Allen 2022) and Village Economic and Social Association (Zegeye *et al.* 2018) are worth mentioning. These approaches differ from the SHGA in many ways such as structure, target beneficiary, membership, size of members, type of saving, regular meeting periods and graduation periods and stages.

Globally, there are scientific evidences that show the significance of the SHGA for the psychological, social, cultural, economic, and political empowerment of the excluded community members such as women (Borkman 1976; Sundaram 2012; Biscaye *et al.* 2014; Rathinam and Akudugu 2014; Sail and Kumbharjuvenkar 2015; Ranjithab 2016; Atieno 2017; Kumar *et al.* 2018; Gaas 2019; Das 2016). Specifically, it is a powerful

tool for women's improved decision-making, gender equality, women's asset acquisition, better primary and reproductive healthcare seeking behaviors, subjective wellbeing and autonomy (Seibel 2001; Swamy and Tulasimala 2010; Rawat 2014; Shirisha *et al.* 2017; Atieno 2017).

Evidences on the situation of Ethiopian women show mixed pictures. For example, the United Nations Development Programme (UNDP, 2020) indicated that Ethiopia's human development index has increased from 0.292 in 2000 to 0.485 in 2019 (66.1% improvement) while Haregewoin & Emebet (2003) found that the situation of Ethiopian women needs improvement claiming religion and culture as the two major causes for their subordination. The Planning and Development Commission (2018) of Ethiopia believes that the economic growth in Ethiopia did not well reach the poorest sections of the communities, especially women, due to its less inclusiveness and aid-driven nature.

The SHGA was re-introduced into Ethiopia from India in 2002 as an alternative women empowerment, gender equality, and poverty reduction approach. SHGs comprised of 15-20 destitute women identified through participatory rural appraisal methods whose objectives are to psychologically, socio-economically and politically empower the members. SHGA is governed by core principles such as active participation, weekly regular meeting and saving; interest bearing short-term internal lending, rotational leadership and linkage (DAG 2014; Gebre 2015; CoSAP 2017). In Ethiopia, 32 non-governmental organizations that implement the SHGA are members of the Consortium of Self-help group Approach Promoters (CoSAP), 246,278 women are organized in 13,339 SHGs and have accumulated a total of 246 million Birr capital (CoSAP, 2021). The SHGA in Debre-Markos City was started in 2003 and Gozamin District in 2012. So far, about 1673 destitute mothers (from 864 urban and 809 rural households) in Debre-Markos City and Gozamin District were organized in SHGs (FC 2021).

Attempts were made to explore scientific researches and published materials on the contributions of the SHGA to women empowerment, women's decision-making, general wellbeing, its limitations and challenges in

Ethiopia in general and in the context of the study areas in particular. Though the extensive operational experiences of the principal researcher shed light to observe the contributions of SHGA to women empowerment, supporting such observations with scientific evidences was the biggest shortfall. Specifically, there is dearth of published works that explore the nexus between SHGA and women's decision-making power in the context of study areas. This lack of knowledge-base and scientific evidence on the contributions of the SHGA to women's decision-making is the reason for initiating this research. Hence, the study aims to contribute towards filling this gap and bring the SHGA into the attentions of the scholars, government bodies, and the civil societies. This study has primarily aimed to answer the question "Does membership in self-help group make a difference in women empowerment?"

1.1. Theoretical and conceptual frameworks

According to Manuere and Phiri (2018), the concept of empowerment was conceived in the works of Freire (1974) such as the *Pedagogy of the Oppressed*. The writers viewed empowerment from the perspectives of power over, power to, power with, and power within. The 1980s was a period when rights-based community empowerment approaches were mushroomed worldwide (Entz *et al.* 2016). Furthermore, Calves (2009) recognized the contributions of the 1960s and 1980s Feminist movements, the Black Power Movement and Gandhism for the conception and development of empowerment of the powerless and the importance of women's organizations for inclusive and sustainable development.

In the Beijing Platform for Action, United Nations (UN 1995) has put women empowerment as an indispensable pre-condition for social, economic, and political development of nations. Jager & Rohwer (2009) have further elaborated that countries that excluded half or more of their population (i.e., women and girls) cannot optimally utilize their human talents for sustainable development and well-being.

