

Drought, Resilience, and Self Help in Ethiopia: A review of TearFund Self Help Groups following El Niño

June 2016



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Cover picture: Mixed SHG group, Shashemene Project. Photo credit: F. Meehan.

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Acronyms

AKLDP	Agriculture Knowledge, Learning, Documentation and Policy project
CCMD	Church and Community Mobilization for Development
CLA	cluster-level association
CMRC	community-managed resource center
DRR	disaster risk reduction
EGC/DWO	Ethiopian Guenet Church Development & Welfare Organization
EKHC	Ethiopian Kale Heywet Church
EKHCD	Ethiopian Kale Heywet Church Development Commission
EKHCIUDD	Ethiopian Kale Heywet Church Integrated Urban Development Department
FLA	federal-level association
HH	household
Ha	hectare
MYRADA	Mysore Resettlement and Development Agency
NGO	Non-governmental Organization
PSNP	Productive Safety Net Programme
SHG	self help group
SNNPR	Southern Nations, Nationalities, and Peoples' Region
TDA	Terepeza Development Association
USAID	United States Agency for International Development

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1. Executive Summary

This study was initiated as part of the USAID/Ethiopia Agriculture Knowledge, Learning, Documentation and Policy (AKLDP) project, with Tearfund Ethiopia's self help group program, in the context of the significant damage to smallholder livelihoods caused by the 2015 El Niño-related drought in Ethiopia and growing interest in the actual and potential role of self help groups (SHGs) in building drought resilience among the poorest households.

The study focuses on household-level resilience, particularly in relation to sustainable livelihoods. It looks at the impact of drought and membership in the SHGs and assesses whether, how, and to what extent the self help approach might have increased the resilience levels of SHG members and helped them in dealing with drought.

Three of the four selected study areas were priority drought hotspots, and all had self help groups established for four years or longer. The four sites were in Shashemene; Kindo Koysha and Offa in Wolayta; Angacha in Kembata; and Leku (Shebedino) in Sidama. The approach was predominantly participatory and qualitative. Data were gathered through focus group discussions with SHGs, including men only, women only, and mixed membership groups. Some quantitative data were gathered from focus groups and partners. The data were complemented and informed by a documentary review. A comparative analysis was conducted between more mature groups (at least three years established) and young groups (up to one year old).

The study findings showed a clear difference in drought resilience between the more recently established groups and the older ones, although the difference was less pronounced in some areas than others. In summary, the more mature groups were:

- *better able to maintain their livestock, with fewer losses;*
- *better able to maintain their group savings without reducing payments;*
- *better able to mitigate impact on household food supply;*
- *more likely to engage in a more diversified range of income-generating activities; and*
- *more likely to engage in mitigation and adaptation behavior.*

Factors underlying the difference between the groups were identified as:

- *group savings and loans culture and practice;*
- *increased confidence in own capacity;*
- *the strength of the social cohesion and solidarity;*
- *the strong bond between facilitators and their groups; and*
- *technical support and advice.*

The latter point emerged as a key difference in group resilience levels between project areas and approaches. While the groups savings ethos and practice and social solidarity can be a strong basis for developing livelihood resilience, this process still needs sound livelihood advice and support, including technical agricultural advice, and business thinking and planning. In relation to explicit mitigation and adaptation behavior, this element was more evident in the two projects that included specific disaster risk reduction (DRR) management and, even more so, training in conservation agriculture.



Figure 1. Mixed SHG group in Wolayta show how they have kept their livestock healthy during the drought. Photo credit: F. Meehan.

In conclusion, the findings of this study suggest that members of SHGs were better able to withstand the drought, more specifically longer-standing members, and appear to be better placed for recovery compared to other households. This study was a small-scale, largely qualitative one. Levels of resilience were variable, and there are issues to be addressed. Nevertheless, findings suggest significant potential for the SHG approach in further developing livelihood resilience, particularly when it is combined with training and advisory services in drought risk reduction and more adaptive and diversified agricultural practice.

1. Introduction

1.1 Origins of the study

This study was initiated as part of the USAID/Ethiopia Agriculture Knowledge, Learning, Documentation and Policy (AKLDP) project.

It arose in the broader context of the current emphasis on and discourse around the concept of resilience in agricultural systems and livelihoods, and their capacity to withstand and recover from climatic and economic shocks. The more specific context is the significant damage to smallholder livelihoods caused by the 2015 El Niño-related drought in Ethiopia. However, the authors learned that some of the self-help groups (SHGs) had experienced erratic and poor rains in one or more of the previous two years, and that therefore the 2015 El Niño had exacerbated the impact of the previous drought years. Recognizing the growing interest in the actual and potential role of SHGs in building resilience among the poorest households, the AKLDP team worked with Tearfund Ethiopia to conduct research into whether, how, and to what extent the self help approach might have increased the resilience levels of SHG members and helped them in dealing with drought.

Tearfund

Tearfund is a Christian relief and development non-governmental organization (NGO) founded during the Nigeria Biafra conflict and famine in the mid-1960s. Tearfund works in Ethiopia through local church partners. A key focus since 2002 has been community empowerment and development through a self help approach.

1.2 Evolution of the self help group approach in Ethiopia

The concept of self help group (SHG) as applied in the Tearfund program in Ethiopia originated with the Mysore Resettlement and Development Agency (MYRADA) in India in 2002. Inspired by a visit to the MYRADA program, the program manager of the Integrated Urban Development Department (IUDD) of the Ethiopian Kale Heywet Church (EKHC) initiated the self help group approach in Ethiopia with the support of Tearfund and initially, Kindernothilfe (KNH) of Germany. Tearfund then took on the support for the proposed EKHC SHG program, which was launched for the first time in Ethiopia in 2002 in Nazareth (Adama).

Mysore Resettlement and Development Agency (MYRADA)

MYRADA is an NGO working in Southern India, especially in the districts of Karnataka, Andhra Pradesh, and Tamil Nadu, since 1968. The initial focus on resettlement of Tibetan refugees broadened out to include a range of microcredit and other community development initiatives, including community health care, animal husbandry, forestry, and literacy training. A core element of MYRADA's work is building community institutions based on self help and self reliance, particularly the use of group mobilization around sustainable savings and loan culture and practice.

After identifying the poorest households within the community using participatory methodology including wealth ranking, these households were organized into SHGs. Initially, membership fluctuated as some households dropped out. Finally, 100 households coalesced into 5 SHGs; these were the first SHGs established in Ethiopia. As groups developed and matured, they formed cluster-level associations (CLAs) of 8–12 groups, and finally a federal-level association (FLA). As of 2016, there were over 650 SHGs, 42 CLAs, and one registered FLA (or coalition as they call themselves) in the Nazareth catchment area.

A year after the establishment of the first five groups in Nazareth, the EKHC-IUDD program manager, inspired by the development initiatives of churches in Kenya and the UK, adapted their church and community change program model and linked it into the self help program in Ethiopia. Within this approach, local churches consider their role in community development beyond as well as within their own congregation and as part of this process, mobilize resources to support self help group programs in their vicinity. They usually start by paying 50 percent of the salary of facilitators and providing the offices, training venues, and equipment necessary for the project.

Whether operating within the church-supported project—called Church and Community Mobilization for Development (CCMD)—or as part of other Tearfund-supported projects, the principle of SHGs and the approach taken are the same.

After the project areas have been identified through church or project member initiatives, the project team, including government representatives, local church leaders (in the case of the CCMD program), and community leaders, conducts house-to-house visits. The visited households are then invited to a sensitization workshop about the self help group approach. On that same day, in most cases, the households carry out participatory wealth ranking and then form SHGs on the basis of affinity; i.e., those in similar wealth categories and who live in the same area come together to form an SHG. They decide for themselves where and when to meet and with how much they want to start their weekly saving. They choose a name for their group. The facilitators attend almost all the group meetings for at least the first six months, and group members receive different formal and informal trainings, either through facilitators or directly from the project office. After they reach a certain level of maturity, they then organize cluster-level associations (CLAs). Each SHG selects two members as representatives to the CLA.

Currently, under Tearfund-supported programs, there are over 18,000 SHGs, involving over 1.5 million people throughout Ethiopia. Tearfund works with five partners, the development departments of Ethiopian Kale Heywet Church (EKHC), Wolayta Kale Heywet Church (WKHC), Meserete Kristos Church (MKC), Full Gospel Believers' Church (FGBC), and Ethiopian Guenet Church (EGC) to promote SHGs or CCMD.

2. Purpose, Objectives, and Methodology

2.1 Purpose and objectives

The purpose of the study was to review and document the impact of the self help group approach on the resilience of households during times of significant stress, and the means by which resilience can be protected and enhanced.

Specific objectives established were:

- to establish socioeconomic profiles of the SHG members, including changes over time and the processes that they have been through, differentiated where possible by area, rural/urban, and gender;
- to identify and analyze the impact on SHG members of the failed early (*belg*) and poor main (*meher*) 2016 rains resulting from a strengthening El Niño, focusing on household livelihoods— income/assets/social capital—and, at group level, group savings and loans;
- to explore SHG members' perception of resilience, including changes during the life of the group; and
- to compare the findings from established SHG members with non-/new SHG members.

A number of questions to address in the course of the evaluation were identified:

- What is the impact of the current drought on SHG members, in type and scale?
- Are SHG members better able to withstand the current drought compared to non-members?
- What are the core elements of/reasons for any difference in levels of impact of or resilience to drought between SHG members and non-members?
- What differences, if any, are there in scale and type of drought impact and resilience levels between 1) male and female SHG members and 2) rural and urban SHG members?
- What differences, if any, are there in SHG profiles between 1) male and female SHG members and 2) rural and urban SHG members, including:
 - demographic profile;
 - overall livelihood basis;
 - type of SHG loan activities undertaken;
 - savings and loans amounts;
 - repayment record; and
 - impact of SHG on household livelihood?
- What measures might Tearfund and program partners take to mitigate the impact of the current drought on SHG members, and to further strengthen the sustainability of their livelihood strategies and their resilience in the face of accelerating climate change?

The methodology approach and tools were designed to elicit the necessary and relevant information to address these questions.

2.2 Thinking about resilience

There are a huge number of definitions, approaches, and frameworks with associated indicators related to resilience. Many of these focus on resilience, particularly in relation to climate change

and adaptation, and/or whole socioeconomic systems and communities, such as the USAID definition of resilience:

The ability of people, households, communities, countries and systems (social, economic, ecological) to mitigate, adapt to, recover from shocks and stresses in a manner that reduces chronic vulnerability and facilitates inclusive growth. (USAID, 2012)

Given the nature and scale of this study, the focus was on household-level resilience, particularly related to sustainable livelihoods, the impact of drought, and membership of the SHGs.

