



CONSORTIUM OF SELF HELP GROUP APPROACH PROMOTERS (COSAP)

2016 Annual Report



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Acronyms

ABDI	Action for Basic Development Initiative
ADAA	African Development Aid Association
BMZ	The German Federal Ministry for Economic Cooperation and Development
CDSA	Community Development Service Association
CFs	Community Facilitators
CGs	Children Groups
ChSA	Charities and Societies Agency
CLAs	Cluster Level Associations
CMDRRC	Community Managed Disaster Risk Reduction Committee
CoSAP	Consortium of Self Help Group Approach Promoters
CSOs	Civil Society Organizations
DEC	Development Expertise Center
DRR	Disaster Risk Reduction
EEITI	Ethiopian Extractive Industries Transparency Initiative
ECSF	Ethiopian Charities and Societies Forum
EFDA	Education For Development Association
ERSHA	Enhanced Rural Self Help Association
ESD	Education for Sustainable Development
EU	European Union
EU-CSF-II	European Union Civil Society Fund II
FAL	Functional Adult Literacy
FC	Facilitator for Change
FDRE	Federal Democratic Republic of Ethiopia
FSCE	Forum on Sustainable Child Empowerment
FST	Federation Strengthening Team
GA	General Assembly
GPSDO	Guraghe People's Self-help Development Organization
Gurmuu	Gurmuu Development Association
IRC	International Rescue Committee
JeCCDO	Jerusalem Children and Community Development Organization
KNH	Kindernothilfe
LCO	Love for Children Organization
MCDP	Mission for Community Development Program
MLWDA	Mujejegua Loka Women Development Organization
OCA	Organizational Capacity Assessment
PIs	People's Institutions
PRA	Participatory Rural Appraisal
RCWDO	Rift Valley Children and Women Development Organization
RPC	Remember the Poorest Community
SCI	Save the Children International
SHGs	Self Help Groups
SL	Save Lives
SWAA-E	Society for Women and AIDS in Africa- Ethiopia
TMLM	Tesfa Merja Limat Mahiber
VoCDA	Vision of Community Development Association
VSLA	Village Saving and Loan Association
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 2016. CoSAP member and non-member organizations have been serving **213,055** poor women by organizing them in to **11,480** SHGs across different areas of the country. These women are striving for their social and economic empowerment. More than **507** thousand 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. The year marked introduction of Children Groups (CGs) within the SHG approach. As result, **13** Children Groups having 294 members (134 girls & 160 boys between ages of 11-16) have been formed. In addition, SHG women were able to rotate over **125.4** million Birr (equivalent of 5.4 million Euros) 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 as well as program supports to member organizations and SHG Timrets (Federations). The second part focuses mainly on the major activities accomplished by CoSAP member organizations 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 information (as of December 2016) on the SHG approach is provided under part four.



Part one: Major Activities Accomplished

1.1. Coordination and Administrative Matters

1.1.1. Approval of Activity and Budget plans for 2016

CoSAP held its 6th year extraordinary General Assembly meeting on Monday March 28, 2016 in Ethiopia hotel, Addis Abeba. Among many other things, the General Assembly (GA) of CoSAP discussed and endorsed the activity and budget plan of the secretariat office for year 2016. In addition, the GA gave direction to the office to continue to cater for the interest of its member organizations by providing capacity building, research and visibility activities on their behalf. In addition, the GA instructed CoSAP Board and the secretariat to process for renewal of the registration certificate of CoSAP, which due on July 2016. Finally, the external audits as well as annual activity reports for 2015 were approved by the GA and submitted to FDRE Charities and Societies Agency.

1.1.2. CoSAP registration certificate renewed

CoSAP's three years registration certificate ended on July 30, 2016. As per the decision of the General Assembly of CoSAP, the office collected all the necessary formats to process the renewal with the concerned government agency. CoSAP Board assembled on July 11, 2016 to discuss on the three years (2016/17 to 2018/19) activity and budget plans of the office, which should be presented to the agency. The Board reviewed the three years activity and budget plans, provided valuable inputs considering the current context and future prospects. Finally, the Charities and Societies Agency (ChSA) examined the documents submitted and renewed CoSAP's license for the next three years from 23rd September 2016.

1.1.3. Organizational Capacity Assessment of CoSAP

CoSAP and its main partner, Kindernothilfe (KNH) will end their five years (July 2012 to June 2017) cooperation on 30th of June 2017. As strategic partners of the SHG approach in Ethiopia, the two organizations are desirous to continue their cooperation for the next five years (2017 - 2021). One of the key steps to renew the collaboration was to conduct Organizational Capacity Assessment (OCA) of CoSAP. Accordingly, the representatives of KNH conducted OCA of CoSAP both in programmatic areas as well as financial controlling. The management provided feedback particularly to the results of the financial assessment. Generally, the results of the OCA were encouraging for CoSAP as a starting organization but the office should take concrete steps to diversify its donor base and hence build strong internal financial controlling system.