Empowerment can be defined differently by different organizations and researchers following their objectives and contexts. For instance, Sail and

Kumbharjuvenkar (2015) discussed women's empowerment from economic, social, household decision-making, and power to protest against social evils, and political dimensions. They defined women empowerment as an interactive process toward creating an enabling environment for women to remove hindrances to meet their needs. Women empowerment is promoted by expanding women's access to education, training, and development (Manuere and Phiri 2018 citing Inglehart and Norris 2003; Inglehart and Wezel 2005). It can be measured by the degree to which women are involved solely or jointly in their household decision-making processes (Lombardini *et al.* 2017), the extent to which women decide on their healthcare (Ewerling *et al.* 2017), and the freedom to independent mobility to attend meetings, visit families, relatives and market places (Sail and Kumbharjuvenkar 2015). Hence, women empowerment can be conceived as a process of engaging women, advancing their awareness, knowledge, capability, and participation aiming not only to tackle prevailing and felt inequalities but also to ensure sustainable wellbeing through preventing and managing unforeseen vulnerabilities. Hence, a model that identifies the most marginalized persons and engages them in their individual, social, economic, and political empowerment processes can address the problem.

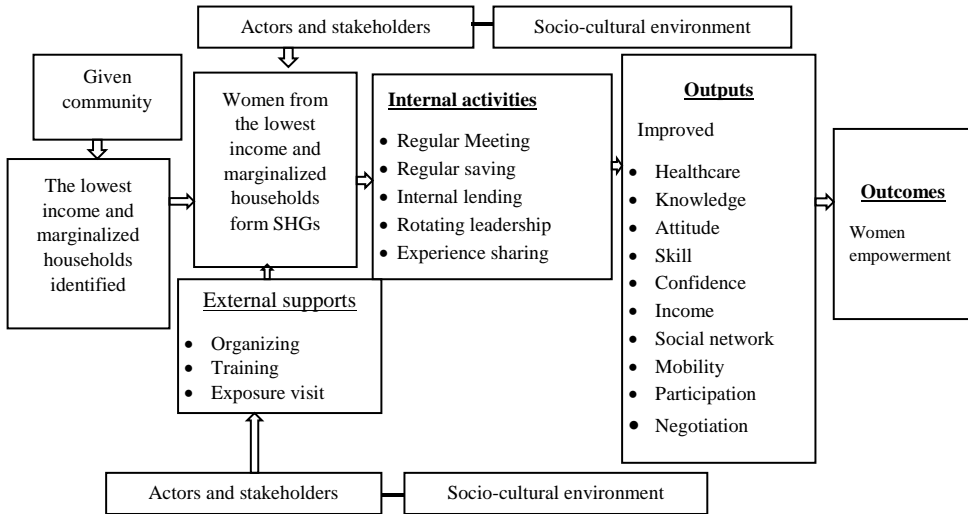


Figure 1: Conceptual and analytical framework

2. Methods and Materials

Because of its freedom to use and mix quantitative and qualitative data, we adopt pragmatist philosophical stance in this study. Researchers such as Dereje, et al. (2022), and Amanuel, et al. (2022) have well noted the importance of using pragmatic philosophy as it has the discretion to choose and use mixed research design, methods, techniques and procedures that best meet their research objective. The research employed quasi-experimental research design and relied on quantitative data collected through structured survey questionnaire. In this research, the Self-Help Group (SHG) members are the experimental and women not organized in the SHGs were the control groups. The study adopted Lemeshow *et al.* (1990) two independent samples determination formula as two independent samples were considered for the study.

$$n_i = \left\{ p_1(1 - p_1) + p_2(1 - p_2) \right\} \left(\frac{Z}{E} \right)^2$$

- Where
- n_i is the required sample size
 - p_1 and p_2 are proportions of the successes
 - Z is the desired confidence level (1.96)
 - E is the margin of error and $P_1=P_2=0.5$

The above formula yields 284 respondents. Accordingly, a random sampling design was employed to select three Kebeles (Kebele 02, 03 and 06) from six Kebeles of Debre-Markos city and three other Kebeles (Aba-Libanos, Enerata and Garam Kebeles) from Gozamin district where SHGA was implemented. Within these selected Kebeles, sampling frames for SHG members and non-SHG members were prepared. The lists of SHG members were obtained from their book writers and the lists of marginalized women not-organized in the SHGs were obtained through participatory rural appraisal method in partnership with the Federation and cluster level leaders.

Trained data collectors have collected survey data from 284 married women respondents whose age ranges from 24-49 years old using Kobo Toolbox mobile application for the sole purpose of this study. Only married women within their reproductive age were studied because they have husbands who would negotiate and influence their decisions or, at the worst, completely decide alone on behalf of the respondents. Among respondents, 146 were organized in SHGs and 138 were not organized in SHGs.

