



CONSORTIUM OF SELF HELP GROUP APPROACH PROMOTERS (COSAP)

Annual Report 2015



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Acronyms

ABDI	Action for Basic Development Initiative
ADAA	African Development Aid Association
BDS	Business Development Service
BMZ	The German Federal Ministry for Economic Cooperation and Development
CCRDA	Consortium of Christian Relief Development Associations
CDSA	Community Development Service Association
CFs	Community Facilitators
CLAs	Cluster Level Associations
CMDRRC	Community Managed Disaster Risk Reduction Committee
CoSAP	Consortium of Self Help Group Approach Promoters
CSO	Civil Society Organization
DEC	Development Expertise Center
DOTE	Digital Opportunity Trust Ethiopia
DRR	Disaster Risk Reduction
EEA	Ethiopian Economics Association
EFDA	Education For Development Association
EU	European Union
EU-CSF-II	European Union Civil Society Fund II
FDRE	Federal Democratic Republic of Ethiopia
FST	Federation Support Team
GA	General Assembly
GO	Government Organization
GPSDO	Guraghe People's Self-help Development Organization
GTP	Growth and Transformation Plan
JeCCDO	Jerusalem Children and Community Development Organization
KNH	Kindernothilfe
LCO	Love for Children Organization
M & E	Monitoring and Evaluation
MCDP	Mission of Community Development Association
MLWDA	Mujejegua Loka Women Development Organization
MoFED	Ministry of Finance and Economic Development
NGOs	Non-Government Organizations
OPRIFS	Organization for Prevention, Rehabilitation & Integration of Female Street Children
PDN	Pro Development Network
PO	Project Officer
PRA	Participatory Rural Appraisal
RCWDO	Rift Valley Children and Women Development Organization
RPC	Remember the Poorest Community
SHGs	Self Help Groups
SWs	Social Workers
TMLM	Tesfa Merja Limat Mahiber
ToT	Training of Trainers
UN	United Nations
VoCDA	Vision of Community Development Association
WCA	Women and Children Affairs
WISE	Organization for Women in Self Employment
WRDA	Wontta Rural Development Association
WSA	Women Support Association
"Timrets"	Amharic name for Federations



Summary

The report summarizes the major achievements, challenges encountered and measures taken in the process of promoting the Self Help Group (SHG) approach in 2015. Accordingly, 28 NGOs under CoSAP network reached **206,697** poor women that organized in to **11,195** SHGs and are striving for their social and economic empowerment across different areas of the country. More than **480,434** Children of women in SHGs are now able to receive better education, food and protection not through external support but through the endeavors of their mothers and guardians. In addition, these SHG women were able to rotate over **114.3** million Birr turnover from their savings and economic activities.

The report is organized in the following manner. The first section reflects the overall activities of CoSAP pertaining to secretariat administrative matters. The second part focuses mainly on the major activities accomplished by CoSAP member NGOs and of the people's institutions which they facilitate (SHGs, CLAs and Timrets). The third section highlights selected case stories in women empowerment processes through the SHG approach. Although these are not the only success stories achieved during the year, only the most significant ones are documented here as live witnesses. Country level statistical data on the SHG approach is provide under part four while part five gives glimpse of financial transaction during the year.



Part one: Major activities accomplished

1.1. Coordination and Administrative Matters

1.1.1. Approval of activity and Budget plans for 2015

CoSAP held its 5th year extraordinary general assembly meeting on March 23, 2015 in Wabeshebele hotel, Addis Abeba. Among many other things, the General Assembly (GA) of CoSAP discussed and endorsed the activity and budget plan of the secretariat for year 2015. In addition, the GA gave direction to the office to continue to cater for the interest of member NGOs in the implementation of the SHGs approach in the country. Finally, the external audits as well as annual activity reports for 2014 were accepted by the GA, which decided to present to the FDRE CSO Agency. Some twenty four participants drawn from CoSAP member organizations attended the GA meeting.

1.1.2. Resource Mobilization Efforts

A total of five funding opportunities were applied during the year 2015:

Humanitarian Assistance Department /KNH/: a concept note was prepared in response to CoSAP and KNH's ongoing discussions towards cooperation in humanitarian assistance, disaster preparedness and strengthening resilience. Negotiations were made to pilot new activities in the already existing BMZ funded project. Activities have been planned and the budget equals to EUR 14,989 (ETB 337,260) earmarked for the pilot phase.

UN Women Fund: CoSAP also submitted an application for a call for proposal launched by UN Women Fund for Gender Equality under the title *Building the Resilience of Women in Disaster-prone areas in Ethiopia* which integrated DRR issues with gender equality. The total budget requested under this call was USD 412,719. However, the concept note was regretted.

European Instrument for Democracy and Human Rights (EIDHR): another concept note entitled *"Building the livelihoods of disadvantaged women Self Help Groups through promotion of economic, social and institutional entitlements in four regions of Ethiopia"* was also submitted in 2015 to the European Union Delegation to Ethiopia. The amount of finance applied for the 36 months project was 249,000. Unfortunately, the concept note did not pass to the next level.

Research Grant: CoSAP collaborated with Addis Abeba University (Institute of Development Research), Yom Institute of Economic Development and Netherlands based private consulting firm to apply for Applied Research Fund (ARF) at the Netherlands Ministry of Foreign Affairs. CoSAP served as a lead applicant of the grant,



which has budget of EURO 355,455 for 36 months. Although the first evaluation phase was passed, the final result was not successful.

EU-CSF-II: In order to support the Ethiopian Non-State Actors' role in natural resources management, the European Union Delegation to Ethiopia launched a call for proposal. CoSAP submitted a Concept Note in September 2015 after consulting its member organizations. The Concept Note entitled- *Enhancing Sustainable Natural Resource Management and Resilience to Climate Change of Women in Self Help Groups in Five Regions of Ethiopia*- has been successful. Then, CoSAP was invited to submit Full Proposal, which was applied and the results are yet to be announced. The process involved the active participation of CoSAP member organizations for the project with budget of EURO 335,826.63.

Besides these attempts to solicit additional funds to support the endeavors of CoSAP, the office also kept on sharing information on call for proposals for member organizations.