1.1.4. Resource Mobilization Efforts

The office of CoSAP applied for the following funding opportunities in 2016;

Plan International: A concept note was applied in response to the call for proposals by Plan International Ethiopia office. CoSAP in collaboration with five member organizations prepared the proposal titled, “*Mobilization of women institutions for an accelerated multi-stakeholder impact against Early Marriage in three regions of Ethiopia*” with budget ETB 3.4 million. The results of the concept note competition is not yet announced.

Children Groups within the SHG approach: After the decision by the Board of Directors’ of CoSAP, the office held discussion with KNH to pilot the Children Groups (CGs) within the SHG approach – concept promoted by KNH in different African countries. As result, negotiations were made to pilot the initiative in four selected SHG locations including North Wello, Debremarkos, Fitcha and Hawassa. The Children Groups within the SHG approach has been planned for one year and budget equals to ETB 508,108 earmarked for the pilot phase. After successful completion of the pilot, the project shall be scaled up in other locations from 2018 onwards.

European Union Civil Society Fund-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 in 2015. CoSAP organized its member organizations (13) and submitted a Concept Note, which was selected for full proposal. The proposal 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 for the grant. The process involved the active participation of CoSAP member organizations for the project with budget of EURO 335,826.63 for which CoSAP’s main donor KNH agreed to contribute the required co-funding. The grant marked CoSAP’s successful fundraising from the EU for two times in a row.

COADY International Institute- Canada: As part of the ongoing cooperation with the COADY International Institute in Canada, CoSAP submitted a concept note on “*Informal Groups Promoters Learning/Networking Platform in Ethiopia*”. Discussion is still going to materialize a one-year project with budget ETB 231,550.00

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



1.2. Documents Developed

CoSAP Members' Code of Conduct: CoSAP member's code of conduct was developed and presented to CoSAP's General Assembly for approval in March 2015. However, though the GA approved the code, some member organizations requested the GA for providing further comments. Accordingly, the office again collected all relevant comments and feedback, incorporated them and finalized CoSAP members code of conduct. The document is ready for circulation for signature by all CoSAP member organizations.

A Guide on the Concept of "Timret" (Federation): The office of CoSAP prepared and published, SHG "Timrets" (Federation) training guide and distributed to member organizations that have formed or in the process of forming SHG Federations. The concise manual incorporates chapters on the concept of federation, roles of federation and the inter-face between CLAs and Federations in Amharic language.

Institutionalizing CoSAP's Child Protection Policy: Following rigorous support from KNH and later approval of CoSAP's Child Protection Policy by the Board of Directors, the office institutionalized the Policy in its daily routines. Accordingly, some aspects of the policy that are relevant for staffs, consultants and visitors were extracted and even translated into Amharic language for use. A child protection focal person has been nominated to further institutionalize the policy and support CoSAP member organizations that wish to develop their own Child Protection Policy in due course.

1.3. Partnerships with Likeminded Institutions

The New School University, USA: As part of the on-going collaborations between CoSAP and the University, a two days capacity building training on "Data Collection for Monitoring". The training facilitated by a professor from the University was attended by 15 (5 female) staffs of CoSAP and member organizations in Addis Abeba, from June 17 – 18, 2016. Professor Mark Johnson, who facilitated the training shared practical experiences on data collection, analysis as well as formulation of logical frameworks as part of monitoring and evaluation.



Partial view of training participants

The Informal Saving Groups Promoters Dialogue Forum: CoSAP hosted a meeting with professionals from the COADY Institute and other likeminded individuals who are keen in establishing a learning/networking platform among organizations in Ethiopia



that work with informal groups (ex. SHGs, Village Saving and Loan Association-VSLA). After the meeting held in CoSAP office on April 9, 2016, participants agreed on how to proceed with the idea with clear timeline and defined roles and responsibilities. CoSAP took the lead to prepare a concept note and apply at COADY Institute to solicit funding for the cause. In spite of the funding, two such meetings among informal groups' promoters that include CoSAP member organizations, Care Ethiopia (for VSLA), Self Help Africa, Child Fund, Micro Finance professionals and private individuals held in Addis Abeba on 27th May and 8th July 2016.

1.4. Workshops and Conferences

- CoSAP was invited to take part in the international workshop termed as **“The Mitreeki conference- Integrating Women in Economic Development”**. “Mitreeki” is combination of Maitreyi in Hindi and Urafiki in Swahili, both symbolizing friendship. The conference, held in Nairobi Kenya from March 03 – 05, 2016, ended on a cooperative note with the signing of the Mitreeki resolution. Accordingly participants adopted the resolution to reiterating the commitment to work together for the economic empowerment of women in Africa and respective countries. The participants agreed to Share, Learn, Link, Adapt and Advocate in collaboration to enhance women empowerment agenda.

Participants of the Mitreeki conference



- CoSAP represented its member organizations in a workshop organized by the **Ethiopian Extractive Industries Transparency Initiative (EEITI)**. The workshop that took place on February 15 – 16, 2016 in Adama town created good understanding of the EEITI Reports and the roles of Civil Society Organizations

(CSOs) on the initiative. Present were representatives of CSOs, members of the EITI Secretariat, representative from the private sector, and the World Bank.

