

Evaluating and Scaling
Women's Self-Help
Groups in Southwestern
Ethiopia: Promoting
Gender Empowerment
and Inclusion

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Acronyms

CLA - Cluster-Level Association

CoSAP - The Consortium of Self-Help Group Approach Promoters

FLA - Federation-Level Association

GDP - Gross Domestic Product

IGA - Income-Generating Activities

MEL - Monitoring, Evaluation, and Learning

MFI - Microfinance Institution

NGO - Nongovernmental Organization

PMEL - Participatory Monitoring, Evaluation, and Learning

PSNP - Productive Safety Nets Program

ROSCA - Rotating Savings and Credit Association

SDGs - Sustainable Development Goals

SfC - Saving for Change

SG - Saving Group

SHG - Self-Help Group

SIPA - School of International and Public Affairs, Columbia University

SNNPR - The Southern Nations, Nationalities, and Peoples' Region

ToC - Theory of Change



WEEMA SHG participants. Source:WEEMA

Executive Summary

Development practitioners in Ethiopia have recently begun expanding the self-help group (SHG) approach to support community-building, economic growth, political activism, and more. SHGs are growing in number and organization, expanding to become cluster-level and federation-level associations and adapting different techniques through training and knowledge-sharing. NGOs have become key supporters of the SHG model, with organizations like WEEMA International at the center of this transition.

WEEMA International is a non-profit organization working in Ethiopia to improve access to water, education, economic opportunities, and healthcare. The organization emphasizes local approaches to problem-solving and people-centered project development, monitoring, and scaling.

WEEMA engaged the SIPA workshop team to investigate and report on the SHG approach, including the model's history and recent evolution in Ethiopia; best practices for monitoring, evaluation, and learning (MEL); and possibilities for scaling and/or transitioning away from the SHG model. To achieve these objectives, the SIPA team conducted desk research, expert and key informant interviews, and communicated closely with WEEMA to develop key findings and recommendations. We interviewed scholars and practitioners with expertise in SHGs, participatory methods, MEL, and savings groups. We also interviewed staff members charged with implementing WEEMA's SHG model, which included staff in Cambridge, Massachusetts and Addis Ababa, as well as a SHG facilitator and volunteers residing in southwest Ethiopia. We also spoke with organizations implementing similar programs in Ethiopia to understand the structure and development of their work, their experience with government regulation, and the methods used to identify and measure outcomes.

In our research, we found that SHGs are not regulated in Ethiopia as they are in India, where SHGs have been popularized and heavily promoted. We also observed that cluster- and federal-level association can increase political activism and knowledge-sharing within and by groups, but this level of scaling would also require prolonging WEEMA's involvement in SHGs due to the increased organizational complexity. Overall, our research indicated consistently positive anecdotal experiences with SHGs, with improved community building and interpersonal relationships recorded as the most common benefits.

Given these findings, we recommend changes in three main areas: operations, scaling, and MEL. For operations, we identified that volunteers and high-quality training are integral to SHG success. To build on this success, we developed a budget analysis that lays out the advantages and disadvantages of compensating volunteers, as well as detailed our findings on particularly valuable and complementary training. For scaling, we outlined the trade-offs of vertical and horizontal SHG growth. For MEL, we evaluated WEEMA's current framework, including its digital data collection practices, and provided a proposed workstream to further incorporate participatory methods.

Introduction

About WEEMA

Founded in 2011 by Dr. Elizabeth McGovern, M.D. under the name Mudula Water, WEEMA was initially focused on bringing clean water to Mudula, a rural town in southwestern Ethiopia. In 2013, Mudula Water was changed to WEEMA, a word meaning “wholeness” in the local Tembarsa language, and its mission was expanded to encompass access to education and healthcare as well as enhancing economic opportunities.¹ Today, WEEMA continues to operate in the same region, focusing on community-led development in Kembata-Tembaro and Hadiya, and has grown the team to include more than 50 staff in Ethiopia.

WEEMA places a strong emphasis on community-centered projects, an objective they achieve through constant conversations with village elders, program beneficiaries, and local governments. These conversations fuel the projects that WEEMA runs. WEEMA seeks to empower the community, improve access to income-generating activities (IGAs), and improve self-employment through sustainable interventions. This mission to improve economic opportunities is particularly important for women because of women’s disproportionately high rates of unemployment and informal employment, which entails not only lower income for women but also greater overall precarity.²

About the Project

The SIPA team was enlisted to examine operations, scaling, and MEL for WEEMA’s SHG program with the following objectives:

1. To understand how SHG model developed and best practices for its operations and project management.
2. To understand how and when the SHGs should be encouraged to scale and form and join cluster-level associations and federations, and if they should geographically expand the SHGs to other regions. To answer these strategic questions, WEEMA needs holistic information about the SHG approach, including research and findings regarding SHG efficacy, best practices, and lessons learned. WEEMA aims to determine how to improve project measurement, such as the methods of data gathering, monitoring and evaluation for further scaling up.
3. To enhance their SHG MEL framework and suggest future approaches that encapsulate their participatory-led philosophy so that WEEMA can make informed decisions on the future of their SHG program.

The SIPA team used their wide-ranging experiences in field research, project evaluation, and gender programming, as well as connections to renowned faculty at Columbia University. We incorporated

¹ WEEMA 2020d

² IMF 2018

interviews, desk research, and tool-building to analyze the current status of the program and recommend a way forward. The SIPA team's fresh eyes, experience, and neutrality offer VEEMA new insights and a fair assessment of the project and recommended next steps.

Project Design

Overall, the primary purpose of our engagement with WEEMA has been to help improve the SHG program. We aimed to understand the evolution of the SHG approach in different contexts as well from local, regional, and global perspectives. We then analyzed the ways in which SHGs can share knowledge and scale to mature and well-functioning SHGs and chart a pathway for future development, possibly including cluster-level associations (CLAs) and federation-level associations (FLAs).

We also worked to strengthen WEEMA's MEL framework and current processes for the SHG program by exploring current MEL indicators and identifying areas to improve program impact evaluation and incorporate participatory methods. Building upon findings and lessons learned from other NGOs working with SHGs, we outlined key recommendations to support WEEMA in identifying feasible and realistic changes to strengthen the sustainability of the SHG program.

Research Questions

What is the evolution of the SHG approach?

1. How has the SHG approach evolved globally?
2. How has the SHG approach evolved in Ethiopia?
3. What are best practices of the SHG approach?
4. How does WEEMA's SHG approach fit into the broader, global framework?
5. What does scaling look like for SHG programs?
6. What are crucial considerations for WEEMA to consider in scaling its program?
7. How might WEEMA ensure its SHG program's sustainability?

How might WEEMA strengthen its MEL initiatives?

1. What does WEEMA's current MEL process look like?
2. What indicators are currently being used to measure the impact of SHG programs globally?
3. How might WEEMA measure its SHG program's impact? What might WEEMA consider as their primary indicators of the SHG program?
4. What is participatory monitoring, evaluation, and learning (PMEL)?
5. How might WEEMA include program participants in the MEL process?

Methods

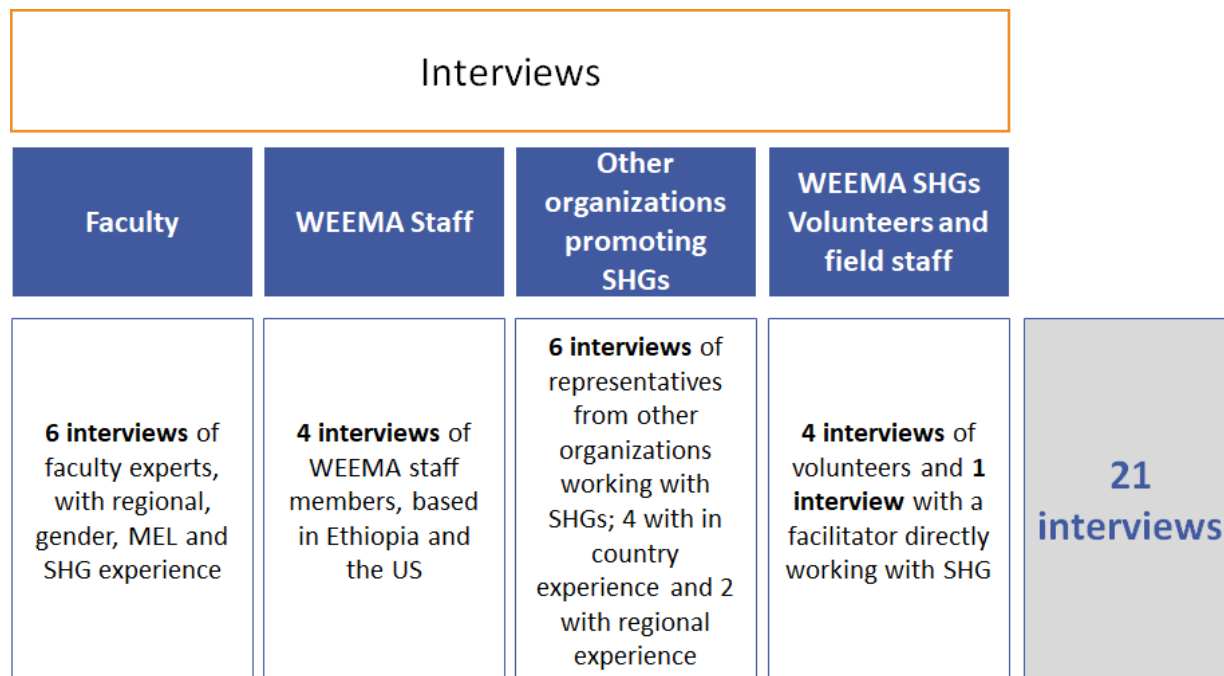
The chosen methodology framed a multidimensional workstream that includes both SHG scaling and MEL. The two components will complement each other and help inform the most appropriate recommendations for the project.

In order to answer our research questions, the project undertook two main activities:

1. Completed a literature review to better understand key concepts related to the project, organized around five main themes:
 - a. History of SHGs: The origin of SHGs and their evolution
 - b. Current situation of SHGs: How different SHGs operate, where and what are the main organizations promoting SHGs worldwide
 - c. Scalability of SHGs
 - d. Monitoring, evaluation, and learning of SHG activity
 - e. Participatory methods in and for SHG MEL.

2. Conducted expert and key informant interviews to strengthen our understanding of the topic. The main objective was to complement the research from the literature review with primary sources, including both a global and Ethiopian perspective. To conduct the project interviews, the team designed an interview guide for experts and faculty, other organizations working with SHGs in-country and internationally, and WEEMA staff and volunteers. The guide was designed for 60-minute semi-structured interviews. A complete list of interviewees and the interview guide for each group can be found in Appendix 1 and Appendix 2.

Figure 1 Project Interviews



Source: SIPA Workshop Team, 2021

After gathering our data and context, we held a sense-making session with WEEMA. The purpose was to share initial findings and analyze the course of the project's recommendations. The team received feedback and prepared for final recommendations.

Work Plan

The timetable below outlines our initial work plan, which was developed at the end of 2020. The work plan's timeline was later revised to incorporate greater time for the literature review and interviews. We began by reviewing background and history on the SHG method overall and the Ethiopian-specific SHG development. We complemented our research by conducting interviews from January to February, sharing our initial findings with WEEMA on February 4th. After gathering more relevant information, we held a sense-making session with WEEMA on March 29th and final online presentation at the Workshop on Development Practice end-of-year session on April 14th, attended by both WEEMA staff as well as a general audience (see Figure 2 below).

Limitations and Constraints

It is important to acknowledge some limitations to the approach followed by our team, especially relating to data collection. All qualitative information gathering was conducted online, as travel was not allowed due to the COVID-19 pandemic. Therefore, the team did not have access to firsthand information about the local contexts of the areas where WEEMA works. Also, the lack of internet connectivity in rural areas in Ethiopia and the time requirements of Institutional Review Board review hindered the team from interviewing SHG members directly. Thus, the team could not get information directly from SHG participants regarding their experience in SHGs.

The team had an opportunity to conduct interviews with a SHG facilitator and four SHG volunteers. However, the team was challenged because no team member could speak the local language. Though WEEMA staff kindly took on the role of interpreter, it should be assumed that some nuances were missed through the interpretation.

The literature review and all interviews were also conducted in English. The access to research on the topics covered, especially considering the diversity of Ethiopia and the African continent in general, represents a bias of the team's research due to the lack of access to documents in languages other than English.

Figure 2 Project Work Plan

Timeline of Activities	December, 2020				January, 2021				February, 2021				March, 2021				April, 2021				
	7-Dec	14-Dec	21-Dec	28-Dec	4-Jan	11-Jan	18-Jan	25-Jan	1-Feb	8-Feb	15-Feb	22-Feb	1-Mar	8-Mar	15-Mar	22-Mar	29-Mar	5-Apr	12-Apr	19-Apr	26-Apr
University events																					▲
Key events with WEEMA			▲								▲					▲					▲
Draft WorkPlan																					
Interview guides																					
Initial stakeholder analysis																					
Literature review																					
WEEMA document review																					
Interview (SIPA faculty)																					
Interview (WEEMA team)																					
Interview (Other organization)																					
Interview (SHG participants)																					
Present initial findings																					
Sense-making sessions																					
Additional research / interviews																					
Craft Draft report																					
Draft log frame																					
SIPA faculty review																					
Draft Final report																					

Source: SIPA Workshop Team, 2021

Project Context

Political Context

The second most populous nation in Africa, Ethiopia is a federal republic with a parliamentary system, though with power effectively concentrated in the executive branch. The Federal Assembly consists of the House of People's Representatives (lower house; 547 members) and the House of Federation (upper house; 153 members); the nine regional state councils have limited powers, including that of appointing members of the House of Federation.³ Addis Ababa has been the capital of the nation since 1887 when it was established by King Menelik.

The country has been led by a coalition of political parties, the Ethiopian People's Revolutionary Democratic Front (EPRDF), since 1991. The president of the country has a ceremonial role, while the prime minister has executive power. The prime minister is also the chairman of the ruling party. The current Prime Minister is Abiy Ahmed, who came to power in April 2018 after his predecessor, Hailemariam Desalegn, resigned in the face of mass popular protests. In November 2019, EPRDF underwent a major realignment, with three of the major main members choosing to merge into a new unitary pan-ethnic party, the Prosperity Party, under Ahmed's leadership. The only EPRDF member who did not approve the merger was the Tigrayan People's Revolutionary Liberation Front (TPLF), which had been the most powerful force within the EPRDF government through 2018 and was then excluded from the new ruling coalition.⁴ Since coming to power, Ahmed has instituted a number of liberalizing reforms and spoken publicly about delinking political power and ethnicity in Ethiopia, but his leadership has also been marked by rising interethnic conflict in various areas around the country.⁵ Overall, the situation remains highly fluid and uncertain.

In mid-November 2020, conflict broke out in the northern area of Tigray between national forces directed by Prime Minister Ahmed and regional forces in Tigray. Ostensibly triggered by an attack on a military base housing national troops in Tigray, the conflict reflects tensions between the Ahmed government and the Tigray People's Liberation Front. TPLF led the ruling EPRDF coalition from 1991 until EPRDF was reorganized in 2019 under Ahmed's leadership. Tigrayan leaders have accused Ahmed of attempting to weaken Ethiopia's federal system and centralized power. They held elections in defiance of the central government in September 2020, after national parliamentary elections were cancelled due to the stated reason of the pandemic. Ahmed sent national forces into Tigray to suppress the TPLF, triggering a humanitarian crisis and mass internal and cross-border displacement.⁶ The conflict is unresolved: the TPLF have momentarily retreated, but their capacity and resolve to mount an insurgency and the government's own capability to respond remain uncertain. International efforts led by the United

³ CIA 2020

⁴ Gebreluel 2019

⁵ Soliman 2019

⁶ BBC 2020

Nations and African powers to mediate have been rebuffed by Ahmed's government, and overall information on the situation is limited due to internet and media blackouts.

International organizations such as Freedom House and Human Rights Watch have accused the government of Ethiopia of restricting opposition political parties, freedom of speech and assembly, and other rights. The government has had war crimes charges leveled against it. Some of the aforementioned constraints have been liberalized over the last few years, but the country remains comparatively restrictive. For example, Ethiopia has had one of the most restrictive NGO licensing regimes in the world, but legislation in 2019 has eased some of these restrictions.⁷

Economic Context

In the last decade, Ethiopia has shown remarkable economic progress. According to the World Bank, between 2008/09 and 2018/19, the country's economy grew at an average rate of 9.8 percent per year.⁸ Rapid economic development decreased the country's extreme poverty rate from 30 percent in 2011 to 24 percent in 2016 (the percentage of the population below the national poverty line, which was 7,184 ETB per year in December 2015 prices).⁹ This effect is particularly evident in urban areas, while poverty has remained more persistent in rural areas. In rural areas, the poverty rate decreased by only four percent between 2010/11 and 2015/16 — from 30 percent to 24 percent.¹⁰ In contrast, urban poverty dropped by 11 percent in that same period.¹¹ As of 2019, GDP per capita (PPP, current international dollar) is INT\$2,319.¹² However, the pandemic of COVID-19 and the civil conflicts have slowed the Ethiopian economy. According to the African Development Bank, annual growth fell from 8.4 percent in 2019 to 6.1 percent in 2020,¹³ and the International Monetary Fund projects only 2.0 percent real GDP growth in 2021.¹⁴

Similar to many countries in Sub-Saharan Africa, Ethiopia's economy is heavily dependent on agriculture, which accounts for about 44 percent of its total GDP and 70 percent of export earnings.¹⁵ Over 80 percent of its population are farmers with a significant number of smallholder farmers. Ethiopia is heavily reliant on foreign aid, particularly from China, as well as international development assistance. Ethiopia receives 25 percent of global food aid in Sub-Saharan Africa.¹⁶ Most export value derives from cash crops, such as coffee, sesame, and livestock.¹⁷

⁷ Kelly 2019

⁸ World Bank 2020e

⁹ World Bank 2015

¹⁰ World Bank 2020f

¹¹ Ibid.

¹² World Bank 2020g

¹³ African Development Bank 2019

¹⁴ IMF 2021

¹⁵ FAO 2014

¹⁶ Ibid.

¹⁷ Ibid.

Although the expansion of the agricultural and service sectors has explained much recent growth, in the past several years growth has been primarily driven by industry (mostly construction) and services.¹⁸ Agriculture's share of GDP has declined, though it remains a significant share of the economy. There has also been a significant increase in labor-intensive manufacturing exports, the closest hub to WEEMA's areas of interest being Sidama.

To achieve the goal of making Ethiopia a middle-income economy in the next ten years, the government has pursued state-led development policies to achieve high rates of growth. Government investment in infrastructure, state enterprises, and human capital accounts for a significant share of GDP. This capital infusion has been largely funded by public borrowing, with national debt rising to 60 percent of GDP.¹⁹ As a result, some have questioned the sustainability of this state-led model, given the government's financial capacity and the high levels of inflation, which disproportionately hurt lower-income populations.²⁰ Furthermore, the government is shifting its focus to the manufacturing sector in an attempt to stabilize inflation and ultimately promote productivity over capital-driven growth.

SNNPR

Within this broader national context, WEEMA operates in the Southern Nations, Nationalities, and Peoples' Region (SNNPR), which is located in the southern and southwestern part of Ethiopia, between Kenya, South Sudan, the Gambella Region to the northwest, and the Oromia Region to the northwest, north, and east. Based on ethnic and linguistic identities, the region is divided into 14 zones, subdivided into 132 *woredas* (districts within a zone), four special *woredas*, and 28 town administrations. In November 2019, one of the zones, Sidama, voted to become an independent region. BoFED (Bureau of Finance and Economic Development), located in Hawassa, is the regional counterpart of the federal Ministry of Finance. Similarly, sector ministries at the federal level have their equivalents at the regional government level in the form of 53 public sector bodies (bureaus, authorities, institutes, and agencies) located in Hawassa. Zonal administrations and special *woreda* governments form the level of government immediately below the regional government level. The Zonal Office of Finance and Economic Development (ZoFED) forms the equivalent of BoFED, while sector offices form the equivalent of sector public bodies at the regional government level. At the next lower level of government, *Woreda* Offices of Finance and Development are the equivalent of ZoFEDs, and sector offices are the equivalent of sector offices at the zonal administration level.