1.2. Documents Developed

A Working Paper on SHG Center of Excellence: CoSAP developed the working paper and tabled for Board of Directors for further discussion and direction. Since the land for the proposed Center is secured by the benevolent act of the Jerusalem Children and Community Development Organization (JeCCDO) in Debrebirhan, the paper focused on the identification of key stakeholders to be involved in materializing the vision.

Members' Code of Conduct: CoSAP member's code of conduct was developed in 2014 and presented to CoSAP's General Assembly in March 2014. However, the participants commented that it should be thoroughly reviewed and further commented by member organizations prior to its approval. Accordingly, CoSAP shared the document to all its members again and received feedback. After incorporating the feedback the document is now finalized and presented to the GA for final endorsement.

1.3. Partnerships with Likeminded Institutions

The New School University: CoSAP established cooperation with a US-based University, *The New School*. The representative of the University held discussion with CoSAP Board Chairperson and four major areas of cooperation were identified: Capacity Building; Fundraising and resource mobilization; Deploying interns for specific activities; and Public relations to promote CoSAP for donors abroad.

Coady International Institute: CoSAP was approached by the Coady training center in Canada, to organize field visits to SHGs to supplement its international workshop



held in Addis Abeba. Accordingly, CoSAP mobilized its member organizations (LCO and MCDP) to arrange experience sharing visits to their respective SHGs on March 27th, 2015.

Tearfund: CoSAP partnered with Tearfund to undertake a longitudinal study on SHGs and Saving Groups to understand how the processes are compared and what the impact of these are over time. CoSAP participated in series of workshops organized by Tearfund and the research institute commissioned for the purpose.

Terre Des Homes Netherlands: CoSAP shared its experiences with partners of Terre Des Homes Netherlands during the Experience Sharing Visit on Application of SHG as a Livelihoods Strategy held from 13-14 October 2015 in Bishoftu. CoSAP delivered its presentation and further inputs on the particular topic of Global, Regional and National Experience of the SHG Approach. In addition, the participants were briefed on the principles of the SHG approach, how the model can be used to make people utilize their own potential to empower themselves and share different best practices and lessons.

British Council-Ethiopia: CoSAP was identified by the British Council as a potential stakeholder for its Social Enterprise project in East Africa. A brainstorming discussion was held on September 18th, 2015 with CoSAP staffs and British Council's EU Affairs Manager as well as the Head of Programmes on the possible areas of collaboration.

Pro Development Network (PDN): CoSAP partnered and entered into a Memorandum of Understanding with PDN (a consortium of Ethiopian Residents Charity organizations) to cooperate in strategic issues. The first cooperation area was to provide capacity building training to member organizations of PDN. In line with this, CoSAP delivered training on '*the Promotion of Self Help Group Development Approach and Practical Techniques*' to 36 staffs of PDN member organizations from August 31-September 4, 2015 at German Hotel, Adama.



1.4. Workshops and Conferences: organized and attended

1.4.1. Discussion on Humanitarian Crisis

As some of CoSAP member organizations are implementing the SHG project in disaster prone and vulnerable districts targeting the most at-risk community groups, CoSAP initiated a discussion to collect information and a better understanding about the



magnitude of the current draught incidence. With this in mind, a brainstorming session was organized on November 12th, 2015 with Executive Directors of DRR implementing organizations and as a deliverable of the discussion, a checklist for a Need Assessment against Humanitarian Crisis was developed to gather inputs from the respective districts of these organizations.

1.4.2. Workshop on Children with in the SHG approach

CoSAP in collaboration with its donor, KNH, organized two day workshop on “Children groups within the Self Help Groups” from December 03-04, 2015 in Ethiopia Hotel, Addis Abeba.

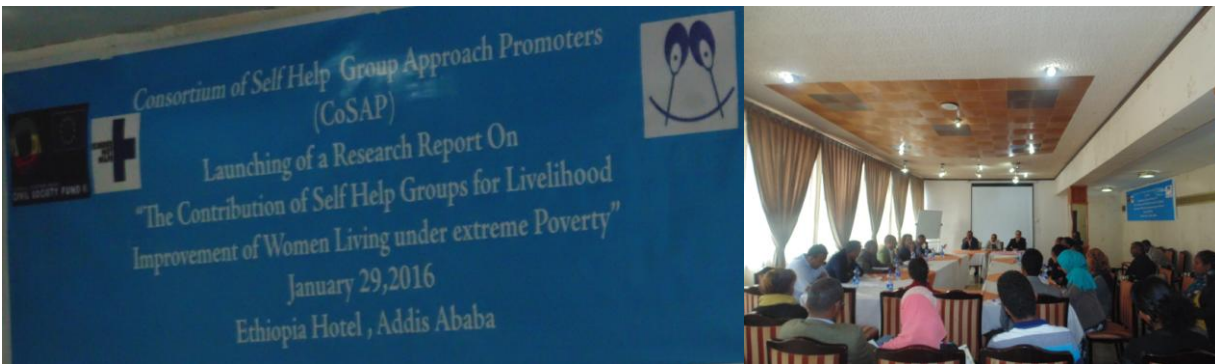


Workshop in progress

The workshop was facilitated by Mr. Thomas Paul, KNH consultant and a total of 29 participants drawn from CoSAP member organizations, KNH representatives and CoSAP staffs have attended the workshop. Finally, the workshop was concluded by participants’ draft organizational action plans about the forthcoming activities.

1.4.3. Research Result Sharing Conference

CoSAP launched the results from the research conducted on “*The Contribution of Self Help Groups for Livelihood Improvement of Women Living under Extreme Poverty*” in a conference held on January 29th, 2016. The research is a joint project conducted in collaboration with the Ethiopian Economics Association (EEA). A total of 32 participants drawn from the various concerned stakeholders including government offices, micro finance institutions, other NGOs and academia attended the conference.



Participants discussing on the research results

While the main research findings were presented by the researcher from EEA, a freelance consultant discussed and reflected on the overall research processes and findings as an external reviewer. The conference participants have raised questions, discussions were held and feedback collected which are to be used as input for finalizing the research report.