- CoSAP attended a day long workshop on **“The current challenges of resource mobilization”** organized by The Ethiopian Charities and Societies Forum (ECSF) on 1st of March 2016 in Addis Abeba. CoSAP contributed to the discussion on serious shortage of funds to plan and implement programs as faced by its member organizations. Representatives of various Charities and Societies, Development Partners, FDRE Charities and Societies Agency and the Media attended the workshop.
- CoSAP together with other Consortia/Networks presented big challenges they face under the current CSO legislation in a day long workshop organized by ECSF. The workshop was held on 4th April 2016 with a theme **“The legal and operational challenges of Consortia/Networks”**. The roles of the Consortia/Networks were emphasized and called for supportive actions from the regulatory agency before they became extinct under the current legal framework that legislate Consortia/Networks not having program roles but administrative only. Subsequent dialogue among donors, ChSA and Consortia/Networks were put as a way forward.
- CoSAP also took part in the discussion forum organized by FDRE Ministry of Environment, Forestry and Climate Change on April 9, 2016 in Adama. The contributions of the CSO sector to the second Growth and Transformation Plan as well as the challenges of the sector were the main agenda. The Ministry and the organizations working on Environmental Protection, Forestry and Climate Change agreed to strengthening cooperation by setting up task force that shall prepare roadmap and terms of reference for the engagements.
- CoSAP presented the SHG approach to the public in the five-day Exhibition and Bazaar (May 6, 2016 to May 10, 2016) organized by the Ethiopian Red Cross Society to commemorate its 80th Years Anniversary. The Exhibition and Bazaar was officially opened by H.E President Dr. Mulatu Teshome, who visited booths of CSOs including CoSAP.
- As one of the representatives of CSOs in Ethiopia, CoSAP participated in the visit to drought affected areas of Fedito Kebele of Shinelle Woreda, Citi Zone, Ethio-Somali region from July 14 to 16, 2016. The Fedito Kebele was a center for Internally Displaced People and apart from Government, OXFAM, SCI and IRC are operating to respond to the drought.





The visiting team was led by Wro Fantaye Gezahegn, ChSA D/Director General. The team composed of Ethiopian, Residents and Foreign consortia/network leaders held discussion with communities affected by the drought, local government officials, representatives of CSOs responding to the drought, and federal authorities. Finally debriefing session held in the presence of Region's Emergency Relief Coordinator. The team highlighted the challenges of coordination between government and CSOs to effectively respond to the drought.

- CoSAP was elected to serve for the next two years as member of sub-committee for networking and resource mobilization in the Ethiopian Charities and Societies Forum (ECSF). This was happened in the General Assembly meeting of the ECSF held on August 30, 2016 in Addis Abeba. The ECSF is the legally mandated Forum representing Consortia/Networks, Ethiopian Charities and Societies, Resident Charities and Societies and Foreign Charities working in Ethiopia under the current legal framework.



1.5. International Visits Hosted

Spanish visitors appreciated women in SHG 'Timrets'

Representatives from a Spain - based organization Implicadas no Desenvolvimento rendered field visit to "Timrets" (SHG Federations) in Mersa and Debre markos from March 21 – 24, 2016. As result of the visit and follow up discussions held at CoSAP office, the visiting team impressed by the achievements of the federations and promised to present to their organization for available options to be involved more with such Federations in the future. Subsequently, CoSAP was invited to present a concept note to forge partnership with the organization.



Visitors and Timret representatives posed for a group photo

European Union Ambassadors visited Self Help Group women in Oromiya

The Ambassadors of European Union member states to Ethiopia led by Ambassador Chantal Hebberecht visited women in Self Help Groups in Bulbula town, Oromiya region on June 8, 2016. The women organized under “*Jalelan Gudana*” (loving one another) comprised of 21 women that strive for their social and economic empowerment and creating better future for their children.

The Ambassadors learned from the women about their socio-economic benefits, leadership skills and social support system developed as result of their group efforts. The visiting team appreciated the commitment of CoSAP member organizations to empower women at grassroots level.



Members of “Jalelan Gudana” SHG briefing the visiting team

1.6. Training support provided to CoSAP member organizations

CoSAP, by the virtue of responsibilities vested on it by all member organizations to build their capacities at all level, have organized and delivered the following trainings to staffs of member organizations in 2016;

- **Training on Formation and Management of Cluster Level Associations (CLAs):** CoSAP organized workshop on the roles of Cluster Level Associations (CLAs) from January 24 to 29, 2016 in Bishoftu, Ethiopia. The training workshop was attended by 30 field staffs (12 Female) drawn from CoSAP member organizations. The training helped participants to have clear understanding on the functions of CLAs as well as key roles that Community Facilitators and Social Workers should play to nurture CLAs on the ground.