SNNPR is home to about 20 percent of the country's population and contributes to the country's growth through agriculture. Enset, a local foodstuff, and cereals are important subsistence products that are also sometimes sold commercially. Important cash crops include ginger, chili pepper, honey from the lowlands, and localized banana production on irrigated plots.²¹ It is also the most diverse region of the country in terms of language, culture, and ethnic background. As of 2016, SNNPR's

¹⁸ African Development Bank 2019

¹⁹ IMF 2004

²⁰ African Development Bank 2019

²¹ Aduana 2014

poverty ratio lies within the middle range (at 20.7 percent compared to 27.0 percent in Tigray and 16.8 percent in Addis Ababa) relative to other federal regions in the country.²²

WEEMA's programs are located in the Kembata-Tembaro Zone, Hadiya Zone, and Halaba Zone. Many people in these areas survive as subsistence farmers in extreme poverty (defined as less than US\$1.90 per day). These farmers and their families also remain very vulnerable to Ethiopia's cyclical droughts, which are intensifying due to climate change.²³ The federal government has initiated notable federal-provincial social programs, many of which are tied specifically to climate change and drought susceptibility, such as the internationally studied and supported Productive Safety Nets Program (PSNP), which provides a mix of cash and foodstuffs to targeted communities in drought-prone regions in exchange for family labor on agricultural infrastructure.²⁴ The program has operated in SNNPR and there were more than one million beneficiaries of PSNP in SNNPR in 2009.²⁵

Tembaro is one of the seven districts (woredas) in the Kembata-Tembaro Zone. Within the district, there are 20 administrative municipalities (*kebeles*). Mudula town and Kololo, where WEEMA launched their first project, is located in the center of Tembaro, approximately 220 miles southwest of the nation's capital, five hours in a four-wheel drive vehicle. Tembaro encompasses a diverse population of different ethnic groups. The majority of the 130,000 residents in Tembaro rely on agriculture (particularly root crops) and livestock to sustain livelihoods.²⁶ Transportation and electricity infrastructures in the district are also underdeveloped.

Figure 3 Kembata Tembaro Zone Map



Source: Kembata Tembaro Zone Public Service and Human Resource Management Department

²² World Bank 2020

²³ WEEMA 2020d

²⁴ Ibid.

²⁵ World Bank 2018

²⁶ Berhane et al. 2013

Women in Ethiopia

It is important to situate WEEMA's support for SHGs in the context of wider international and national efforts to improve women's economic and social rights. Ethiopia is ranked at 125th in the Gender Inequality Index by UNDP in 2019,²⁷ and Ethiopia is advancing towards women's rights.²⁸ Even though, in 2019, 38.8 percent of parliament seats and 26.6 percent of managerial positions were held by women, which means women in Ethiopia still have less political power than men.²⁹

Sustainable Development Goals (SDGs) such as number five, gender equality, are important for the future development in Ethiopia. Gender inequality is remarkable in economic and social indicators as well. The rate of children not attending school (primary and lower secondary education) was 29.6 percent for women, while 24.1 percent for men. 40.3 percent of women aged 20 to 24 years old are married before age 18. Regarding healthcare access, maternal mortality ratio (per 100,000 live births) was 401, which was significantly high compared to the world average, 211 in 2017.³⁰ At household level, 62.3 percent of women in Ethiopia are using modern methods for family planning, 19 percent of women have reported being abused or attacked by their former or current partners, and women and girls declare that they spend 19.3 percent of their time on unpaid care and domestic work.³¹ WEEMA's SHG approach seeks to tackle this gender inequality, which often has cascading effects on poverty reduction, economic growth, good health and access to education, all of which contribute to the SDG goals. We will now discuss how SHGs have developed and how they combat these inequalities.

²⁷ UNDP 2020

²⁸ UN Women n.d.

²⁹ Ibid.

³⁰ World Bank 2021

³¹ Ibid.

Self-Help Group Model

SHGs are an entity in which individuals voluntarily come together as a collective to share resources and support each other. The networks formed by SHGs provide individual material and psycho-social benefits, such as information, resources, and confidence, as well as shared benefits like collective action. Generally made up of 15 to 25 women, women's SHGs typically meet weekly or biweekly to save, provide loans among members, and support each other's livelihood and personal needs. Such economic empowerment can provide transformative benefits in terms of women's self-confidence and ability to generate and maintain sustainable livelihoods for themselves and their communities.

History of Self-Help Groups

The concept of SHGs is often situated within two primary contexts: psychology and international development. In the westernized psychology field, self-help groups are defined as a member-governed platform to help individuals tackle psychosocial problems, recover from addictions, and heal on their own or with the support of other people with shared experiences.³² In the 1930s, SHGs started as a group therapy for alcoholism in the United States. The therapy provided alcoholics with what medical professions were unable to do. Afterwards, the SHG approach was adopted for people with common concerns such as people with disabilities, mental illness, and victims of child abuse.³³

In the context of development and saving groups for women, the origin is said to be the Self Employed Women's Association (SEWA) founded in 1972 in India, which developed a concept of women and microfinance.³⁴ Also, in Bangladesh, Professor Mohammad Yunus started a microfinance project in 1976, which formally became the Grameen bank in 1983. He and Grameen bank were awarded the Nobel Peace Prize in 2006. In 1985, Mysore Resettlement and Area Development Agency (MYRADA), a NGO, started the SHGs in the southern Indian states. By 1986-87, there were around 300 SHGs in MYRADA's projects in India.³⁵ MYRADA trained these groups in several areas like organizing meetings, setting agendas, keeping minutes and accounts.

It was in 1993 that SHGs connected to microfinance institutes in India. From 1993, the National Bank for Agriculture and Rural Development (NABARD) and the Reserve Bank of India (RBI) allowed the groups to open savings accounts with banks, which led to SHG movements taking off in India. In 1999, the Indian government began a formal regulation program to encourage SHGs, called the Swarnajayanti Gram Swarozgar Yojana. This program developed into the National Rural Livelihoods Mission in 2011 as part of a federal poverty alleviation program. Today, 67 million women belong to six

³² American Psychological Association n.d.

³³ Yntiso 2015

³⁴ CUTS International 2015

³⁵ Kumar 2018

million SHGs in India.³⁶ They are also commonly found in other developing regions such as Latin America and East Asia.

SHGs are often compared to Saving Groups (SGs); they are similar in that people save a certain amount of money periodically. According to Aga Khan Development Network (AKDN), SGs and SHGs are similar except that SHGs are likely to link to microfinance institutions (MFIs) and the collective savings of SGs are distributed periodically. The table below shows the comparison between SGs and SHGs according to AKDN.³⁷

Figure 4 AKDN's SG and SHG Comparison

	SGs	SHGs
Definition	SGs refer to self-managed community based groups that provide their members access to basic financial services. SGs are composed of 15 to 25 self-selected individuals who meet regularly (usually weekly or fortnightly) to save and, if desired, borrow for short periods, paying monthly interest at a rate set by the group	SHGs consist of 20 to 30 people, usually women, whose objective is to save, borrow and invest funds. NGOs, government agencies and banks organize and support SHGs, training their members to manage savings and credit activities. The vast majority of SHGs are linked to banks.
Region	3 million people at the end of 2009, mostly in Africa (Tanzania, Kenya, Uganda, and Mali)	India
Cash out / Share out	Cash out a after approximately 12 month. All savings and earnings are distributed back to group members.	Generally no cash-out on a periodic basis. Groups can have loan terms as long as 60 months. Some SHGs allow voluntary withdrawal of savings, but many do not as these funds are used as a guarantee for bank loans.
Bank linkage	No	Often yes
Capital	Small (based on savings from communities)	Large (SHGs are able to borrow from three to ten times their savings).
Governing	Self-governed, member-based	Same as SGs
Other program linkage	SGs also serve as platforms from which members become active in village affairs, stand for local election or take action to address social issues.	Same as SGs
Scaling	Generally remain independent	SHGs form federations
Target	-	Mostly women

Source: AKDN, 2010

SHG Ecosystem in Ethiopia

In the 1980s, it is observed that low-income women founded small groups, called *rasagez*, to run their businesses collectively in Ethiopia though tracking their history is difficult from the nature of their informal structure. In 2002, the Indian prototype of the SHG model was first introduced in the country by Kindernoithilfe of Germany and Tearfund of UK, and five SHGs were founded in the major city of Nazareth (also called Adama).³⁸ Since then, national and international organizations have worked to promote the SHG model in Ethiopia.

³⁶ World Bank 2020b

³⁷ AKDN 2010

³⁸ Yntiso 2015

Some of the main actors currently operating include Tearfund, the Ethiopian Kale Heywet Church, Consortium of Self-Help Group Approach Promoters (CoSAP), and People in Need. Over 400,000 people are members of SHGs and more than 20,000 SHGs have been established since 2002.³⁹ Among member organizations of CoSAP, there are 23,672 SHG members, 12,815 SHGs, 757 cluster-level associations (CLAs), and 24 federation-level associations (FLAs), as of 2019.⁴⁰

In Ethiopia, the Christian charity Tearfund analyzed SG/SHGs models promoted by five major organizations (CARE and CST as SGs, and CoSAP, Tearfund, and Oxfam as SHGs).⁴¹ The Share Trust found that these SG and SHG models had similar activities, such as savings and MFI linkages. Different from the definition of SGs by AKDN, CoSAP and Oxfam’s SHGs have annual fund share-outs. The report found that the impacts of these models were also similar though they were called differently. And the organizations preferring the label “Saving Group” saw their work as providing group members with services that facilitate market access, while those preferring the label “self-help group” see their work as more of a right-based approach and focus more on empowering members to solve their own problems, according to the report. All in all, there is no rigorous distinction between SGs and SHGs and each organization develops its particular model where that model is seen to fit.⁴²

Figure 5 Comparison between Different SG/SHG Models

Activities	CARE/ ASE	Tearfund/ Nazareth	CoSAP/ FC	Oxfam/ FC	CST/ Hundee
Savings	•	•	•	•	•
Loans	•	•	•	•	•
Training (savings, gender, health, nutrition, IGAs, CCA, etc)	•	•	•	•	•
Rotational leadership	•	•	•	•	•
Social fund/donation	•	•	•	•	•
Annual fund share-out	•		•	•	•
Cluster and Coalition organisations		•	•	?	•
Women only groups		•	•	•	•
MFI linkages	•	•	•	•	•
Cooperative linkage	•			•	•
No material support	•	•	•	•	
Facilitators paid by NGO	•	•	•	•	•
Active engagement with husbands or men's groups	•	•	?	•	?

Source: Lawson-McDowall et al., 2016

³⁹ Fagan et al. 2021

⁴⁰ CoSAP 2018

⁴¹ Lawson-McDowall et al. 2016

⁴² Ibid.

Having laid out this country context, it is important to provide an overview of how WEEMA's SHG model has developed.

WEEMA's Self-Help Groups: History

WEEMA looks to expand economic opportunities for women through the SHG model. At the request of the local community and district-level government, WEEMA began its SHG work in Tembaro Woreda in 2014. Initially, WEEMA began by supporting 16 groups that had been established by another nonprofit organization. Quickly realizing the importance and potential of the SHG approach, WEEMA began establishing and strengthening more groups. Within a few years, the number of groups grew exponentially in Tembaro Woreda. In 2017, WEEMA expanded its SHG project into neighboring Hadero Tunto Zuria Woreda. As of 2020, WEEMA supports 117 SHGs in Tembaro Woreda and 18 SHGs in Hadero Tunto Zuria Woreda, with a total of 2,589 members.⁴³

To support the SHG program, WEEMA's team has one SHG facilitator and three social workers on the ground. WEEMA's Ethiopia team supports the groups and coordinates a network of about 24 volunteers who serve as mentors in the groups. These SHGs have three main objectives: economically to engage in savings and local trades, socially to offer intragroup support and identify community challenges, and institutionally to provide a space for political advocacy. WEEMA strongly believes in capturing the real effects of their programs on participants and affected communities by qualitatively and quantitatively measuring their project's impact through PMEAL: planning, monitoring, evaluation, accountability, and learning. They are strongly committed to involving program participants throughout the project development and evaluation phase, emphasizing their ownership over and access to information.

Many women in Tembaro Woreda and Hadero Tunto Zuria Woreda experience extreme poverty and gender inequality due to sociocultural and economic factors. On average, women are less educated than men and have long workdays, which contributes to lower self-esteem. Women often have primary responsibility for activities such as fetching water, cooking and caring for children. Financial and community decision-making are the responsibility of men. Due to these factors, the poorest women lack the means to participate in meaningful activities to better their families and communities. WEEMA SHGs empower women with trade and financial skills and knowledge that encourage and support them in saving and investing their funds locally.

Positive impacts of WEEMA's 135 SHGs are illustrated by some success stories in which SHGs have helped participants start new businesses and access emergency funds when they need medical treatment.⁴⁴

⁴³ WEEMA 2020b

⁴⁴ WEEMA 2020c

WEEMA's Self-Help Groups: Current Status

Given the development of WEEMA's SHG model, this section will lay out how WEEMA's SHGs are currently operated. WEEMA's SHGs consist of twenty women from the same community. The member selection process is conducted through a local government based on certain criteria that the team could not identify precisely, on which the government and WEEMA agree.

SHGs meet weekly or biweekly at a fixed time determined by the group; members take attendance, collect weekly savings, maintain financial books and discuss relevant topics, the latter of which provide mutual psychosocial and economic support. Among group members, seven members lead the group, holding roles such as chairperson, secretary, treasurer, and bookkeeper. The leadership roles are rotated within the group and group members share responsibilities.

There are three kinds of savings in SHGs: regular savings (individual members contribute into group savings), social savings, and special savings. Special saving comes from an additional amount of money set aside by the members for a rainy day, and social saving is for the purpose of their life expenses, such as a gift for a woman who gave birth.⁴⁵ In 2020, the total amount of regular saving was 2,593,168 ETB (US\$60,861 by using exchange rates at the end of 2020; the same applies hereafter), special saving was 278,472 ETB (US\$6,535), and social saving was 232,331 ETB (US\$5,452). The amount of loans was 2,543,540 ETB (US\$59,696), and 1,877,750 ETB (US\$44,070) was repaid.⁴⁶

Nationally, WEEMA's SHGs are currently not recognized as legal bodies. Without legal recognition, SHGs have some limitations, such as being unable to take loans from banks or MFIs and being susceptible to the discretion of the government.⁴⁷

WEEMA has one volunteer per kebele, who is also a member of an SHG. The volunteers support each SHG's operation by attending weekly meetings in a kebele that they cover. On average, each volunteer covers eight groups. WEEMA has 24 volunteers, and they are trained by WEEMA. Volunteers play a crucial role in linking WEEMA and SHG members. Also, WEEMA employs three social workers to support the volunteers. They are WEEMA staff who assist in organizing and providing training and liaise between the groups and WEEMA.

WEEMA provides several kinds of training to the social workers, the volunteers, and the SHGs members to assist the functioning of SHGs. The training includes an initial session, which covers general purposes and SHG rules, financial record-keeping, business skills, leadership and conflict resolution, and CLA concepts. Further topic-specific training is delivered by experts from outside WEEMA as desired.

While, in principle, WEEMA does not provide seed funding, they occasionally support IGAs by SHGs. Based on criteria, such as if SHGs already started their own IGAs and how much SHG members saved, WEEMA chose SHGs to which to give 500,000 ETB (US\$11,735) in 2020 as a grant. With this

⁴⁵ WEEMA 2020a

⁴⁶ WEEMA 2021

⁴⁷ DAG 2014

capital, the SHGs started their businesses, such as fattening oxen and building a butter shop. As well as offering the start-up capital, WEEMA provided the SHGs with implementation and risk management training.

Concerning political partnerships, WEEMA has a positive relationship with the government. WEEMA has a project agreement with the zonal government and also has close relationships with woreda level governments, such as Woreda Women and Children Affairs and Woreda Livestock and Fishery Development Offices. At the kebele level, WEEMA also works with authorities.

Over the next two years, WEEMA aims to scale up the SHG promotion program and also start IGAs to benefit the members through small business operations in Tembaro Woreda and Hadero Tunto Zuria Woreda. WEEMA seeks to achieve this through capacity-building training, the work of project staff and volunteers, collaboration with government stakeholders, and by strengthening the SHGs through regular meetings, normal saving, and small loans. In addition, start-up capital and improved agricultural seeds are provided to expand income-generating schemes. Eventually, WEEMA hopes to scale SHGs to increasingly more federalized and independent forms of organization.

WEEMA is adapting to the circumstances of the COVID-19 pandemic to continue SHG activities. SHG regular meetings and saving activities are continuing from people's homes, ensuring members can borrow as usual. In addition, WEEMA's community volunteers and social workers continue to support participants, primarily by phone. At a national level, the World Health Organization reports that there have been 120,638 cases of COVID-19 and 1,864 deaths, as of late December 2020.⁴⁸ As with many countries in Africa and across the world, there have been noticeable losses in income in both rural and urban areas due to the pandemic and its associated restrictions. A recent World Bank report on the pandemic's impacts in Ethiopia and four other African countries found that business income was more susceptible to loss than wage income and "attempts to cope with this loss are exacerbated by the inability to access medicine and staple foods among 20 to 25 percent of the households in each country, and food insecurity is disproportionately borne by households that were already impoverished prior to the pandemic."⁴⁹

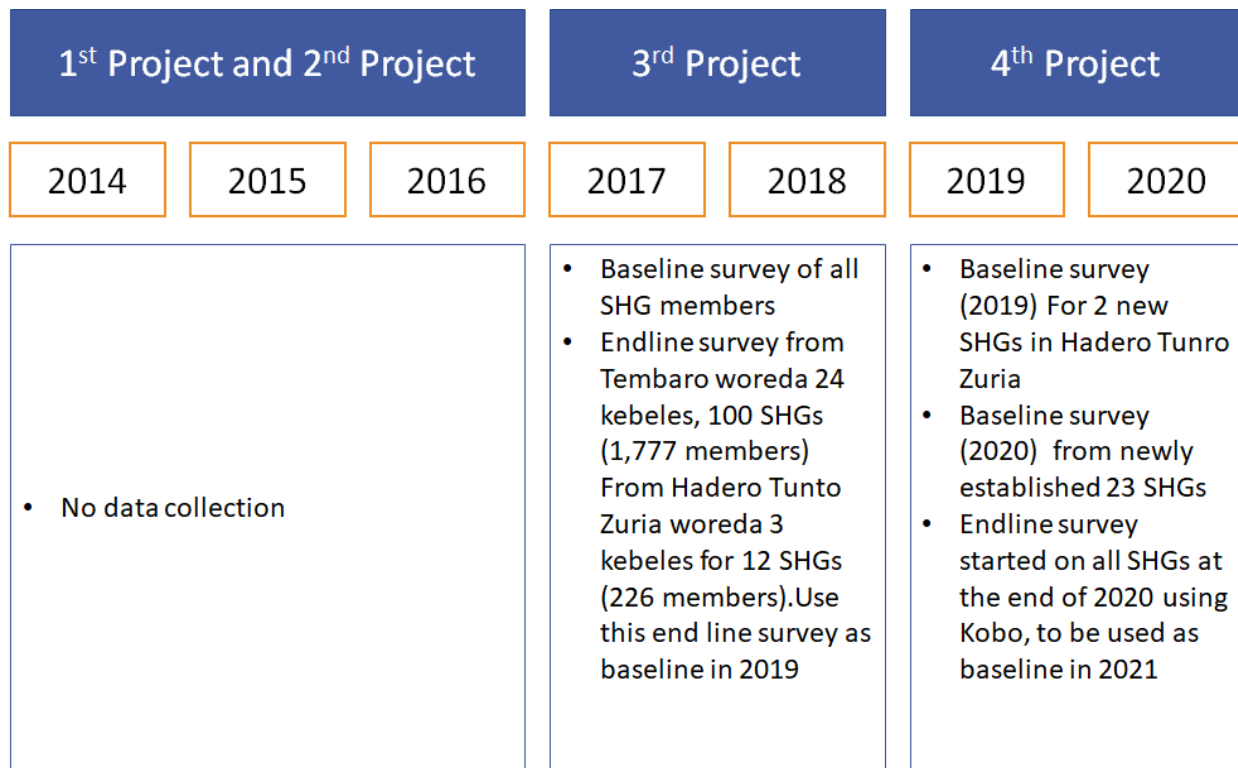
Regarding the MEL process, since 2014 WEEMA has been gradually building out their SHGs program MEL activities. Similar to other SHG programs, WEEMA has been capturing more financial change indicators for SHG program's participants with recently adopted indirect impacts measurement, such as children's education and psychological empowerment (decision-making, self-confidence) seen on the endline survey design in 2020. The responsible MEL parties are WEEMA staff, social workers, and SHG facilitators. WEEMA staff designed the current MEL process. MEL activities are executed by WEEMA staff, social workers, and SHG facilitators. Most data collection tools have been paper-based and data have been collected and entered into a WEEMA data management system via Excel. In 2020, WEEMA began utilizing KoboToolBox, a digital data collection system to capture end-line data. Currently, the system is only functioning in English, thus, it is utilized mostly by SHG social workers and

⁴⁸ WHO 2020

⁴⁹ Josephson et al. 2020

WEEMA staff, as volunteers and other SHG members do not speak English. Beside primary data collected, WEEMA has also been capturing relevant secondary data recorded by Government entities to measure its program impact. The chart below summarizes the development of WEEMA's MEL process.