Household resilience can be described, for the purposes of this study, as “the capacity of people and their households to prepare for and withstand shocks and stresses from a range of different hazards, whether environmental, social or economic” (Pain and Levine, 2012) and was assessed on the basis of:

- **The impact of drought on SHG groups and group members’ livelihoods**

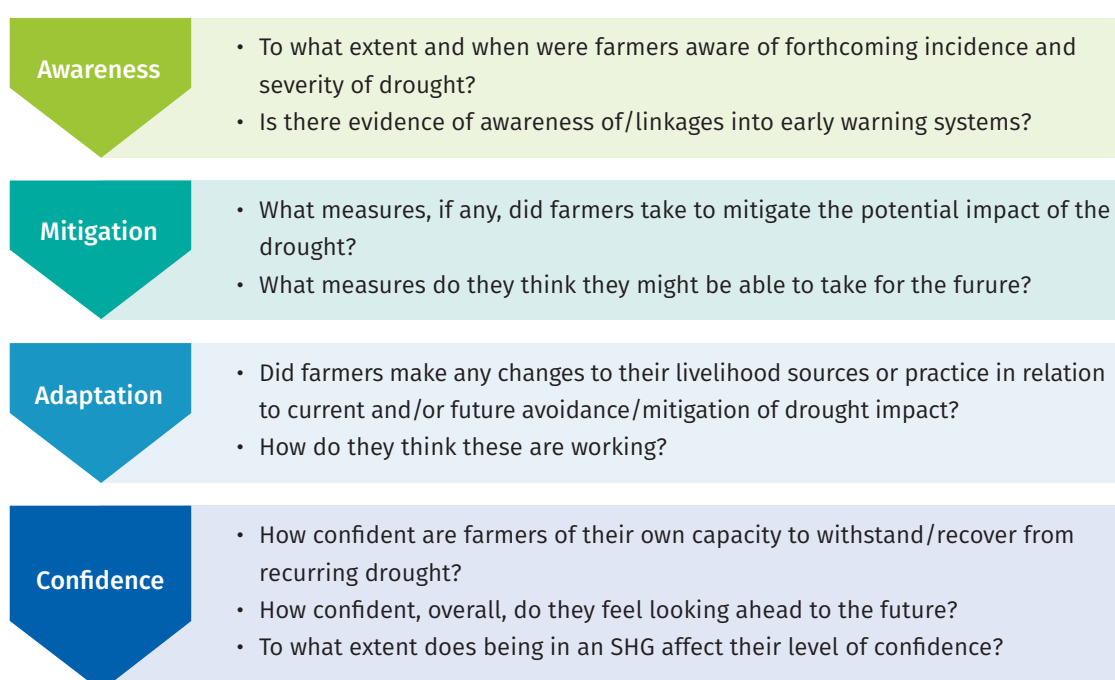
Assessing to what extent farmers were able to maintain their livelihoods, and how they are positioned for recovery, looking in particular at crops and harvest losses; changes in income; maintenance/loss of livestock; forced sales of livestock; and household food access.

Exploring how SHGs have responded to the drought in relation to maintaining their savings capital and culture, and their loan procedures and practice, and how their individual members are coping with maintaining savings contributions and loan repayments in the context of drought-related income losses.

- **Components of livelihood resilience; i.e., awareness, mitigation, adaptation, confidence**

The first three components (see Figure 2), awareness, mitigation, and adaptation, are common, in one form or another, to most resilience frameworks.

Figure 2. Components of livelihood resilience



The fourth, confidence, draws on capabilities approaches and the concept of agency, and relates to people's capacity to not only identify potential choices and opportunities and action, but to have the confidence to make the choices, to take advantage of the opportunities, and to initiate and implement change. Overall, these components explore people's "valuation of their own capacity to anticipate, buffer and adapt their livelihoods to disturbance and change" (Pain and Levine, 2012).

2.3 Approach and methodology

The approach was predominantly participatory and qualitative, gathering data through focus group discussions with SHGs, combined with some quantitative data gathered from focus groups and partners. The data were complemented and informed by a review of organizational documentation and relevant reports.

The focus on qualitative information rather than attempting to produce a significant amount of statistically representative data recognizes both the relatively small-scale nature of the study and the complex nature of resilience, which cannot be fully captured in quantitative indicators and statistics. A resilience study on any scale would be expected to encompass a strong qualitative as well as quantitative element. As Albert Einstein is reputed to have said, "Not everything that can be counted counts, and not everything that counts can be counted."

So the methodology encompassed gathering as much concrete data as possible from project staff, organizational records, and group members. These data were combined with qualitative primary information from focus group discussions with SHG members to build up a picture of the impact of the drought on SHG members, to identify and deepen understanding of livelihood resilience levels of the member households, and to explore whether and how being in an SHG makes a difference.

Previous reports and studies relating to the experience of self help groups in Ethiopia, and relevant materials on smallholder agriculture and resilience, were reviewed. These are included in the list of references in Annex 1.

The information gathered was also used to establish brief socioeconomic profiles of group members to enable some comparative analysis between the different projects visited, the very young and more mature SHGs, and male and female groups. Some gender analysis was conducted to explore differences (including loan capital, economic activities, and drought resilience) between male and female groups, and between male and female household heads.

2.4 The study area and target groups

The study areas were selected by Tearfund in collaboration with the AKLDP on the basis of including at least three priority drought hotspot areas and selecting areas where Tearfund had been engaged for at least four years. Based on this criteria, Shashemene (hotspot priority¹ 1), Kindo Koysha and Offa in Wolayta (hotspot priority 2), Angacha in Kembata (hotspot priority 3), and Leku (Shebedino) in Sidama (hotspot priority 2) were selected for the study. The main project partners, shown in Table 1, are Ethiopian Kale Heywet Church Development Commission (EKHCDC), Terepeza Development Association, (TDA), and Ethiopian Guenet Church Development & Welfare Organization (EGC/DWO).

¹ Ethiopian government and donor classification system for prioritizing at-risk and drought-affected areas. See: Early Warning and Response Directorate (EWRD), <https://www.dppc.gov.et/downloadable/Documentation/Hotspot%20Classification%20Guideline%20May%202014.pdf>

Table 1. Study site and participant SHG information

Region	Zone	Woreda	Hotspot priority	Partner organization	Project	SHGs visited
Oromia	W/Arsi	Arsi Nagelle	1	EKHCDC IUDD	Shashemene CCMD	Biftu, Meseret, Wolin Gudina
Oromia	W/Arsi	Shashemene	1	EKHCDC IUDD	Shashemene CCMD	Mergitu, Derartu
SNNPR	Wolayta	Kindo Koysha	2	TDA	SHG/ Food Security Program	Afia, Whecho Dicha
SNNPR	Wolayta	Offa	2	TDA	SHG/ Food Security Program	Hidota, Dicha, Kiyateta
SNNPR	Kembata Tembaro	Angacha	3	EKHCDC Gilgal	Southeast Shewa SHG program	Odoricho and Kudade
SNNPR	Sidama	Shebedino	2	EGC/DWO	SHG Promotion Project in Shebedino	Mirtinesh, Lonse Lopeno, Tiret Lewutet, and Ediget

In addition, Tearfund was interested in exploring the impact on drought resilience of some specific interventions it has been supporting along with the generic self help approach; i.e., conservation agriculture and disaster risk reduction as applied in Kindo Koysha and Offa in Wolayta and disaster risk reduction in Angacha.

To compare the impact of the self help approach on building resilience in the groups with those outside the program, the study included some SHGs up to one year old as a control group. These groups are compared with more established groups of at least three years in three of the sites. Focus group discussions were conducted with women, men, and mixed groups in each area, as shown in Table 2 below.

Table 2. Number and type of self help groups included in the study

Project sites visited	# Focus groups	Female SHGs	Male SHGs	Mixed SHGs
Shashemene	5	3	1	1
Wolayta (Kindo Koysha, Offa)	5	2	2	1
Angacha	2	1	1	
Shebedino	4	1	2	1

3 Socioeconomic Profile of Self help Groups

3.1 SHG project partners

Tearfund is not directly operational; it works through local church partners. Below is a brief profile of the project partners who participated in the study.

3.1.1 Shashemene Church and Community Mobilization for Development Project

This community development project started in 2003. It was phased out for some years and restarted in October 2011. The project has 13 staff members and intervenes in three *woredas*, with urban groups in Shashemene and Bushan Guracha, and urban and rural groups in Arsi Nagelle. See Table 3 for details.

Table 3. Shashemene Church and Community Mobilization for Development Project

Shashemene	2013	2014	2015
Total number of SHGs	169	184	225
Number of female members	2,550 (91%)	2,805 (90%)	3,291 (90%)
Number of male members	304	304	346
Total savings (Eth birr ²)	1,264,531 (US\$57,479)	1,703,871 (US\$77,449)	1,900,250 (US\$86,375)
Total loans (Eth birr)	1,497,454 (US\$68,066)	2,673,832 (US\$121,538)	5,112,994 (US\$232,409)
Minimum weekly saving (Eth birr)	1 (US\$0.05)	1 (US\$0.05)	2 (US\$0.10)
Maximum weekly saving (Eth birr)	5 (US\$0.23)	10 (US\$0.45)	10 (US\$0.45)
Maximum loan (Eth birr)	1,500 (US\$68)	2,500 (US\$114)	5,000 (US\$227)

3.1.2 Terepeza Development Association SHG/Food Security Program

The TDA SHG/Food Security Program has been operating since 2007. Now in its third program phase, started in 2013, it focuses on empowering vulnerable communities to create and sustain resilience through the self help group approach. With the support of the Dutch government, the program is currently working on scaling up the SHG approach with a view to enabling poor households to develop long-term mutually supportive relations, mobilize available resources, and reduce vulnerability. See Table 4 for details.

The SHGs are also intended to reach a sufficient level of maturity for them to form a sustainable community institution, i.e., a cluster-level association (CLA) and a community-managed resource center (CMRC).

² Birr is the currency of Ethiopia; exchange rate EB21.75/\$1 as of June 2016.

Table 4. Terepeza Development Association SHG/Food Security Program

TDA Program	2013	2014	2015
Total number of SHGs	366	400	510
Number of female members	5,162 (80%)	5,260 (78%)	7,003 (82%)
Number of male members	1,305	1,475	1,538
Total savings (Eth birr)	869,303 (US\$39,514)	1,084,295 (US\$49,286)	1,654,128 (US\$75,188)
Total loans (Eth birr)	626,324 (US\$28,469)	872,343 (US\$39,652)	1,592,684 (US\$72,395)
Number of loans	12	16	25
Minimum weekly saving (Eth birr)	1.50 (US\$0.07)	2 (US\$0.10)	3 (US\$0.14)
Maximum weekly saving (Eth birr)	5 (US\$0.23)	7 (US\$0.32)	10 (US\$0.45)
Maximum loan (Eth birr)	4,000 (US\$182)	5,550 (US\$252)	10,000 (US\$455)

3.1.3 Ethiopian Kale Heywet Church Gilgal Department and the Angacha Program

The Angacha SHG project is supported by the Ethiopian Kale Heywet Church Gilgal (EKHCG) Department, which has been implementing various capacity-building programs to support local churches in establishing holistic development programs. This specific project was launched in 2010, aiming to reduce the drought vulnerability of areas such as Angacha, which is highly populated and dependent on traditional, largely subsistence, small-scale agriculture. In collaboration with Tearfund, the EKHCG Department introduced the SHG approach, combined with the disaster risk reduction approach and training, to the target households.