- **SHG concept training for new CFs and CLA appointed CFs:** To help expand **Self Help Groups across the country**, CoSAP organized training for total of 67 Community Workers (6 male) who support women in SHGs at grassroots level. The five days (March 7 to 11, 2016) training held in Bishoftu emphasized the conceptual principles as well as practical experiences of SHGs as viable development models for the empowerment and betterment of the lives of Ethiopian women.
- **Training on Children Groups within the SHG approach** was held from May 17 – 21, 2016, in Debreworkos, Amhara region. How to establish and facilitate Children's Group was the main focus of the training that attracted project personnel and community representatives of CoSAP member organizations. The training was facilitated by KNH consultants from Malawi and Ethiopia. Subsequently, CoSAP and the donor agreed to pilot the project under Children's Group with in Self Help Group approach in Hawassa, Fiche, Debreworkos, and Mersa towns with possibility to scale up the pilot.



Training session in progress

- **Training on the Concept, Formation and Management of SHGs:**

CoSAP organized four days long training on the concept, formation and management of SHGs for 31 social workers and community facilitators (10 female) drawn from member organizations. The training was conducted from November 28 to December 01, 2016 at DSW/Bonita training center in "Bishoftu". The participants were given both theoretical and practical knowledge on the concept of SHGs; SHG formation and management.



Participants of the Training

- **Refresher Training on Children's Groups:** After the implementation of Children Groups within the SHG approach for six months, CoSAP organized refresher training for the project staffs of member organizations that were piloting the project. Accordingly, twelve staffs (5 female) responsible for CGs promotion with

JeCCDO, WSA, SWAAE and FC took part in the refresher training held from December 8 – 9, 2016 in Bishoftu, JeCCDO training center. The training helped participants and CoSAP to follow up the first training provided on the subject matter, review performances and discuss the challenges observed while implementing the pilot at grassroots level.

- **Federation concept training:** To build the capacity of member organizations that have already established Federations or those in the process, CoSAP organized training on the concept of Federation (“Timret”) on July 12-14, 2016 in Hawassa. Total of 25 participants drawn from CoSAP member organizations, Federation Strengthening Team and CoSAP staffs attended the training. In the occasion, CoSAP distributed SHG “Timret” (Federation) guide published in Amharic for reference.



Training session in progress

1.6.1. Experience Exchange

Experience exchange and dialogue Forum among SHG Federations: CoSAP in collaboration with “Wetan Timret” in Hawassa organized the annual experience sharing event among SHG “Timrets” (Federations). The experience exchange and dialogue forum was held in Hawassa from December 30-31, 2016. In the Forum, representatives of thirteen “Timrets” (total 39 women) drawn from various parts of the country have taken part. The Federations were able to exchange their best practices and challenges being encountered throughout the year. During the two days forum, CoSAP provided further inputs to address capacity gaps regarding the concept and management of people’s institutions. The platform was of a paramount importance to all participating Federations as it helped them gain new insights in managing their respective institutions.



Timret representatives attending their annual forum



1.7. On the Spot, Technical and Follow-up Supports

CoSAP continued with the culture of visiting grassroots level target beneficiaries, providing on-spot capacity building support, and follow up the activities of member organizations in 2016 as well. Accordingly, compiling feedbacks and debriefing discussions with respective offices of member organizations define the unique monitoring and follow-up modalities of CoSAP office.

1.7.1. Technical Support to SHG Project Sites

CoSAP, as an umbrella organization with the responsibility to provide technical supports to SHG projects being implemented by member organizations, conducted regular monitoring supports. The support also includes on the spot capacity enhancement trainings to staffs of member organizations. Accordingly, the table below summarized supportive monitoring visits conducted in the reporting year.

S/N	Organization and Project Visited	Date	Targets/topics
1	GPSDO (Guraghe zone Cheha and Exza Woredas)	Feb 29-March 2, 2016	Project staffs. To assess and learn from the efforts to re-initiate SHGs in the two Woredas.
2	Welinkana SHG Timret (JeCCDO)	Jan and Feb 2016	Timret (Federation) members, JeCCDO Bishoftu staffs. Timret strengthening and on the spot capacity building.
3	Timret Lewetet SHG Federation (RPC)	April 2016	Timret (Federation) members, RPC Adama staffs. Timret strengthening and on the spot capacity building.
4	Yitawok Federation (Addis Abeba)	June 2016	Timret strengthening and on the spot capacity building
5	WRDA (Wolayiat Sodo), WSA (Merssa)	July 12-19, 2016	Visit and discussion with business competition winners
6	FC (D/Markos), WSA (Wergesa), SWAAE (Fiche)	August 8-16, 2016	Supportive monitoring on the implementations of Children's Groups within the SHG approach
7	EKHC Medan Acts-Dessie and D/Markos	August 16-21, 2016	Supportive monitoring visit (SHGs, CLAs and Federation)
8	RPC, Adama	August 22-25, 2016	Building the capacity of CLAs and introducing the concept of wise investment for social change at grassroots level