A structured survey questionnaire comprised of 16 women empowerment indicators at individual and household levels were constructed. The question types were ordinal where 0 points were accorded for decisions made by the husbands, 1 point for decisions made by the wife and husband jointly, 2 points for decisions made by the respondent woman herself. In order to establish the women empowerment index, however, joint decisions and decisions made by the respondent women were merged so that 0 points were accorded for the absence of a decision by the respondent (or disempowerment) while 1 point was assigned for decisions made by the respondent women solely or jointly with their husbands-empowerment

(Kenya National Bureau of Statistics 2020; Lombardini *et al.* 2017; Feiruz and Fanaye 2015; Roy *et al.* 2018). All questions were given equal weights to simplify the data encoding and analysis as well as to avoid subjective assignment of different weights for different women empowerment indicators (Feiruz and Fanaye 2015; Kenya National Bureau of Statistics 2020; Roy *et al.* 2018).

The women empowerment dimensions for individual and household affairs were extracted and adapted from Roy *et al.* 2018. Two data analysis techniques were applied. The women's decision making power was analyzed based on the women empowerment index value. Ordinal Least Square Regression was used to examine the effects of membership in self-help group, controlling for all possible confounding variables in the model. Multicollinearity among the explanatory variables was checked using the Variance Inflation Factor (VIF), with VIFs > 2.5 indicating significant multicollinearity problem. Other critical assumptions of OLS Regression such as homogeneity and normal distribution were checked and met. The study also used a p-value less than 0.05 and 95% confidence interval for declaration of statistical significance.

3. Results and Discussions

3.1. Socio-demographic status of the study participants

About 146 (51 percent) of the respondents were SHG members and 138 (49 percent) were non-SHG respondents. In terms of age, 27 (9.5 percent) were youth (i.e., 24-29 years old) and a majority of them (90.5 percent) were adults (30-49 years old). The average family size of SHG and non-SHG respondents was 3.6 and 4.1 persons, respectively. In terms of residence, 167 (59 percent) of them were from the Gozamin district while 117 (41 percent) were from Debre-Markos City. Regarding respondents' occupation, about 47.2%, 26.8% and 13% of them were engaged in agriculture, service and small trade sectors. The remaining proportions of respondents were engaged in daily labor, manufacturing of local materials and collecting and selling wood and wood products.

According to Central Statistical Agency (CSA) (2016), the average number of persons in rural and urban households in Ethiopia was 3.5 and 4.9 respectively. Compared with this national survey, the family size of both SHG and non-SHG respondents in rural and urban areas was relatively smaller. Educationally, about 65.0 per cent (n=184) of the respondents had some form of education while 35.0 percent were illiterates. The proportion of literate SHG members was greater (69.0 percent) than the literacy level of non-SHG respondents (60.9 percent).

3.2. Women empowerment

3.2.1. Women's decision-making on individual affairs

As displayed in Table 1, the composite Women Empowerment Index (WEI) for individual affairs as well as indices of individual indicators show that SHG members were generally adequately empowered (80 percent) while non-SHG respondents were not (60 percent).

Table 1. Women empowerment index for individual affairs among women organized and not-organized in SHGs, Debre-Markos City and Gozamin District of Amhara Region

Indicators	SHG (%)	Non-SHG (%)
I can borrow some amount of money for myself from someone other than my husband	70	40
I do not need the permission of my husband or other family members to go to the market or another villages alone	50	40
I do not need the permission of my husband or other family members to visit relatives and friends alone	60	30
I do not need the permission of my husband or other family members to attend meetings of local community groups	60	40
I and my husband decide on where to pass or invest my time	100	90
I and my husband decide on my healthcare (pre-postpartum)	90	80
I and my husband decided whether to be pregnant or not	100	90
I and my husband decide whether to use or not to use the FP method	100	90
Composite index	80	60

Source: Own survey: December, 2021

SHG members reached an adequate level of empowerment (80 percent) in terms of decision-making power on individual affairs. Among the empowerment indicators of individual affairs, they were about 100 percent empowered in deciding where to pass or invest their time, to be pregnant or not and whether to use a family planning method or not followed by a 90 percent empowerment level in deciding on their healthcare matters. Overall, SHG members exceed the threshold of adequate empowerment level in four of the eight indicators. However, SHG members were below the threshold of adequate empowerment in deciding to go to the market or other places alone (50 percent), visiting relatives and friends alone (60 percent), and borrowing some amount of money other than husbands for personal purposes (70 percent). This shows that there are areas that need further strengthening. Similarly, non-SHG respondents reached or exceeded the 80 percent adequate empowerment edges in four of the eight indicators on individual affairs. However, non-SHG respondents were disempowered in