1.4.4. Sessions Attended by CoSAP

CoSAP representing its member organizations has participated in workshops/meetings/conferences in 2015. The most important ones are listed below;

- CoSAP took part in the workshop organized by CCRDA on January 5th, 2015 on 'Achievements and Challenges of CSOs Working on Women Issues'. The workshop focused on a presentation of the findings of the desk study commissioned by CCRDA and feedbacks were obtained from the participants mainly related to the challenge of complying with the new legal framework while continuing to be engaged in running programs on gender equality and women's empowerment.
- CoSAP took part in the side meetings of the UN conference on "Financing for Development Conference" organized in Addis Abeba from July 13-16, 2015.
- CoSAP represented its member organizations in the GTP-II consultation workshop organized by FDRE Planning Commission from August 17 - 19, 2015 in Ethiopian Civil Service University conference hall. More than 400 representatives drawn from Charities operating in Ethiopia attended the national consultation. During the consultation, among others, issues related to sustaining the country's growth in to transformation, population, environment, gender, disability, poverty eradication were raised and discussed at length. On August 19, 2015, the national meeting was concluded in the presence of H.E Prime Minster Hailemariam Desalegn - who promised that his government will



and should move from controlling mentality to supporting/ facilitating the operations of CSOs in the country.

- CoSAP also participated in the workshop focusing on European Development Fund (EDF) procedures organized by MoFED at Adama on August 21 – 23, 2015. The workshop covered the procedures to follow in the preparation of tender documents for services, supplies and works as well as on procedures related to grants and payment modalities for EU funded projects. The presentations were particularly relevant for government institutions where EDF is channeled through MoFED.
- CoSAP was formally invited to add its inputs to the large scale initiative of Africa Development Bank in response to youth unemployment crisis in Africa: *Jobs for Youth in Africa Initiative* at the consultation meeting held on December 2nd, 2015. CoSAP participated in the identification of the enabling factors available in Ethiopia for youth employment, the major challenges related to youth unemployment and the way forward for the consultancy firm deployed to assist in designing and materializing the initiative.
- CoSAP is an active member of the Ethiopian Charities and Societies Forum (ECSF). It participates in the meetings and workshops organized by this national Forum with a focus on the common concerns and challenges of the Civil Society Organizations (CSO) sector in Ethiopia. CoSAP is a regular subscriber to the newsletter of the Forum that informs and updates the progresses of the Forum to its members, partners, government, media and other stakeholders.

1.5. International Visits Hosted

1.5.1. Visit by donor Representative

Mrs. Anja Osswald of KNH, who is responsible for the on-going BMZ project, visited CoSAP from February 22 - 28, 2015. The visit included a field visit to Jigjiga (CDSA) and Dodota (VoCDA). The field visits were accompanied by feedback and reflection sessions with the respective organizations.



While visiting one of the SHGs in Jigjiga



Mrs. Anja held meetings with CoSAP Board Chairperson and staffs whereby updates on the status of the project were provided focusing on major activities accomplished and results obtained. The financial situation of the project as of December 2014 and the remaining activities were also presented and discussed. As a way forward, priorities of the project in the remaining implementing period and how to smoothly finalize the project by December 2015 were discussed.

1.5.2. National Coordinators' Meeting

The German donor, Kindernothilfe (KNH) annually organizes international forum for National SHG Coordinators, to share experiences among countries and discuss on contemporary issues of the SHG approach. Ethiopia was selected to host this year's meeting, which was held from 18-28 November, 2015 in Bishoftu town, JeCCDO's *Opportunity for Change Training Center*.

A total of 33 participants, drawn from 14 countries including Burundi, Ethiopia, Germany, Guatemala, India, Kenya, Malawi, Rwanda, Somaliland, Sudan, Swaziland, Uganda, Zambia, Zimbabwe attended the meeting.



Participants of the NCs Meeting

Participants had the opportunity to participate in the SHGs Day event, which has been celebrated at same place, shared experiences from People's Institutions and NGOs promoting the SHG approach in Ethiopia.

1.5.3. Visitors from Somaliland

CoSAP hosted a visit by Executive Directors and SHG National Coordinators from Somaliland seeking to gain experiences on People's Institutions organized by member organizations of CoSAP. The visit was held from February 9-14, 2015. Field visits, presentations and discussion sessions responding to inquiries and concerns of the visitors were the main activities of the visit.



1.6. Capacity Building Efforts

1.6.1. Staff capacity building

Newsletter Development: CoSAP staffs were capacitated in newsletter development through training conducted on April 4th, 2015. Tips to develop a quality newsletter and components of newsletter were delivered. Examples of best newsletters were also examined and the facilitator shared practical experiences on the subject matter.

Sensitization on Child Protection Policy: the policy was developed based on the knowledge and skills gained from the series of trainings CoSAP participated. Once the document is professionally developed, the next step was to get feedback of staffs to finalize it and also sensitize on the overall contents which they are expected to be abide by. Accordingly, an in-house orientation session was held on April 6th, 2015 at CoSAP's office.

CoSAP conducted Mid-term Review: CoSAP has accustomed to reviewing the status of its activities, every year, usually at the end of the six month. Such review systems have helped much in improving the organizational performances, through learning from the previous efforts and designing accelerated plans for the next periods. Accordingly, this year, the midterm review was held from July 01-02, 2015 at JeCCDO's training center in Bishoftu. Program staffs have also been participating in the Action Research Skills training organized for member organizations from June 29-July1, 2015 at same place.



On this year's midterm review, the major activities of the consortium during the past six months, the financial transactions during these periods, organizational capacity assessment and plans of the forthcoming months were presented and discussed.

1.6.2. Trainings to member organizations

In 2015, CoSAP organized and delivered the following trainings to its member organizations;

Training Workshop on CLA Strengthening: CoSAP promotes the strategic roles of project officers in strengthening CLAs organized by its member organizations. In line with this, it organized a workshop on CLA strengthening from April 27-29, 2015 at *Bonita Youth Development Training Center*. 32 project officers from 22 organizations took part in the training. The participants shared their respective experience on CLA



management through interactive group discussions. Lecture-based inputs were given on the roles and responsibilities of CLAs, features of a strong CLA, assessment of CLAs and sustainability indicators. A peculiar feature of this workshop was the fact that CoSAP liaised with other resource persons to augment the training delivery. Indeed, *Digital Opportunity Trust Ethiopia (DOTE)* provided insightful inputs on the potential engagements of CLAs in business promotion, particularly on the ways to motivate SHGs to do business, to identify profitable and innovative businesses, to assess the market and create market linkages.