9	FSCE, Dire Dawa	September 13-14, 2016	Supportive monitoring visit to SHGs and CLAs
10	DEC, Afar Asayita and TMLM (Shalla)	September 16-17, 2016	Supportive monitoring visit to SHGs and CLAs
11	Save Lives (Sawela), WSA (Jinka)	October 31 – November 4, 2016	Members of Federation (Timret), staffs of SL and WSA. Strengthening of Federation (Timret).
12	JeCCDO, Hawasa	Nov 7-8/2016	Supportive monitoring on the implementations of Children's Groups within the SHG approach
13	MCDP, SWAEE (Addis Abeba)	December 10, 2016	Visit to SHGs and CLAs wise investment



Field level technical supports by CoSAP



1.7.2. CoSAP's Support to Timrets (Federations)

CoSAP provided on-the-spot capacity building support for SHG Timrets (Federations) as well in the reporting year. Accordingly, *Welinkana* Timret (Bishoftu) received on the spot support from CoSAP on September 21-22, 2016. In addition, members of Federation Strengthening – the team that supports in building the capacity of Federations, provided regular support to *Yitawok* federation in Addis Abeba and *Timret Lewetet* (Adama).

Introducing the SHG approach to other organizations: As a legally mandated consortium to promote SHGs in Ethiopia, CoSAP is committed to provide technical support to organizations that are desirous to implement SHGs in their respective areas. Accordingly, CoSAP provided training support to the staffs of Send a Cow, Integrated Social Development and Melka-Ethiopia on SHG and CLA concepts. In addition, CoSAP staff facilitated training and on spot technical support to NGOs in Somaliland and Sudan in 2016. These organizations covered all costs so that they can be part of the trainings organized by CoSAP.

1.7.3. Project End Evaluations

The project on “*Capacity Building of CoSAP, member organizations and Grassroots Women SHG Institutions*” co-funded by the European Union Delegation to Ethiopia and KNH phased out in 2016. Accordingly, end line evaluation was conducted by external evaluator. The evaluation findings have clearly indicated that the project was highly relevant to improve the organizational and institutional capacities of CoSAP and its members, to improve policy level recognition of the SHG approach in Ethiopia and improve the performance of women SHG institutions. Evaluation results were shared with organizations, government offices, donors and other stakeholders in the form of written reports.

Also the three years (2013 to 2016) project on “*SHGs as Disaster Risk Reduction and Mitigation Strategy in Selected Districts of Three Regions in Ethiopia*” ended in 2016. Again an external evaluator conducted end term evaluation of the project to check whether the project has met its objectives. According to the end term evaluation, the project and its different activities were in line with policies, strategies and the priorities of the Government of Ethiopia (GoE). The report confirmed that project interventions reached over eleven thousand direct beneficiaries and more than 65 thousand indirect beneficiaries. The results of the evaluation were very much encouraging for CoSAP and its nine member organizations that implemented the project in nine disaster prone districts of Afar, Ethio-Somali and Oromiya regions. The evaluation result was disseminated to member organizations, government offices, as well as donors. Both evaluations highlighted key lessons, recommendations and challenges that CoSAP and its member organizations should take forward when they plan new projects in other areas.



1.8. Visibility and Communication

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 in 500 copies and distributed to the public.

Profile of Winners of Business competitions: Bi-lingual booklet (Amharic and English) featuring ten successful SHG women entrepreneurs that won business plan competitions published and distributed. The profile of the SHG women who even went to the level of creating job opportunities to their families and others has been included in the booklets.

Newsletters: As usual practice CoSAP produced, published and distributed “Ras Agez” meaning “Self Help” bi-annual newsletter featuring the activities of its member organizations and SHG institutions at grassroots level. Two issues “Ras Agez” newsletter were produced and distributed to member organizations as well as other stakeholders during the year.

Website and Social Media: During the year CoSAP successfully revitalized its website with new content, design as well as features. Moreover, different activity updates have been uploaded on the official Facebook, Instagram and Twitter pages of the CoSAP primarily focusing on the activities of SHG implementing organizations and their endeavors.

1.9. Highlights from CoSAP member NGOs and People’s Institutions

1.9.1. Self Help Groups

- More than one thousand poorest of the poor women were identified through PRA exercises and they were organized under SHGs in project areas of ERSHA, Gurmuu, RPC and WSA.
- SHG women’s capacity in leadership, decision making, negotiation, self-esteem, communication skills and assertiveness improved (GPSDO, WSA)
- Various capacity building inputs were provided for women organized in SHGs, including; basic business skill and entrepreneurship, book keeping, communication skills, conflict resolution, business plan preparation training, basic SHG concept training, agro forestry management and beekeeping management trainings during the year (GPSDO, ERSHA, Gurmuu, Pro Pride, RPC, WSA)



- The financial capacity of SHGs dramatically increased and members engaged in diversified businesses (Pro Pride, WSA, RPC)
- An integrated approach followed by WSA, RPC and DEC helped SHG women improve their literacy status and many have been able to read and write and perform some numeracy skills.
- Awareness level of SHG women on HIV/AIDS, Gender and other social issues improved and their concern on community development has also improved due to the efforts made by WSA.