terms of deciding to go to the market or other places alone (40 percent), visiting relatives and friends alone (30 percent), and borrowing some amount of money other than husbands for personal purposes (40 percent). The disempowerment in SHG and non-SHG respondents happened in similar indicators. This may be associated with the socio-cultural contexts of the study areas. Importantly, the freedom and capacity of non-SHG respondents to borrow some amount of money other than their husbands for personal purposes was very limited (50 percent below the threshold and 40 percent below their SHG counterparts). Perhaps, SHG respondents have the privilege to borrow some amount of money in their groups without asking permission of their husbands while non-SHG members have no such privileges.

While respondents' engagement in decisions related to their health and time utilization was very high, their decision on independent mobility was limited, especially for non-SHG respondents. Though SHG respondents had a good level of freedom (70 percent) to borrow some amount of money for personal uses other than their husbands, the decision-making power of non-SHG respondents on this same matter was 40 percent. Coupled with their limited mobility, this gap constrains their engagement in productive and income-generating activities thereby limiting their contribution to their household food security.

Attempts were also made to search and review empirical evidences around these findings. Some studies conducted outside Ethiopia (e.g., Nithyanandhan and Mansor 2015; Roy *et al.* 2018) have noted that the mobility, social interaction, control over intra-household decision making and access to and control over resources of women organized in the SHGs was statistically significant ($p < .01$) after three years of receiving trainings, participating in exposure visits and SHGs meetings. These sources have also noted that SHG leaders surpass the women empowerment threshold of 0.8 while ordinary members are unable to touch this empowerment cutoff point. However, these studies are based on the 'before' and 'after' SHG membership so that they did not compare women organized in SHGs and not organized.

Government reports in Ethiopia indicate that women empowerment is improving over time in the country. For example, the Ethiopian Public Health Institute (2019) has reported that the highest contraceptive prevalence rate at national level (50%) is found in Amhara national regional state and about 28% of reproductive age (15-49) women from the lowest wealth quintile in the region use contraceptive of any kind to limit child bearing or spacing their pregnancies. Furthermore, report has revealed that the proportion of empowered women in terms of making and/or participating in decisions related to how the husband's earnings are spent, women's health, making large household purchases, and visiting family members and relatives grew to 64% in 2019 from 39% in 2005 at national level and has noted that the proportion of fully empowered women in Amhara region from familial empowerment perspective reached 71% in 2016 (MoWCYA, 2019). At this point, it is important to mention that the sources of evidences for all these reports is the 2016 CSA mini Demographic and Health Survey data based on which other government agencies and their partners computed some sort of statistics on empowerment variables that are the most relevant to mandates of their agencies. Furthermore, in such kind of big national surveys, the inclusion of women organized in the SHGs would remain insignificant so that the findings may not represent women in SHGs. Finally, these reports are produced based on older data collected some 5-6 years before.

Given the differences in the design, composition and size of data sources, study time and data analysis techniques between accessible national empirical evidences and this current study, the findings on common variables (i.e., women's healthcare (focusing on reproductive health), and freedom to visit family members/relatives and friends without prior permission of husbands) provide mixed picture. For example, both women organized in the SHGs and not organized in the SHGs were less empowered (60% and 30% respectively) in terms of freedom of visiting their family members, relatives and friends as compared to the national reports (84%) whereas SHG members and women not organized in the SHGs who participated in this study were better empowered (97% and 87%

respectively) in terms of women's healthcare services as compared to accessible empirical findings (81%).

Other studies (example, Gebre 2015; Aklilu 2016; Abda 2016) have noted that the SHGA in Ethiopia helps to nurture the culture of democratic participation in decision-making process, majority of the research respondent SHG members (99%) believe that, after joining SHGs, they have meaningfully developed self-confidence on their capacities to improve their own situations as compared to their self-perception before they become SHGs members (13%). These studies have directly addressed women organized in the SHGs. However, the methods followed were different from the methods applied in this study. In addition, the variables of empowerment were not specified clearly in these studies. These factors make direct comparison between existing evidences and the current study less appropriate.

3.2.2. Women's decision-making on household affairs

The second women empowerment dimension included in this study was their decision-making power in their household affairs. In this dimension of empowerment, eight indicators were included. The finding has revealed that, on average, both SHG and non-SHG respondents were better empowered in household decision-making (90 percent and 70 percent respectively) than in decision-making powers on individual affairs. Furthermore, SHG respondents were adequately empowered (90 percent) while non-SHG respondents were not (70 percent) in terms of making or influencing their household decisions (Table 2).