Figure 6 WEEMA MEL Process



Source: SIPA Workshop Team, 2021

SHG Program Stakeholders

We also analyzed the stakeholders that WEEMA interacts with for its SHG approach. WEEMA has close relationships with the government at every level from federal to kebele, has connections to MFIs, is supported by similar organizations, and is influenced by its donors.

Figure 7 WEEMA Stakeholder Map

Government	
Federal Level	<ul style="list-style-type: none"> - Federal Women and Children Affairs Ministry <ul style="list-style-type: none"> ▪ One of WEEMA's SHGs, which collectively was running a profitable business by cultivating vegetables, was awarded as a best practice in 2016 from the ministry.
Zonal Level	<ul style="list-style-type: none"> - Kembata Tembaro Zone Department of Women Children and Youth Affairs - Kembata Tembaro Zone Finance and Economic Development Department <ul style="list-style-type: none"> ▪ WEEMA has project agreements with these zonal departments.
Woreda Level	<ul style="list-style-type: none"> - Woreda Livestock and Fishery Development Office. - Woreda Agricultural Office - Woreda Women and Children Affairs - Woreda Finance and Economic Development Office - Woreda Cooperative Office - Woreda Labor and Social Affairs Office <ul style="list-style-type: none"> ▪ WEEMA was supported by the Woreda level government when they provided seed funding, such as oxen and ginger seeds. The government sent their staff for training to SHGs members. ▪ WEEMA negotiated the issue of legal licenses of SHGs with the Cooperative Office.
Kebele Level	<ul style="list-style-type: none"> - Kebele leaders - Kebele Administrators and Women Affairs <ul style="list-style-type: none"> ▪ WEEMA coordinated with Kebele leaders and Kebele Administrators and Women Affairs closely at local level.

Private sector stakeholders	
Microfinance Institutions	<ul style="list-style-type: none"> - OMO Microfinance <ul style="list-style-type: none"> ▪ Some SHGs have bank accounts in OMO Microfinance. Staffs of OMO Microfinance participated in review meetings of SHGs.
Similar Organizations	<ul style="list-style-type: none"> - CoSAP <ul style="list-style-type: none"> ▪ WEEMA is a member of the consortium. CoSAP also provided WEEMA with the CLA training. - Ethiopian Catholic Church - Terepeza Development Association <ul style="list-style-type: none"> ▪ WEEMA visited Ethiopian Catholic Church and Terepeza Development Association in 2018 and in 2017 respectively to learn their practices.
Donors to WEEMA	<ul style="list-style-type: none"> - WEEMA's donors are an important source of revenue and may influence project development.

Source: SIPA Workshop Team, 2021

Findings: Operations

Benefits and Drawbacks of SHG Model

Our literature review and interviews yielded insights into both the benefits and drawbacks of SHGs, as detailed below. We will further develop these points in the following sections of this report.

Savings and Assets

One of the benefits of SHGs is that they enable women to accumulate assets collectively to increase capital, reduce individual risk and gain easier access to credit. As a result, women can become increasingly valued as a worthwhile investment for formalized financial institutions. For example, one meta-analysis about the impact of SHGs found that increased access to credit as a result of SHGs turns women into better money managers.⁵⁰ Through the participation in SHGs women gain a sense of resilience and decision-making power with that money. Our interviews also supported this point. Many interviewees, including SHGs volunteers, pointed out that one of the purposes of SHGs is to increase women's savings skills, train them to save more, and to build their economic power at home such that they are able to help themselves financially and economically. This point is also supported by meta-evaluations of SHGs; one study states that SHGs empower women through "channels of familiarity with handling money and independence in financial decision making, solidarity, improved social networks, and respect from the household and other community members."⁵¹

Resilience

The Ethiopian government has outlined a set of development targets under their PSNP that have been useful for assessing program impacts. The indicators relate to resilience building and can be divided into qualitative and quantitative indicators. The Relief Society of Tigray has defined these targets as:

Quantitative criteria: (1) Graduating to food security (equivalent to owning 12 months of food supply plus three months reserves); (2) Successfully saving an amount equivalent to at least 75 percent of the initial value of the asset.

Qualitative criteria: (1) Expanding and diversifying livelihoods; (2) Readiness to access microcredit; (3) Verification by a Community Task Force that the concerned household is better off.⁵²

SHGs provide resilience-building through some of the aforementioned indicators. Thanks to the savings and credit access that SHGs provide, women can gain more financial diversification and access to microcredit. They are also better able to meet urgent needs and weather financial shocks through saving for consumption-smoothing. One interviewee mentioned that the inability to pay for school uniforms

⁵⁰ Brody et al. 2015

⁵¹ Brody et al. 2016

⁵² Montesquiou et al. 2014

presents a risk of children dropping out of school, so SHGs play a critical role in mitigating this type of shock. Another example is the finding by USAID and Tearfund, which studied the resilience to droughts by SHGs. The study found that SHG members, particularly those who had been long-time members, were better positioned to maintain their livestock and mitigate their household food supply due to their group savings and loan culture and strong social cohesion and solidarity.⁵³ SHGs do not operate in isolation when it comes to resilience building. The government's PSNP program has also attempted to increase access to finance, improve land efficiency and productivity, and more. The most comprehensive approaches to resilience building would allow for social and economic impact with similar objectives programs to work together, taking into account women's time burdens. Continuous feedback from SHG participants on their involvement in government programs could give insight into how SHG training could complement national or local government assistance programs rather than overlap or cause increased burdens.

Psychosocial Wellbeing

Participation in voluntary groups, such as SHGs, has positive impacts on participants' psychosocial wellbeing. Given the history of SHGs as group therapy, SHGs' psychosocial benefits make sense. A study in Ethiopia on the psychological impact of SHGs found a decrease in stress and anxiety through SHG participation.⁵⁴ As another example of the benefits of participating in voluntary groups, Teshome et al. researched how participation in *iddirs* (burial associations) promotes women's social and economic wellbeing in Ethiopia.⁵⁵ More than half of participants responded that *iddirs* helped them become connected to their community, and about 70 percent agreed that participating in *iddirs* mitigated their stress and difficulty when a relative or family member died.⁵⁶

Training

One of the most impactful outcomes of SHGs originates from training. Organizations can establish SHGs and deepen the group support with additional courses. These can include training on financial management, hygiene, skills, literacy, the importance of mutual support, social development and how to capitalize on collective capacities to solve a member's problems.⁵⁷ Additionally, training is a major factor in the psychological and cognitive well-being of its members. As found by Fagan et al., "[t]here are two elements of this—the training they receive in the SHG itself, and the education they can provide for themselves and their families from the additional money available to them."⁵⁸

Benefits reported by experts and found in the literature are the following:

⁵³ USAID 2016

⁵⁴ Fagan et al. 2021

⁵⁵ Teshome et al. 2012

⁵⁶ Ibid.

⁵⁷ Fagan et al. 2021

⁵⁸ Ibid.

Figure 8 Benefits of SHGs

Social Benefits	Economic Benefits	Institutional Benefits
<ul style="list-style-type: none"> • More participation of women in community events • Increase in children’s school attendance with related decreases in child labor outside the household • Increase of sisterhood within the group • Decrease of domestic abuse • Increase in women’s self confidence 	<ul style="list-style-type: none"> • Increase of income for women and their families • Increase number of daily meals • Better coverage in economic shocks • Increase of business creation 	<ul style="list-style-type: none"> • Women gain a more equal voice vis-a-vis men • Increase awareness of women’s rights

Source: SIPA Workshop Team, 2021

Limitations to SHG Model

Barriers to Entry

Our review of the literature found that very poor women face barriers to participation in SHGs, as they cannot arrange the minimum amount of money required for regular saving.⁵⁹ Some of our interviewees agreed with the reality of participating in a saving group as exclusionary for the poorest of the poor. However, another interviewee argued that this could be overcome through re-orienting of priorities such as people saving simply by cutting out one cup of coffee, implying no woman is too poor to participate. WEEMA staff also showed a concern about the difficulty of reaching those in isolated areas.

The graduation approach (see Appendix 3) is often associated as a roadmap to target the ultra-poor. It seeks to bundle a series of interventions and create autonomous and politically empowered organizations aimed at “graduating” very poor households to a less severe level of poverty.⁶⁰ There is some empirical evidence that this type of SHG “big-push” intervention to formalize into associations can succeed in bringing people out of extreme poverty, but it is still relatively new and, accordingly, the literature is still emerging.⁶¹

⁵⁹ Brody et al. 2015; Mercer 2002

⁶⁰ IPA 2015

⁶¹ Mahmood 2016

Seed Funding

Although seed funding can help SHGs start or scale up income activities, giving seed funding to SHGs may increase SHGs' dependency on and expectations of WEEMA. The Overseas Development Institute found that most of the major NGOs working in Ethiopia did not give SGs/SHGs economic inputs.⁶² If organizations give seed funding to SHGs, the procedure should be deliberate. For example, Tearfund's approach is threefold: there should not be a financial incentive in forming SHGs; financial inputs could be given in the case of emergency and to benefit the ultra-poor; and financial inputs should be given to groups that have reached a certain level of maturity and under careful scrutiny.⁶³

Some experts also expressed concerns about providing SHGs financial assistance.⁶⁴ On the other hand, one of the SHG volunteers interviewed mentioned the lack of financial capacity as a challenge.

Best Practices

Through our interviews and research, we attempted to map best practices in informal (traditional) and formal models of SHGs or similar practices. Studies on the money management techniques of the poor have demonstrated complex and historically rooted traditions. Poor households often save with family, friends, and neighbors, as well as groups like burial societies, ROSCAs (Rotating Savings and Credit Associations) and more. Through our research we have identified that SHGs which are able to build on community trust and able to cooperate well with the supporting organization and similar projects are the most successful. However, when attempting to document traditional Ethiopian models of saving groups, our virtual circumstance and limited documentation on informal methods of social organization made it difficult to get a concrete picture. We wish to acknowledge, however, that most communities develop coping strategies outside of formal assistance programs and WEEMA would benefit from further investigation and adoption of long-standing best practices.

Government Engagement

Our literature review suggests that government engagement is important to scale up SHGs in Ethiopia. For example, in India, the government played an important role in expanding the country's SHG programs. First, the Reserve Bank of India mandates that banks must have 40 percent of their portfolios in a "priority sector," and SHGs are one of the options for meeting these requirements. Second, a NABARD directive in 1993 allowed informal, unregistered SHGs to be treated as "legal persons," enabling SHGs to open accounts and transact business with banks.⁶⁵

⁶² Lawson-McDowall et al. 2016

⁶³ Venton & Clarey 2018

⁶⁴ Personal communication

⁶⁵ Ledgerwood 2013

Also, our research shows that it is important to maintain a good relationship with the government. According to Tearfund, five organizations working in support of savings or self-help groups in Ethiopia have close relations with the respective local and regional governments.⁶⁶ In maintaining these relationships, the organizations seek to gain an improved advocacy position. One of the experts we interviewed also recommended maintaining a good relationship with the government because they can interrupt or terminate the project.⁶⁷

Based on this overview of how SHGs function in the local or larger relevant contexts, attention now turns to how SHGs can grow, either creating new groups or conforming to other levels of association.

Case Study: Saving for Change in Mali

One of the best-known programs when it comes to formalized SHGs is Saving for Change (SfC), a program established in 2005 by Oxfam in collaboration with Freedom from Hunger and the Stromme Foundation. Today, the program serves 700,000 members that are part of saving groups: 500,000 in Mali, 70,000 in Senegal, 100,000 in Cambodia, and 30,000 in El Salvador and Guatemala.⁶⁸ Groups are established by 20 women, who elect officers and attend weekly meetings to collect savings made by all members. Each group decides how the savings will be utilized. When a woman needs a loan, she asks the group and collectively they decide to whom and how to give loans with interest to the members.⁶⁹ At a predetermined date, usually after 8 to 12 months of collective savings, the group divides its savings equally among members and decides if they want to start a new cycle of savings.⁷⁰ There is evidence that less than one percent of participants experience challenges or delays in repaying loans and interest.⁷¹ In terms of organization, SfC has several key roles: Coordinators, Technical Agents, and Replicating Agents. Technical Agents are considered the most essential component of the program, since this role serves as the link between the community, specifically the saving group, and the organization implementing the program. Technical Agents train groups and oversee a group's operation.

We will now use SfC's program in Mali as a case study for best practice, while understanding the difference in contexts and regulatory framework. In Mali, SfC's success is largely owed to their foundation in traditional financial services known as *Tontines*. SfC adapted a trusted model and standardized it in three main steps:⁷²

⁶⁶ Lawson-McDowall et al. 2016

⁶⁷ Personal communication

⁶⁸ Oxfam 2021

⁶⁹ IPA 2018

⁷⁰ Oxfam 2011

⁷¹ Ibid.

⁷² Bureau of Applied Research in Anthropology, University of Arizona 2008

1. A Technical Agent contacts a village's chief to share the project's objectives and ask for permission to work within the community. Based on the information compiled regarding the SfC program, we can make the following assumptions:
 - Technical Agents work full time.
 - Regardless of the program's exit strategy, Technical Agents work with saving groups in different stages of development as newly established groups would require more time from the Technical Agent. An effective identification of a portfolio of saving groups can map the workload for the Technical Agent: like the table shown below.
 - Technical Agents are not part of a saving group.
2. A Technical Agent holds a meeting with male household heads to explain the SfC program and obtain permission to work with their wives.
3. A general assembly is called, through which all the women in the village can participate; the Technical Agent explains the program in detail and invites women to join a group.

Once the group is established, the Technical Agent identifies a volunteer who will receive formal training to become a Replicating Agent. Replicating Agents are volunteers who take on the responsibility for creating new groups. They remain part of their saving group but take on this additional duty because they are trusted by the community and interested in expanding access to saving groups for others. In identifying Replicating Agents, Technical Agents look for community leaders or women with the potential to lead.

Replicating Agents provide the SfC program the necessary inputs to identify saving groups that are established in the community. A randomized control trial experiment in Mali has shown that groups that are formally established, working with the Technical Agent and the Replicating Agent, are more likely to be successful, compared to the groups that organically come together. Our team cannot neglect country-specific factors to Mali that may be affecting the end results. However, this study can be useful to adapt the pre-established organization and assignation of roles to horizontal scaling purposes (see more information below).

Administrative Structure

SfC's nation-wide program in Mali is overseen by a consortium of four different organizations: Stromme Foundation, Oxfam, Freedom From Hunger, and Plan Mali. Oxfam developed the concept, which was highly supported by local NGOs on the ground. The operational roles for the Saving for Change program are as follows:

- Coordinators: The point of contact between NGO management and agents working with saving groups. One of their primary units defines the geographical area where the Technical Agents will focus their work. This role can be taken by senior Technical Agents, all coordinators have been

Technical Agents before and they perform formal evaluations of the saving groups and are in charge of recommendations for improving the health of groups.

- Technical Agents: For the program, the critical objective is group replication. For that reason, the Technical Agent is an important part of the operational process of the SfC program. The agents receive a four-month formal training by the sponsoring NGO. However, they do not receive on-site training in the villages where they will work. The SfC operational report states:

Technical agents have varying salaries and benefits depending on the NGO for whom they work. At TONUS, the initial pay was 80,000 CFA (US\$148) per month. This salary was so low that many people were forced to leave to look for better opportunities and a disproportionate number of those who left were women. The salary at TONUS Kati has since increased to a more competitive 100,000 CFA (US\$185) per month. The upper range of salaries for technical agents is between 125,000 CFA (US\$231) and 140,000 CFA (US\$259) per month, with an additional 25,000 CFA (US\$46) to 35,000 CFA (US\$64) per month for expenses. Pay is clearly a motivator for technical agents, and it needs to be competitive; this is isolating and difficult work that does not always provide adequate safety, especially for women. That being said, every agent also seems strongly motivated by the clear success and appeal of the program and its capacity to help people and seems personally moved by stories of women taking charge of their lives and getting by because of Savings for Change.⁷³

Technical Agents have a clear work schedule, defining the number of visits, places, and training they will need to conduct.

- The following table shows a sample Technical Agent work schedule:⁷⁴

⁷³ Oxfam 2011

⁷⁴ Bureau of Applied Research in Anthropology, University of Arizona 2008

Figure 9 Saving for Change Technical Agent Work Schedule

Table 5: Work Schedule for TAs

Site selection
Introduction
Group training
Training Phases:
Phase 1 (3 months): Training phase (Weekly visits)
Training on savings program
Week 1: Prepare the group
Week 2: Organize the group
Week 3: Establish the group's internal rules
Week 4: Discuss attendance and the group's objectives for savings
Week 5: Working with the oral system
Week 6: Discussion of funds and evaluation of loans
Week 7: Loan conditions
Week 8: Start loans and discuss distribution
<i>Evaluation by TA and NGO director after first three months</i>
Phase 2 (3 months): Follow-up phase (Bimonthly visits)
Continuation of savings and loans
<i>Second evaluation after second three months</i>
Phase 3 (6 months): Maturing phase (Monthly visits)
Continuation of savings and loans
Training on malaria prevention
<i>Evaluation and graduation</i>
Trimestrial visits for data collection, support and evaluation

75

Source: OXFAM, 2011

Oxfam's work in Mali is considered a good practice because the program has been assessed several times, including a randomized control trial (RCT) in 2013, in partnership with Freedom from Hunger and Innovation for Poverty Action (IPA) funded by the Bill and Melinda Gates Foundation, assessing data collected from 2008 to 2011. The results of the study are the following:⁷⁶

- Savings increased by 31 percent
- Access to loans increased by 12 percent
- Households experienced eight percent increase in reported food security
- Increased livestock investments (households in SfC villages own on average US\$120 more in livestock, which enables a household to purchase four goats, three ewes, or one calf)
- 82 percent of households participating in the study lived on less than US\$1.25 a day before joining a saving group

Case Study: The Mango Tree

One expert interviewee highlighted The Mango Tree, which aims to increase the scale, impact and sustainability of saving groups by mobilizing knowledge, as especially good practice.⁷⁷ This platform

⁷⁵ Note: trimestrial means quarterly

⁷⁶ Romana et al. 2013

⁷⁷ The Mango Tree 2021; personal communication

provides updated information on how different organizations around the world are promoting saving groups. The Mango Tree also publishes Program Quality Guidelines, that may be of use in assessing WEEMA's current operations [see figure 10 below].⁷⁸

Findings: Scaling

In general, scaling SHGs means some form of association among groups (clusters or village organizations), and then the more complex levels of association among those clusters (federations, etc.). The precise names vary. Only a small percentage of SHGs are federated; as of 2008, only 25 percent of SHGs were affiliated with federations in India.⁷⁹ In India, SHG federations are generally considered to be formal institutions, while the SHGs themselves are informal. Many SHG federations are registered as societies, trust, or cooperative societies.⁸⁰ This formal character allows them to establish relationships with banks and access capital. In India, the first time an SHG was directly financed by a commercial bank was NABARD in 1992.⁸¹

In Ethiopia, CLAs generally serve as the first level of association and represent SHGs at lower levels of government (woreda and kebele), while FLAs (also called federations) serve SHGs at higher levels, such as the city, zone, or region. In general, however, the terms for SHG scaling and association in Ethiopia remain confusing and duplicative, so there is a need to provide a clear operational definition of both SHGs and the various levels of scaling.⁸² According to CoSAP, the scaling approach relies on capacity development: strong SHGs can become a CLA, and strong CLAs can create an FLA, usually organized around geographic cohesion.⁸³ In 2015, CoSAP supported eight FLAs, which included 103 CLAs. FLAs in Ethiopia aim to be recognized as legal entities by the Ethiopian government.