While it was less of a drought priority hotspot than others included in the study, discussions were conducted with one women's and one men's group in this program to get some idea of how the DRR approach was working with the SHG approach to build drought resilience. All groups are of a similar age, so newly formed groups were not included as control groups at this site. The total number of SHGs under this program is 141. (The information presented in tables for the other projects was not available for Angacha).

3.1.4 Ethiopian Guenet Church Development & Welfare Organization SHG Promotion Project

Ethiopian Guenet Church has been implementing a self help group program for eight years in Shebedino, starting in 2008. The program has been supported by Tearfund Ireland and Irish Aid for the past five years. The concept and practice of self help groups was new in this area, and the program started slowly, with 12 groups formed in the first year. The total number of SHGs as of the end of 2015 was 185, with over 3,000 members. See Table 5 for data on the past three years of operation.

Table 5. Ethiopian Guenet Church Welfare & Development Organization SHG Promotion Project

Indicators	2013	2014	2015
Total number of SHGs	120	130	185
Number of female members	1,428 (70%)	1,591 (72%)	2,219 (65%)
Number of male members	612	619	1,195
Total savings (Eth birr)	504,400 (US\$22,927)	580,000 (US\$26,364)	700,000 (US\$31,818)
Total loans (Eth birr)	318,473 (US\$14,476)	400,200 (US\$18,191)	450,000 (US\$20,455)
Number of loans	448	575	1,000
Minimum weekly saving (Eth birr)	1 (US\$0.05)	1 (US\$0.05)	2 (US\$0.10)
Maximum weekly saving (Eth birr)	4 (US\$0.18)	6 (US\$0.27)	10 (US\$0.45)
Maximum loan (Eth birr)	1,600 (US\$73)	2,000 (US\$91)	6,000 (US\$273)

3.2 SHG members

Below are some characteristics of the membership of the groups visited in the course of the study.

3.2.1 Livelihood basis, land and livestock ownership

Table 6 shows landholding and livestock ownership status of the more mature groups visited (groups over three years old) and of the younger groups (up to or just over one year old).

Unsurprisingly, members of the rural groups all had access to land, mostly through their own landholdings. More unexpected was the extent of farming carried out by urban-based groups in Shashemene. The figures of 80 percent of men and 44 percent of women in the mature groups shown in Table 6 include one rural mixed group, all of whom had land. From the urban-based male and female groups, seven out of nine men and seven out of twelve women were farming, either on their own land, rented-in land, or a combination of both. There was a clear gender divide here, with men more likely both to have their own landholding and to rent in land. One young men's group in Angacha was farming their parents' land, rather than having their own separately registered holdings.

There was also a significant difference between the younger and more mature groups in this respect. None of the women in one of the younger groups had access to land for farming, and of the other women's group, only five members had landholdings. Two of these were renting the land out, so only three were actually farming. It was clear from discussions in the mature groups that access to group capital for loans for land rental and inputs was a factor enabling a greater number of members to farm than would otherwise have been the case.

Table 6. Landholding, land rentals, and livestock ownership of SHG members

Project sites	% land holders		Range-land size (ha)	Renting in %		Renting out %		Livestock ownership %		Ave. # livestock	
	F	M		F	M	F	M	F	M	F	M
Shashemene M	44	80	0.3–0.5	33	80	0	6	44	67	1	2
³ Shashemene Y	21	-	0.5–1	0	-	40	-	8	-	1	-
Wolayta M	100	100	0.3–1	56	36	0	7	100	93	7	6
Wolayta Y	100	100	0.3–1	25	75	8	0	100	100	7	-
Angacha M	100	100	0.3–1	18	45	0	0	100	90	6	10
Shebedino M	100	100	0.5–1	20	0	0	0	100	100	12	5
Shebedino Y	100	67	0.3–0.5	17	0	0	0	100	67	4	6

Note: M = mature group, Y = young group

Table 6 also shows proportions of SHG members who were either farming land rented in, or who were not farming their own land but renting it out instead. See Annex 4 for a more detailed breakdown by group. Land transactions of this kind are common in Ethiopia, but informal and so unregulated. Arrangements for cash payments, a share of the harvest, and/or provision of labor or other inputs like fertilizer vary. Women were more likely to rent out their land, almost certainly reflecting the higher proportion of female heads of household in the Shashemene groups compared to the rural areas.

Livestock ownership outside of the urban groups in Shashemene was widespread, with almost 100 percent of rural SHG members owning some livestock. The proportion of members owning some livestock was comparatively smaller among younger groups in Shashemene, especially and in Shebedino among the men, whereas in Wolayta and Angacha all groups, members had some livestock. Differences in scale of livestock ownership also emerged between some of the more mature and younger groups—see Annex 4 for more detail on type and numbers of livestock—in Shashemene and Shebedino. It was notable in Shebedino that along with higher numbers of livestock, only mature group members owned oxen. This would seem to suggest that more

Table 7. Head of household and marital status

Project sites	Female headed %	Male headed %	Single %	Married %	Divorced %	Widow %
Shashemene	32	68	0	74	12	14
Wolayta	11	89	0	89	0	11
Angacha	0	100	36	64	0	0
Shebedino	21	79	4	75	0	21

³ The two younger groups were both women only, so there are no responses under male (M).

mature groups either accumulate more livestock, or are more successful in keeping them during drought periods. Livestock loss is discussed in the following section on the impact of the drought on the SHGs. The differences were less pronounced in Wolayta, although data on this from one of the younger groups are unclear and have been omitted.

3.2.2 Head of household and marital status

The highest proportion of female-headed households was in Shashemene. See Table 7. This is unsurprising, as female heads of household tend to be clustered more around urban areas, which offer a wider range of paid employment and other opportunities to generate income than do rural areas. This tendency is also reflected in the fact that there were no divorced heads of household in the rural groups, only widows. Studies elsewhere in Ethiopia (Meehan, 2009) have shown that among female heads of household, the poorest tend to be divorced women, who have less land and are less likely to get labor and other support from their ex-husbands' families than widows are from their deceased husbands' families.

Shebedino also had a relatively high proportion of female-headed households, 21 percent, but it is not clear if this reflects a targeting of female-headed households as the poorest among the groups visited or a demographic feature of the area.

4. SHGs and Drought

4.1 Brief overview of 2013–2016 drought

In January 2016, based on a post-harvest assessment in 2015 conducted by the Government of Ethiopia and international donors (UNICEF Ethiopia, 2015), a total of 10.1 million people out of a population of 92.3 million, more than one in ten, were identified as likely to need food assistance during 2016. This sobering assessment signified a severe escalation in food insecurity in Ethiopia.

An estimated 2.7 million people were targeted for relief food in 2014 (UNICEF, 2014), up from 2.48 million in 2013 (Relief Web International, 2013). An initial forecast of 2.9 million people in need of food assistance for 2015 (GOE, 2015a) was revised upwards in August 2015 (GOE, 2015b) to over 4.5 million, with a doubling of identified nutrition hotspot priority 1 *woredas* from 49 to 97 between February and May, after the near total failure of the *belg* rains.

While recurrent drought is nothing new for Ethiopia, and early warning systems and response mechanisms put in place by government and donors during the past two decades have generally managed to contain the worst impact of drought, the current drought associated with an El Niño event has presented particular challenges.

El Niño is a weather phenomenon caused by unusually warm water in the Pacific Ocean. It occurs at seven- to eight-year intervals. The current event, which peaked at the end of 2015, is expected to tail off in the course of 2016. This El Niño event is one of the strongest ever recorded, leading to record-high temperatures, rainfall, and weather extremes around the globe.

So the high levels of production failure and consequent food insecurity reflect not just the increased incidence of rain failure and drought but also the hugely increased unpredictability and erratic nature of the rains when they did come, causing significant crop failure related to the timing of the rains relative to crop production cycles and significant loss from flooding.

In 2016, the *belg* (early season) rains came very late in most areas, and early planted crops were destroyed by flooding. The flooding was followed by a cessation of the rains during May, causing widespread fears of another disastrous production year. However, rains in June and early July have eased these fears to some extent, leading to a reduction in the identified “hotspot” priority *woredas*, from 443 in March to 420 in July (Relief Web International, 2016). The number of priority 1 *woredas* decreased from 219 to 206, priority 2 *woredas* increased from 147 to 154, predominantly reflecting a reclassification of some priority 1 *woredas* to priority 2, and priority 3 *woredas* decreased from 77 to 60.

Even if the long-awaited rains now continue, and the hoped-for improvement in harvest yields materializes, the havoc wreaked by El Niño will take some years to overcome. Internal displacement of people has been extensive, with a reported 631,508 displaced between August 2015 and June 2016 (Relief Web International, 2016) alone. Of these, some 56,000 were displaced as a result of conflict, while the displacement of the rest was attributed directly to the impact to El Niño. Recovery from depletion of livelihood assets, particularly livestock, and increased debt burdens related to increased and unpaid loans for production inputs and household

consumption, will take time. The challenges of recovery will be exacerbated by the human cost of malnutrition and reduced health, energy, and confidence levels.

This study was initiated in this context, as part of exploring the capacity of Ethiopia's smallholder farmers to not just survive the devastating impact of El Niño-related shocks, but to maintain their livelihood base throughout and recover their losses in the aftermath. Whatever the responses of government and donors, whatever early warning systems and advisory services are put in

Table 8. Drought impact on SHG members in study area

Project area	# yrs as group	Women or men or mixed	Group capital Eth birr	Crop loss %	Loss of livestock	Forced livestock sales	# PSNP members	# PSNP grads
Shashemene	4	women	50,000 (US\$2,273)	100	✓	✓	0	0
	3	men	20,000 (US\$909)	> 75	✓	✓	0	0
	4	mixed	1,100 (US\$50)	100	✓	✓	0	0
	≤ 1	women	14,000 (US\$636)	> 75	✓	0	0	0
	≤ 1	women	4,000 (US\$182)	100	✓	0	0	0
Wolayta	4	mixed	70,807 (US\$3,219)	> 75	✓	✓	0	0
	3.5	women	7,370 (US\$335)	> 50	0	0	0	0
	6	men	54,441 (US\$2,475)	> 50	✓	✓	2	3
	≤ 1	men	1,488 (US\$68)	> 75	✓	0	3	2
	≤ 1	women	792 (US\$36)	> 75	✓	✓	0	1
Angacha	3	women	5,000 (US\$227)	> 75	✓	✓	0	0
	3	men	13,000 (US\$591)	> 75	✓	✓	0	0
Shebedino	6	mixed	14,000 (US\$636)	> 75	0	0	0	0
	7	women	13,000 (US\$591)	> 75	0	0	2	1
	≤ 1	men	3,455 (US\$157)	> 75	0	✓	0	0
	≤ 1	women	7,000 (US\$318)	> 75	0	✓	0	0

place, their efficacy is still dependent on the engagement of the rural population in particular and people's capacity to respond to and utilize any such initiatives and opportunities. Ultimately, it is the level of human resilience and the courage, spirit, and resilience of farmers and their household members that determine the fate of smallholder agriculture and the development and transformation of the rural economy. In this respect, the focus on individual and group confidence and self-reliance, inherent in the self help group approach supported by Tearfund in Ethiopia, makes it a particularly relevant and timely research topic. The following section describes the impact of El Niño as reported by members of the self help groups (SHGs) visited as part of the study.