Table 2. Women empowerment index for household affairs among women organized in SHGs and not-organized, Debre-Markos city and Gozamin district of Amhara Region.

Indicators	SHG (%)	Non-SHG (%)
I do not need the permission of my husband or another family member to purchase food or household items	50	40
I and my husband decide on children's enrolment in school	100	80
I and my husband decide on the use of the money I generated and saved	100	80
I and my husband decide on the use of the assets I accumulated	100	80
I and my husband decide on what foods and drinks to prepare for the family	100	90
I and my husband decide on the purchase of household assets (equipment)	100	80
I and my husband decide on the sale of household big animals	80	60
I and my husband decide on the sale of household small animals	80	70
Composite index	90	70

Source: Own survey, December, 2021

While the degrees of involvement in each indicator is different, the involvements of both SHG and non-SHG respondents in decisions related to the types of food and drinks to be prepared for the family, children's enrollment, use of money and assets the respondents have generated and purchase of household assets were very good followed by their involvements in the sale of big and small household animals. SHG respondents scored or exceeded the adequate empowerment level in seven of the eight indicators and non-SHG respondents attained the same level in five of the eight indicators. However, the involvement of SHG and non-SHG respondents was least (50 percent and 40 percent respectively) in the decisions to purchase food and household items for the family. This would have big implications, especially for households that purchase food items from the market or get their food items in exchange for other materials, on household food security because women are the main food preparers and distributors among the family members. They prepare food based on the available

quantity and variety of food items which directly determines the quantity and quality of the foods.

3.2.3. Effects of membership in self-help group on women empowerment: Multivariable analysis

The null hypothesis (H_0) and alternative hypothesis (H_1) of the study were the following.

H_0 : $\mu_1 - \mu_2 = 0$ or $\mu_1 = \mu_2$: There is no statistically significant difference between the decision making power of women organized in SHGs and women not organized in the SHGs in the study areas

H_1 : $\mu_1 - \mu_2 \neq 0$ or $\mu_1 \neq \mu_2$: There is statistically significant difference in the decision making power of these two study groups.

Where μ_1 and μ_2 are the population means of respondents organized in the SHGs (or group 1) and respondents not organized in the SHGs (or group 2), respectively. Furthermore, we used an alpha level of .05 for all statistical tests.

In view of the hypothesis, an OLS Regression was used. As indicated in Table 3, the tests of model effect shows that nine (9) out of 13 independent ordinal variables were statistically significant ($p = .05$). All variables, except the main exposure variable (membership in self-help group), were entered into the model as control variables. More importantly, membership in SHGs was found statistically significant ($p = .01$).

Table 3: Results of OLS regression for examining the effects of membership in self-help group on the level of women empowerment, n=284

Parameters	B	SE	Sig.
1) Place of residence			
Rural	-1.585	.0556	.000
Urban	0 ^a		
2) Educational status			
Illiterate (cannot read, write and compute)	-.953	.1614	.000
General education (from grade 1-12)	-.505	.1533	.001
College education and above levels of education	0 ^a		
3) Having any disability			
Yes, some kind of disability	-.464	.1089	.000
No, I have no any kind of disability	0 ^a		
4) Membership in self-help group			
No, I am not a member	-.152	.0460	.001
Yes, I am a member	0 ^a		
5) Ownership of mobile phone			
No, I have no mobile phone	-.173	.0495	.000
Yes, I have a mobile phone	0 ^a		
6) Age of the respondent	-.035	.0038	.000
7) Household size	-.015	.0109	.181
8) Number of days participated in short term trainings	.038	.0044	.000
9) Landholding size owned by the household (in hectare)	-.013	.0398	.750
10) Number of big animals (like cows & oxen) owned	-.075	.0125	.000
11) Number of equines your family owned	.359	.0495	.000
12) Number of goats and sheep the household owned	-.023	.0099	.020
13) Number of small animals like hen the household owned	.005	.0069	.474
(Scale)	1 ^b		
R-squared (R ²)	.164		

Source: Own survey, December, 2021

The Ordinary Least Square (OLS) regression result reveals that the empowerment levels of SHG members was statistically significantly higher ($p=0.01$) than the empowerment levels of the study respondents that were not organized and participated in any SHG activities. In addition to the SHG membership, literacy level, landholding size, number of big animals like cow and oxen, goats and sheep and chicken were statistically significant variables that positively influence the decision making levels of women. Furthermore, the R-squared (R^2) value of 0.164 indicates that women empowerment is explained by about 16.4% of the independent variables in the model.