1.9.2. Cluster Level Associations (CLAs)

- Capacity of CLAs on mobilizing resources enhanced. They have been able to construct their offices through linkages with the community and the local government in Gurmuu project area.
- Experience sharing visits among CLAs were conducted and different learning and challenges have been shared (GPSDO).
- Various capacity building inputs were provided for CLA representatives, including CLA concept and roles, resource mobilization, linkages and networking trainings by GPSDO, ERSHA, and RPC during the year.
- In collaboration with SHG members and the community, CLAs of RPC and PRO PRIDE were able to solve social community problems including; clear drinking water, sanitation, toilet and proper waste management system, request for access to street light, village road construction, rescuing child labor victims and supporting elderly by providing clothes.
- PRO PRIDE CLAs have organized community conversation sessions involving community members and representatives of relevant government offices. In the community conversation sessions, various social, economic and institutional issues that are affecting poor women have been discussed.
- CLAs in RPC project area started to engage in wise investment projects and the projects were able to create job opportunities to unemployed community groups.



- CLAs started to take over the program and administrative roles from the promoting organization; such as forming new SHGs, strengthening and appointing of CFs in RPC and Gurmuu areas.
- CLAs actively participated in various efforts of natural resource management (WSA).

1.9.3. Timrets (Federations)

- Annual consultative dialogue sessions among Women SHG Federation and local authorities was conducted at district level. During the meeting the current status of SHGS, CLAs and Federation presented to the authorities (Gurmuu).
- **Yitawok Timret** (Federation) in Addis Abeba has facilitated workshop to promote the need for safe public spaces for women and discussion platform for informal women vendors with the representatives of government offices at Woreda, Sub city and City levels. On these platforms issues that affect the lives of SHG women and girls in Addis Abeba were presented and thoroughly discussed in the presence of SHG women and government bodies.
- **Mesale Timret** (Federation) in Debre Berhan worked with law enforcement bodies and other relevant government authorities to stop harassment and maltreatment of street vendors (whose activities are considered ‘illegal’) by some members of law enforcement agencies
- **Anileye Timret** (Jimma) helped a woman (member of constituent SHG) regain her house from which she has been evicted for four months. The Federation held series of discussions with concerned local authorities to get the matter resolved in favor of the SHG member.
- **Welen Kana** Timret (Bishoftut) in cooperation with the Women and Children Affairs Office, held public discussion on the importance of peace and stability after the sorrowful incident in Bishoftu.
- **Wetan Timret** (Hawasa) engaged with two school administration and other relevant bodies which resulted in establishment of libraries in both schools.



Part two: Major Challenges Encountered & Measures Taken

2.1 Major Challenges

Among the major challenges encountered by CoSAP during 2016 were:

- Shortage of funds to satisfy the financial and technical of CoSAP member and non-member organizations. Also when two major projects phased out in 2016, the office was forced to let go experienced project staffs.
- Dilution of the SHG approach. Some CoSAP member organizations were observed practicing cash injection to SHGs/CLAs and even at federation level.
- The emergency of drought situation in disaster prone areas affected the well-functioning of SHGs.
- Member organizations phase out from SHG work without proper support and capacitating Timrets (SHG Federations). As result, the Timrets expected further follow-up and support, which cannot be provided by CoSAP alone as it is not an implementing organization.
- CoSAP as a capacity building Consortium unable to meet the 30/70 requirements of the controlling agency. All capacity building expenses of CoSAP is regarded as Administrative while they are Program roles for CoSAP as well as donors.

Reported by CoSAP member organizations: The following are major challenges encountered by CoSAP member organizations while implementing the Self Help Group Approach in their respective areas during the reporting year;

- Shortage of book writers' particularly in rural areas since SHG members are unable to write and read.
- Some CLAs were found to be weak in taking over some the activities from the promoting organization.
- High turnover of government officials, which whom good rapport has been created
- Lack of legal status, which undermines the possibilities to link the groups with various service providers
- In communities affected by flood and recent drought, performing the normal SHG functions like weekly meeting, saving and loan repayment, etc. were difficult for certain period of time.



2.2 Measures Taken

- CoSAP continued to apply for funds with its main donor, KNH and other agencies. As result, later in the year a two and half year project was secured from the European Union. The project hired three new professionals to CoSAP.
- CoSAP provided direct and timely feedback to those member organizations that were found diluting the approach for corrective measures. In addition, enforcing Code of Conduct for CoSAP members is believed to play great role in reducing such malpractice.
- CoSAP office aided by, the Federation Strengthening Team- established by CoSAP for the purpose, tried to support those Timrets, whose organizations have been phased-out. However, the practice remains big challenge for CoSAP who can never replace the phased out organizations.
- CoSAP held discussions and negotiations with the Agency officials to explain the nature of CoSAP as capacity building organization not only to member organizations but also to SHG institutions. However, the feedbacks from the authorities were not encouraging.
- Some CoSAP member organizations negotiated with those interested SHG members and district education offices in order to arrange adult functional literacy classes in their respective sites
- Capacitating CLAs and practically demonstrating them how to gradually takeover the roles
- Organize discussion forums for SHGs on how to develop sense of independence and accept reduced supervision of CFs.