⁷⁸ The Mango Tree 2021

⁷⁹ Shylendra 2018

⁸⁰ Reddy & Manak 2005

⁸¹ Ibid.

⁸² Yntiso 2015

⁸³ Mulugeta et al. 2016

Figure 10 The Mango Tree's Program Quality Guidelines

Program Quality Guidelines for Savings Groups

The Program Quality Guidelines (PQGs) begin with the conviction that facilitating agencies have a responsibility to implement quality Savings Groups (SGs) that safeguard the well-being of members and the security of their assets.

Phase

- Design
- Implementation
- Monitoring
- Exit



Source: The Mango Tree, 2021

Legal status would allow the FLAs to enter into relationships with different stakeholders, which would enable an effective implementation of roles within groups. In addition, a legal recognition of FLAs would increase access to different services to support FLAs operations.⁸⁴ In 2015, only two FLAs were recognized by the local social and labor offices based on a working relationship.

In India, the existence of a formal regulatory environment for SHGs and government support and recognition have been critical in creating the conditions for SHGs to gather together in clusters and scale to more complex levels of association. In contrast, most SHGs in Ethiopia operate without legal personality due to the absence of an appropriate regulatory framework, and the government requires SHGs to have at least 50 members to be legally recognized, according to our interviews with WEEMA staff.

Benefits

Scaling provides a variety of benefits, primarily around economies of scale. It also allows for a professionalization of bookkeeping, accounting, and managerial functions, and for the broader pooling of resources, permitting greater access to funds within the groups. The rationale to create CLAs is to address social, economic and political issues that go beyond SHGs' scope and to unite forces to better respond to group needs.⁸⁵ Federations further scale this impact, providing platforms for women to collectively influence the political environment and decision-making, as well as advocate for their communities and their own visions for future wellbeing and development outcomes. The power of connecting groups, amplifying their voices, acts as a catalyst for social change through women's empowerment.

Challenges

Several challenges have been identified in developing clusters and, particularly, federations. Challenges identified can be listed as follows:

- Since the underlying SHGs are informal, there are often challenges around financial management and governance.
- *Best practices are not clearly established*, so CLAs and FLAs are difficult to sustain over time. As a result, the support of NGOs promoting SHGs is critical to see SHGs through a successful scaling process; key areas of support include bookkeeping, organizational systems, and leadership and governance.
- Research does not show significant milestones or targets to better identify when groups are ready to vertically grow. In the case of Ethiopia, both WEEMA and CoSAP mention that “strong” groups are the ones that are ready to conform to a CLA. Nevertheless, it is not clear what “strong” group means, which makes it difficult to understand the criteria that WEEMA is currently considering for selecting groups to be part of a CLA.

⁸⁴ Wubeshet 2015

⁸⁵ Ibid.

- Resources, from finance to staff, are also a constraint; there is a *consistent need for SHGs at scale to have high quality, trained staff and consistent funding*. Whether SHGs are financially self-sustaining is another area of interest, as reliance on external partners for funding risks long-term sustainability.

There are also underlying questions regarding the purpose of scaling. Some of our interviewees raised concerns that scaling may overemphasize the financial aspects of SHGs at the expense of social and livelihood goals.⁸⁶ The experience in India shows that non-financial benefits of SHGs, like social, political, and psychosocial support, are as important as financial services provided by federations. These other, non-financial benefits are important aspects to consider when considering the sustainability of larger levels of SHG association.⁸⁷ With vertical organization, complexity increases, as does the bureaucracy. This requires more attention from SHG leadership and centralizes authority at higher levels outside the SHGs themselves. As a result, there are risks that the non-financial benefits of individual SHGs are lost among these supra-organizational goals and authorities. To mitigate these risks, specific strategies to maintain these non-financial benefits of SHGs should be prioritized and seriously considered when deciding if and how to scale SHGs.

Furthermore, the composition of the groups, size, division of roles, and performance are important aspects to take into consideration in assessing the effectiveness of larger levels of association. The experience in India also points to the importance of a legal framework recognizing FLAs, as adequate policy support can substantially increase the likelihood of SHGs being sustainable and long-lasting.⁸⁸ However, it seems safe to assume that a specific legal framework will remain absent, given that this is part of the external environment outside of WEEMA's direct control.

Comparing Vertical and Horizontal Scaling

There are different points of view that WEEMA must consider when it comes to the best approach to scaling SHGs. One approach focuses on fostering group association to increase savings and ultimately drive the group to act as a local political force led by women to promote change, and the other focuses on multiplying the quantity of SHGs so that they reach more women and expand geographically.

Vertical Scaling

In order to amplify SHG impact, some of our interviewees argued that a vertical level of association is needed to amplify the effect that SHGs have in their participants and the communities in which they are immersed.⁸⁹ The first level of vertical association is CLAs, which includes a group of eight to ten SHGs in a specific geographic area. Supporters of CLAs argue that once different SHGs associate,

⁸⁶ Personal communication

⁸⁷ Shylendra 2018

⁸⁸ Ibid.

⁸⁹ Personal communication

they are able to solve problems that are difficult to address by a single group. Usually, groups that meet predefined criteria, based on a grading exercise, are eligible to be part of a CLA.⁹⁰

WEEMA has already begun creating CLAs by choosing two participants from each SHG, thus creating a CLA of 16 participants. According to CoSAP, this approach is promoted by 33 of its member organizations. Currently, WEEMA has organized four CLAs. Each CLA includes eight SHGs in a kebele.

The second level of association is FLAs, which join different CLAs. An FLA's ultimate goal is to gain political influence to catalyze the social changes necessary for a more equal society. According to CoSAP, CLAs eligible to be a part of an FLA should be the strongest ones, though the definition of "strongest" is not clearly defined. Other experts warned, however, that SHGs may become less transparent, and accountable, and participatory as they are absorbed within larger and more complex forms of association.⁹¹ Currently, there are no FLAs organized in the areas WEEMA serves.

Horizontal Scaling

Horizontal scaling focuses on promoting additional SHGs at the first level of association. Experts and organizations we interviewed agree that SHGs meaningfully and positively affect the communities within which they are embedded, especially women.

Based on SHG impacts, all experts and organizations interviewed stated that SHGs promote positive changes. Given such positive feedback, there is generally consensus on the benefits of promoting the creation of further groups. In our SHG volunteer interviews, the members often highlighted the organic nature in which SHGs have been scaling and community members have been asking for more groups to be set up. In this way, our team believes that horizontal growth should be based on local demand rather than a government- or civil society-mandated expansion. We give further insights into the benefits and drawbacks of scaling in our recommendations below.

Trade-Offs

Some experts have argued that organizations promoting SHGs should focus on promoting the wider spread of SHGs, in order to increase their coverage and, therefore, amplify their impact on a community level. On the other hand, some organizations advocate for promoting scaling, grouping SHGs into associations to shift their impact towards influencing the political decision-making process. This approach helps bring the voices of the communities together and showcase collective actions for cultural transformation to improve the quality of life of women.

Collectively, our review of the literature and expert and key informant interviews indicated the following regarding vertical scaling:

⁹⁰ Mulugeta et al. 2016

⁹¹ Personal communication

Figure 11 Benefits and Risks of Vertical Scaling

What are the benefits of vertical scaling?	What are the risks or disadvantages of scaling?
<ul style="list-style-type: none">• Large scope to perform functions of microfinance• Link membership with local government• Economies of scale• Cross learning experience• Identification of common needs• More likely to be recognized as a formal association by the government• Reduction in transaction costs• Provision of value-added services• Reduction in the cost of promoting new SHGs• Increasing levels of financial discipline and accountability among SHGs	<ul style="list-style-type: none">• Replication of power structures• Divide the collective efforts in a community• Compromise the autonomy of SHG• It can show inefficiencies in group structure• If CLAs of Federations don't have a viable size and an operational self-sufficiency, would reduce ability to self sustain• Lack of governance, skills and data ownership could decrease self sustainability• Importance of self determination for growth

Source: SIPA Workshop Team, 2021

Successful vertical scaling depends on the success of horizontal scaling, given that a healthy number of SHGs forms the foundation of CLAs and FLAs. However, simultaneously, the increased complexity that comes with vertical scaling inevitably places more demands on the SHGs themselves and the organizations that support SHGs. Certain considerations such as remoteness of an area should be taken into account because WEEMA would have to amass SHGs across a wide geographic area to meet the necessary amount of SHGs needed to scale up towards CLAs and FLAs. Therefore, strategies to mitigate these risks should be essential to considering a blended approach to vertical and horizontal scaling.

Steps to Consider for Scaling

Another approach surfaced during the interviews involves allowing SHGs themselves to decide when to associate with other SHGs and grow vertically. In Central America, one of the experts we interviewed led a project in which the SHG promotion organization focused on finding and training agents of change from the communities, whom they paid for three years to professionalize their work.⁹² This experience demonstrated over time that allowing this level of professionalization of SHG members themselves leads not only to increased capacity but also allows SHGs and upper levels of association to be established organically, without intervention from a promoting organization.⁹³

⁹² Personal communication

⁹³ Ibid.

Finally, scaling may play a critical role in developing SHG self-sustainability and, therefore, contributing to the ability of SHG promoting organizations like WEEMA to responsibly and smoothly exit their support. The literature reports the following steps to create an exit strategy:⁹⁴

- **Identify exit criteria**, that is, a fixed end date or any indicator that can guarantee that the program has met the objectives defined in the logical framework
- **Develop operationalized, measurable indicators** that measure progress towards exit; measurement of benchmarks should be included in program MEL systems
- **Identify main stakeholders** that will be responsible for program activities
- **Establish a clear timeframe** from the beginning of program implementation to closing, incorporating enough flexibility to adjust if needed
- **Plan for exit** by clearly stating at the beginning of the program or cycle that exit is planned, including specific criteria, benchmark, and planned time-frame
- **Implement exit in a gradual, phased manner**, thereby allowing groups and individuals to take increasing responsibility prior to exit
- **Maintain clear communication** with all stakeholders in order to establish a participatory approach towards exit
- **Conduct post-program evaluations** to assess efficacy of exit

In addition, there are three main exit strategies:⁹⁵

- **Phasing down**: A gradual reduction of resources allocated to program implementation. In the case of WEEMA, this would entail the gradual reduction of group visits and training.
- **Phasing out**: Once the groups are ready to be self-sustaining, the organization can phase out without turning the SHG program over to another institution for continued implementation.
- **Phasing over**: Transferring current activities and their operation to another organization.

Since the adoption of SHGs into their programming, WEEMA has scaled vertically and horizontally. However, before presenting our formal recommendations on the trade-offs and benefits of both approaches, we will discuss our major findings regarding MEL.

⁹⁴ Rogers & Macias 2004

⁹⁵ Gardner et al. 2005

Findings: Monitoring, Evaluation, and Learning

SHG Impact Indicators

MEL in the development field is often understood as a program activity to monitor, assess, and learn from the program's outcomes using evidence-based analysis to ensure the resources spent to achieve the intended outcomes is accounted for and evaluate successes, failures, and lessons.⁹⁶ Various studies have been conducted to evaluate the impact of SHGs from the microfinance standpoint on maternal health, newborn and child health, agricultural activities, and empowerment. Several case studies have proven the positive impact of SHG participation on women's ability to improve financial standing to access loans, increase income to improve children's well-being, and strengthen self-confidence.⁹⁷ Others also suggest a correlation between SHG participation and positive health outcomes, particularly maternal and newborn health.⁹⁸ There are also, however, findings showcasing the negative impact of microcredit interventions, including increased debt and stigma and public shame from a perceived change in gender roles.⁹⁹

Our team also assessed several meta-analysis and systematic reviews to identify common themes in evaluating SHGs. Several broad categories of indicators were commonly used to evaluate the impact of SHGs: economic, social, and political empowerment. These variations of empowerment are similar to current impact indicators used by WEEMA. In addition, psychosocial impact has also been recently elevated among experts as a key area in which to measure SHG impact on participants.

The phrase "empowerment" was commonly used throughout the literature and in our interviews, prompting us to further explore its definition to guide our understanding of MEL. Since "empowerment" is variously defined in the literature, our team chose to use the UN Commission on the Status of Women's definition of women's empowerment: "the process by which women take control over their lives, acquiring the ability to make strategic choices."¹⁰⁰ UN Women's 2011 publication, *Women's Empowerment Principles: Equality Means Business*, identifies seven key principles for women's economic empowerment: leadership; workplace equity; worker health, safety, and well-being; education, training, and professional development; enterprise development; promoting equality through community initiatives; and measuring and publicly reporting progress.¹⁰¹

One of the strongest areas in which SHG program's impact evaluations has been found to demonstrate SHGs' influence is in health, particularly maternal, newborn and child health and reproductive health and HIV/AIDS. Several studies have found that SHGs, when paired with health training, can reduce rates of neonatal and infant mortality and morbidity and strengthen maternal and

⁹⁶ USAID n.d.

⁹⁷ Roy & Das 2014

⁹⁸ Saha et al. 2013; Manandhar et al. 2004

⁹⁹ Karim 2011; Periodi 2016; Ramachandar & Pj 2009

¹⁰⁰ UN Commission on the Status of Women 2002

¹⁰¹ UN Women 2011

newborn care practices in rural areas.¹⁰² There is also evidence of behavior change around reproductive health and HIV/AIDS in areas where SHGs have expanded knowledge and changed perceptions of safe sexual practices and family planning.¹⁰³ The demonstrated impact of SHGs on behavioral practices are promising signs of the long-term impact gained from SHG participation.

The primary indicators to measure SHG **economic empowerment** have largely been savings and loan repayments and profit and loss.¹⁰⁴ In addition to traditional microfinance measurements, we have also seen organizations measure their SHGs' economic impact at the household level (income and access to government social programs, services, and benefits) and through children's well-being (ability to attend school, access to healthy and nutritious food, and medical services).¹⁰⁵ From our interviews with experts and practitioners working with SHGs, we found that information on savings and loans is usually captured by individual members through daily or weekly self-assessment. Loan repayment, profit, and loss are often captured at the group level during weekly meetings alongside action plans for changes. Other organizations, like WEEMA, also capture the indirect economic impact of SHG participation (children's education, access to resources, etc.) through midline or endline surveys. Several studies have also suggested a somewhat positive association between SHG participation and agricultural outcomes. These outcomes include increases in agricultural outputs and yields, access and use of inputs, farm income, market involvement, technology adoption.¹⁰⁶ While the SHG model has also yielded positive impact of women-led IGAs, remaining challenges might prevent women from participating in these activities. A study has found a negative relationship between family size and women's participation in IGAs.¹⁰⁷ If the family size is large, women might not have the time to both take care of the household activities and IGAs. Hence, while we did not find any finding on this adversity, we suspect its potential influence on children who might have to additionally take care of the household chores and additional time burden on the women themselves.

At the social level, both the literature and expert interviews highlight positive changes in trust, community participation, mutual responsibility, and affinity.¹⁰⁸ SHG participation has been observed to increase women's **social empowerment**, including their mobility and social networks through weekly meetups, respect amongst community members, individual negotiation skills, control over family size, reproductive health, age of marriage, and freedom from violence.¹⁰⁹ Social transformations, especially in areas where traditional harmful practices were prevalent, were also documented, including decreases in number of girls subject to female genital mutilation, lower rates of domestic violence and early marriage, and more eligible children in school.¹¹⁰

¹⁰² Anderson et al. 2014

¹⁰³ Gugerty et al. 2019

¹⁰⁴ Kannan 2017

¹⁰⁵ Kindernothilfe 2014

¹⁰⁶ Gugerty et al. 2019

¹⁰⁷ Alemu et al. 2021

¹⁰⁸ Kindernothilfe 2014

¹⁰⁹ Brody et al. 2016

¹¹⁰ Kindernothilfe 2014

On the **political empowerment** aspect, SHG women participants have been observed to participate more in governance activities within the local community and at higher levels of governance. Several studies incorporated within a systematic review of SHGs found that participation in SHGs helps women become more aware of their rights and political context.¹¹¹ Others have seen an increase in SHG participants' attendance in council meetings and standing elections at the village level.¹¹² While there is a limited number of studies on the practical outcome of political empowerment, evidence of SHG members running for and being elected to office does exist (ex. In India).¹¹³

Acknowledging the **psychosocial empowerment** of individuals participating in SHGs, we have identified several theories and frameworks that can assess this area of impact, including the authentic leadership and self-efficacy concepts proposed by Bryan and Mendaglio, which involves measuring self-awareness, inclusion in decision-making, internalized moral perspectives, and relational transparency with oneself and others.¹¹⁴ Martha Nussbaum's approach to women's empowerment has also been widely used as a guideline to capture impact data on the linkage between women's capabilities and human development.¹¹⁵ This framework highlights indicators such as women's health (physical/reproductive, emotional, spiritual), practical reasoning, affiliation with others, ability to play, and control over one's environment (political and material).¹¹⁶ Women's empowerment is also expressed through indicators to measure self-confidence and entrepreneurial spirit and ability to make critical decisions at the household and community level.¹¹⁷ From the literature review, positive psychological empowerment from SHGs participation is found mostly through qualitative research, suggesting impact indicators such as increased self-confidence, self-efficacy, self-esteem, self-worth, and feeling of autonomy may be useful.¹¹⁸ A recently published study on the psychological impact of women-only SHGs, particularly in Ethiopia, on participants found a decrease in stress and anxiety due to women's ability to change their attitude and an increased sense of optimism and purpose.¹¹⁹ Other studies suggest there may also be some negative psychological impact from SHG participation, such as distress from being stigmatized, lack of support from family and community unready to accept role changes, and mistrust in the group due to corruption.¹²⁰

The positive social impact observed in both the literature reviews and our interviews inspired us to conduct further research about the larger, community-centric impact such a program might have on the society and areas it touches. While community well-being might be the ultimate goal of impactful interventions at the individual and group level, such as SHGs, having the mechanisms to measure its

¹¹¹ Brody et al. 2016

¹¹² Gugerty & Kremer 2008

¹¹³ EDA Rural Systems Pvt. Ltd. & Andhra Pradesh Mahila Abhivruddhi Society 2006

¹¹⁴ Bryan & Mendaglio 2020

¹¹⁵ Nussbaum 2000

¹¹⁶ Ibid.

¹¹⁷ Das 2015

¹¹⁸ Brody et al. 2016

¹¹⁹ Fagan et al. 2021

¹²⁰ Brody et al. 2016

impact on the society at large might contribute positively to the national government's effort to achieve SDGs. Among the most impacted by the SHG intervention are SDG 5- Gender Equality, SDG 1- No Poverty, SDG 8- Decent Work and Economic Growth, and SDG 10- Reduced Inequalities. The interconnected nature of SDGs allows for multiple objectives to be worked on under one intervention. In the case of SHGs, the women-centric community building and empowerment approach emphasized therein works towards gender empowerment which reverberates into economic and political inequality reduction.