These findings suggest the rejection of the null hypotheses ($H_0: \mu_1 - \mu_2 = 0$ or $\mu_1 = \mu_2$) and acceptance of the alternative hypotheses ($H_0: \mu_1 - \mu_2 \neq 0$ or $\mu_1 \neq \mu_2$) of the women empowerment variables. On the other hand, age was inversely correlated with women's decision making levels. On the other hand, family size, landholding size and number of chickens a household do not have statistically significant role on women's decision making levels at alpha 0.05.

In summary, this study has revealed that women organized in SHGs demonstrated an adequate level of empowerment in making and/or influencing decisions related to their individual and household affairs. Furthermore, their empowerment index was better than women who were not organized. As indicated by the focus group discussants, key informant interviewees, and source materials (KNH 2014), SHG members were identified as the most destitute and vulnerable households in their community through participatory wealth ranking and social mapping techniques before they were organized. It was from the most destitute households that women, who can be wives or heads of households, were voluntarily organized in the SHGs. Furthermore, SHGs undertake regular weekly meetings, regular savings, internal lending, and record keeping and engage in income-generating activities individually and/or in groups. Among the 16 women empowerment variables included in the household survey administered for this particular study, SHG members scored well above 50 percent in 12 variables computed using percentage while non-SHG members scored slightly higher than 50 percent in only two of the empowerment variables included in the study.

It was also necessary to look at the types of empowerment variables and analyze their implications for individual and household decision-making processes. For example, the majority of the SHG members had regular weekly meetings, had the opportunity to lead weekly meetings, and workshops and were trained in vision building (73.3 percent, 76 percent, and 90.4 percent respectively) as compared to their non-SHG counterparts (32.6 percent, 9.4 percent, and 22.5 percent respectively). Although the differences between the groups are many, these would be the most critical ones that contributed to an enhanced decision-making power of women organized in SHGs as compared to the non-SHG respondents. SHG members lead their weekly meetings rotationally and in workshops, members divide tasks as coordinators, leaders, and service providers. These opportunities are the springboards for SHG members to develop their skills (such as speech, coordination, and leadership) and self-confidence to express their ideas logically and reasonably. A woman from the Gozamin district explained *‘The most critical change I brought through the SHGA is the ability to stand up in front of people and express my ideas. If I was not organized in the SHG, you wouldn’t get my ideas now because I would have remained fearful as I was before.’*

The study findings clearly depicted that the SHGA has opened exposures for organized women to expand their holistic awareness, widened their knowledge base, transformed their attitudes on conventional gender roles, equipped them with technical, communication, life, business, and negotiation skills, and built their self-confidence thereby improved their participation and influence on decisions that matter them most. Thus, the study has indicated that the SHGA has assisted women in urban and rural communities of the study areas to receive training opportunities, opened platforms where they can exercise leadership, ask questions, elaborate on issues, become visionary, actively engage in income-generating activities thereby own resources and develop their negotiation skills that ultimately help them to enhance their capabilities to strongly influence the decisions made around their individual and household affairs.

Finally, it is important to mention the strengths and limitation of the present study. The strength of the study was the use of primary data collected from

both members and nonmembers which entails the possibility of tracing valid association between the exposure and the outcome. The findings help policy makers and program administrators in their planning, monitoring and evaluation of progresses in women empowerment. The study was limited merely to the variables listed in the methodology part, and there might be some important control variables not included in the analysis. Moreover, as the data were collected based on cross-sectional design, drawing cause-effect relationship among the explanatory and outcome variable was not possible. Furthermore, given most mothers had little or no education, some of the variables used in the analysis might be influenced by possible recall bias and perception of the respondents.

4. Conclusions and Recommendations

The purpose of this study was to examine the decision-making power of women organized and not organized in the self-help groups in Debre-Markos City and Gozamin District. The findings show that women organized in SHGs were adequately empowered in making decisions on their individual (80%) and household affairs (90%) whereas non-SHG respondents were inadequate decisions makers on individual (60%) and household affairs (70%). The decision making levels of women organized in the SHGs were statistically significantly higher ($\alpha=.05$) than the decision making powers of non-SHG respondents.

The SHGA in the study areas primarily targets on women and applies participatory wealth ranking and social mapping tool to identify the most destitute and vulnerable ones. This suggests that if the appropriate empowerment tools are applied, the most destitute women can become active, productive, and independent. Facilitated externally, the empowerment has come from within the women. It can be concluded that SHGA is a good model for women empowerment thereby to improve women's decision making capacity. It has the right technique and capacity to psychologically, economically, socially, financially, and technically empower women.