Part Three: Sample Case Stories

Successful SHG woman story from Afar

My name is Hawa Seid. I am 40 years old and mother of three children. I save 5 birr per week and 20 per month in my group. Before organized in SHGs by DEC, I was illiterate, have no saving habit, I can't calculate simple mathematics. Mostly, I perform my home routine activities leaving my children at high risk.

But now thanks for the organization; I am a grade 2 student at Sibille School and even member of Parents' Teacher Association in the school. I can write my name and read, can also do simple mathematics. I learnt what balanced diets mean. I now participate in different social activities in our Kebele. In terms of economic gains, I got loan from my group and started trading in goats & clothes. In addition, I renovated my house from the profits. In general, being member of SHG helped me to improve my personalities and the condition life in my family.



Hawa and her daughter posed for a photo in front of their recently renovated house

Successful SHG woman story from Addis Abeba

Her name is Fantu Yimaneh. She is 56 years old and a widow. She had eight children and yet four of them are not alive. Her four children have got married and leading their own lives. She used to engage in different types of jobs including daily labor work to raise her children and sustain her family. She said there was a time when she had to work on three shifts with only 15 minutes of nap in between. When my children moved out to start their own life', she said, I felt lonely, and also thought there is nothing I could do about it. The most saddening thing that I felt at the time was that several NGOs were working with the Woreda Women and Children Affairs' Office to support the poor, and the Woreda invited women in our village for several meetings and yet no one considers me for the opportunity. I was there when these all happen but was invisible to everyone. So I had to sit at the gate of shoe-making shop located in front of my house idle most of the day. Most employees of the shop were young and they consider me as their mother and give me some money. That was the income I used to earn for a living. I also used to beg for Injera, and hence leading a beggar's life.



One day a community facilitator came to our neighborhood and explained to us about Self Help Group approach. I felt happy because I was considered as one of the members. For the first time, I participated on training about SHG approach followed by social protection training. After these two trainings, I asked myself where I have been all these time. Truly speaking I was waiting for my death. After the trainings, I have been able to see my potential and convinced myself to work hard and unleash this potential.

I started making the regular and social protection savings in my group. This was the first change I realized on myself because previously I do not make any savings. When my group started giving out loan for its members, I took loan amounting to Birr 1,000.00 and started trading incense. This time I was able to see bright future and accessed second round loan amounting to Birr 1,000.00 to expand my business. Currently, I bought electric stove and bake my own Injera. Thank God! I do not beg Injera anymore. Previously, I don't have my own water line but now I have one. Today, I am a different person, and these all happened because of my involvement in SHG initiative. My group name is "ZinawDera" established in December 2014. It comprises 21 women. Our weekly regular saving per member is Birr 5.00. Our current regular and social protection savings are Birr 9,637.00 and Birr 11,481.00 respectively. Besides, our group has revolved loan amount 15,800ETB where every member have an opportunity to access Birr 1,500.00 at a time.



During our weekly meetings, we discuss and address most of our challenges and social problems. Besides, our group is a member of "LimeteBehager" CLA operating in Woreda 7. We were invited by the CLA several times to participate and raise our critical problems on community conversations sessions, which were held in the presence of police officers, women and children affairs office representatives and community health workers. Among the problems raised during the sessions, the prevalence of open ditches that caused critical health problems especially affecting children was the major one. We used to think that these problems pertain for years. However, following the community conversation, the Woreda administration solved our problem. Currently, most of the ditches in our neighborhood are fixed and we have relatively clean area.

I am grateful for all things. Today I can see bright future and never afraid of tomorrow because I am among the group members.