In attempting to measure the impact of community-centric development programs at the societal level, various researchers have embarked on designing new frameworks. Most recently, Sharecare and Boston University School of Public Health published a Community Well-Being Index, rooted in a desire to use data to measure and make changes at the community level.¹²¹ Often, the community well-being indicators are used in the context of developed countries such as the US (example from Sharecare mentioned above) and UK¹²². Hence, our team recommends that WEEMA further investigates this measurement through collaboration with other SHG implementing organizations in Ethiopia, CoSAP, or Ethiopian Government. Taking into consideration the SHG impact indicators we have researched above, we looked into the “How” with a participatory lens on the MEL process to further support WEEMA build out its MEL program.

Participatory Monitoring, Evaluation, and Learning

Background

Recently, there has been increased research into the motivation for and benefits of adopting a participatory approach in monitoring, evaluation, and learning. This has been in part due to the accountability movement to ensure the effective measurement of performance for both public and private institutions as well as multidimensional justifications for full engagement of program participants in the evaluation process.¹²³ Researchers and practitioners have gradually been advocating for the wide usage of participatory engagement of program participants in MEL activities.

Definition

Participatory monitoring and evaluation and learning (PMEL) is a process “through which stakeholders at various levels engage in monitoring or evaluating a particular project, program or policy, share control over the content, the process and the results of the monitoring and evaluation (M&E) activity and engage in taking or identifying corrective actions.”¹²⁴ Traditional MEL tends to involve outside experts that aid in measuring performance using pre-set indicators and standardized procedures. Conversely, key stakeholders actively reflecting and assessing progress is at the core of PMEL.

¹²¹ Sharecare 2021

¹²² *Community Wellbeing Index* 2021

¹²³ Chouinard 2013

¹²⁴ Dillon 2020

The first phase of PMEL involves collaborative decision-making among relevant stakeholders on the objectives of the MEL process, including who, how, and what will be monitored. In our recommendations, detailed in the next section, we advise a co-working session with volunteers and SHG participants, as well as WEEMA staff, to identify the goals of the project, including a theory of change (ToC). After the planning phase, data collection processes are accessible to the participants and their input is gathered in analyzing the successes and shortcomings of the lessons learned.¹²⁵ In PMEL for WEEMA, the SHG members would determine what they would like to find out through the evaluation. They help formulate the questions to be asked and what issues will be covered.

Figure 12 Comparison between Traditional and Participatory MEL

Traditional MEL	Participatory MEL
<ul style="list-style-type: none"> ● Donor and implementing agency drive the process ● Donor and/or implementing agency defines expected outcomes and designates indicators ● Data collected is not regularly analyzed by field staff ● Local communities do not receive final report or data¹²⁶ 	<ul style="list-style-type: none"> ● Local communities are active participants, not just sources of information ● Stakeholders evaluate and outsiders facilitate ● Builds stakeholder capacity for analysis and problem-solving ● Builds commitment to implementing recommended changes

Source: SIPA Workshop Team, 2021

There is an opportunity to merge both MEL approaches. Quantitative data often collected by traditional methods is important and relevant (e.g., regularity and amount of savings), and would be best complemented by qualitative data (e.g., participants' opinions about the usefulness of a training program).¹²⁷ An inclusive approach would weigh both methods equally. For the SHG program, we recommend a focus on storytelling and people-centered data collection and representation.

Advantages and Disadvantages

¹²⁵ Ibid.

¹²⁶ Shah et al. 2006

¹²⁷ Ibid.

Figure 13 Advantages and Disadvantages of PMEL

Advantages	Disadvantages
<ul style="list-style-type: none"> ● Increases reliability and provides the opportunity to receive useful feedback and ideas for corrective actions ● Allows for flexibility, which is important as activities should be stopped or adapted when evaluation indicates they are not contributing as intended or desired ● Strengthens ownership regarding successful outcomes of planned initiatives ● Widens the knowledge base necessary for assessing and adjusting activities ● Increases the motivation of stakeholders to contribute ideas to improve program ● Contributes to the learning of all involved¹²⁸ 	<ul style="list-style-type: none"> ● Requires skilled facilitation to ensure everyone understands the process and is equally involved ● Can be dominated by strong voices in the community (for example, men dominating women in discussions, political, cultural or religious leaders dominating discussions and decision making) ● Can be time consuming and so requires significant commitment ● Requires donor support, since indicators and methods may not be as familiar ● Requires that those responsible for implementation of certain projects are willing to share failures and mistakes with administration or the public¹²⁹

Source: SIPA Workshop Team, 2021

A number of PMEL advantages have been identified through academic analyses and case studies. Through a participatory approach, the evaluation process receives the advantages of more accurate, relevant and better understood data, a better opportunity to establish causality, potential for improvement in program performance and, ultimately, amplifying the voices and empowering the decision-making of program participants.¹³⁰ PMEL can become an easier process if it is agreed upon at the onset of a project. However, there are also benefits to incorporating this approach in later stages of project development and implementation. The key element is to amplify participant voices, which can be achieved through focus groups and MEL training, as further outlined below. The advantages of including feedback when assessing PMEL conclusions are continuous improvement of data collection and conclusions that reflect the changing nature of communities.

¹²⁸ Ibid.

¹²⁹ Dillon 2020

¹³⁰ Guijt 2014

Assumptions, Constraints, and Other Considerations

While the benefits of PMEL are regarded positively by practitioners in the development field, the practice of PMEL has been based on several assumptions. MEL indeed is a newer component of service-based programs and while program designers and implementers are still exploring what participatory approach pragmatically looks like, program participants themselves most likely do not know what MEL means, let alone their potential role in this process. While acknowledging the need to engage participants in accountability measurement procedures, some programs might request engagement of participants without first introducing and helping them better understand the concept of MEL, its role, and its potential impact on the participants as change agents and decision-makers.¹³¹ This assumption can further contribute to unequal power distribution amongst participants, since it might only lead to people with the knowledge and skills being able to participate, with others being left behind. Failing to appropriately communicate and engage participants can also make the PMEL model less effective in meeting the external accountability requirements of funders organizations and individual donors.

Participation takes intensive time and effort, sometimes requiring incentives, as participants might not, at first, believe in the personal value/benefit of their participation. It may also impose an additional time burden on participants, increasing their opportunity cost. PMEL must also be carefully implemented to avoid being dominated by stronger voices in the community and hence, marginalizing the voices of the underrepresented, which would make the method no longer truly participatory. In addition, the difficulty of designing standardized indicators can raise myriad challenges in measuring the impact of organization as a whole,¹³² so development organizations need to acquire buy-in from internal staff, program participants, and donors throughout every step of the process.

¹³¹ Parkinson 2009

¹³² Guijt & Gaventa 1998



Source:WEEMA International

Recommendations

After reviewing our findings and hosting a sense-making session with WEEMA, we drafted a list of recommendations based on three main themes: operations, scaling, and MEL. Overall, we recommend the following: considering a compensation scheme for volunteers; drafting a theory of change to better identify and monitor compliance with the project's goals; and implementing participatory MEL methods, such as conducting focus groups with SHGs to identify key objectives and indicators.

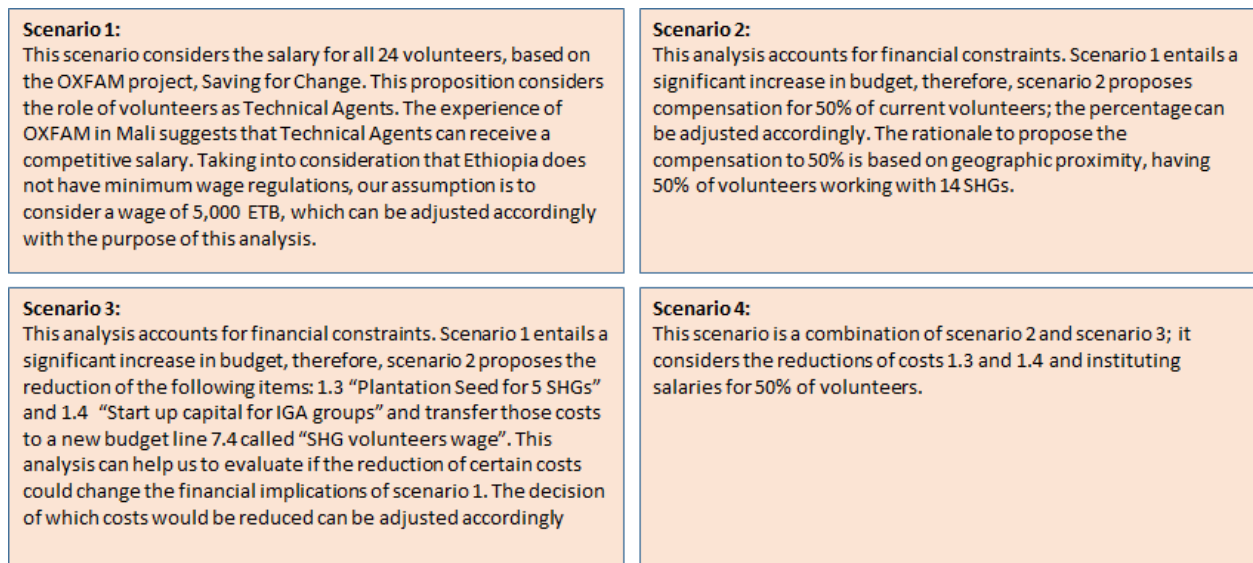
Operations

- I. **Assess the feasibility of implementing a compensation scheme for volunteers:** Based on similar models, best practice would involve implementing a compensation scheme for volunteers. Based on our interviews with WEEMA's SHG volunteers, the work involved in serving as a volunteer is incredibly rewarding, but also requires a significant degree of sacrifice in time and labor.

The team considers that professionalizing the role of volunteers would be beneficial for WEEMA, since the on-site work with SHG will be covered, especially when it comes to training delivery. Professionalizing the role also entails having more tools to implement a MEL strategy, since part of their role would include gathering data, and this also provide the option to WEEMA to, though this new role, providing them tools, such as mobile phones or tablets, to collect data more regularly (e.g., weekly collection of data). In addition to this, a compensation scheme for volunteers, like the SfC program, would explicitly include an organic growth for SHGs, relying on the staff and volunteers on site to create new SHGs, while WEEMA staff in Addis Ababa, can concentrate their efforts in vertical scaling. It is important to point out that during the interview phase of the project, volunteers did not mention the need to receive compensation for their work, but based on good practices identified, the team believes that a compensation scheme to volunteers would professionalize the work towards SHGs.

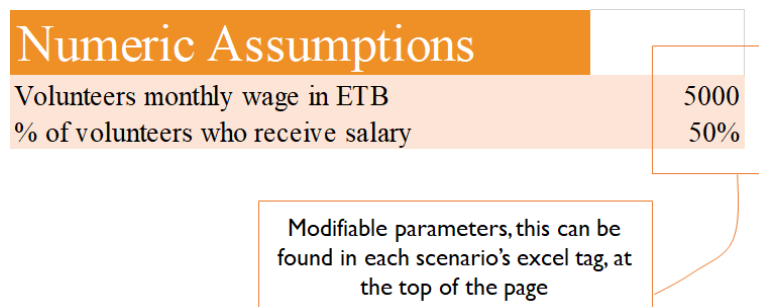
The team has conducted a budget analysis to help WEEMA assess the option of implementing a compensation scheme for volunteers. The baseline for this analysis is WEEMA's SHG program budget for 2019-2020. We identified the impact of possible stipends for volunteers, as well as potential cost reductions. The budget analysis is included in detail in Appendix 4. In the analysis, the team identified four different scenarios:

Figure 14 Scenarios for Compensation Scheme



Source: SIPA Workshop Team, 2021

The tool is dynamic and can be adjusted accordingly. The modifiable parameters that the team has set up are the volunteers' monthly wage in ETB and the percentage of volunteers who receive a monthly salary.



The tool also provides a comparison between the different scenarios, including the status quo, that is the program's 2019-2020 budget without modifications.

	Situation As Is	Scenario 1	Scenario 2	Scenario 3	Scenario 4
Annual Total Costs	1,802,022.45	3,141,222.45	2,421,222.45	2,911,222.45	2,191,222.45
% increase with respect to situation as is	-	74.32%	34.36%	61.55%	21.60%

Final budget line under different scenarios

Percentage change of each scenario respect to the as is situation

2. **Collaborate with participants on which trainings would be most useful for their SHG and prioritize those that will enable the groups to be self-sustainable in the long run.** SHGs can increase their effectiveness when layered with specific trainings, such as peacebuilding, hygiene, farming, financial education, and more. A participatory approach could involve asking SHG members in focus groups which trainings would be most appropriate and helpful for them specifically, given their geographic and social context.

Scaling

1. **Theory of change** (see Appendix 7 for a sample logical framework): As previously stated, a theory of change and accompanying logical framework is needed to not only strengthen WEEMA's PMEL approach but also improve operational outcomes by establishing a clear program rationale.
2. **Exit strategy:** Based on interviews with WEEMA staff, we acknowledge that the current strategy WEEMA has put in place for MEL processes extends for two years, with the intention to continue monitoring groups for two more years.¹³³ A clear exit strategy is not only relevant to map MEL efforts, but also is critical to identify WEEMA's scope of work when it comes to SHGs and their levels of association. The team believes that the theory of change and explicit logical framework will help WEEMA evaluate its progress in meeting the SHG program's objectives, therefore allowing the organization to appropriately plan how to scale and/or exit support for SHGs. According to experts interviewed,¹³⁴ developing a clear exit strategy requires clearly visualizing and understanding internal capabilities, according to the project's objectives, and crafting MEL approaches with the goal of measuring SHG self-sustainability. Learning from

¹³³ Personal communication

¹³⁴ Personal communication

TearFund,¹³⁵ ShareTrust,¹³⁶ and an IFAD's report on women SHG in India,¹³⁷ several SHG implementing organizations have used the federation level as a milestone to assess their exit strategies. However, we have not seen exit strategies be comprehensively developed by SHG implementing organizations. For WEEMA, we recommend the organization to work with other SHG organizations (maybe via CoSAP) to collaboratively discuss the topic of exit strategies in the Ethiopian context. Through this partnership effort, the group can learn what it means to exit, design a standardized, adoptable scale to assess when it is appropriate to exit, and promote knowledge-sharing amongst SHG implementing partners.

Monitoring, Evaluation, and Learning

Comparing WEEMA's current practices against PMEL best practice, we have identified several challenges that WEEMA's MEL system might currently face, which hinder its participatory quality: 1) a missing formal theory of change and logical framework; 2) limited human and capital resources; 3) labor-intensive data management; 4) lack of participant knowledge of MEL purpose and activities; and 5) language limitations of newly adopted digital KoboToolbox data collection tool (English only).

While challenges remain, WEEMA has been able to capture relevant data through tools which contribute to major evaluation periods and activities in a given year (see Appendix 5). Inspired by participatory methods of MEL, taking into consideration the constraints of MEL activities in areas of low literacy, and learning from existing PMEL-in-practice case studies (see Appendix 6), we propose the following recommendations to help WEEMA strengthen their MEL activities:

1. **Theory of change and/or logical framework:** Having a Theory of Change (ToC) and/or logical framework that explicitly describes how and why supporting self-help groups will lead to specific desired outcomes will help the organization communicate effectively with donors and relevant stakeholders the intended program's immediate outcomes, impacts, and processes. It will also help build a common understanding of MEL among staff, participants, social workers, and volunteers who will play an important role in MEL activities moving forward. Our team developed a sample of WEEMA's ToC (see Appendix 7) with an explanation of our thought process. Our team highly recommends WEEMA undertake a ToC and logical framework design process with SHG participants and external facilitators. This could mean hiring an external MEL consultant to facilitate the design process of ToC, building off of our given ToC sample and information acquired from the impact indicator menus development, and establish a brand-new ToC with the engaged voices and participation of WEEMA staff and SHGs participants. A sample of Tearfund's ToC is also added (see Appendix 8) as a reference.
2. **Impact indicator menus:** Recognizing WEEMA's desire to utilize a participatory approach in future MEL activities, as well as the challenges of limited time and resources, our team

¹³⁵ Venton and Clarey 2018

¹³⁶ Share Trust n.d.

¹³⁷ IFAD 2017

recommends WEEMA consider designing several impact indicator “menus” with SHG members. Building on WEEMA’s existing primary indicator categories (economic/financial, social, and political/institutional empowerment), the categories could also include individual psychological well-being and community well-being impact using indexes such as the psychological well-being scale,¹³⁸ the Keyes social well-being scale,¹³⁹ and the community well-being index.¹⁴⁰ For SHGs, it may be time- and resource-consuming to develop such specific indicators, since each group may have a different perception of the program’s impact, and designing indicators with participants in areas of low literacy might be challenging. To address these issues, we recommend not only hosting focus groups to develop the indicators menus, but also offering PMEL training workshops to promote knowledge-sharing between WEEMA and SHGs and acquire participant support and understanding of PMEL purpose and activities. In Appendix 9, we have included a detailed step-by-step guide to outline the process to develop inclusive and participatory impact indicator menus. Samples of impact indicator categories can be found in Appendix 10. These samples from Appendix 10 include several key indicators we found relevant to WEEMA’s SHG program from the psychological, social, and community-well-being indexes. This sample list could serve WEEMA during participatory indicators design with SHG participants. While community well-being measurement is mostly used in the developed countries as of now, WEEMA can pioneer and adopt this impact area to the context of Ethiopia. This impact area could be of interest for the Ethiopian government; annual surveys to capture this outcome might be relevant to be conducted with the support of Ethiopian social workers and other governmental agencies. This community-based empowerment measurement might also be relevant and useful for WEEMA to assess its exit strategy.

3. **WEEMA primary impact indicators:** Once the menus have been developed and adopted by the SHGs, WEEMA can identify the primary, common indicators it will use to measure the overall impact of the SHG program. This list will help WEEMA develop and maintain a centralized database of data to support the organization in ToC design, annual reporting, communications with external stakeholders, and, most importantly, monitoring and evaluating the success of the program and where changes might be necessary.
4. **Affordable data collection:** To strengthen and ease WEEMA’s data collection and management processes, our team recommends the organization invest in low-cost digital data collection methods such as CommCare. This accessible tool can allow WEEMA staff, social workers, or volunteers to record weekly meeting data over time and keep track of groups’ progress. On a weekly basis, SHG volunteers and/or social workers can collect individual participants’ self-assessments and primary data (e.g., attendance, savings, loans, etc.) through the application. This data can be accessed by WEEMA staff, even if they are not there, to support remote management work and strengthen a centralized database. Since SHG volunteers play a

¹³⁸ Ryff 1989

¹³⁹ Keyes 1998

¹⁴⁰ Sharecare 2021

critical role in the weekly meeting and current resources to support their efforts are limited, WEEMA can provide offline phones with case management apps like CommCare, so they can become the primary data collector at the group level. The offline phones can be taken periodically to areas with internet access for data to be transmitted to the centralized database. Through this opportunity, WEEMA can not only empower the SHG volunteers to become effective participants of MEL activities, but also ensure volunteers and ultimately all participants have ownership over the MEL process.

Considerations

1. Questions to consider regarding suitability of PMEL approach:¹⁴¹
 - Is PMEL appropriate in the contexts the organization is operating in? (consider cost-benefit analysis)
 - What purpose does PMEL serve in the evaluation process? (consider the added value of the approach)
 - Who wants to/should be involved in this process? (consider primary stakeholders and power dynamics)
 - When should PMEL be conducted and in what capacity? (consider timeline, human and capital resources)
2. Impact indicator menu focus groups: Developing a participatory menu of impact indicators requires a substantial investment of both financial and human resources. WEEMA will have to dedicate financial support to host focus groups, including materials needed during the workshop, potential compensation for external facilitators, and possibly support for workshop participants (transportation, meals, room and board, etc.). These proposed focus groups require a high level of facilitation to be effective. Thus, WEEMA should invest in training their own staff in facilitation to ensure smooth implementation of focus groups and optimal results.
3. Capacity-strengthening: Acknowledging that a key component of WEEMA's goal in improving its MEL practices is to strengthen local communities' ownership of the SHGs and MEL data, we recommend that WEEMA take advantage of the proposed PMEL activities to strengthen SHG members' capacity and leadership skills. By taking part in these focus groups and, later, selecting the appropriate indicators for their own SHG, members will not only expand their MEL knowledge but also, hopefully, come to believe that MEL ultimately serves to benefit themselves and their SHG. Eventually, participants would ideally facilitate MEL activities within their own community.
4. MEL training workshops: Once the ToC, logical framework, and indicator menus have been developed, communicating with program participants (both from existing SHGs and incoming SHGs) regarding MEL should be a priority. Our team suggests WEEMA focus its efforts on MEL

¹⁴¹ Guijt 2014

training workshops. The primary purpose of these workshops is for WEEMA to share MEL knowledge with participants; offer a platform for participants to learn, ask questions, voice their own concerns; and potentially acquire buy-in from participants for MEL activities. Through these workshops, WEEMA can adopt the participatory lens in capturing participants' own preferred measurements of impact, while also recruiting community champions/volunteers who may be future leaders of MEL activities at the local level.