Based on the findings of this study, we recommend 1) the development of a more comprehensive women empowerment indices 2) the most vulnerable and impoverished women in a given society can be substantially empowered through the SHGA and 3) for this empowerment to happen, focus on their intangible assets development through the assignment of trained mentors, provision of trainings, exposures and facilitating discussion forums.

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Appendices

Annex 1. Statistical data on the number of SHGs and Organized Women in the study areas

City/District	Kebeles	SHGs	Organized women
Debre-Markos	8	62	864
Gozamin	7	59	809
Total	15	121	1673

Source: FC, March 2021

Annex 2. Respondents' socio-economic profile

Membership	Residence		Age		Family size	Literacy rate	Monthly income
	Rural	Urban	Youth	Adult			
SHG members (n=145)	92 (63%)	54 (37%)	6 (4.1%)	139 (95.9%)	3.6	100 (69%)	1577.00 ETB
Non-SHG (n=138)	77 (56%)	61 (44%)	21 (15.2%)	117 (84.8%)	4.1	84 (61%)	1791.00 ETB
Average	60%	40%	9.5%	90.5%			1671.00 ETB

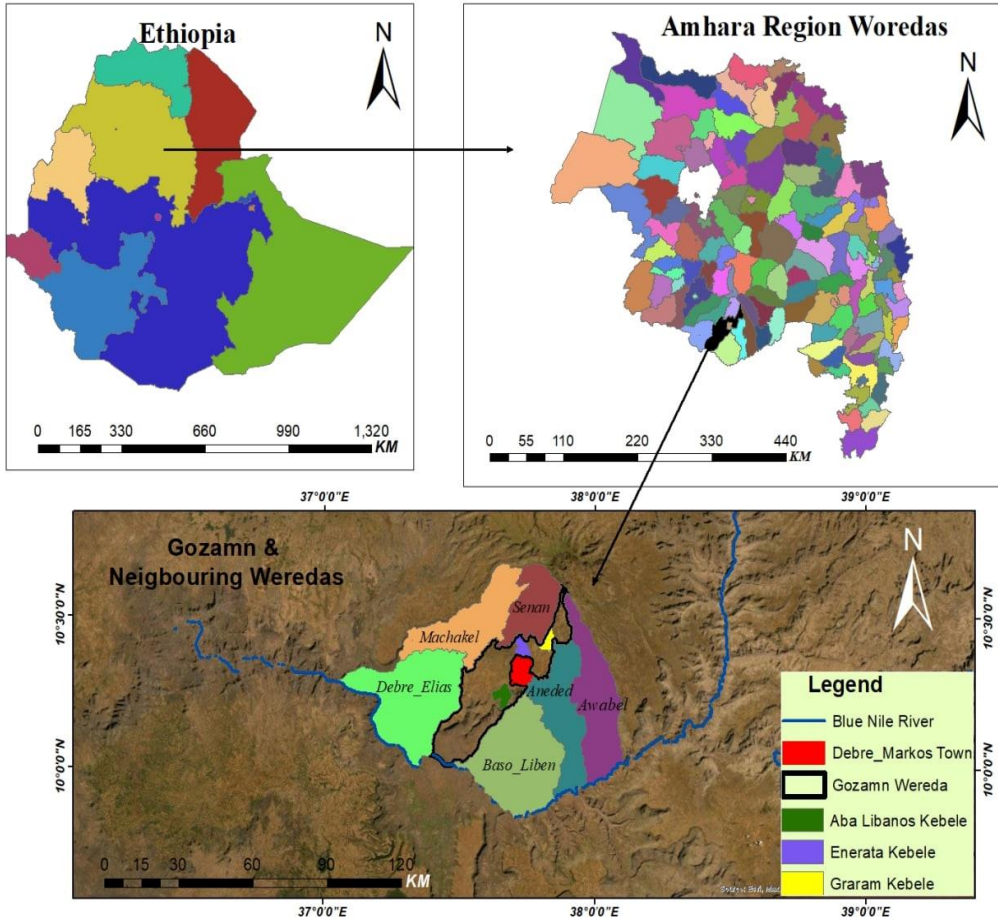
Source: Own survey, December, 2021

Annex 3. Occupations of respondents

Membership	Occupation					
	Agriculture	Trade	Manufacturing	Service	Daily labor	Collecting & selling wood and charcoal
SHG	75 (54%)	13 (9.4%)	4 (2.9%)	43 (30.9%)	3 (2.2%)	1 (0.7%)
Non-SHG	41 (38.3%)	19 (17.8%)	6 (5.6%)	23 (21.5%)	18 (16.8%)	
Average	116 (47.2%)	32 (13%)	10 (4.1%)	66 (26.8%)	21 (8.5%)	1 (0.4%)

Source: Own survey, December, 2021

Annex 4: Map of the study area



Notes

¹ The SHGA in Ethiopia is being implemented by Non-Governmental Organizations (NGOs). COSAP is the Consortium of Self-help group Approach Promoter Organizations. NGOs deploy community facilitator.