4.2 Scale and type of drought impact on SHG members

The past two years of drought and continuing erratic rains in 2016 have had a significantly negative impact on SHG members in all project areas visited. Attempts to assess the comparative impact by asking group members to rank themselves in terms of level of severity was soon abandoned, as all farmers without exception ranked themselves as very severely affected.

On the basis of researcher observation and responses, there were clearly some differences in impact, although the severity of this drought throughout and the seriousness of the situation still prevailing cannot be doubted. The main factors considered in assessing severity of drought impact on household livelihoods were: reported crop losses; drought-related loss of livestock; stress sales of livestock; and reduction in household food security. Table 8 summarizes the reported drought impact in the project areas.

4.2.1 Crop production

While there was some variance in loss relating to the type of crop, overall reported crop loss in the previous drought year and agricultural season ranged from over 50 percent in some areas of Wolayta to 100 percent in Shashemene.

Crop loss as reported was most extreme in Shashemene, with 100 percent loss reported by two of the groups and over 75 percent by another two. While all of the rural SHG members in the study were primarily dependent on farming, this was true only for one rural mixed group in the Shashemene project, though a surprising number of SHG members within the urban groups were engaged in agricultural production. Seven out of twelve and seven out of nine from the mature urban women's and men's groups respectively were farming, and most had lost nearly all their crops the previous year. Only one group, a recently formed women's group, had no landholdings or crop production, and three out of twelve members of the second new women's group were engaged in farming. The one rural group visited had produced some potatoes, but lost all their *teff* (an indigenous Ethiopian grain) and haricot bean produce.

In Wolayta, some crops were totally lost, predominantly maize and haricot beans, but there was more production diversification, with farmers growing a wider range of crops. So even where some crops failed totally, farmers still got some harvests from crops such as potatoes, *teff*, and cassava. All groups in Wolayta reported growing taro, a Bureau of Agriculture-recommended drought-resistant root crop, as part of the diversification strategy. But while they had got harvests from this crop in previous drought years when other crops failed, even the *taro* was reported to have either failed or yielded a poor, stunted crop in late 2015 and 2016.

Groups in Shebedino reported particularly heavy losses in early plantings of maize, which was related to flooding. They lost over 75 percent of enset (false banana, a staple crop of southern Ethiopia) and 75 to 100 percent of coffee production. Most planted maize again, and were planting sweet potato, but were very anxious about continuing lack of rain. There were local variations in crop loss; one group reported that their maize was relatively good this year, though the enset had been washed away.

Group members in Angacha said they usually market about two-thirds of their production—the highest reported market engagement among the areas visited—but not this year, given the level of crop loss. This year, they were using most of what they do manage to produce for consumption. The previous year the potatoes were okay, but they lost all of the wheat. Then they bought fertilizer and planted garlic and beetroot, but lost all of it. They were getting some beans, barley, and salad crops using irrigation. They said it was easy to dig and find water in their area. They had planted enset, potatoes, and wheat this year, and some maize, most of which had been lost in earlier flooding. They had recently planted garlic and potatoes, but were worried about getting enough rain in time. From visual observation and discussion, Angacha appeared to be relatively better off compared to other areas visited, in terms of overall vegetation levels, apparent health of crops growing in fields, and overall appearance, health, and clothing of group members.

All areas reported very heavy rains early in the current (2016) season, which had caused flooding and destruction of early planted crops. The rains then stopped. At the time of the study, areas visited had seen no rain for 21 to 30 days, and where second crops had been planted in anticipation of continuing rains, some crops were clearly on the verge of failing. Stunting and yellowing of leaves was observed in some maize and bean crops, and the flowers were beginning to fall from bean crops in Wolayta, for instance, meaning that without rain appearing very soon, there would be no beans formed or harvested. As this report was being finalized in August, however, rains had been more plentiful in June and July, so the overall picture was not quite as catastrophic as feared in late May and early June. Projected crop loss is still substantial, given the continuing erratic nature of the rain and the serious flooding.

4.2.2 Livestock loss and forced sales

There was more variance in reported livestock loss and forced sales between groups and project areas compared to crop loss. Loss of livestock was reported throughout all areas, but was more extreme in terms of extent in Shashemene.

Of the two new groups there, ten out of twelve members in one group lost their livestock, and seven out of twelve members in the second group did. Among the mature urban groups, five members lost livestock from the women's group, and three members from the men's group suffered loss. While they reported no forced sales of livestock, this meant that livestock died, rather than indicating more success in maintaining livestock. As one farmer reported, for example, "They got skinnier, no one wanted to buy them, we waited for them to die." In the rural group, four members reported loss of livestock, and six members reported forced sales of livestock.

Losses were fewer in Wolayta, where specific measures were taken to maintain fodder for livestock in preparation for drought. Of the two young groups, three members from each group lost livestock, and one SHG member reported forced sales of livestock. Among the three mature groups, the figures were three members losing livestock and three reporting forced sales; i.e., two

losing livestock and two forced sales, and one reporting both, from among the mature men's and the mixed groups. The mature women's group lost no livestock and reported no forced sales.

Shebedino was the only area that reported no deaths of livestock, though the newer groups reported eight members engaged in forced livestock sales. Among the mature groups, SHG members said here there were no forced sales. All reported low livestock productivity but said they didn't want to sell, as the price was too low. Livestock loss was relatively heavy in Angacha, with five out of twelve members in the women's group and two out of twelve members in the men's groups reporting livestock deaths, and two and eight members respectively reporting forced livestock sales. It seems some of the livestock sales were specifically to pay for fertilizer obtained from the government, so were not necessarily forced by lack of fodder or water but by economic pressures. Farmers said livestock loss was less this year, partly due to planting of forage grasses and additional fodder obtained from these in the earlier rains.

There were no young SHGs in Angacha for comparison, but in the other sites, there was a discernible difference between the capacity of the more mature groups to avoid loss of livestock compared to that of the younger groups, although rates of loss varied between areas.

4.2.3 Impact on household food supply

People in all study areas reported reducing the quality and quantity of food, and some reported reducing daily meals to one. Some also spoke of malnutrition and weakness among household members. As this study was not a quantitative food security assessment, pressing for more detail felt both redundant and unnecessarily intrusive. Asking a subsistence farmer who has lost over 75 percent of the household food crops if this loss is having an impact on household food consumption is a bit like asking someone standing outside in the rain if he or she is getting wet. Common sense tells us that going hungry is an inevitable result of this scale of crop production loss. In response to the general question about how their households had been affected by the drought, all groups visited referred to food shortages. Some reported reducing both the quantity and quality of food intake, generally reducing daily meals from three to two.

In Shashemene and Shebedino, new groups mentioned eating once a day and that there was sickness attributed to malnutrition in the households. Only one of the mature groups spoke of reducing meals to once a day, and this was the rural group in Shashemene. It is difficult to be exact, as all group members were not asked individually, and clearly there would be some differences in level of impact within groups. Nevertheless, while all spoke of severe food shortages, there did seem to be a definite difference in the extent of household hunger between the younger and more mature groups.

4.2.4 Reduction in and dropping of income-generating activities

One notable issue that emerged in analyzing the impact of the drought on livelihoods was the extent of drought vulnerability even in off-farm economic activities. Most of the activities for which group members were taking loans, and on which they were relying for additional income, were agriculture related. Petty trading in grain and other foodstuffs was common, as was producing and selling local brew among women members. These activities were severely affected both by the increase in the price of the basic inputs and the drought-related reduction in purchasing power among their clients. In some cases, it meant taking ever-increasing loans to pay the higher input prices. In other cases, people simply abandoned the activity as being economically non-viable in the prevailing situation.

4.2.5 Increased dependence on moneylenders

Use of local moneylenders was identified in discussions with project staff as a key factor distinguishing SHG members and non-members, and one of the particularly positive outcomes of the SHG savings culture and practice was that members did not usually resort to using moneylenders. However, such was the severity of the drought that the depletion in group savings capital did lead some groups to resort to moneylenders.

It should be noted however that use of moneylenders was reported mainly by the younger groups, which had not yet started to issue loans. Only one of the more mature groups reported taking Eth birr 300 (US\$14) loans from moneylenders when early planted crops had failed. They needed the loans to enable them to plant again, hoping for better rains. All of the other mature groups spoke of how they used to use moneylenders but were now able to access loans from the group funds, for health and consumption purposes as well as business. All groups had stories about group members in need who were given assistance within the group, in situations that might otherwise have led them to approach moneylenders.

4.2.6 Gender differences in drought impact

No obvious differentials in the drought impact on male and female SHG members emerged from focus group discussions. Where group members came from married households, the drought impact described by SHG members is unlikely to be different when speaking to male or female members, as they are talking about their household livelihoods, not just themselves as individuals. Findings from other food security, livelihoods, and poverty studies (Meehan, 2009; FAO, 2011; Petrics et al., 2015) suggest that differences can be expected to emerge between female heads of household and other group members, as the challenges facing their livelihoods and access to resources are likely to be different. In this study, the female heads of household were in the urban groups rather than the rural groups, but prevalence of female-headed households can vary significantly even in rural areas. Further research would be needed to identify and determine the significance of such differentials within the SHGs, if they exist.

There was a clear difference between women's groups and men's/mixed groups in relation to levels of group capital. With some few exceptions, capital accumulated or held by women's groups was less, reflecting lower levels of weekly savings amounts and differences in the range and type of income-generating activities available to men and women; hence, less capital from business loans and returns was going back into group loan accounts.

4.2.7 Rural/urban differences in drought impact

Differentials in drought impact between urban and rural SHG members were less apparent than might have been expected. There was little difference in the immediacy or the scale of the impact, as most of the group members participating in the study were farming, either on their own land outside the town or on rented-in land. Some were engaged in backyard livestock production within the town, such as fattening of shoats or dairy cows. In some respects, farming is more expensive for urban-based households, making households more vulnerable to drought-related loss of income and making recovery harder. Those without their own land have to pay either in cash or harvest share as part of informal land rental arrangements. They are more likely to have to rent oxen for ploughing, particularly if they are women heads of household. Maintenance of livestock becomes rapidly more expensive, as most households have no access to open grazing and fodder is brought in, increasing sharply in price in times of shortage.

Even where members were more engaged in other income-generating activities, these were mainly agriculture-related activities such as grain or other food-produce trading, or activities dependent on crops as primary inputs. Resilience levels of the urban groups did differ from rural groups somewhat in recovery potential, as they had access to a broader range of alternative and supplementary income options; in particular, casual labor. One urban male SHG member worked as a tailor as well as a farmer. He had to rent a sewing machine now, since he had been forced to sell his own machine because of the drought. One female member in Shashemene worked as a security guard in a bank. Other than these two, no regular employment was reported.