5. Workflow: We recommend that WEEMA adopt a standardized workflow for both existing and incoming SHGs. These workflows should help program staff, social workers, facilitators, volunteers, and participants better understand their MEL responsibilities and what, when, and how they should be collecting and analyzing data.
6. Intertwining traditional and participatory MEL: Prioritizing PMEL does not mean conventional MEL is no longer relevant. One of the main purposes of traditional MEL is to ensure donor accountability. Conventionally, donors and program staff tend to be the decision-makers and primary designers of MEL activities, giving program participants their own agency over the results. Measuring impact through a participatory approach does not have to mean the diminished involvement of program staff and donors. In fact, one of our recommendations to promote PMEL is to obtain buy-in from both donors and WEEMA staff across the board. WEEMA's primary indicators once discovered from the indicator's menu activities at the community level will help WEEMA tell a richer and more in-depth story of its impact on SHGs in Ethiopia.

Conclusion

WEEMA's SHGs enable women to create community, share risk, innovate, and learn new skills. Since WEEMA's adoption of this model into their programming, the effectiveness of their operations, scaling, and MEL practices has not been thoroughly evaluated. On the basis of months of interviews, data analysis, and research, the SIPA team has evaluated the current and future options for the WEEMA SHG model. The team provided information on the recommended operational improvements in the area of training and compensation. We evaluated scaling options and the level of WEEMA commitment each would require. Finally, we proposed ways to adapt current MEL practices to a more deeply participatory approach.

In operations, the analysis of compensation options provides WEEMA a blueprint for further analysis of their volunteers' role and pay. We also highlight the importance of training in deciding how to best layer the SHG approach. In scaling, we provide an overview of horizontal and vertical routes. In MEL, we created a sample indicator menu, theory of change, and step-by-step process of adapting current MEL practices. We are confident these tools and analyses will strengthen WEEMA's SHG program and, ultimately, improve the lives and livelihoods of SHG participants in southwestern Ethiopia.

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Appendices

Appendix 1 – List of Interviewees

Faculty/Experts interviews

- **Mark Johnson** (regional expert and CoSAP affiliate/adviser): a professor at the New School teaching monitoring and evaluation and project management who has work experience in Ethiopia. He is a SIPA alumnus.
- **Eugenia McGill:** Specializes in the social impacts of globalization, development interventions, and development finance, particularly gender-related impacts, as well as innovative and inclusive approaches to development planning.
- **Maxine Weisgrau:** Teaches gender, development, and political participation at SIPA from an anthropological perspective.
- **Jeffery Ashe:** Serves as the director of community finance at Oxfam America. Working through 18 local NGOs since 2005, he and his team have trained savings groups in more than 8,000 villages in Mali, Senegal, Cambodia, El Salvador, and Guatemala.
- **Carinne Brody:** Carinne Brody is assistant professor and chair of the global health track at the Public Health Program from Touro University, California. Her most recent research endeavors examine the barriers to accessing reproductive health in low-resource countries and evaluate the impact of reproductive health vouchers. Professor Brody has experience in Somalia with women's groups for outreach for health access and education
- **Julie Poncelet:** Professor Poncelet teaches the course “Program Evaluation for Non-Profits and Social Enterprises” at Columbia SIPA. Her focus areas are M&E; children/youth development and education; gender equity and issues affecting girls/women; community-based initiatives; city and strategic planning

Other Organizations representatives' interviews

- **Ginlu Shumi:** Livelihood and Resilience Development Department Head at Ethiopian Kale Heywet Church Development Commission
- **Tesfaye Getch:** Digital SHGs MFI & Technology A. at CoSAP
- **Cecilia Escarra:** Executive Director at The PRASAD Project
- **Julianna Joss:** Field Fellow 2019 – 2021 at Profugo
- **Sinafikish Legesse:** Regional Trainer Africa at Kindernoithilfe
- **Courtenay Cabot Venton:** Founder and CEO at The Share Trust

WEEMA Staff:

- **Amanuel Abera:** Planning, Monitoring, Evaluation, Accountability and Learning (Pmeal) Manager
- **Seida Yassin:** Economic Empowerment Program Manager
- **Lianna Tabar:** Director of Programs
- **Tewodros Belachew:** Former Country Director

Appendix 2 – Interview Guides

Introduction

We are a team of five Columbia SIPA students. For our practical course, the Workshop in Development Practice, we are conducting a consulting project for the NGO WEEMA, which works on community economic development in southwestern Ethiopia. Our aim is to support the WEEMA team's women self-help group programs, particularly contextualizing their work in relation to best practice and improving their monitoring, evaluation, and learning systems. Our research questions are the following:

- 1) What is the global knowledge and evolution of self-help groups, and how can that knowledge improve WEEMA's self-help group approach and inform how to scale and grow its impact?*
- 2) What is the global knowledge of monitoring, evaluation, and learning for self-help group-specific or similar development projects?*
- 3) How might WEEMA strengthen their self-help group program's monitoring, evaluation, and learning approach moving forward?*

This research will be compiled into a final report that will be shared with WEEMA and publicly published on the School of International and Public Affairs website.

Our purpose with this 60-minute audio-recorded semi-structured interview is to **[EDIT AS NEEDED: consult an expert with experience working in Ethiopia and knowledge of self-help groups and monitoring, evaluation, and learning (MEL) methodologies—especially when it comes to identifying what works and what does not work.]** We aim to gain valuable inputs that will allow us to reflect on and respond to our research questions and narrow our scope of work and action plan.

This interview will serve primarily to gather information and will remain confidential. Your participation is voluntary. You may skip any question that you do not want to answer, and you may leave the interview at any time. After the audio recording is transcribed, it will be deleted. Your name or personal information will never be used without your authorization in the reporting of this data. If you would at any time like to withdraw your consent to participate in this study, you may do so at any time.

Do you consent to be interviewed, with the understanding that your answers will be used to inform the project, but your name and other identifiable information will not be associated with your responses (unless you give explicit consent)? If you would prefer, we could refrain from recording the interview.

IF YES, PROCEED. IF NO, STOP AND END INTERVIEW.

Expert Interview Questions

BACKGROUND QUESTIONS

1. What is your area of expertise?
2. Could you briefly comment on your experience working in Ethiopia and other African and developing countries?
3. Could you briefly comment on your experience with women's self-help groups, or any other similar forms of organized women's small-group empowerment you may be familiar with?

SHG AND/OR OTHER MODELS QUESTIONS

1. What is your opinion regarding SHGs in general?
 - a. What do you believe are the purposes for which SHGs are best suited?
 - b. To what extent--and under what circumstances--can SHGs promote women's empowerment?
 - c. Are SHGs effective in advancing community wellbeing?
 - d. Where have you seen SHGs be most impactful? What are the strengths of SHGs compared to other models? What are key to the success of SHGs? (training, government support etc.)
 - e. What are the weaknesses/adverse effects of SHGs compared to other financial inclusion or economic empowerment models?
2. What is your opinion regarding the implementation of SHGs in Ethiopia thus far? Is the model reaching the poorest of the poor? (if applicable)
3. How do you envision the evolution of SHGs in the current Ethiopian context? (if applicable)
4. What is your opinion on cluster level association and federation as next steps of development?
5. When do you think scaling is appropriate for SHGs, for example into clusters or broader federations?
6. What are the most important considerations in ensuring SHGs scaling is successful?
7. What is the position/attitude of the Government regarding SHGs?

WOMEN'S EMPOWERMENT QUESTIONS

1. How do you define women's empowerment?
2. Are SHGs effective in advancing women's empowerment?
3. What are the main challenges of monitoring and evaluating SHGs? (*n.b. with this question we want to assess if there is a shared diagnosis of issues in data collection and the usage of digital tools to develop a proper MEL framework*)
4. What would you consider to be best practice for monitoring and evaluating SHGs?
5. How can SHGs promote awareness of shifts in power dynamics (based on new sources of income earned by women, greater sensitivity to inclusion in decision making about parenting and schooling, etc.)?
6. How can SHGs provide resources and support to women managing the potential conflicts that SHG participation might drive within participants' households?

OTHER QUESTIONS

1. May we follow-up with you if we have additional questions?
2. Can you suggest resources or contacts for our research? Any organizational documents or reports, or publications or other writings, you can share that might not be easily visible on the relevant website?

3. Would you like a copy of the final report to be sent to you?
4. Can we include your name in an annex of the report?

Similar Organization Interview Questions

PERSONAL QUESTIONS - *We would like to start with some background information for our records.*

1. What is your title, role, and responsibility within the organization?
2. What brought you to the organization?
3. For how long have you been at the organization?
4. Has your role changed since you started working here?

SHG QUESTIONS - *Now we would like to move to more specific SHG program questions.*

1. What is your organization's mission, vision, history and impact so far?
2. To what extent do SHGs fit into the larger mission and vision of your organization?
3. Can you share with us how the SHG model is understood and promoted at your organization?
 - a. Type of program?
 - b. Number of people served.
 - c. Locations of the program?
 - d. What are your thoughts on the impact of the program on the target population? And are your thoughts supported by M&E?
4. What are your thoughts on the impact of the SHG model?
5. What have been lessons learned from the program?
6. What has worked best for the model over the years?
7. Are there any downsides to the model?
8. Any changes you foresee for your program in the future?
9. How has your SHG program been scaled? Did you have any trouble scaling? What are the dangers or tradeoffs in scaling, and how can they best be minimized?
10. How does your organization continue to financially support SHGs over time?
11. Have you planned or implemented a phase-out of your participation and support of SHGs, such that the SHGs become ultimately self-sufficient?
12. Do you have any manuals used to operate SHGs (with guidance on the size of groups, the frequency of the meeting, who organizes the meetings, etc.)? And can you share it with us?

MONITORING AND EVALUATION QUESTIONS

1. What does M&E look like for your SHG program or those you work with or support? What are the main purposes and audiences for your M&E (internal/learning, external/funders, other)?
2. How do you holistically measure the impact of SHG? (economically? Politically? psychosocially)
3. Noting from our lit review effort that most SHG programs have been measured more on the economic and financial impact and changes, what are your thoughts on the psychosocial impact

of the program? Are you seeing this indicator being taken into consideration more often now? How so?

4. Do you conduct assessments/learnings monthly/quarterly/bi-annually/annually? If not on a regular schedule, frequently/occasionally/rarely? What tools are you using? How often do you collect data for M&E?
5. How do you collect data you need to conduct M&E? What product/tools do you use and why? (digital surveys? Traditional door-to-door surveys? Focus Group?) With whom do you share the data and in what form or format?
6. How many staff members are dedicated to M&E activities? Who are the main actors of the SHG program M&E initiatives?
7. To what extent do SHG members participate directly in M&E information gathering and by what means (focus groups, other fora, etc.)?
8. How might you think the members themselves can contribute more to M&E activities? Do you think participatory M&E is helpful? Impactful? Should be best practices?
9. What role do you see technology playing in future M&E activities?
10. How could you describe key roles and responsibilities implementing M&E?

OTHER QUESTIONS

1. May we follow-up with you if we have additional questions?
2. Would you like a copy of the final report to be sent to you?
3. Can we include your name in an annex of the report?

WEEMA Staff Interview Questions

PERSONAL QUESTIONS - *We would like to start with some background information for our records.*

1. What are your main responsibilities at WEEMA?
2. How long have you worked at WEEMA?
3. What did you do prior to working at WEEMA and what relevant professional training did you have?
4. What do you envision WEEMA can do for the communities and region where it operates?
5. How do you perceive WEEMA is regarded by the community it operates in?

SHG QUESTIONS - *Now we would like to move to more specific SHG program questions.*

1. What is the purpose of the SHG model? What are its goals?
 - a. *If they say empowerment:* How do you define empowerment?
2. How did WEEMA begin supporting SHGs? What was the nature of the SHGs that it “inherited” from a previous organization, and how did the groups change under WEEMA?
3. How has WEEMA’s involvement with SHGs changed over time?
4. What are the weekly activities in the SHGs?
5. How does supporting SHGs complement WEEMA’s overall goals?
6. What portions of the SHG process does WEEMA fund?

- a. How has WEEMA's financial support of SHGs changed over time?
 - b. Is this level of financial support sustainable for WEEMA?
7. What is the ideal outcome for SHG participants? What sorts of socio-economic indicators are used to assess changes over time in women's wellbeing (food consumption/security, possession of certain material goods improving quality of life, access to health care, children's years of schooling, etc.)?
8. Do the volunteers receive training?
 - a. What does the training cover?
 - b. How often is training provided?
9. Do the participants receive training (financial education, management, etc.)?
 - a. What does the training cover?
 - b. How often is training provided?
10. How is information accuracy ensured in SHG bookkeeping, and who is responsible for overseeing or formally auditing SHG books?
11. Is loan repayment an issue? If so, why is repayment an issue? Can you give any numbers or percentages for default rates, etc.?
12. What do you see as the purpose of scaling the SHGs?
 - a. When do you think scaling is appropriate for SHGs, for example into clusters or broader federations?
 - b. What are the most important considerations in ensuring SHG scaling is successful?
 - c. What do you see as potential benefits and drawbacks of scaling up SHGs (e.g., political, economic, etc.)?
 - d. Have you had difficulties so far in scaling up SHGs?

ETHIOPIA-BASED TEAM QUESTIONS

1. What are structural/societal factors contributing to the need for SHGs in Ethiopia?
2. Do you see a high demand for SHGs in SNNPR?
3. Who do you see benefitting from SHGs (age range, stage in life cycle, particular situation of deprivation, etc.)?
4. Who is not able to access SHGs that might be able to benefit from them?
5. What is the regulatory environment for SHGs in Ethiopia?
 - a. Do the groups have to be registered?
 - b. Are there SHG-bank linkages or linkages with other formal financial institutions?
 - c. Are there linkages with other government's initiatives?

MONITORING AND EVALUATION QUESTIONS

1. *If they say empowerment:* How do you define empowerment?
2. What is the ideal outcome for SHG participants? What sorts of socio-economic indicators are used to assess changes over time in women's wellbeing (food consumption/security, possession

of certain material goods improving quality of life, access to health care, children's years of schooling, etc.)?

1. What is the current M&E procedures for SHGs?
2. How were these procedures developed?
3. Were they developed in partnership with SHG participants?
4. What about the current procedures has worked well?
5. What about the current procedures has been challenging?
6. What questions are you asking for baseline questions?
7. What is the current baseline and midline M&E process?
8. Which/how many staff members are able to do M&E?
9. How often could this M&E process be able to happen?
10. Is there any missing data, piece of information, procedure or monitoring that would enhance your work?
11. Can you share your current M&E template or other general documents?

OTHER QUESTIONS

1. May we follow-up with you if we have additional questions?
2. Would you like a copy of the final report to be sent to you?
3. Can we include your name in an annex of the report?

WEEMA SHG Volunteer interview Questions

BACKGROUND AND ROLE

1. How long have you served as an SHG volunteer?
2. How did you learn about the self-help groups?
3. How did you become a volunteer?
4. How many years of formal schooling did you complete?
5. What are your responsibilities/daily tasks as a volunteer?
6. How has your role changed over time?
7. What challenges do you face in fulfilling your role?
 - a. For example, is it tough to attend meetings to cover one kebele by only one volunteer?
 - b. Do you have enough assistance from SHG facilitators or SHG social workers?
8. What have been the biggest rewards from your role as a volunteer?
9. What have you learned/taken away?

FUNCTIONALITY AND VALUE OF SHGS

1. In your view, what is the purpose of the WEEMA self-help groups?
2. Do you think the self-help groups have been successful in meeting their stated purpose?
3. What is most valuable about the self-help groups / What do you see self-help group members gain from being in a self-help group?

4. What is most frustrating about the self-help groups? / What are common challenges with the self-help groups?
5. What would you like to see changed about the self-help groups?
6. Could you describe a usual self-help group meeting?
7. How long do members usually stay in a self-help group?

VARIATION AND GROWTH OF SHGS

1. How is each self-help group different?
2. Are some self-help groups more successful than others? Why?
3. Do you think the current number of self-help groups is adequate?
4. Do you see unmet interest in participating in a self-help group?
5. Do you think self-help groups should join together to share practices and pool resources?
6. What do you see as the future of self-help groups? Should they continue? Should they grow?
7. Do self-help groups seem sustainable in their current form? What would make them more sustainable?

COMPARISON WITH OTHER MODELS

1. Have you seen other models that are similar to the WEEMA self-help groups, such as cooperatives?
2. Do you think those models are successful?
3. What are the benefits of these models, compared to the self-help groups?
4. Before self-help groups started, were there different ways people achieved similar goals for themselves and their communities?

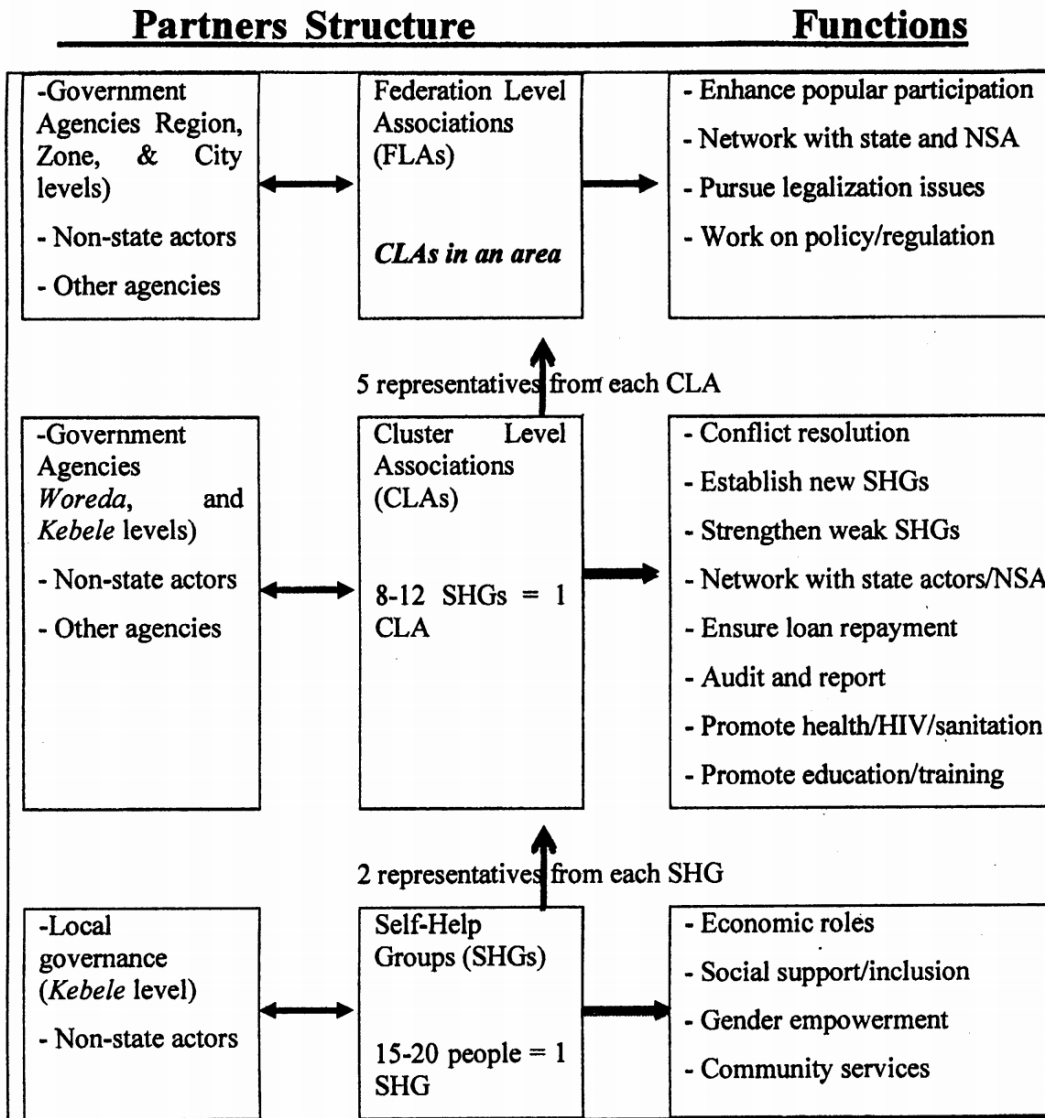
MONITORING AND EVALUATION QUESTIONS

1. What do you think about the current data gathering process?
2. Are you asked to gather and report information on the self-help groups?
IF NO:
 - a. Do you notice others gathering and reporting such information?
 - b. Are you informed about the purposes for which this information is gathered?
 - c. What does “monitoring and evaluation” mean to you?
 - d. What would you consider a sign that the SHG groups are providing value in communities?IF YES:
 - e. What type of information?
 - f. How do you gather this information? How often?
 - g. Are you informed about the purposes for which this information is gathered?
 - h. What does “monitoring and evaluation” mean to you?
 - i. What are your thoughts on your information-gathering activities? Are they meaningful to you?