Inputs from DOTE on Business Promotion by CLAs (left) and Inputs from Mary Joy on Local Resource Mobilization Strategies (right)

In addition, *Mary Joy Development Association* was also brought on board to share its experiences on its local resource mobilization strategies. Finally, participants were invited to draw a three-month action plan to help them assist their constituent SHGs to stimulate viable businesses. Participants forwarded their evaluation of the training gathered through the tool introduced by CoSAP.

Training on SHG Records, Books and Auditing:

this training, held from June 3–5, 2015, targeted CFs including those appointed by CLAs. The rationale is that providing CFs with the proper knowledge on how to maintain SHG books and records has a multiplier effects since they are the ones who provide hand holding support to SHG members. This was the first time that training was delivered on such specific issues of SHG books. The trainers were selected from the Pool of Trainers mobilized by CoSAP with a good facilitation skill and knowledge of Afan Oromo to bridge the gap for some of the trainees. 49 CFs took part in this training held at *Bonita Youth Development Training Center* and 6 CFs from non-CoSAP member organizations were also given the chance to participate. A certificate was awarded to all participants.





CLA Concept, Formation and Management: 17 Project Officers from 11 organizations took part in the Training of Trainers on CLA Concept, Formation and Management held from June 15–19, 2015 at *JeCCDO's Opportunity Trust Training Center*. The session focused on CLA features, the importance of SHG grading with practical exercise, CLA's role in business promotion (facilitated by a resource person from DOTE) and other pertinent matters concerning the management of CLAs. The training was supplemented by a field visit to CLAs organized by JeCCDO and feedback sessions were also held to stress on the lessons learned.

Business Development Skills (BDS) and Entrepreneurship Promotion:

CoSAP played the role of linking its member organizations with DOTE to provide ToTs for project staffs and CFs as well as trainings on BDS for SHG members. This was the case for SWAAE and LCO in Addis Ababa, WRDA, WSA, and RPC that forged partnership with DOTE and able reach total of 379 SHG representatives in entrepreneurship and business development services at absolutely free of cost.

Action Research Skills Training: this was organized for three days (from June 29-July 01, 2015), at *JECCDO's Opportunity for Change Training Center*, Bishoftu. It was facilitated by Abebaw Minaye (Ph.D.), an Assistant Professor from College of Educational and Behavioral Sciences, School of Psychology, Addis Ababa University. Total of 14 program staffs of CoSAP and project implementing NGOs participated in the training.



Partial view of the training participants

The intent of the training was developing information base in support of the dialogue towards improved recognition and support to the SHG approach. Accordingly, the trainees were provided with the basics of Action Research Skills, including concepts, techniques, methods, documentation and publication processes; designing case studies; data collection, analysis, report writing and promotion of findings.



The trainees were given all the training materials both in hard and soft copies for their further reference. And at the end of the training, the participants worked out plan of action for applying the lessons learnt during the training to their respective contexts. Finally, a certificate of participation was given to all the trainees.

1.6.3. Experience Sharing Visits

Visit to DRR Excellence Region: CoSAP piloted a project with support of KNH which focuses on activities that strengthen resilience of at-risk community groups/ women against disasters.

In order to supplement the resilience building efforts of women in South-East Ethiopia through sustaining the existing initiatives, establishing community-managed disaster risk reduction committees (CMDRRCs) was envisaged.

It was with this intention that an experience sharing visit organized for 3 CoSAP program staffs as well as 14 Social Workers and CFs of the nine SHG-DRR project implementing partners. The visit was held from July 13-16, 2015 in Diredawa City Administration.

Having gained practical experiences, the visiting team has reached on consensus that each organization shall establish at least two model CMDRRCs, at two selected Kebeles of its respective intervention district, till December 31, 2015. Accordingly, mission-specific CMDRRCs were established by project implementing partners at Kebele level, comprising representatives from DRR sub-committees of CLAs, Development Agent (DA), Women Affairs expert, local government administration focal person, and religious leaders/elders.

The central learning of this visit generally was that communities can reduce disasters by their own initiatives.

CLA Refresher and Experience sharing: CoSAP organized CLA refresher training and experience sharing visit from February 02-06, 2015 in 'Debre markos' town (at FC's project site). This visit was organized with an aim to refresh the CLA formation and management concept of social workers, CF and program coordinators of project implementing partners. And this was aimed at creating an opportunity for project staffs of implementing partners-to learn from the experience of older and experienced SHGs, CLAs and Federation.



CLAs sharing their experience



Some 20 participants from project implementing partners visited strong SHG, CLA and Federation in Debreworkos town. After the visit, learning points were identified. Moreover refresher training addressing the different roles and responsibilities of CLAs were delivered by CoSAP along with the visit. The visits were found to be meaningful in that on-the-ground experiences on SHG formation and management were shared among training participants and institutions.

Experience exchange and dialogue workshop amongst Federations: an experience sharing event among 8 Timrets (Federations) was held on August 17, 2015 at JeCCDO training center (Bishoftu town). Each of the Timret was represented by 5 executive committee members and shared their respective achievements, challenges and measures or good practices against their four major roles. Experienced facilitators from CoSAP Federation Support Team (FST) were involved in facilitating the sessions and draw lessons of the experience exchange.

1.7. Monitoring and Follow-up Activities

The culture of visiting the grassroots level activities, providing on-spot capacity building, compiling feedbacks and debriefing discussions with respective offices of member organizations define the unique monitoring modalities of CoSAP office.

1.7.1. Monitoring Visits to Project Sites

CoSAP, as an umbrella organization with the responsibility to monitor the SHG approach in the country, has been engaged in rendering monitoring visits to its various members operating in all over the country. It was due to CoSAP's commitment to support its member organizations and those partners engaged in promoting the SHG approach in the country that the livelihood of individual women SHGs is being impacted.