“The impact is harder in the rural areas. In the urban areas, there is more access to casual labor work, other economic activities, local brewing, frying potatoes, baking and selling *injeera* (*staple food, like fermented pancake made with grain*), small kiosks. The men sell secondhand shoes, drive carts, sell pepper. Some in the urban areas rent land and farm it in the rural areas, so they are also very affected, but even they are better because their wives can brew beer, fry potatoes, etc. and bring some income” (Shashemene project staff).

The hardest-hit groups visited in the Shashemene study area were the newly formed women’s group, most of them female heads of household, and the rural mixed group. The newest women’s group lost all their livestock. They had been engaged in fattening shoats and were otherwise dependent on a very limited range of very low-return activities, mainly brewing local alcohol and small-scale food trading. But many had suspended activities the previous year, because the maize they depended on had become too scarce and expensive. They were also affected by loss of purchasing power among their customers. They could see little in the way of alternative sources of income and so had less capacity to cushion the impact of the drought. The rural mixed group lost their early crop of beans, after taking loans from the group and leaving their capital much depleted. They then took loans from the moneylenders to plant again.

There were some gender-related differences. While all of the male SHG members were farming to some extent, not all of the women were. The women also seemed to have less access to alternative income-generating opportunities than the men did, and the ones they did have access to were generally lower-return activities.

Another reported point of difference between rural and urban SHGs was that the latter had more access to cash income and more regular access. They were therefore more likely to consistently maintain their weekly savings than were rural farmers, who are often dependent on sales of surplus from their harvests for cash income, making weekly savings more difficult to maintain.

4.3 Impact on SHG operations

The main impact of the drought on the self help groups was the depletion of group savings capital. Savings capital was reduced as a direct result of the drought, due to:

- increased numbers of loans taken for consumption and other household needs, as well as agricultural inputs and other alternative economic activities, and an increase in interest-free loans advanced;
- reductions in the amount of money saved each week, a temporary measure taken in response to dropping household income and stretched resources; and
- extended loan repayment periods, so loans taken were not circulating back into the group capital.

The extent to which savings were being depleted varied from group to group and between areas. Some groups seemed to maintain a relatively healthy balance, while others saw a rapid whittling away of reserves. In one rural group in the Shashemene project, for example, group members had taken Eth birr 300 (US\$14) each for planting haricot beans, only to have the young seedlings swept away in the heavy flooding, leaving the group with a savings capital of only Eth birr 1,100 (US\$50). The group members then took out further loans from moneylenders and planted again, only to see the young plants dry up and flowers droop on the bean plants. They were apparently facing a second failed planting, without anyone within the group able to mobilize inputs for yet another planting. Another planting was the only way they might produce food for their households and begin to repay the loans taken earlier.

Some of the youngest groups had not yet started to issue loans, but among these, weekly savings amounts were more likely to have been reduced, and so savings capital was still low. Among those groups engaged in loan activities, factors contributing to differences in capacity to safeguard group savings seem to be related to:

- how long the groups had been operating, and how much capital they had accumulated;
- whether they had a social fund, i.e., a contributory fund for drought and other emergencies, to draw on as well as savings capital; and
- differences in response to and thinking about the drought and their livelihoods, linked to differences in resilience levels, as discussed in the following section.

Table 9. Average savings and loans per member, 2013–2015 (in Eth birr)

Indicators	2013	2014	2015
Shashemene			
Total number of members	2,854	3,109	3,637
Average savings Eth birr	443 (US\$20)	548 (US\$25)	522 (US\$24)
Average loan Eth birr	525 (US\$24)	860 (US\$39)	1,406 (US\$64)
Wolayta			
Total number of members	6,467	6,735	8,541
Average savings Eth birr	134 (US\$6)	161 (US\$7)	194 (US\$9)
Average loan Eth birr	97 (US\$4)	130 (US\$6)	186 (US\$8)
Shebedino			
Total number of members	2,040	2,210	3,414
Average savings Eth birr	247 US\$11	262 (US\$12)	205 (US\$9)
Average loan Eth birr	156 (US\$7)	181 (US\$8)	131 (US\$6)

Table 9 gives averages of overall savings and loans per member during the drought years 2013–2015 in three of the project areas. It shows an increase in average total savings and in average loan amount per SHG member from 2013 to 2014 in all three areas.

In both Shebedino and Shashemene, however, average savings decreased in 2015. As average loan size also decreased in Shebedino, the drop in savings there almost certainly reflects a reduction in the weekly amount paid by some members. In Shashemene, the significant reported increase in average loan size suggests a greater depletion of group capital from more recourse of group members to loans. It may also reflect the greater range of alternative income sources available for members to invest in. Wolayta was the only area to see a small but steady increase in both average savings and loan amounts throughout the three drought years. A breakdown of these figures for mature and younger groups or for male and female members was not available, but judging by the data from the groups visited, these figures illustrate how the deepening of the drought in 2015 started to stretch the capacity of the younger groups, particularly their ability to generate sufficient income to maintain their savings and business investment.

5 SHGs and Drought Response

It is unrealistic to expect that smallholders pursuing drought-vulnerable livelihood activities will have been able to withstand the recent droughts with no negative impact. The key issue here in relation to SHGs and resilience is to what extent SHG members are positioned to withstand and recover from the drought impact, and what part membership in an SHG plays in this ability.

This question is addressed at three levels here: the response of the project partners to the accelerating drought and its impact on their SHGs; the response of the SHGs as a group; and the response of group members in relation to their own livelihood, with a particular focus on evidence of components of resilience; i.e., awareness, mitigation, adaptation, and confidence.

5.1 The project partners

The four project partners were all deeply concerned about the level and impact of the drought on their communities and particularly on their self help group members. However, they differed in terms of their perceived role in responding to drought, and in the scale and nature of their response.

The response in one study area: “We can do nothing, we only work with the SHGs, we have no other activities or input. We can support only with the savings....” contrasted sharply with the approach in the Wolayta project: “Responding to the drought is the very purpose of the project. We informed SHGs about the drought in advance and encouraged them to involve in income-generating activities, keep saving, and communicate with the government and other stakeholders.”

Differences related largely to the nature and origins of the project. The project in Wolayta was part of a wider program promoting conservation agriculture as the best development approach in drought-prone areas, and the Angacha project was established to pilot a natural and human-made disaster risk reduction and resilience method. The other two study projects were established specifically as SHG projects. Some seemed to see the SHGs as an end in themselves, epitomizing a particular philosophy of self-reliance. Others described them as a “stepping stone to development.” There was a difference in relation to understanding and practice of drought resilience, as explored in more detail below.

For all, strengthening the savings culture and maintaining the saving habit, along with good management of resources, were key to the groups’ survival: “I teach them how to store their crops, to reduce loss, this is very important for them and also loan management” (Shebedino group facilitator). Some focused more on the importance of enhancing livelihood knowledge and skills and adaptation: “We have also introduced conservation agriculture so that the community can cope with the drought and its severe impact” (TDA project manager).

Access to external assistance and support in response to the drought outside of the project was minimal to nonexistent in all study areas. The opinion was expressed that SHG members were less likely to be selected for assistance; they were assumed to be already taken care of within the project. However, in those areas with no PSNP (Productive Safety Net Programme) members in the groups visited, the PSNP was either not operating (Shashemene and Angacha), or was

operating on a limited scale (Wolayta). According to local official and project staff members, it was very possible that where SHG members were managing better than non-members, they might have been less of a priority for assistance compared to others, rather than deliberately being excluded because of negative attitudes to the SHGs.

In Kindo Koysha, Wolayta, for instance, the Head of Food Security told us that they had applied for direct relief support for 7,400 households along with the 9,863 in the PSNP, but they only received enough for 3,600 households. He also expressed a strong opinion that the SHG approach was very beneficial and that farmers in the SHGs were generally doing better during the drought, particularly in taking mitigation measures and trying to diversify their livelihoods, and in community mobilization for activities such as road building.

The Head of Food Security in Shashemene said rains had failed totally in 23 out of 37 *kebeles*. The assessment for the PSNP had been done, and they hoped it would start to operate in July; they had been lobbying for it to be extended to their area for some years now. He reported that over 5,000 households had received some relief, though it was not sufficient to reach all, but none had been distributed in the urban areas, only in the rural ones.

5.2 The self help groups

The response of the SHGs as groups was primarily focused on savings, loans, and social solidarity. There was a strong concentration on maintaining the weekly savings practice, although in some cases the weekly amount was reduced as hard times set in. Among the mature groups, there were no reductions in Angacha and Shebedino, and in Shashemene, only one SHG, a mature rural-based group, had reduced their payments from Eth birr 4 to Eth birr 1 (US\$0.18 to US\$0.05). Otherwise, mature groups all maintained their savings levels and instead eased difficulties in meeting loan commitments by extending loan repayment periods, and in the case of one group at least, in Shashemene, reducing the interest rate from 10 to 5 percent. One of the young groups in Shebedino had reduced their contribution to Eth birr 3 (US\$0.14) the previous year.

In a discussion in Shebedino with mature groups, members said they had been fined for non-payment of loans on time. This issue arose in only one group among those visited and was not included in descriptions of practice or process in any of the discussions with project staff. It is clearly not the norm and most probably reflects the initiative of an individual facilitator.

Wolayta was the most successful project in maintaining savings, with no group reporting decreasing the amount. This finding is borne out by the overall project figures for average savings and loans, as discussed in the previous section. However, they also saved the lowest reported amounts, Eth birr 2 (US\$0.10) per week for four of the five groups, and Eth birr 1 (US\$0.05) weekly paid by members of the youngest group, which had been established 10 months before. This level of savings contrasts with weekly amounts of Eth birr 5 to 10 (US\$0.23 to US\$0.45) weekly in all the other areas, apart from Eth birr 1 (US\$0.05) weekly paid by one of the younger groups in Shashemene.

Success in maintaining savings does not mean all group members were always able to pay. It was sometimes possible only if group members helped each other out. Almost all groups referred to some members who struggled to pay. Other group members paid on their behalf until they were in a position to start again.

Some of the more mature groups, one at least in Wolayta, in Shashemene, and in Shebedino, had established social funds, to which they had contributed alongside their savings practice and capital, and were able to draw on these when drought hit. By doing so, they were able to avoid the extensive depletion of group savings experienced by other groups. Another mature group in Shashemene was planning to establish a social fund. Common practice among those groups that had progressed to loan disbursement was to provide loans on an interest-free basis for consumption and household needs such as medical care. Interest was charged only on loans for business purposes. All groups with loan activities reported an increase in disbursements to meet personal and household needs.

It should be noted that increased use of the group capital during drought periods is not inherently negative. It is one of the coping mechanisms used and is an integral part of the purpose for which the funds were established. Such use becomes a problem: if group funds are depleted to the extent that they can no longer meet the business loan needs of group members or group activities; if the proportion of non-business, and so interest-free, loans takes up too much of available capital and significantly displaces available funds for business loans; and if the impact of the drought on finances and the extent of non-business loans especially leads to difficulties in repayment and group members' indebtedness continues beyond the extended loan periods and into the recovery period. To what extent group capital depletion is a serious drought impact issue for the SHGs will only be seen clearly in the aftermath of this El Niño period, as groups move from survival to recovery mode and look to replenish their production inputs and livestock holdings.