- j. What would you consider a sign that the SHG groups are providing value in communities?
- k. Are you using KOBO Toolbox?
 - i. IF YES: What are your thoughts about this KOBO tool?

Appendix 3 – Ethiopian Structure of Graduation Model¹⁴²

Figure 1. Structure, functions and partners of SHGs Approach in Ethiopia



¹⁴² Yntiso 2015

Appendix 4 – Budget Analysis of a Compensation Scheme for Volunteers

The Excel document contains the following:

- I. Tab I Alternatives – Summary: This tab provides a summary of the budget alternatives proposed in this document. This summary includes the percentage change of all the alternatives, compared to the 2019-2020 WEEMA's as-is budget

	Situation As Is	Scenario 1	Scenario 2	Scenario 3	Scenario 4
Annual Total	1,802,022.45	3,141,222.45	2,421,222.45	2,911,222.45	2,191,222.45
% increase with	-	74.32%	34.36%	61.55%	21.60%

Scenario 1:

This scenario considers the salary for all 24 volunteers, based on the OXFAM project, Saving for Change. This proposition considers the role of volunteers as Technical Agents. The experience of OXFAM in Mali suggests that Technical Agents can receive a competitive salary. Taking into consideration that Ethiopia does not have minimum wage regulations, our assumption is to consider a wage of 5,000 ETB, which can be adjusted accordingly with the purpose of this analysis.

Scenario 2:

This analysis accounts for financial constraints. Scenario 1 entails a significant increase in budget, therefore, scenario 2 proposes compensation for 50% of current volunteers; the percentage can be adjusted accordingly. The rationale to propose the compensation to 50% is based on geographic proximity, having 50% of volunteers working with 14 SHGs.

Scenario 3:

This analysis accounts for financial constraints. Scenario 1 entails a significant increase in budget, therefore, scenario 2 proposes the reduction of the following items: 1.3 "Plantation Seed for 5 SHGs" and 1.4 "Start up capital for IGA groups" and transfer those costs to a new budget line 7.4 called "SHG volunteers wage". This analysis can help us to evaluate if the reduction of certain costs could change the financial implications of scenario 1. The decision of which costs would be reduced can be adjusted accordingly

Scenario 4:

This scenario is a combination of scenario 2 and scenario 3; it considers the reductions of costs 1.3 and 1.4 and instituting salaries for 50% of volunteers.

2. Tab 2 Current situation: This tab contains WEEMA's SHGs program budget 2019-2020 which serves as a baseline for the budget analysis.

WEEMA International Detailed budget of self help groups Project 2020 Plan																		
SN	List of Activities	Self Help Group Project 2020 Plan				2020 Plan quarterly activities								2020 Annual Target Beneficiaries				
		Unit	Quantit	Unit Cost	Total Cost	One		Two		Three		Four		Iren (0-18 Y		Adult		Peopl e Living
Physical	Financial					Physical	Financial	Physical	Financial	Physical	Financial	Boys	Girls	Male	Female			
I	Direct Project Cost																	
1	Supplies																	
1.1	Stationary materials to each SHG. (Like minu Support CLAs with financial books, records and stationaries.	Lumpsum			30,000.00		20,000.00		10,000									
1.2	plantaion seed for 5 SHG	CLA	4		30,000.00			4	30,000.00									
1.3	Start up capital for IGA groups	Quintal	10		30,000.00			10	30,000.00								100	100
1.4	Safety shoes, Uniform	Lumpsum			200,000.00				200,000.00								80	80
1.5	Motor cycle fuel	No	4		12,500.00			4	12,500.00									
1.7	Lunch and transport allowance for communi	Lumpsum			15,000.00		3,750.00		3,750.00		3750		3750					
1.8	Sub Total	Lumpsum			30,000.00		7,500.00		7,500.00		7,500.00		7,500.00					
					347,500.00		31,250.00		293,750.00		11,250.00		11,250.00					
2	Trainings																	
2.1	IGA training to selected SHG groups (perdi	No of partic	80		35,300.00	80	35,300.00										80	80
2.2	CLA approach training for voulenteers	No of partic	40		20,475.00			40	20,475.00								40	40
2.3	Train SHG representatives on leadership,	No of partic	90		35,400.00	45	17,700.00	45	17,700.00								90	90
2.4	CLA concept training for 4 CLA groups	CLA	4		35,400.00			4	35,400.00								80	80
	Sub Total				126,575.00		53,000.00		73,575.00		0.00		0.00					
3	End line survey for 2 new SHGs in Hadero	No of SHG	2		5,000.00								5,000.00				40	40
4	SHG license registartion (membership fee)	No of SHG	60		10,000.00		2,500.00		2,500.00		2,500.00		2,500.00				1200	1200
5	Need assessment	Lumpsum			5,000.00		5,000.00										80	80
	Sub Total				20,000.00		7,500.00		2,500.00		2,500.00		7,500.00					
6	Experience sharing																	
6.1	Organize cofee ceremony	No of partic	112		22,400.00					50	10,000.00	62	12,400.00				112	112
6.2	Review meeting with stakeholders two times	No of partic	30		40,000.00			30	20000			30	20,000.00					
6.3	Experience sharing to CLAs	No of partic	75		70,000.00			75	70,000.00								75	
1.1	Documentation	Lump Sum			2,000.00		500.00		500.00		500.00		500.00					
	Sub Total				134,400.00		500.00		90,500.00		10,500.00		32,900.00					
7	Salary																	
7.1	Projet office expert	Month	12	21,102.38	253,228.55	3	63,307.14	3	63,307.14	3	63,307.14	3	63,307.14					
7.2	SHG project facilitator	Month	12	10,434.60	125,215.20	3	31,303.80	3	31,303.80	3	31,303.80	3	31,303.80					
7.3	SHG project social worker	Month	12	28,214.33	338,571.90	3	84,642.98	3	84,642.98	3	84,642.98	3	84,642.98					
7.4	SHG Voulenteers pocket money	No of persd	24		100,800.00	24	25,200.00	24	25,200.00	24	25,200.00	24	25,200.00					
7.5	mobile card for project staffs	No of persd	6		31,200.00	5	7,800.00	5	7,800.00	5	7,800.00	5	7,800.00					
7.6	severance payment	No of persd	5		15,000.00	5	3,750.00	5	3,750.00	5	3,750.00	5	3,750.00					
	Sub Total				864,015.65		216,003.91		216,003.91		216,003.91		216,003.91					

3. Tabs 3 to 6 explains each scenario in detail. All scenarios can be modified by changing the parameters set on the top left of every tab.

Tab 3 Scenario 1

NUMERIC ASSUMPTIONS		Scenario 1: This scenario considers the salary for all 24 volunteers, based on the OXFAM project, Saving for Change. This proposition considers the role of volunteers as Technical Agents. The experience of OXFAM in Mali suggests that Technical Agents can receive a competitive salary. Taking into consideration that Ethiopia does not have minimum wage regulations, our assumption is to consider a wage of 5.000 ETB, which can be adjusted accordingly with the purpose of this analysis																	
Volunteers monthly wage in ETB		5000																	
WEEMA International Detailed budget of self help groups Project 2020 Plan																			
SN	List of Activities	Self Help Group Project 2020 Plan				2020 Plan quarterly activities								2020 Annual Target Beneficiaries					
		Unit	Quantity	Unit Cost	Total Cost	One		Two		Three		Four		Boys	Girls	Male	Female	People Living	Total
I	Direct Project Cost					Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial						
1	Supplies																		
1.1	Stationary materials to each SHG. (Like min	Lumpsum			30,000.00		20,000.00		10,000										
1.2	Support CLAs with financial books, records and stationaries	CLA	4		30,000.00			4	30,000.00										
1.3	plantaion seed for 5 SHG	Quintal	10		30,000.00			10	30,000.00									100	100
1.4	Start up capital for IGA groups	Lumpsum			200,000.00				200,000.00									80	80
1.5	Safety shoes, Uniform	No	4		12,500.00			4	12,500.00										
1.7	Moter cycle fuel	Lumpsum			15,000.00		3,750.00		3,750.00		3750		3750						
1.8	Lunch and transport allowance for communi	Lumpsum			30,000.00		7,500.00		7,500.00		7,500.00		7,500.00						
	Sub Total				347,500.00		31,250.00		293,750.00		11,250.00		11,250.00						
2	Trainings																		
2.1	IGA training to selected SHG groups (perdi	No of partic	80		35,300.00	80	35,300.00											80	80
2.2	CLA approach training for voulunteers	No of partic	40		20,475.00			40	20,475.00									40	40
2.3	Train SHG representatives on leadership,	No of partic	90		35,400.00	45	17,700.00	45	17,700.00									90	90
2.4	CLA concept training for 4 CLA groups	CLA	4		35,400.00			4	35,400.00									80	80
	Sub Total				126,575.00		53,000.00		73,575.00		0.00		0.00						
3	End line survey for 2 new SHGs in Hadero	No of SHG	2		5,000.00								5,000.00					40	40
4	SHG license registarion (membership fee)	No of SHG	60		10,000.00		2,500.00		2,500.00		2,500.00		2,500.00					1200	1200
5	Need assessment	Lumpsum			5,000.00		5,000.00											80	80
	Sub Total				20,000.00		7,500.00		2,500.00		2,500.00		7,500.00						
6	Experience sharing																		
6.1	Organize cofee ceremony	No of partic	112		22,400.00					50	10,000.00	62	12,400.00					112	112
6.2	Review meeting with stakeholders two times	No of partic	30		40,000.00			30	20000			30	20,000.00						
6.3	Experienc sharing to CLAs	No of partic	75		70,000.00			75	70,000.00									75	
1.1	Documentation	Lump Sum			2,000.00		500.00		500.00		500.00		500.00						
	Sub Total				134,400.00		500.00		90,500.00		10,500.00		32,900.00						

Tab 4 Scenario 2

NUMERIC ASSUMPTIONS				Scenario 2: This analysis accounts for financial constraints. Scenario 1 entails a significant increase in budget, therefore, scenario 2 proposes compensation for 50% of current volunteers; the percentage can be adjusted accordingly														
Volunteers monthly wage in ETB		5000																
% of volunteers who receive salary		50%																
WEEMA International Detailed budget of self help groups Project 2020 Plan																		
SN	List of Activities	Self Help Group Project 2020 Plan				2020 Plan quarterly activities								2020 Annual Target Beneficiaries				
		Unit	Quantity	Unit Cost	Total Cost	One		Two		Three		Four		Boys	Girls	Male	Female	People Living
I	Direct Project Cost					Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial					
1	Supplies																	
1.1	Stationary materials to each SHG. (Like minibus)	Lumpsum			30,000.00		20,000.00		10,000.00									
1.2	Support CLAs with financial books, records and stationaries	CLA	4		30,000.00			4	30,000.00									
1.3	plantaion seed for 5 SHG	Quintal	10		30,000.00			10	30,000.00								100	100
1.4	Start up capital for IGA groups	Lumpsum			200,000.00				200,000.00								80	80
1.5	Safety shoes, Uniform	No	4		12,500.00			4	12,500.00									
1.7	Moter cycle fuel	Lumpsum			15,000.00		3,750.00		3,750.00		3750		3750					
1.8	Lunch and transport allowance for communi	Lumpsum			30,000.00		7,500.00		7,500.00		7,500.00		7,500.00					
	Sub Total				347,500.00		31,250.00		293,750.00		11,250.00		11,250.00					
2	Trainings																	
2.1	IGA training to selected SHG groups (perdi	No of partic	80		35,300.00	80	35,300.00										80	80
2.2	CLA approach training for voulenteers	No of partic	40		20,475.00			40	20,475.00								40	40
2.3	Train SHG representatives on leadership,	No of partic	90		35,400.00	45	17,700.00	45	17,700.00								90	90
2.4	CLA concept training for 4 CLA groups	CLA	4		35,400.00			4	35,400.00								80	80
	Sub Total				126,575.00		53,000.00		73,575.00		0.00		0.00					
3	End line survey for 2 new SHGs in Hadero	No Of SHG	2		5,000.00								5,000.00				40	40
4	SHG license registartion (membership fee)	No Of SHG	60		10,000.00		2,500.00		2,500.00		2,500.00		2,500.00				1200	1200
5	Need assessment	Lumpsum			5,000.00		5,000.00										80	80
	Sub Total				20,000.00		7,500.00		2,500.00		2,500.00		7,500.00					
6	Experience sharing																	
6.1	Organize cofee ceremony	No of partic	112		22,400.00					50	10,000.00		62	12,400.00			112	112
6.2	Review meeting with stakeholders two times	No of partic	30		40,000.00			30	20000			30	20,000.00					
6.3	Experience sharing to CLAs	No of partic	75		70,000.00			75	70,000.00								75	
1.1	Documentation	Lump Sum			2,000.00		500.00		500.00		500.00		500.00					
	Sub Total				134,400.00		500.00		90,500.00		10,500.00		32,900.00					

Tab 5 Scenario 3

NUMERIC ASSUMPTIONS		Scenario 3:
Volunteers monthly wage in ETB	5000	This analysis accounts for financial constraints. Scenario 1 entails a significant increase in budget, therefore, scenario 2 proposes the reduction of the following items: 1.3 "Plantation Seed for 5 SHGs" and 1.4 "Start up capital for IGA groups" and transfer those costs to a new budget line 7.4 called "SHG volunteers salary". This analysis can help us to evaluate if the reduction of certain costs could change the financial implications of scenario 1. The decision of which costs would be reduced can be adjusted accordingly

WEEMA International Detailed budget of self help groups Project 2020 Plan

SN	List of Activities	Self Help Group Project 2020 Plan				2020 Plan quarterly activities								2020 Annual Target Beneficiries					
		Unit	Quantit	Unit Cost	Total Cost	One		Two		Three		Four		Children (0-18 Y		Adult		Peopl e	Total
I	Direct Project Cost					Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Boys	Girls	Male	Female	Living	
1	Supplies																		
1.1	Stationary materials to each SHG. (Like minu	Lumpsum			30,000.00		20,000.00		10,000										
1.2	Support CLAs with financial books, records and stationaries	CLA	4		30,000.00			4	30,000.00										
1.3	plantaion seed for 5 SHG	Quintal	10														100		100
1.4	Start up capital for IGA groups	Lumpsum															80		80
1.5	Safety shoes, Uniform	No	4		12,500.00			4	12,500.00										
1.7	Moter cycle fuel	Lumpsum			15,000.00		3,750.00		3,750.00		3750		3750						
1.8	Lunch and transport allowance for communi	Lumpsum			30,000.00		7,500.00		7,500.00		7,500.00		7,500.00						
	Sub Total				117,500.00		31,250.00		63,750.00		11,250.00		11,250.00						
2	Trainings																		
2.1	IGA training to selected SHG groups (perdi	No of partic	80		35,300.00	80	35,300.00										80		80
2.2	CLA approach training for volenteeers	No of partic	40		20,475.00			40	20,475.00								40		40
2.3	Train SHG representatives on leadership,	No of partic	90		35,400.00	45	17,700.00	45	17,700.00								90		90
2.4	CLA concept training for 4 CLA groups	CLA	4		35,400.00			4	35,400.00								80		80
	Sub Total				126,575.00		53,000.00		73,575.00		0.00		0.00						
3	End line survey for 2 new SHGs in Hadero	No of SHG	2		5,000.00								5,000.00				40		40
4	SHG license registartion (membership fee)	No of SHG	60		10,000.00		2,500.00		2,500.00		2,500.00		2,500.00				1200		1200
5	Need assessment	Lumpsum			5,000.00		5,000.00										80		80
	Sub Total				20,000.00		7,500.00		2,500.00		2,500.00		7,500.00						
6	Experience sharing																		
6.1	Organize cofee ceremony	No of partic	112		22,400.00					50	10,000.00	62	12,400.00				112		112
6.2	Review meeting with stakeholders two times	No of partic	30		40,000.00			30	20000			30	20,000.00						
6.3	Experience sharing to CLAs	No of partic	75		70,000.00			75	70,000.00								75		
1.1	Documentation	Lump Sum			2,000.00		500.00		500.00		500.00		500.00						
	Sub Total				134,400.00		500.00		90,500.00		10,500.00		32,900.00						

Tab 6 Scenario 4

Numeric Assumptions		Scenario 4:
Volunteers monthly wage in ETB	5000	This scenario is a combination of scenario 2 and scenario 3; it considers the reductions of costs 1.3 and 1.4 and instituting salaries for 50% of volunteers
% of volunteers who receive salary	50%	

WEEMA International Detailed budget of self help groups Project 2020 Plan

SN	List of Activities	Self Help Group Project 2020 Plan				2020 Plan quarterly activities								2020 Annual Target Beneficiaries					
		Unit	Quantit	Unit Cost	Total Cost	One		Two		Three		Four		Boys	Girls	Male	Female	People Living	Total
						Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial						
1	Supplies																		
1.1	Stationary materials to each SHG. (Like minibus Support CLAs with financial books, records and stationaries	Lumpsum			30,000.00		20,000.00		10,000										
1.2	plantation seed for 5 SHG	CLA	4		30,000.00			4	30,000.00										
1.3	Start up capital for IGA groups	Quintal															100		100
1.4	Safety shoes, Uniform	Lumpsum															80		80
1.5	Moter cycle fuel	No	4		12,500.00			4	12,500.00										
1.7	Lunch and transport allowance for community	Lumpsum			15,000.00		3,750.00		3,750.00		3750		3750						
1.8		Lumpsum			30,000.00		7,500.00		7,500.00		7,500.00		7,500.00						
	Sub Total				117,500.00		31,250.00		63,750.00		11,250.00		11,250.00						
2	Trainings																		
2.1	IGA training to selected SHG groups (perd	No of partic	80		35,300.00	80	35,300.00										80		80
2.2	CLA approach training for voulenteers	No of partic	40		20,475.00			40	20,475.00								40		40
2.3	Train SHG representatives on leadership,	No of partic	90		35,400.00	45	17,700.00	45	17,700.00								90		90
2.4	CLA concept training for 4 CLA groups	CLA	4		35,400.00			4	35,400.00								80		80
	Sub Total				126,575.00		53,000.00		73,575.00		0.00		0.00						
3	End line survey for 2 new SHGs in Hadero	No Of SHG	2		5,000.00								5,000.00				40		40
4	SHG license registration (membership fee)	No Of SHG	60		10,000.00		2,500.00		2,500.00		2,500.00		2,500.00				1200		1200
5	Need assessment	Lumpsum			5,000.00		5,000.00										80		80
	Sub Total				20,000.00		7,500.00		2,500.00		2,500.00		7,500.00						
6	Experience sharing																		
6.1	Organize cofee ceremony	No of partic	112		22,400.00					50	10,000.00	62	12,400.00				112		112
6.2	Review meeting with stakeholders two times	No of partic	30		40,000.00			30	20000			30	20,000.00						
6.3	Experience sharing to CLAs	No of partic	75		70,000.00			75	70,000.00								75		
1.1	Documentation	Lump Sum			2,000.00		500.00		500.00		500.00		500.00						
	Sub Total				134,400.00		500.00		90,500.00		10,500.00		32,900.00						