CoSAP's supportive monitoring visits conducted in the year summarized under the below table;

No	Organization and Project Site Visited	Date	Targets/topics
1	MCDP, Chenchu	Jan. 27, 2015	CLAs
2	ERSHA, Deta	Jan. 27, 2015	SHGs
3	OPRIFS, Bahir Dar	Apr. 1-2, 2015	SHGs & CLAs
4	FC-E, W/Gojjam (Jabitanan, Burie & Wemberima)	March 25-26, 2015	Supportive monitoring & on-spot capacity building for the "Timret"
5	MLWDA, Mandura	Mar.29-30, 2015	SHGs & CLAs



6	CDSA (Jigjiga)	Feb 23-25, 2015; Aug.26-28,2015	Follow up support to the office, visit to SHGs & CLAs
7	VoCDA (Dodota)	Feb 26-27,2015; July 9-10, 2015	Assistance in project implementation; CLA strengthening
8	TMLM (Shalla)	Aug 16-18,2015	CLA strengthening
9	ADAA (Siraro)	Aug 18-19,2015	CLA strengthening
10	ABDI (Adaba)	Aug.20-21, 2015	CLA strengthening
11	Pro Pride (Chiro)	Aug.25-26, 2015	CLA strengthening
12	DEC (Aissayita)	Oct.21-22,2015	SHGs and CLAs strengthening
13	HUNDEE (Arero)	April 28-29,2015	CLA strengthening
14	RCWDO (Saweyna)	Oct.17-18,2015	SHGs and CLAs strengthening
15	Gurmuu (Guduru)	March 30 –April 2, 2015	visit and technical backstopping to CLAs, follow up the business competition process, visit to the homes of 4 business competition winners.
16	RPC (Adama)	10- 14 March 2015	Visit to 4 CLAs, technical backstopping on the gaps identified.
17	WSA (Mersa & Urgessa)	Sept 14- 19 2015	Visit to SHGs and CLAs, document best practices
18	Gurmuu (Guduru)	Nov. 10-14 2015	Visit and technical backstopping to 2 newly established CLAs, follow up the formation of the new federation.
19	RPC (Adama)	October 21-24 2015	Technical backstopping and follow up to the formation of new federation, documenting the business competition winners best practices.
20	WRDA (Sodo Zuriya)	Oct 28- Nov 1 2015	Technical backstopping to 3 newly established CLAs, visit to the households of the business competition winners.
21	LCO (Addis Abeba)	Dec 9-10, 2015	Visit to SHGs and CLAs
22	MCDP (Addis Abeba)	Feb 10, 2015	Visit to SHGs and CLAs wise investment



CoSAP's supportive monitoring in action



Generally, from the overall monitoring visits undertaken by CoSAP, the following remarks may be added:

- Minimum of two days spent on the field with SHGs/CLAs and project office.
- Staffs of the project site and when possible representatives from their head offices were available on the field visit, to coordinate and learn from the overall process.
- There was discussion sessions based on observed gaps, at the visited site and/or respective head offices-based on the situation.
- Monitoring feedback reports were produced and communicated to the respective organization.

1.7.2. CoSAP's Support to Timrets and newly joined organizations

Timrets (SHG Federations): CoSAP provided on-the-spot capacity building support for SHG Timrets tailored to their gaps and specific needs. Accordingly, the Timret facilitated by FC in Bure supported technically from March 25–26, 2015. Again *Wetan* Timret in Hawassa, *Welinkana* (Bishoftu), *Yitawek* Timret (Addis Abeba) received technical support from CoSAP staffs and FST during the reporting year. A case in point is *Yitawek* Timret (Addis Abeba), which had received a special support from CoSAP and other member organizations. A consultative meeting with the Executive Directors of the organizations forming the Timret was held on January 14, 2015 to strengthen respective organizations support to the CLAs under the Timret. Consequently, a special task force has been established consisting of focal persons from these organizations to follow up the decisions and assist in revamping the constituent CLAs. As result, *Yitawek* Timret stood strong and able to closely work with government bodies. The Arada sub city Women Affairs office appreciated the efforts of the Timret and granted an office facility free of charge in a convenient location.



Discussion with Welinkana (Bishoftu), Wetan (Hawassa) Timret representatives



Backstopping for new member organizations: as CoSAP is committed to promote the well-functioning of organizations as well as the SHGs that they organize, it has assisted the newly joined member organizations- *Education For Development Association (EFDA)* and *Guraghe People's Self-help Development Organization (GPSDO)* - to strengthen their respective SHG structures, revitalize and build strong People's Institutions in their specific locations.

1.7.3. Project Mid-term Review

Mid-term review of the European Union Delegation to Ethiopia funded project under Civil Society Fund II (CSF-II) was conducted on May 27, 2015 at CoSAP office in Addis Abeba. The intention of the daylong session was to review the progress of the project in relation to the planned activities and expected results, in a participatory way. This was attended by staffs of CoSAP, implementing member organizations and representatives from EU-CSF-II Technical Assistance Unit (TAU).

After the presentations updating the activity and financial progresses of the project were made, best practices of selected implementing partners were also shared as model experiences. Ms. Susanne Heidmann and Ato Manaye Bialfew, Deputy Program Manager and Finance Officer of the TAU, respectively have provided their feedback on the technical and financial progresses of the project. Finally, the session was adjourned after way forward and remaining activities were presented and discussed.

1.7.4. Directors Forum

Directors and program coordinators' meeting, for the BMZ/DRR project, is held bi-annually in order to get update of the project status, evaluate the progress in line with the set plans, and forward corrective measures for the gaps observed. Accordingly, one of the two sessions was held from June 25-27, 2015 at *Shashemane* town being accompanied by a half day field visit to *Siraro* district of ADAA's intervention site. This forum, besides its project status review procedure, has created smooth working relationships between implementing partners and CoSAP.