5.3 The SHG members, their livelihoods, and drought resilience

5.3.1 Drought awareness

Awareness of drought patterns and the risk of repeated crop failure as expressed by SHG group members overall was generally low, though variable. Almost all said they never expected rains to fail so badly in 2015 and again in 2016, despite the failure of rains in the immediately preceding years. While some project approaches focused more on drought awareness and preparation than others, even in these areas some focus group members said they had received no orientation or information on the coming drought or how to prepare for it. It is possible that some differences in awareness and information might relate to differences between group facilitators, rather than the overall project approach.

In Shebedino for instance, young groups reported having been warned about drought recurring, while the mature groups said they were not expecting this drought. In Wolayta, one of the young groups said they were not expecting it, but they were an exception in this project area, where overall a greater level of awareness and preparedness was noted, among the mature groups particularly: "We are aware about the drought, as it has happened for two consecutive years, and also extension workers and the project office staff have informed us that it may occur" (Wolayta group member).

In Angacha, members in both groups said they did not expect the drought to be so severe but had received orientation in drought prevention measures in their group and were applying these, and so had confidence in their capacity to recover. There seemed to be some gap here between the general training and awareness of the importance of being prepared for drought, and actual information and awareness about prevalent conditions.

In Shashemene, none spoke of receiving warning or advice about coming drought, and only members in the male, mature group said they expected and were somewhat prepared for the drought. All others said they did not expect it and nor did they take any measures to protect themselves.

5.3.2 Mitigation and adaptation

Evidence of mitigation and adaptation behavior was variable, with differences between project areas as well as between mature and young groups within areas. The project areas with a broader range of responses to drought were those with an added focus on conservation agriculture, the Wolayta project, and with the drought risk reduction approach, the Angacha project. Reflecting the relatively low level of awareness of drought risk and prediction, as discussed above, the response to drought in younger groups, particularly and in Shashemene, was largely reactive. There was a reliance within SHGs on group saving and loan access as a survival tactic rather than a rethinking of livelihood strategies. “We don’t have drought-resistant seeds, we tried to diversify our crops, but we don’t know how to resist the drought so we just kept doing as before,” according to a farmer in Shashemene. Behavior changes focused on developing the savings culture, on conserving household and livelihood resources and avoiding waste, and on helping each other, including help with food stocks and storage.

Some mitigation measures were evident in three project areas, mainly among the mature groups, while livelihood adaptation for longer-term change was more evident in Wolayta than elsewhere. Reported mitigation action included gathering, drying, and storing grasses for animal fodder, planting of fodder seeds, and the digging of wells to maintain access to water for household, irrigation, and livestock needs.

In Shebedino, training and advice on drought mitigation came from the Department of Agriculture. Some members from two of the Shebedino groups spoke of getting training in watershed management and soil and water conservation from the Department of Agriculture. They planted drought-tolerant crops and tree seedlings for soil fertility. They also planted and stored grasses for livestock fodder and said this helped greatly in keeping their livestock alive during the dry periods.

Young groups said they got advice from the project on how to manage resources during drought, but did not identify any specific measures they had taken.

Adaptation behavior was more strongly exhibited in the conservation agriculture project in Wolayta, linked to specific technical adaptation in agricultural practice, such as mulching, composting, diversification of crops grown, and group (as well as individual) income-generating activity. Wolayta groups were the only ones who reported crop losses of less than 75 percent. There was a clear difference between the way the mature and the younger groups spoke of drought impact on household food supply. Loss of livestock was less severe in Wolayta than in Shashemene and Angacha. The livestock management activities in Shebedino clearly helped to reduce livestock loss there, with no deaths reported.

Some groups engaged in specific group activities to mitigate the drought impact. In Wolayta, two of the three mature groups were engaged in group businesses, as well as group collaboration in specific drought mitigation activities such as buying food in advance and storing it.

The third mature group in Wolayta, a women’s group, seemed a bit less prepared, although they had received training in livestock management during dry periods and had managed to avoid any livestock loss. They were planning to open a shop, among other group enterprises.

One of the mature Shashemene groups was engaged in packaging spices and chickpea flour and selling these to shops. One SHG in Angacha used its loan capital to provide loans to people outside of the group, with the interest coming back in to boost their savings. The SHG is planning to go into more collaborative group investments. Otherwise, while all the mature groups particularly spoke of wanting to be engaged in group businesses, and some had specific plans for this, those actually doing so were few in number.

The longest-established group among those visited in Wolayta, six years, stands out as the most prepared group in relation to drought awareness, mitigation, and adaptation behavior, not just as individual farmers, but in terms of how they operated as a group: “We buy crops at harvest time, as a group, store it, then sell some in the market, put it back into our group fund, then distribute the rest among our members at a very cheap price.” They also deliberately sold some livestock earlier, before they became too thin and lost significant value, and then put the money in the bank as drought insurance (a social fund). So despite the individual losses in crops and livestock, those group members were still better off in terms of food supply. They continued to make their group capital work for them and avoided using moneylenders.

They had also established a range of group enterprises and accumulated group assets, including growing crops on rented-in land, fattening livestock, advance purchasing of food stocks, and preparation and storage of grasses as livestock fodder. Their innovative forward thinking was strongly evident in their vision and plan for further development of the group:

Vision: We will have a big factory and create employment opportunities for many poor people.

Long-term plan: We will buy land in the town and open a wholesale business center for our products. We will open a garage alongside the wholesale business.

Mid-term plan: We will open a grain store and ensure each member owns at least one milk cow. One or two members will have a driving license, and we will buy a vehicle to transport our farm products to the town.

Short-term plan: We will trade butter as a group, breed cattle, buy beans in bulk, plant cassava, and buy *teff* for sale.

5.3.3 Confidence in recovery capacity

One striking aspect of confidence in recovery prospects, and what made people feel confident, was the lack of variation within the groups. Most members gave very much a common group response, as opposed to the variance between groups and particularly between project areas. Some groups expressed total confidence in their capacity to recover fully from the effects of the prolonged drought, with the help of their group and God. Others were more circumspect, clearly worried about the prevalent lack of rainfall. They were careful to hedge their optimism, saying if the rains came very soon, if those rains were timely and sufficient, and if harvests were good this year, then they were confident of a full recovery.

When asked what contributed to their confidence, all participants stressed the importance of their group, and the support and solidarity they received within it. Some said they had confidence in the future because they had their group, and they would all help each other. Many expressed their confidence that God would not let them down and said whatever happened was in God's hands. Some others, in Angacha and Wolayta particularly, referred to what they had

learned about making changes to resist the impact of drought and articulated plans for taking loans and expanding or changing business activities.

Those who expressed the fullest confidence, however, in Shashemene particularly, were less likely to articulate clear reasoning behind it, and some of them appeared to be among the most at risk. Those who were more cautiously optimistic or unsure of recovery were more likely to have taken some mitigating and/or adaptive action, and were generally a bit better placed to recover. In other words, their response seemed to come from a more thoughtful, realistic assessment of their situation.

Even then, the impact of the relentlessness of the ongoing drought on recovery confidence was evident: “This year our expectation was high, when rain came. If it had continued we would have been better. But now? Now this condition has eroded our confidence. So we trust in God, we know nothing else we can do. There is nothing else to give us confidence now” (member of young group, Wolayta).

It is clear we need to be careful in interpreting research responses on qualitative characteristics like confidence. A simple self-ranking by participants of levels of confidence, for instance, would not have revealed the difference between blind optimism and resilience-based confidence that emerged here. It suggests there may also be some difference in levels of reflection and critical analytical capacity between groups in different projects, which may be linked to different project approaches and/or to differences between group facilitators. Development of creative thinking and analytical capacity takes time and investment of resources, most critically within the corps of facilitators if they are then to facilitate the emergence of this capacity within the groups.

5.4 Cluster-level associations (CLAs)

Cluster-level associations (CLAs) are currently formed when there is a sufficient number of groups within a workable geographic area that are judged by the project to be mature enough to warrant CLA formation. The CLA would ideally comprise 8–12 SHGs. In some rural areas, CLAs are formed with fewer numbers to avoid keeping groups waiting until enough other groups in workable proximity have been established and have matured sufficiently. This level of organization is at an early stage in most areas, and the further level of federal associations was described as being in its infancy. This study focused on the SHG level, but given the expected support mentoring role of the CLA—they are expected to take over the support role of the facilitators as the groups mature—the opportunity was taken to meet with executive committee members of one CLA. The role and capacity of the CLAs overall featured in discussions with project staff.

The potential role of the CLAs in providing early warning of drought and some advice on how to prepare for it and mitigate the impact is also worth considering. While only one CLA was included in the field work discussions, this CLA was in an area where conservation agriculture is practiced and a significant level of advice is provided through extension workers to SHGs. The role of the CLA in response to drought, however, was described as advising member SHGs not to waste food and resources and to maintain good hygiene, as disease risk is higher at such times. This was a very young CLA, and it cannot be assumed to be representative of all CLAs. In some areas, the CLAs are clearly more active than the one here. Some group members in Wolayta described how their CLA has links with the Women and Children’s Affairs and the Cooperatives Departments. It also buys goods such as cooking oil from the coop for less than the price in the shops and sells them on to SHG members.

6. Role of SHGs in Building Up Resilience

Drawing on results as presented in the previous section, this chapter addresses two key questions for this study: 1) To what extent does being in an SHG mean that members are more resilient, i.e., better able to withstand and recover from drought?; and if it does, then 2) What is it about being in an SHG that makes this difference?

6.1 Comparative capacity of SHG members to withstand the current drought

The extent to which all of the groups included in the study had been hard hit by the relentless severity of the drought these past two to three years meant differences in impact and coping were not always immediately or easily discerned. Recovery capacity will only be fully tested and differences more unambiguously evident over the coming year or two, as the El Niño effect dissipates. Group members were, however, very vocal and articulate in their own assessment of what a difference being in an SHG group had made for them. Combined with information from SHG project staff and study team observation, the study conclusions draw on a rich qualitative and factual information base.

In assessing the impact of any particular activity or project, one question that is almost impossible to answer but still highly relevant is what would have happened in the absence of the intervention? We attempted to address this question by a comparative analysis of more mature, longer-established SHGs and the more recently established groups. While even the youngest groups were still operating within the ethos and practice of the self help group approach, it was felt that the comparison would illustrate whether the drought resilience of longer-standing group members had increased over time, compared to the resilience of those who had recently formed groups. Differences between the study project areas were also identified and incorporated into the analysis.