Annex 5. Pearson’s correlation coefficients of the independent variables used to measure women’s decision making levels

		Correlations												
		Residence	Age	Education	Family size	Disability	SHG member?	Training days	Mobile phone	Landholding	Big animals	Equines	Small animals	Chicken
Residence	P/correlation	1	.120*	.350**	.097	-.076	-.002	.018	.168**	.069	.029	.068	.030	-.067
	Sig. (2-tailed)		.044	.000	.102	.200	.977	.763	.005	.246	.632	.256	.610	.264
Age	P/correlation	.120*	1	-.127*	-.035	-.036	-.057	.168**	-.034	-.123*	-.062	-.102	.002	-.045
	Sig. (2-tailed)	.044		.033	.556	.542	.340	.005	.565	.038	.295	.088	.977	.454
Education	P/correlation	.350**	-.127*	1	-.010	-.101	.032	-.003	.261**	-.014	-.044	-.006	-.093	-.020
	Sig. (2-tailed)	.000	.033		.873	.088	.593	.960	.000	.811	.460	.915	.118	.739
Family size	P/correlation	.097	-.035	-.010	1	-.062	.011	-.175**	.030	.288**	.226**	.233**	.179**	.116
	Sig. (2-tailed)	.102	.556	.873		.301	.854	.003	.618	.000	.000	.000	.002	.051
Disability	P/correlation	-.076	-.036	-.101	-.062	1	-.064	-.049	-.123*	-.030	-.020	.007	-.013	-.023
	Sig. (2-tailed)	.200	.542	.088	.301		.281	.412	.039	.610	.738	.903	.824	.695
SHG member	P/correlation	-.002	-.057	.032	.011	-.064	1	-.082	-.130*	.105	.010	.008	.177**	.170**
	Sig. (2-tailed)	.977	.340	.593	.854	.281		.170	.029	.077	.869	.897	.003	.004
Training days	P/correlation	.018	.168**	-.003	-.175**	-.049	-.082	1	.225**	-.533**	-.451**	-.386**	-.370**	-.456**
	Sig. (2-tailed)	.763	.005	.960	.003	.412	.170		.000	.000	.000	.000	.000	.000
Mobile phone	P/correlation	.168**	-.034	.261**	.030	-.123*	-.130*	.225**	1	-.173**	-.182**	-.071	-.200**	-.147*
	Sig. (2-tailed)	.005	.565	.000	.618	.039	.029	.000		.003	.002	.234	.001	.013
Landholding	P/correlation	.069	-.123*	-.014	.288**	-.030	.105	-.533**	-.173**	1	.545**	.554**	.561**	.496**
	Sig. (2-tailed)	.246	.038	.811	.000	.610	.077	.000	.003		.000	.000	.000	.000
Big animals	P/correlation	.029	-.062	-.044	.226**	-.020	.010	-.451**	-.182**	.545**	1	.625**	.379**	.341**
	Sig. (2-tailed)	.632	.295	.460	.000	.738	.869	.000	.002	.000		.000	.000	.000
Equines	P/correlation	.068	-.102	-.006	.233**	.007	.008	-.386**	-.071	.554**	.625**	1	.443**	.346**
	Sig. (2-tailed)	.256	.088	.915	.000	.903	.897	.000	.234	.000	.000		.000	.000
Small animals	P/correlation	.030	.002	-.093	.179**	-.013	.177**	-.370**	-.200**	.561**	.379**	.443**	1	.589**
	Sig. (2-tailed)	.610	.977	.118	.002	.824	.003	.000	.001	.000	.000	.000		.000
Chicken	P/correlation	-.067	-.045	-.020	.116	-.023	.170**	-.456**	-.147*	.496**	.341**	.346**	.589**	1
	Sig. (2-tailed)	.264	.454	.739	.051	.695	.004	.000	.013	.000	.000	.000	.000	

*. Correlation is significant at the 0.05 level (2-tailed).
 **. Correlation is significant at the 0.01 level (2-tailed).

Source: Own survey, December, 2021