Participants held discussion and field visit to SHGs

1.8. Research on Contribution of SHGs

One of the key bottlenecks for the SHG approach in the country is lack of recognition and accommodating policy that best suits to grassroots women Self Help institutions. To solve this challenge, series of dialogues with all concerned stakeholders is being undertaken. However, these dialogue sessions needed to be supported by empirical evidence from research.

It was with this rationale that CoSAP took an initiative of conducting research on the contribution of SHGs. Hence, the purpose of the research was to evaluate to what extent the SHG approach has contributed to livelihood betterment of women living under extreme poverty. And this research was conducted in collaboration with the Ethiopian Economics Association (EEA).



Orientation for enumerators by EEA researcher (left) and pre-test practice by enumerators (right)

The research started with training of enumerators and supervisors. Data collected from total of 605 households in Addis Abeba, Lume-East Shewa, Adama, Hawassa, Harbu-North Wollo and Debremarkos areas. The research was substantiated by qualitative tools including Focus Group Discussions, in-depth interviews, observation and case stories. The research is expected to provide reliable evidences on the roles and contributions of the SHG approach in poverty reduction, which will inform stakeholders about the approach and build their confidence for enhanced and sustained partnership.

1.9. Networking, Visibility and Communication

1.9.1. Journalists' Exposure to SHG Approach

As a legally mandated institution to represent SHG promoting organizations in Ethiopia, CoSAP aspires to inform the wider public in general and policy makers in particular on strategic issues relevant to the Self Help Group (SHG) approach.



Accordingly, it has been involved in various activities that demonstrate the visibility of the approach to federal and local government officials as well as other stakeholders.

With a belief to initiate partnership with the media, CoSAP organized exposure program to media professionals from different institutions to SHG practices at grassroots level in North Wollo (Women Support Association's intervention site), from September 16-19, 2015.

Among the contents of the visit were briefing sessions, presentations by SHG women, home visits, discussions with government officials and feedback session.



Journalists who participated in the exposure visit to SHGs

The visitors were highly inspired by the tremendous achievements of poorest women organized in SHGs. The visit was covered under respective media outlets: *The Daily Monitor*, *Fana Broadcasting Corporate* (FM 98.1), *Addis Radio FM 96.3* ('Temsale' program), 'DirBiaber' program on *Sheger FM 102.1*, *Amhara TV and Radio*. Above all, the fact that SHGs have a unique feature and cannot be regarded as Cooperatives or ordinary Community-Based Organizations or Small and Micro-Enterprises was clarified.

It is also noted that CoSAP, taking into account the powerful role of the media in advancing the cause of the SHG approach, should continue engaging with the media professionals on future endeavors.

1.9.2. National SHGs Day

This is a national event organized every year to promote the SHG approach and celebrate the successes achieved. It is also believed to be one of the key strategies employed to promote the Self Help Group model in the country. The annual Self Help Groups Day is organized by CoSAP with the participation of all member organizations. Accordingly, this year's SHGs Day was colorfully celebrated in Bishoftu town from November 22-23, 2015, in the compound of JeCCDO- *Opportunity for Change Training Center*.



Official opening of the SHGs Day celebration

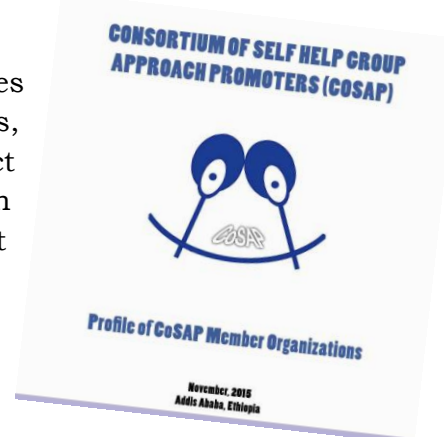
What makes this year's celebration different is that it focused on inter-organizational experience sharing sessions among People's Institutions (SHGs, CLAs and Timrets) as well as sharing of best practices among CoSAP member organizations. This year's event was attended by approximated 350 participants, which was covered by *Addis Radio FM 96.3*, *Dir Biaber Radio Program on Sheger FM 102.1*, and *The Ethiopian Herald* and *Daily Monitor* Newspapers.

1.9.3. Media and Publication

The following publications were produced, published and distributed during the year;

Brochures: two brochures (in Amharic and English), which briefly describe the profile of CoSAP, complete list of its members as well as the SHG approach were produced and distributed.

CoSAP Members' profile: the booklet briefly describes about CoSAP and each of the member organizations, the major thematic areas, SHG project implementation sites, and SHG institutions. In addition, the booklet provides official contact addresses of each of CoSAP member organizations.





The booklet, the first of its kind so far, is believed to have good impact in promoting CoSAP members among the potential donors, government bodies and other related stakeholders.

Newsletters: CoSAP produced, published and distributed “Ras Agez” meaning “Self Help” newsletter featuring the activities of its member organizations. Two issues “Ras Agez” newsletter were produced and distributed to member organizations as well as other stakeholders during the year. Since the intent of the bi-annual Newsletter is to share CoSAP and members’ achievements in SHG approach to the public, all member organizations are expected to contribute in submitting articles, publicizing their achievements and/or achievements of people’s institutions which they facilitate.

Best Practices: selected best practices on SHGs and CLAs were also collected and the cases were documented. Especially during the National SHGs Day event Best Practice documentation (in both Amharic and English languages) was widely circulated to the audience. The individual case stories documented include; women entrepreneurs, leadership experiences of an SHG members at community and government structures level, inclusion of the socially excluded, social issues’ take-up by CLAs, resource mobilization efforts at CLA level and early childhood education center as a solution for working mothers.

Websites and Social Media: during the year CoSAP worked on revitalizing its website. The content of the web as well as the design of the web page has been drafted. Moreover, different activity updates have been uploaded on the official Facebook page of the consortium.

Radio Program on the SHG approach: CoSAP, in partnership with Pro Pride, aired a weekly radio program on SHG approach in one of the prominent radio station, ‘Sheger’ FM 102.1. The program transmissions focused on promoting grassroots experiences particularly highlighting the living conditions/coping strategies of poor women organized in SHGs.