As discussed in the previous sections on the impact of the drought and response to it, the study showed a clear difference in drought resilience between the more recently established groups and the older ones, although the difference was less pronounced in some areas than others. In summary, the more mature groups were:

- *Better able to maintain their livestock, with fewer losses*

This varied as much or more between project areas as between mature and younger groups, but mature groups in all areas reported fewer forced sales and, in three areas, fewer livestock deaths. The exception was Shebedino, which reported no livestock losses, although there were forced sales among the younger groups.

- *Better able to maintain their group savings without reducing payments*

Apart from one mature group of farmers in Shashemene, who were almost all in debt for agricultural inputs to moneylenders, only younger groups reported reducing their weekly savings amount. This same group in Shashemene was also the only mature group to report use of moneylenders.

- *Better able to mitigate impact on household food supply*

Only one of the mature groups reported reducing consumption to one meal a day. The mature groups in Wolayta reported less crop loss compared to other project areas.

- *More likely to engage in a more diversified range of income-generating activities*

This was more marked in the urban groups, more so for men than for women, but was still a difference in rural areas of Wolayta and in Angacha. Group loan capital played an important part in enabling income diversification.

- *More likely to engage in mitigation and adaptation behavior*

Although this was more variable in relation to inter-project area differences, mature groups were more likely in all areas to have taken some mitigation action, and only mature groups engaged in collaborative group activities and enterprises.

6.2 Key factors in greater drought resilience of SHG members

6.2.1 Group savings and loans

The central difference here was the greater accumulation of savings and group capital by more-established SHG groups especially, and their related capacity to use this capital to cushion economic shocks through provision of loans for agricultural and other enterprise inputs and for critical household needs. The establishment of social funds, operating as drought insurance, by some of the mature groups enabled them to continue using their group capital for business investment rather than depleting it with loans for consumption and other personal needs. These groups also used their capital for group mitigation and adaptation activities, such as purchasing and storing food supplies for later sale and distribution when market supplies were low.

It could be said that any difference in resilience represents a difference between people who do and people who do not have access to micro-level savings and loan services of whatever design, rather than a difference between SHG members and non- or new members. However, what does distinguish the SHG savings and loan practice compared with many other microfinance operations is:

- the centrality of the philosophy and concept of savings, with the practice of saving more important than the amount, and the insistence that even the tiniest amount is still significant;
- the use of savings for a mix of individual loans and group enterprise development rather than holding the capital on behalf of and for withdrawal by individual members;
- extending loans for consumption and other household needs, such as health care costs, as well as for business activity investment;
- the flexibility of each group in developing their own bylaws, and in adjusting savings amounts, loan repayment periods, and interest rates in response to economic and other shocks affecting group members; and
- group members' support for each other in contributing to maintenance of weekly savings for those who were unable to pay, as well as avoiding moneylenders by helping each with food and other immediate needs.

Most study participants were also members of *idirs* (traditional savings groups for assistance with sickness, funerals, weddings, and so on), and saw these as important commitments to maintain. But when they came to the point of making a choice, as in some of the hardest-hit groups, members opted out of the *idirs*, choosing rather to maintain the SHG savings contribution.

Tearfund is currently piloting a grant initiative in response to the drought, whereby Tearfund supports partners in giving a cash grant of up to 500 US dollars to SHGs. SHG facilitators must first support groups to assess their capacity, develop a capacity-building plan with their CLA/facilitator, and develop a plan for utilizing such an input. The plan must include repayment expectations for members who receive a portion of the grant. This initiative should strengthen the capacity of the groups to protect savings levels and capital and maintain business development during leaner times.

6.2.2 Confidence in own capacity

The confidence building which is an intrinsic part of the SHG approach and philosophy is of huge importance in developing the determination and strong spirit that is essential if farmers are to identify and utilize opportunities and options for reducing their vulnerability to drought and strengthening their resilience levels. Retreating into passive acceptance in the face of overwhelming odds is the greatest killer of all. This sense of powerlessness was conspicuous by its absence among group members despite the relentless severity of the current prolonged drought. According to the Tearfund country representative at the time of the study, this absence of a sense of powerlessness reflects the SHG approach and belief that “confidence building is a function of allowing people to struggle to do it themselves. Doing it for people just makes them dependent on others. Hence, the self help mentality and approach is ultimately the only thing that will succeed in building confidence, because it is only when someone has done it for themselves that they have the confidence that they can do it.”

While the link between the confidence expressed by some group members in their capacity to withstand and recover from droughts and the reality of their situation was occasionally a bit weak, other groups articulated a clear awareness of the threats facing them, what their options were, and what kind of assistance they needed to overcome those threats: “Before we thought agriculture was an outdated, traditional way of living, now through the SHG we are making agriculture profitable for us, we are making business. Before we had no culture of producing vegetables, now we do this, we have got a lot of income. We have learnt how to manage our land, about marketing, how to diversify our livelihood. ...Still we are dependent on nature-driven agriculture, we need training in water harvesting to minimize this” (Wolayta mature men’s group).

The focus on savings and development of a savings culture has been instrumental in increasing personal confidence among group members, providing fertile ground for developing more adaptive and risk-taking behavioral changes: “We understand now about savings, about how to use our resources. We used to waste them, we were thinking only about today, now we learnt to think about tomorrow” (Shashemene women’s group, mature).

The building up of individual confidence was particularly noted by women group members: “Before we thought we couldn’t do anything, we did nothing, now we have seen how we can make a big difference saving even a small amount, we can start a business, generate income, we believe in ourselves” (Wolayta women’s group, mature). “The culture pushes girls just to stay in

the kitchen, but in the SHG they become more confident, they face their problems better, they become entrepreneurs” (Shashemene women’s group, young).

6.2.3 Group social bond and mutual support

An outstanding feature of the SHG experience and group culture is the strength of the social cohesion and solidarity. This cohesion and solidarity was stressed time and again, in every focus group discussion, as a life-changing benefit of SHG membership. While all groups spoke of it with passion and conviction, it was notable that women tended to emphasize the social bond aspect to a greater extent than men did. Men were more likely to focus on the economic and practical gains.

For those living on the margins of survival, assistance from their group members had clearly played a crucial, at times life-saving, role in times of crisis. Every focus group brought stories and examples of kindness and support shown by group members to each other: “I became ill and had to go to hospital. From the love we have among us, some members contributed money to support me in getting medication. This shows how we love each other. “We used to feel alone, we thought everything was dark, now we start to talk about everything, even private things, we feel loved” (Wolayta young women’s group).

The extent to which the group social bond manifests itself in emotional, psychological, and practical, concrete assistance is hugely impressive. Particularly impressive is the generosity shown by group members to each other in times of such hardship for all, operating like a social insurance policy all group members buy into.

6.2.4 Advice and support from projects

6.2.4.1 Facilitators

The strong bond between facilitators and their groups was unmistakable and consistent throughout all areas visited. Huge gratitude and warmth was felt by members for their facilitators and the advice and support they received from them.

The extent and level of livelihood advisory services provided was variable. Groups that had received specific training in conservation agriculture and in disaster risk reduction showed clear evidence of increased mitigation and adaptive behavior compared to those that had not.

All groups, however, had received valuable advice on conservation and management of resources, avoidance of waste, maintaining the savings culture and practice, and diversification of income generation through loans for business activity.

6.2.4.2 Project approaches in technical advice and support

The technical support and advice in relation to conservation agriculture and drought mitigation in the Wolayta project emerges as a key factor in the greater extent of mitigation and adaptation behavior reported in this project. It contributed to the capacity of the more mature groups especially to minimize crop and livestock loss, to maintain savings and loans, and to diversify their economic activity and income. The Wolayta mature groups also stood out in terms of creative and collaborative behavior in group drought mitigation action and group enterprise development. The Angacha project’s focus on drought risk reduction and preparedness clearly made a difference in mitigation activity undertaken by the groups. However, there was less evidence of creative thinking and adaptation behavior.

7. The SHG Approach as a Development Model

7.1 Summary conclusion

The main conclusion based on the findings of this study as summarized in the previous chapter is that members of SHGs, especially longer-standing members, were better able to withstand the drought and appear to be better placed for recovery compared to other households. The beneficial impact was variable. There are issues to be addressed, discussed below. Nevertheless, findings suggest significant potential for the SHG approach in further developing livelihood resilience in the poorest and more vulnerable areas, particularly when it is combined with training and advisory services in drought risk reduction and more adaptive and diversified agricultural practice.

The projects are certainly mobilizing people who might not otherwise have been involved in groups or savings activities into self help groups, and the facilitation approach and orientation is encouraging creativity and innovation. Facilitators described how in mobilizing one new women's group, for instance, there was little prospect of the women being able to make weekly cash payments. So they encouraged them instead to save a few coffee beans whenever they made coffee in their households. All members then brought their beans to their group meeting. The collected coffee beans were sold, and the money received went into the group savings capital.

It would be difficult to overstate the importance in people's lives of the strong social cohesion and mutual help and support, so characteristic of the SHGs, and the role this plays in sustaining hope and determination in the face of adversity, as well as in building up individual confidence and coping and management capacity.

While the groups savings ethos and practice and social solidarity can be a strong basis for developing livelihood resilience, this process still needs sound livelihood advice and support. Technical agricultural advice and business thinking and planning advice and support are crucial. Explicit mitigation and adaptation behavior was most evident in the two projects that included specific disaster risk reduction management and particularly in the group with training in conservation agriculture.

Without technical and business development advice and support, the SHGs still make a significant difference in their members' lives in terms of social support and solidarity. But the philosophy and social solidarity inherent in the SHG approach may not by itself be enough to enable its members to move beyond sharing their poverty, and making it more tolerable, to actually working their way out of poverty.

There are a range of issues identified and discussed below that might usefully be considered in strengthening the potential impact and benefits of the self help Tearfund program, particularly in the context of more widely promoting and expanding the self help approach as a model for sustainable community development and poverty eradication. Some recommendations for potential follow-up and action are included. There is some repetition among recommendations, reflecting an overlap between issues discussed.

7.2 Issues and recommendations arising from the study

7.2.1 Protection of group capital during drought cycles

Accumulation of group savings and use of these savings for investing in individual and group enterprises is central to the self help ethos and practice in facilitating the development of livelihood resilience and poverty reduction. This capital, however, is at significant risk of depletion during times of drought and economic difficulty. During these times, members find it difficult to maintain a weekly savings practice. There is also an increase in demand for non-business loans for consumption and other immediate needs, depleting the business loan capital and increasing the risk of default.

The current flexibility employed by the SHGs in adjusting repayment periods, interest rates, and so on is helpful in avoiding significant default. Some fluctuation in savings capital, as groups draw down on it in times of economic stress and then build it up again, is to be expected and is not necessarily a problem. However, if SHGs are to weather recurrent drought cycles, and at the same time build up sufficient capital to invest and minimize risk in their group enterprises, they need to have some form of protection for their savings. This protection could be through the creation of a separate social fund, or through linking into another form of insurance to draw on in bad times, or through injection of assistance triggered when drought reaches a certain impact level.

The social funds can be used to alleviate economic shock impacts on households, providing low- or no-interest loans for short-term consumption or health needs and preventing recourse to local moneylenders. Only business loans would continue to operate from the savings capital. The injection of capital into the groups as part of drought response and mitigation is currently (at the time of the study) being piloted by Tearfund, but is controversial among the project partners because of the perception that “hand-outs” betray the self-reliance ethos.