The Excel file is available to download [here](#)

Appendix 5 – Current WEEMA MEL Process

Tools	Objectives	Indicators/Data Captured
Baseline and Endline surveys (paper-based)	To measure changes and the impact of the program on participants after joining	<p>Education level</p> <p>Economic changes (loans, savings, IGA, assets, interest rate)</p> <p>Household basic needs availability: toilet, electricity, drinking water</p> <p>Social aspect: decision making ability within the household and community</p>
Endline (KoboToolBox)	To measure end-line results of program's impact on participants	<p>Savings</p> <p>Loans</p> <p>Psychosocial impact (ex: decision-making ability)</p> <p>Household Status (childcare, education, basic needs)</p>
IGA Profit and Loss Statement (paper-based)	To capture profit and loss	<p>Income</p> <p>Costs of Goods Sold</p> <p>Expenses</p>
Loan Ledger (Excel sheet)	To capture loans-related activities	<p>Amount</p> <p>Interest</p> <p>Purpose</p> <p>Period</p> <p>Principles</p>
Minute Book (paper-based)	To capture the entire SHGs progress on a weekly basis	<p>Attendance</p> <p>Income and Expenditure</p>

		Loan issued Loan repayment Other Expenses
Action Plan (paper-based)	To capture action plan of social workers	Goals Resources needed Timeline Constraints Proposed outcomes

	Year 1				Year 2			
	1Q	2Q	3Q	4Q	1Q	2Q	3Q	4Q
Monthly Visit (by WEEMA staff)	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X
Monthly report	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X
Quarterly report	X	X	X	X	X	X	X	X
Review meeting		X		X		X		X
Meeting w Gov (annual, quarterly)	X	X	X	X (annual)	X	X	X	X (annual)
Final evaluation Base line / End line	X (base)							X (end)
Report by the Gov								X

Appendix 6 – Participatory Monitoring, Evaluation, and Learning Resources

Titles	Purposes	Notes
Participatory Monitoring and Evaluation: Learning from Change	Case study	CARE Zambia (steps and methods)
Moving Forward with Participatory Monitoring and Evaluation	Case study	UK Department for International Development (DfID) Natural Resources Systems Programme (PMEL design & lessons learned)
The Self-Help Group Manual by Kindernothilfe	Case study	Kindernothilfe (3 level MDL: SHGs, CLA, Federation)
Participatory Monitoring and Evaluation of Community- and Faith-based Programs	Case study	CORE Initiative & USAID (focus on chapter 5, 7, and 9)
K for Kitale	Case study	Kitale (positive outcomes of shared implementation and responsibilities)
Implementation for Participatory Approach to Monitoring and Evaluation: Literature Review and Case Study Application	Case study	Women Thrive Worldwide (positive influence on organizational learning and capacity building)
Participatory Monitoring and Evaluation Systems: Improving the Performance of Poverty Reduction Programs and Building Capacity of Local Partners	Case study	Social Impact (Four examples of PMEL in practices)
Equal Access Participatory Monitoring and Evaluation toolkit	PMEL tool	Support effective evaluation for communication for development organizations
Most Significant Changes Participatory Video and Most Significant Change. A guide for facilitators	PMEL tool	CARE International (Guide to conduct Most Significant Changes workshop)
Storytelling	PMEL tool	Better Evaluation (guide to collect data through stories)
Social Mapping	PMEL tool	Better Evaluation (guide to collect household wellbeing data)
Participatory Monitoring and Evaluation	PMEL tool	Saferpaces (Tools section on self-assessment, SWOT)

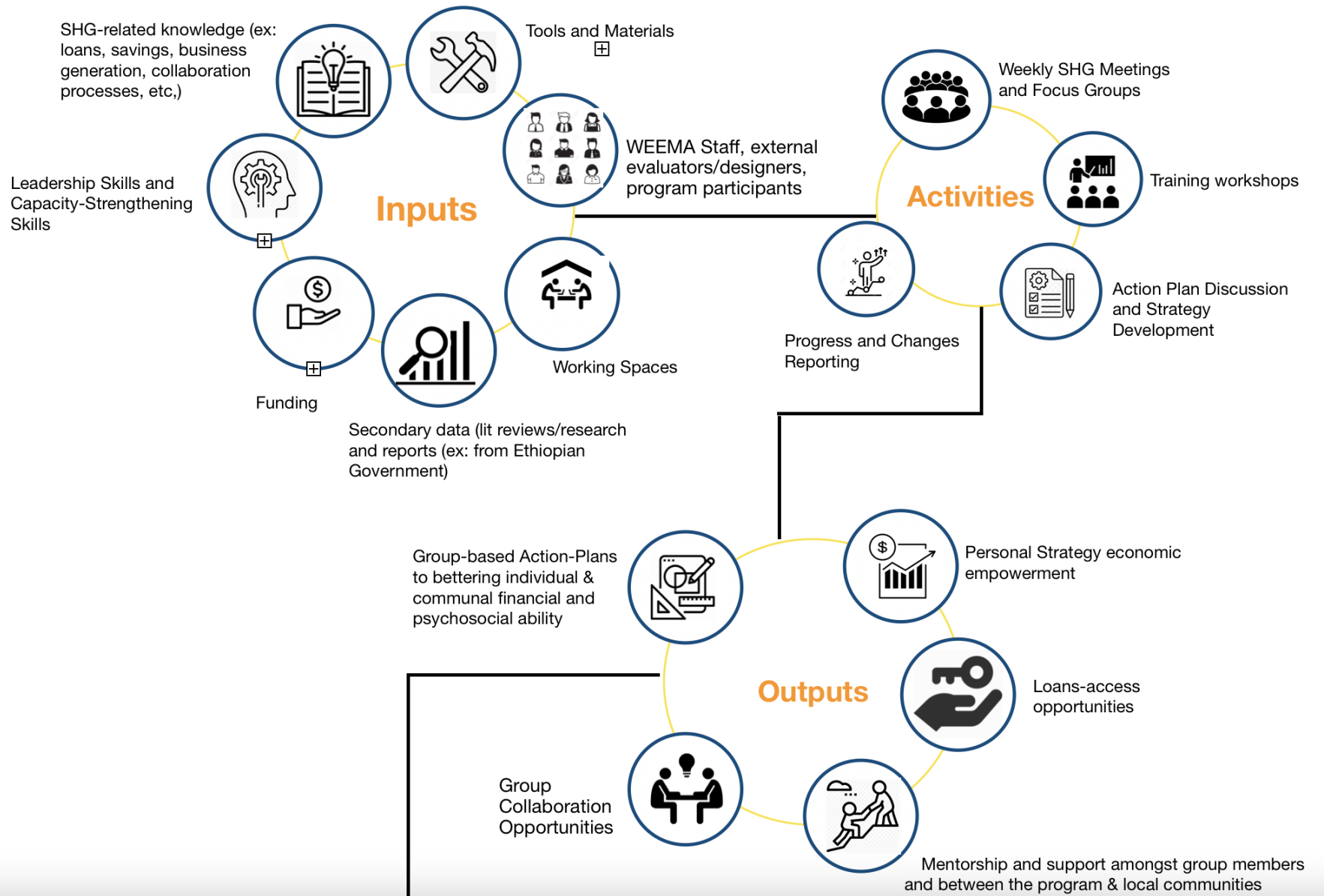
		analysis, changes identification and analysis)
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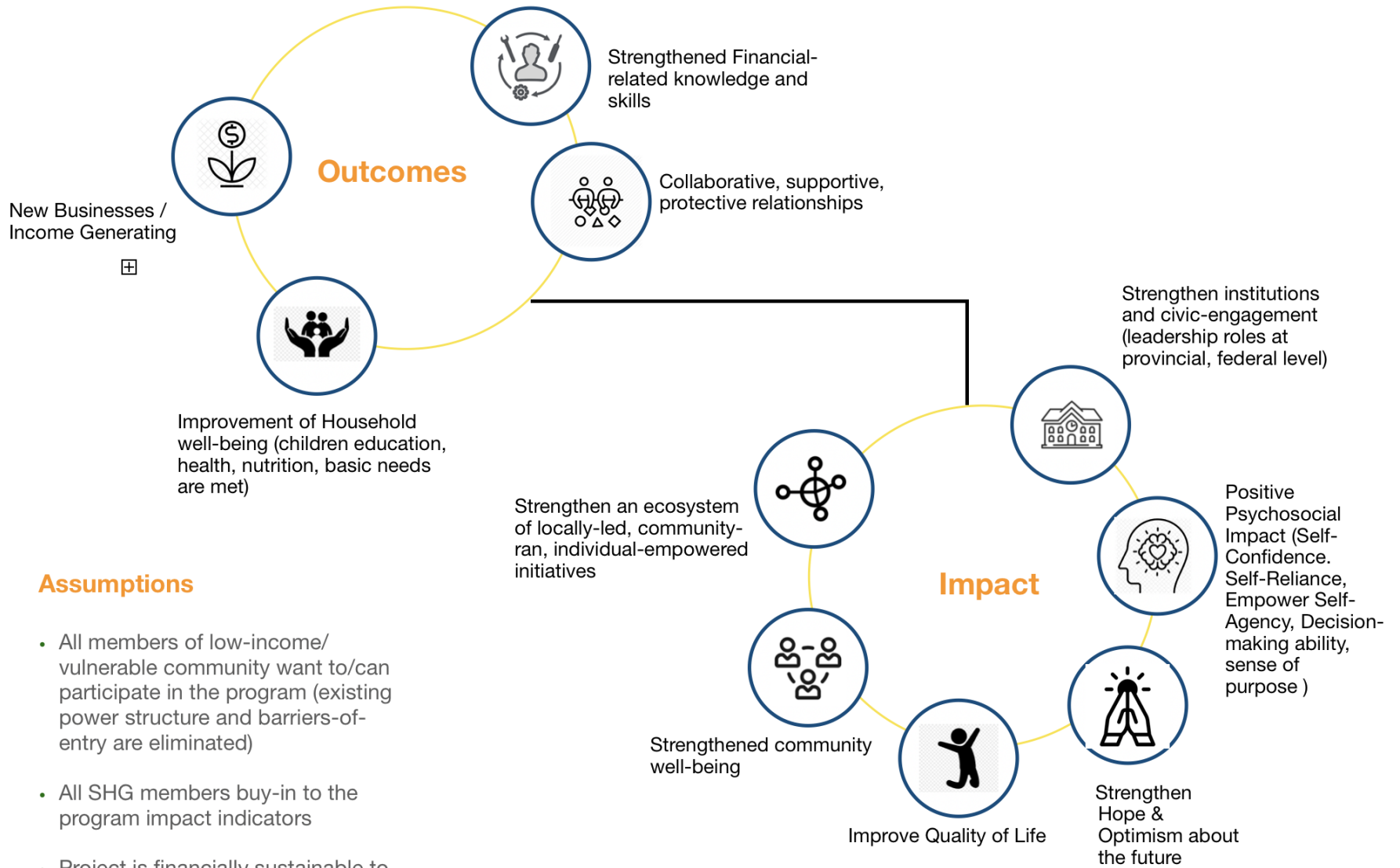
Appendix 7 – Theory of Change Sample

This diagram represents a sample theory of change in the form of a logical framework, tracing the rationale by which specific inputs are expected to lead to the ultimate desired impact.

This sample was developed based on our understanding of the WEEMA's SHGs program in Ethiopia. We first brainstormed the “If-Then-Then” statement (commonly used as another ToC asset) to drill down what we believe to be the SHGs impact on the communities they serve. For example, we believe “**If** WEEMA delivers the necessary resources (human, capital, processes, knowledge, and activities) for SHGs to operate in Ethiopia [inputs, activities, outputs], **then** the environment for improved individual skill sets and strong household and community well-being can be enabled [outcomes], and **then** the quality of life for Ethiopians (physical, emotional, psychological), community and institutional well-being will strengthened and hope and optimistic future for the country will be within reach [long-term impact]. We acknowledge that in reality, there might not be a linear relationship between all ToC elements, hence, during WEEMA's ToC design activities in the future, we recommend incorporating ToC and log frames visuals that could highlight non-linear relationships between the elements if there is an existence of some.

WEEMA Theory of Change Sample

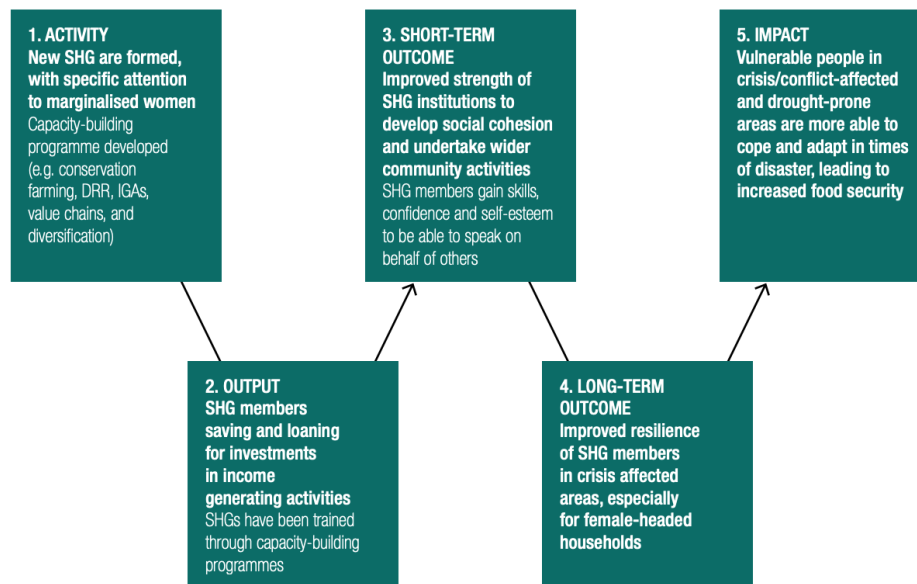




Assumptions

- All members of low-income/ vulnerable community want to/can participate in the program (existing power structure and barriers-of-entry are eliminated)
- All SHG members buy-in to the program impact indicators
- Project is financially sustainable to adequately evaluate the long-term psychosocial impact on members
- Adequate human and capital resources are available for training workshops

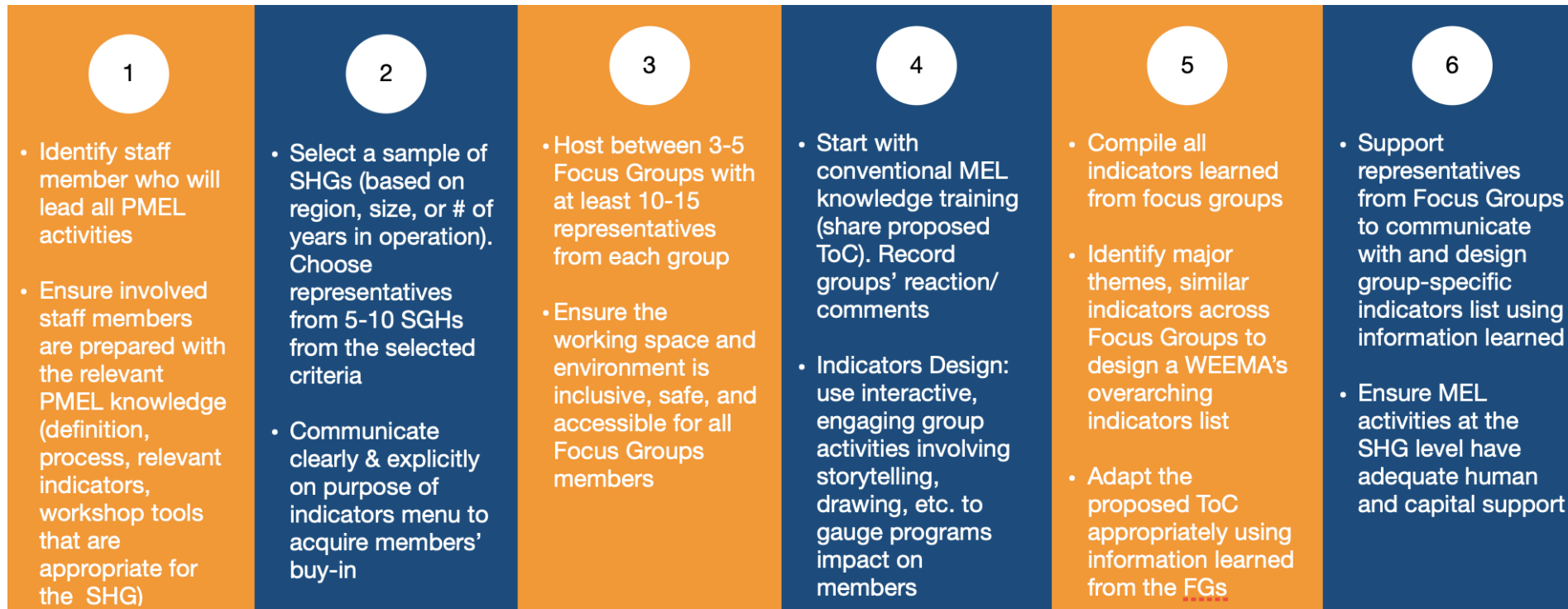
Appendix 8 – Similar Organization’s Theories of Change: Tearfund



Limitations: The limitations around this ToC revolve around over-generalization of lived experiences. This follows our recommendation to be continuously involving participatory feedback from participants. The authors mention that “the ToC does not distinguish between idiosyncratic and covariate risks or along the lines of frequency, intensity and persistence. Drawing generalized findings on the role of SHGs in providing a kind of micro-insurance may be complicated by the large variety of risks facing SHGs, depending on their environment (urban or rural) and the diverse livelihoods of their membership.”¹⁴³

¹⁴³ Weingärtner et al. 2017

Appendix 9 – Step-by-Step Guide for Developing an Impact



IMPACT INDICATORS MENU #1

ECONOMIC

- Savings
- Ability to generate Income
- Purchasing Power
- Child-wellbeing (education, healthy nutrition, medical services)
- Ability to spend on entertainment

PSYCHOSOCIAL

- Decision-making Ability (at household, community, or higher level)
- Self-confidence
- Problem-solving skills
- Ability to have good health (psychological, physical, and emotional)
- Ability to engage In political and Institutional Issues

COMMUNITY WELL-BEING

- Ability to stand for opposition to domestic and communal violence
- Level of participation In community events/projects
- Feeling of safety and support by the community
- Sense of mutual responsibility and trust

IMPACT INDICATORS MENU #2

ECONOMIC

Savings

Income Generation

Profit and Loss

Loans & Repayment
Ability

Financial Surplus

Purchasing Power
(basic needs,
entertainment, other
luxury)

Household access to
social services
(education, healthcare,
libraries,
transportation)

PSYCHOSOCIAL

Decision-making Ability
(at household,
community, or political
level)

Self-confidence

Self-motivation/Sense of
purpose

Problem-solving skills

Good mental and
emotional health (stress
reduction)

Effective and meaningful
collaboration and
Integration with others

Level of active participation In
community events/projects

COMMUNITY WELL-BEING

Community wealth (income
generation and savings ability)

Social Safety-net (protection,
supported, mutual responsibility and
trust)

Ability of the entire community to
stand up for others and social justice

Community's access to
basic healthcare and
other social services

Shared Social Norms

Community Pride