Individual success stories of SHG women, CLAs achievements, interview with CoSAP member organizations, building up resilience and coping strategies, indigenous disaster-coping mechanisms, challenges in prompting the SHG approach etc. were among the major featured stories in the weekly “Dir Biyabr” meaning “unity is strength” radio program.

The general audience provided feedback and appreciation on the success of the courageous SHG women. CoSAP and member organizations were highlighted in the series of the radio program as the ones behind the SHG moves.



1.10. Highlights from CoSAP member NGOs and People's Institutions

1.10.1. Self Help Groups

- Various capacity building initiatives were conducted by member NGOs to build the capacities of women in SHGs. The major ones include Basic SHG Concept, Book Writing and Record Management, Functional Adult Literacy (FAL), Livelihood/Technical Skills, Basic Business Skills, Business Plan Preparation, Awareness on Socio Economic Challenges of Women in the Informal Sector, Conflict Resolution, Leadership, Communication Skills, Networking, Resource Mobilization, etc. Members like Gurmuu, EFDA, ERSHA, ESD, MCDP, MLWDA, OPRIFS, Pro Pride, SWAAE, ABDI, ADAA, DEC, RCWDO, TMLM, and VoCDA reported.
- New SHGs have been formed following proper modalities and the existing ones have been strengthened by in the projects of Gurmuu, WSA, EFDA, ERSHA, MCDP, OPRIFS, Pro Pride, SL, SWAAE, GPSDO, DEC, RCWDO, TMLM, and VoCDA.
- Pro Pride, SWAAE, WSA, LCO, Gurmuu, WRDA, and RPC conducted annual Business Competition for SHG members and awarded those successfully won the competition were with different materials that help to start/boost the proposed business plan.
- Respective SHGs organized by WSA, ESD, OPRIFS, and SWAAE showed tremendous increase in weekly savings and loan disbursement among members.
- An integrated approach followed by WSA, MLWDA, SWAAE, and DEC helped SHG women improve their literacy status and many have been able to read and write and perform some numeracy skills.
- Due to the economic and social empowerment, SHG members have been assigned in different decision making positions at Kebele Cabinet, Social Court, and Iddirs in the project areas of WSA, SWAAE, VoCDA, RCWDO.
- With the belief to reinvigorate old SHGs, EFDA and GPSDO conducted rapid assessments and identified the current status and gaps of SHGs in their respective areas.
- OPRIFS and ESD witnessed changing attitudes of husbands of SHG women towards supporting their wife's saving culture as result of continuous sensitization campaigns.
- Exhibition and bazaar were facilitated so as to open market opportunities for SHGs which are engaged in production of various types of marketable items in Addis Ababa (MCDP, SWAAE).



- Awareness level of the women on HIV/AIDS, Gender and other social issues improved and their concern on community development has improved due to the efforts of WSA, MLWDA, Pro Pride, and TMLM.

1.10.2. Cluster Level Associations

- Pro Pride, DEC, TMLM, and OPRIFS reported that their CLAs try to address various social problems like divorce, harmful traditional practices, environmental sanitation, supporting orphan children and conflict resolution.
- Good practice and experience sharing sessions were carried out among neighboring organizations and their PIs in EFDA, ERSHA, SWAAE, ABDI, ADAA, DEC, Pro Pride, and TMLM.
- CLAs actively participated in various efforts of natural resource management as reported by WSA, ERSHA, SWAAE, Pro Pride, and TMLM.
- In ABDI and ADAA project areas adoption of indigenous knowledge brought in innovation in DRR related coping strategies.
- ABDI and ADAA projects in collaboration with the CMDRR Committee organized forums on existing early warning system and disaster reduction strategies.
- CLA members audit SHGs financial transactions and members saving status.
- CLA members actively support Early Childhood Education Center activities in their nearby preschool centers at ESD site.

1.10.3. Timrets (Federations)

- ***The Habru Frie Timret*** (established by WSA) has been strengthened in 2015 by inclusion of four older and two new CLAs. Inaugural meeting to launch the Timret was held in Mersa town in the presence of key stakeholders and officials from the local government.
- ***Edget Bandinet Timret*** at Debre markos (established by FC) negotiated with local government and secured low cost houses for 70 SHG members. The Timret has also supported the sustainability of seven SHGs that it took over from the FC project after phasing out. Moreover, it provided trainings, shared experiences and technical backups for SHGs established by Women and Children Affairs of the town. Finally, as a reward for its thriving completion, it secured an office from local government, which is now open for three days a week to serve the community in general and its members in particular by providing information and necessary support.
- ***Wetan Timret*** in Hawassa (established by JeCCDO) mobilized SHG members and cooperated with local government stakeholders to facilitate seedling



plantations (for third time) at degraded areas in the city. In this campaign, 180 women took part and a total of 900 seedlings were planted. The Timret has also conducted a grading assessment for 10 CLAs (eight of which were already under the Timret; two others are to newly join). It has also helped facilitation of experience sharing forum among six SHGs in the town; and provided a federation concept training for 60 CLA members. Finally, through the financial support of JeCCDO and its own contribution, a documentary film was prepared to promote women's institutions and presented for concerned government bodies. The federation has also secured a recognition letter from Misrak sub-city under Hawssa city administration.

- **Yitawek Timret** in *Addis Ababa* (established jointly by CLAs of MCDP, Pro Pride, LCO and SWAA-E) has secured an office from Arada sub-city and currently the office is functional.



Part two: Major Challenges Encountered & Measures Taken

1.11. Major Challenges

Among the major challenges encountered as CoSAP during 2015 were:

- Compromises on the SHG approach (observed in monitoring visits at some project sites).
- Low level of commitment in supporting SHGs, CLAs and Timrets from some member organization staffs.
- Delayed implementation and monitoring visits of project activities due to national election period.
- Extra engagement needed from CoSAP in the realization of activities planned by some of the member organizations (Ex. purchase process of ward materials for business competition winners).
- Reluctance of some member organizations to implement project activities and report timely as per the agreement.
- Backstopping of Timrets has become a major aspect for CoSAP: while the organizations which formed them phase-out, the Timrets still expect further follow-up and support which CoSAP delighted to provide but limited budget and human resource has become big challenges.
- Delay in submitting financial and narrative reports hence make CoSAP unable to meet deadlines set by the donors and government offices.