Story compiled by: Pro Pride

2016 Statistical information of the SHG approach in Ethiopia (December 2016)

S/N	Organization	Started promoting SHG	Implementation area	Total No. of SHGs	Total No. of SHG members	Total No. Children of SHG members	Total No. of CLAs	Federation	Total No. of CGs	Total members of CGs	Total Saving	Total Capital	Total loans given out	Loan /saving ratio
1	EKHC*	2002	Addis Ababa, Nazareth, Shashemene, Hossana, Jimma, Arbaminch, Awassa , Yirga Ceffe,	3,623	71,460	214,380	118	3			7,787,028	9,727,513	13,231,317	1.7
2	JeCCDO	2002	Bahir Dar, Debre Berhan, Debre Zeit, Dire Dawa and Hawassa	502	9,564	27,862	43	4	3	55 (28 girls)	3,177,604	5,639,376	6,929,461	2.2
3	FC	2003	Jimma, DebreMarkos, Tulubollo, Bure and Bishoftu	1,055	17,858	56,779	97	5	4	88 (30 grils)	5,178,346	7,875,200	22,003,347	4.2
4	WSA	2003	South Wollo, North Shoa,SNNPR	1,430	26,804	53,608	103	6	2	43 (20 grils)	22,008,194.75	24,959,020.00	27,633,870.00	1.3
5	MCDP	2004	Addis Ababa,Chencha	374	7,407	15,116	24	1			1,618,869.00	1,807,714.00	3,941,670.00	2.4
6	SWDA	2004	Sebeta, Wolliso,Teji, Nekemte	231	3,562	-	17	1			1,651,390	1,185,565	1,373,063	0.6
7	LCO	2004	Addis Ababa	300	5,790	10,112	22	^			5,052,000.00	9,292,485.00	8,768,498.00	0.7
8	VoCDA	2005	Bulbulla & Dodota Sire	266	7,483	14,513	26	1			1,323,399.00	2,158,962.00	1,453,000.00	1.5
9	MLWDA	2006	Benshangul Gumuz	279	4,185	12,925	13	-			250,500.00	725,000.00	100,000.00	0.4
10	ERSHA	2006	North Shewa, Angolela na Tera Districts & SNNPR, Dita wereda	183	3,026	6,715	17	-			488,440.00	772,692.00	1,769,164.75	3.6
11	OPRIFS	2006	Addis Ababa and Bahir Dar	95	1,653	2,192	9				993,025.00	1,353,655.00	1,952,585.00	2.0
12	Pro Pride	2008	Addis Ababa & Chiro	200	3,319	2,650	23	^			1,597,266.00	2,013,378.50	2,510,967.50	2.3
13	Gurmuu	2008	Horoguduru	120	1,963	4,335	13	1			780,946.50	1,645,915.25	1,100,353.00	1.4
14	RPC	2008	Nazreth and Addis Abeba	175	2,569	4,592	17	1			2,496,158.00	3,454,835.00	4,150,087.00	1.7
15	GPSDO	2008	Guraghe zone (Cheha and Ezha Woredas)	29	530	1,590	4	-			126,788.30	258,112.00	151,104.30	1.2
16	Hundee	2008	Oromia region (Arero, Lume, Bora Guna, Diksis & Arsi Negelle)	1,203	20,580	10,313	20	-			4,136,685.75	5,048,389.40	11,445,915.00	3.2
17	SWAAE	2008	Addis Ababa & Fiche	143	2,313	4,118	4	1	4	108 (56 girls)	1,023,850.00	1,729,572.00	2,672,918.00	2.6
18	BIGA*	2008	Hawassa	180	3,500	10,500	19	-			2,321,428.00	2,656,734.00	7,537,895.00	3.2
19	WRDA	2009	Wolayeta sodo	92	1,048	3,783	12	-			175,645.00	305,784.50	81,044.00	0.5
20	DEC	2013	Afar National Regional State (Ayissaita District)	68	1,368	4,725	10	-			382,375.00	624,475.00	245,000.00	0.6
21	ABDI	2013	West Arsi-Adaba	72	1,270	6,280	7	-			344,845.00	455,342.00	731,208.00	2.1
22	ADAA	2013	West Arsi -Siraro	80	1,515	6,745	4	-			512,987.00	617,701.00	608,250.00	1.2
23	TMLM	2013	West Arsi-Shalla	80	1,500	4,946	7	-			269,331.00	576,954.00	306,828.00	1.1
24	RCWDO	2013	Sawena-Bale	59	1,134	11,141	4	-			321,909.00	320,554.00	272,220.00	0.8
25	EKHC-Medan ACTS*	2007	Amhara region South Wollo zone at Dessie town	144	2,385	-	7	-			609,850	577,200	576,950	0.9
26	CDSA	2013	Somali regional state Jigjiga town	60	1,026	3,060	5	-			262,636.00	262,636.00	219,400.00	0.8

27	EFDA		South West Shoa, East Wollega & shamboo and Ma'o Komo District of Benishangul Gumuz	31	527	2,472	4	-			53,819.00	66,546.00	48,920.00	0.9
28	AFSR	2007/08	SNNPR (Hawassa town and Malga wereda)	137	2,624	3,268	2	-			438,470.00	517,926.00	366,225.00	0.8
29	SL		Addis Ababa, & SNNPRS	229	4,428	7,887	22	1			2,352,034	2,352,034	2,796,332.95	1.2
30	ESD		Angolelana Tera, Basona Worena, Siyadeberena wayu and Debre Birhan Districts & Dore Bafano in SNNPR	40	664	1,081	2	-			740,759.00	907,142.00	480,615.00	0.6
ToTAL 2016				11,480	213,055	507,688	675	25	13	294 (134 girls)	68,476,579	89,888,413	125,458,209	2
Data for 2015				11,195	206,697	480,434	663	21	-	-	60,885,417	75,468,167	114,361,746	
Difference				285	6,358	27,254	12	4	-	-	7,591,162	14,420,245	11,096,463	
% difference				2.5	3.1	5.7	1.8	19.0	-	-	12.5	19.1	9.7	

NOTES

* Non-Member of CoSAP

^ Established one joint Federation with, MCDP, SWAAE, and Pro Pride

Organization that initiated SHG projects not through KNH but from other sources