Reported by member organizations:

- Highly scattered settlement of SHG members in some areas have made the establishment of new CLAs difficult as well as a regular follow-up visits in Gurmuu, MLWDA, and TMLM project areas.
- High expectations for free handouts by the newly established SHGs by Pro Pride, WRDA, and SWAAE projects.
- Existence of other NGOs in the neighboring areas with free financial support to women affected the SHG programs of EFDA, OPRIFS, and VoCDA.
- The illiteracy of SHG members caused big challenge of finding book writers for the group in ERSHA, SWAAE, and TMLM project areas.



- Lack of government support to obtain working space for businesses or construction of offices in Gurmuu, ESD, SWAAE areas.
- Lack of legal status, which undermines the possibilities to link the groups for different available services: Pro Pride, and SWAAE.
- Some communities were affected by drought, which made saving difficult for those affected in ABDI, DEC, Pro Pride, RCWDO SL, and TMLM areas.
- Phasing out of projects before SHG institutions (SHGs, CLAs and Timrets) are fully developed and unavailability of funds to continue support reported by WSA, VoCDA, and TMLM.
- Lack of skill for CLA members to secure/raise funds to cover their administrative expenses.
- Turnover of staff directly involved with the community affected timely accomplishments as planned in ABDI and TMLM projects.

1.12. Measures Taken

- CoSAP continued reinforcing the pillars of SHG principles in the training sessions and deliberations with member organizations to avoid compromises on the SHG approach. In addition, the approval and the commitment to abide by the CoSAP and members Code of Conduct in the promotion of the SHG approach will play great role in reducing malpractices.
- Accelerated plans and close support provided for those organizations that delayed implementation of project activities.
- CoSAP staffs exerted extra effort to support member organizations to conduct business completion and in the purchase process of ward materials for business competition winners.
- The office made close follow up and reporting to the concerned bodies to make accountable some of member organizations that are reluctant to implement project activities and report timely as per the agreement.
- The office identified and provided hands on support to those Timrets, whose organizations are phased-out to be active and remain vibrant people's institutions; nevertheless, the challenge is still valid.
- CoSAP shifted budgets and disregard financial reports submitted by project implanting member organizations after the agreed deadline.



Part Three: Sample Best Practices

Successful SHG woman story

Her name is Etenesh Shifa, 52 years old, married and has three children. Etenesh is a founder and member of 'Sira Le'kiber' SHG (established by SWAA-E) in Addis Abeba.

Etenesh has a medium size shop rented from the government for the last ten years. However, she rarely did business using the shop, rather work as a volunteer in different NGOs, like Abebech Gobena.

Etenesh's ways of doing business and creativity drastically changed after attending the 'Entrepreneurship Skill Training' organized by SWAA-E in collaboration with DOTE-a Canadian NGO specialized facilitating business training and coaching for poor women. The coaching session that has been continued for 2 months has enabled Etenesh to do her business in an effective manner and earn money profit out of it.



Etenesh in her shop

When she thought about her past, Etenesh regretted a lot for the missed opportunities. Before she has got this training, she used to spend the loan that she took from her group for household consumption; purchasing household items, and house renovation. But now all these have changed, the loan she has taken from the group has spent for business expansion.

She said, "...using the loan that I took from my group, and my saving I bought different items. These were Stove (Enjera making), Teff and other shop items. I now bake 70 Enjera per day which is Birr 280 sales per day. I'm currently planning to increase the number to 200 to enable me to get Birr 800 sales per day. Apart from my weekly group saving, I have started to save Birr 20 every day. I'm also properly paying back the loan that I took from my group. I'm planning to buy a refrigerator that helps me to store and sell dairy products and soft drinks."



CLAs saved a life

"Waliin-gudena"-meaning "Grow together" and "Duretti" - "Rich" CLAs of Tedecha-guracha Kebele in Dhera Woreda- Oromiya region (established by VoCDA) have done exemplary deed in their locality. A boy, estimated to be a month or two, was found abandoned in the bushes. The two CLAs were informed about this unlawful act. They immediately came together and reported the case to the concerned government offices like, Women and Children Affairs Office and The Police for legal backing. The CLAs followed the case in close collaboration with local authorities. To this end the child is legally adopted by a volunteer SHG women. The two CLAs mobilize their SHGs and other members in the community to support the volunteer mother raise the child.

The exemplary deed of the members of the two CLAs was considered to be extraordinary which never have been practiced in the locality so far by any group of women. Hence, the Woreda concerned offices admired the good work and acts of the SHG women as vanguard actions that all other dwellers needs to follow the model.

Digging water well as disaster coping strategy

Hawwi Gudinna SHG (meaning, Hope to grow) was established comprising 19 poor women in 2013 by Action for Basic Development Initiatives (ABDI) in *Gadedo* Kebele of Adaba district-Oromiya region.

Their drought-prone district coupled with their dependence merely on subsistence agriculture, which in turn is an uncertain business depending on the erratic rainfall, worsened the livelihood of *Gededo* women. They usually suffer from lack of clean drinking water for cooking and livestock use. As women are culturally responsible for fetching water, they used to walk on foot for more than an hour (5-7 kms from their villages) usually carrying their children on their back. Even after such remote distance, the open-pond water they access is usually shared with livestock and wild animals, which ultimately endangered their wellbeing.

Women in *Hawwi Gudina* SHG discussed to bring sustainable solution through this life threatening challenge. Then, they decided to mobilize their respective husbands and neighbors to dig shallow wells to access underground water just at their door steps. Consequently, now most of women in this SHG have owned their own water wells. Women who are not SHG members are also adopting a similar trend having these SHG women as their models.



Part Four: Country level statistical information on SHGs

Description	Figure
CoSAP member NGOs	28
Total Number of SHGs	11,195
Total Number of SHG Members	206,697
Total Number of Children of SHG Members	480,434
Total Number of CLAs	663
Number of Timrets (Federations)	23
Total Saving	60,885,417.00 USD3.04 million
Total Capital	75,468,167.00 USD3.77 million
Total Loan given out	114,361,746.00 USD5.7 million