Recommendation

Protect savings capital from drought-induced depletion and reduce risk to the group and individual members by encouraging the establishment of social insurance funds within groups as a standard part of group development, perhaps linking them up with a broader project-based insurance policy or strategy, such as weather index-linked models. Funds could then be injected into the SHG social funds in response to drought shocks.

Monitoring and analysis of the current Tearfund injection of group capital should be closely followed up and impact assessed in the context of the above point about group insurance.

7.2.2 Interpretation and application of the self help concept and philosophy

The interpretation and application of the self help approach varies among partners, particularly regarding the perception of any form of government or other NGO assistance as hand-outs threatening the self-reliance and savings culture cultivated as a core element in development of SHGs.

This raises a crucial question for the philosophy underlying the SHG approach. Is it best to take a “go-it-alone” direction, rejecting government and other linkages and support as encouraging dependency? Or can the SHGs’ cohesion and confidence serve as a platform for strengthening SHG members’ voices in shaping and accessing emerging local service provision and decision-making structures?

Recommendation

Work with projects to clarify the philosophy underlying the self help group approach, particularly regarding:

- the interpretation of and inevitable limits to self-reliance, and the distinction between hand-outs, a helping hand, and entitlements; and
- the understanding of the socioeconomic and political institutional context within which SHGs operate, and how to maximize the potential benefits of such institutional linkages for the well-being and development of SHGs and their members.

7.2.3 Bonding versus bridging social capital

Bonding social capital refers to the social capital generated through strong social solidarity and cohesion among those in a similar situation, whereas bridging social capital refers to how this bond translates into greater influence and engagement within the wider society; i.e., it serves as a “bridge” between the bonded group and other, more influential institutions.

In the case of the SHG projects reviewed, bonding capital, the social cohesion within the SHG groups, was extremely strong, as articulated by focus group participants. Anecdotes were shared by some about how the group had rallied around and helped them when they faced particularly challenging personal circumstances. Several groups included members who had left at some point, for various reasons, but had been persuaded to return. In some cases, other group members had continued to pay in weekly savings on behalf of those who had left, thus avoiding a break in contributions. Given the poverty level of most SHG members, this practice of group members helping each other out provides evidence of exceptionally strong social bonding and solidarity. This bond has undoubtedly contributed substantially to a sense of well-being and support among SHG members.

Bridging capital, however, appears to be fairly weak. While some variation exists, there is overall very little interaction between SHG groups and other institutions. The key relationship is between the group and its facilitator. Groups relate to each other through church communities primarily and emergent CLAs. Some groups, notably the agricultural conservation-related ones, had more contact with extension workers and other experts than those in other areas. Some had clearly been included in local government educational and advisory activities.

Differences between projects were evident in differences in the kind of relationships that existed between project and local government representatives. In some cases, local government representatives complained of a lack of contact and collaboration with the SHG project. In other areas, the SHG experience appeared to be valued. Local officials would directly contact facilitators and project staff to mobilize group members for forthcoming educational or developmental activities. It was not clear to what extent these relationships reflected a thought-through philosophy and approach, and to what extent they were shaped by personalities and local politics and contexts.

Recommendation

As above, strengthen understanding within the projects of the socioeconomic and political institutional context within which SHGs operate, and how to maximize the potential benefits of such institutional linkages for the well-being and development of SHGs and their members.

Strengthen the capacity and role of CLAs in facilitating linkages and access to other relevant institutions and in acting as advocates for their member groups.

7.2.4 Support for livelihood strengthening and adaptation

While the social bond and savings culture provides a strong basis for strengthening livelihood resilience, it was clear from the study discussions and observations that specific agricultural and disaster risk reduction and management training is crucial for strengthening smallholders' capacity to engage in disaster mitigation and related livelihood adaptation measures, rather than simply strengthening their survival mechanisms.

Stronger technical training and support does not necessarily have to be provided by facilitators or even project personnel. Options can include: upgrading of facilitator skills and knowledge; project-based technical advisors operating alongside the SHG facilitators, as in the conservation agriculture-focused project in Wolayta; and linking in with government or other development actors, NGOs, and others to lobby for and/or facilitate access of SHG group members to other training opportunities.

Recommendation

Strengthen livelihood risk awareness and management capacity, including provision of specific training and advice in both drought risk management and conservation agriculture, linking in with business planning and entrepreneurship training.

7.2.5 Support for business development

Some groups had received a little business development training and others had not. Some record keeping and accounting was more commonly included, rather than entrepreneurial thinking and business planning. The need for more help with these aspects was articulated by several of the groups and by facilitators themselves, when they were asked if there was any additional training or assistance they thought might be useful for them and their group's future development.

The more successful the groups become, the more important access to enterprise advice and mentoring becomes, as groups' individual and collective enterprises increase in scale and complexity. Most of the future group enterprises spoken of during focus group discussions involved agriculture-related activities, such as a collective cash crop farming, larger-scale fattening of livestock, rent/ purchase of grinding mills for grain, and trucks for collecting produce and transporting it to markets. All of these enterprises are drought vulnerable, and risk management as well as sound financial planning and business management will be crucial to protect and increase the groups' hard-earned capital.

Another particular aspect to consider in relation to business planning is the often very slow rate of saving for the necessary investment capital. Groups we spoke to were planning up to ten years in advance, meaning a long lead time between adopting an idea and then trying to realize it, perhaps in very different market conditions and contexts than when the first business plan was created.

Recommendation

Strengthen business planning and entrepreneurship training at all levels, including for project staff, facilitators, and group members, and in particular within CLAs.

To help reduce group enterprise risk levels and lead-in times, SHGs should be linked up to potential credit and investment loan services and opportunities. There should also be some kind of insurance or use of group or project social funds to drought-proof SHG savings capital, as discussed above.

7.2.6 Capacities and role of facilitators

The facilitators working in the SHG projects do fantastic work, putting long hours and enormous effort into developing their SHGs and building up capacity and cohesion. They go through a standardized set of trainings, as laid down in the manual developed by the Ethiopian Kale Heywet Church and subsequently used by all SHG projects. Project coordinators are first given this training. They then pass it on to facilitators, and facilitators deliver the same training to SHG group members, who are then expected to pass it on to any new groups they are instrumental in establishing. This system is a simple and effective training of trainers cascade approach. However, the system does need monitoring and support to guard against weakening and dissipation of knowledge, which can occur when basic training and knowledge is being simply passed on without being added to, strengthened incrementally, or overseen.

The facilitators come from the church communities, some as paid workers and some as volunteers. There is an apparent wide range of backgrounds in education and experience. They are expected to learn and pass on skills and knowledge in a very wide range of disciplines and fields, including health and sanitation education, HIV/AIDS awareness, agriculture, enterprise development, group formation and facilitation, and savings and loan management. Some may already have a background in some of these subjects. Inevitably, given the range, there is a limit to how many areas even the most talented facilitator can be expected to be an expert in.

While the basic orientation and training given by the facilitators has proved extremely helpful for the groups, increasing livelihood resilience (including adaptation and diversification of livelihoods) may require more technical and sustained advice and mentoring than the facilitators can at present provide. Certainly, at least some of the mitigation and adaptation behavior reported by some groups can be attributed to the group members having access to qualified agricultural extension advisors, as well as to their group facilitator's advice.

Another issue to consider here is the increasing demand placed on facilitators by the expanding numbers of SHGs, including the many "self-seeding" ones who come to the projects requesting facilitators. Replication of the current model assumes that the training passed on by the facilitators can simply be replicated by group members working with new groups, and that CLAs formed by SHGs will take on the roles and assistance previously provided by facilitators. This assumption may need a bit more thinking through, in relation to quality and consistency of training content and approach.

Recommendation

Review the scope and content of training for facilitators, considering: long-term mentoring and support needs; their role and capacity in relation to disaster risk reduction, agricultural, and business training; and refresher training and support for SHG group members who in turn take on the role of facilitators for new groups they are helping to establish.

Review the scale of work undertaken by facilitators, particularly volunteers, and human resource capacity implications of the expanding numbers of groups within the project areas.

7.2.7 Cluster-level associations

As referred to in Section 5.4, cluster-level associations (CLAs) comprise a group of up to 12 SHGs and are expected to take over the facilitator role and project support within about two years of the SHG's establishment.

Two representative members from each of the SHGs come together to collectively form the new CLA. Because the CLA is composed entirely of representatives from the member SHGs, the capacity and skills available at the CLA level are no greater than those found at the SHG level.

Were the role of the CLAs limited to purely representative functions, this level of capacity and skills would not present a problem. But where a substantial mentoring, supervisory, and supportive role for the CLA is envisaged or expected, this may become problematic. Following on from the above discussion on the role of facilitators, it seems logical to expect that as facilitator roles are devolved to CLA level, and given the clear emergent need for strengthening livelihood and business development technical training, advice, and support, the CLAs would be a logical level at which to work on filling these gaps. To do so entails strengthening the capacity of CLAs to meet these needs.

Tearfund recommends that CLAs be formed at 9–12 months, and community-managed resource centers (CMRCs) be formed at 2–3 years. The CMRCs are a recent development in the SHG program. They are envisaged as self-financing centers providing a range of support services for up to 100 SHGs, including training, experience sharing, advisory services, and internet cafes. This study met with only one CLA and no CMRCs in the course of the research, but given the kind of issues arising and recommendations emerging from it, this level should be a key area of focus for any future follow-on research.

The issue of legal registration is another issue to be addressed here. While some few CLAs have managed to achieve legal status, most have not. The approach and functions of the SHGs and how they operate do not fit easily into the current regulatory frameworks governing registration of cooperatives and other community-based groups or enterprises. The lack of legal standing inevitably restricts the CLAs in expanding institutional linkages and service access on behalf of their members, i.e., in building bridging social capital.

Recommendation

Consider establishing specific technical support capacity, particularly in drought risk management, conservation agriculture, and business planning and advice, either within the projects to work with the CLAs or within the CLAs themselves.

Strengthen the capacity and role of CLAs in facilitating linkages and access to other relevant institutions and acting as advocates for their member groups.

Intensify efforts to establish legal status and registration for the CLAs and higher-level federations, with some consistency or standardization of CLA institutional models and roles.

7.2.8 Emerging differences in poverty/wealth ranking as groups develop

Ensuring that all members of a newly formed group come from a similar economic background, i.e., have the same poverty and wealth ranking, is part of the SHG approach and group establishment procedure. It is seen as an integral component in forming group cohesion and strengthening group solidarity.

However, as groups develop, inevitably some individual members may do better in their economic activities than others. As groups move on to investing and engaging in group enterprises, the potential for conflict increases if significant differences emerge in levels of engagement and roles played by members engaged in these common enterprises.

Members of one men's group spoke very clearly about not being prepared to be held back by less active group members: "We won't stop being in SHG, but if some of us can build up on our business and others are slow in progressing, we don't want to be pulled back because of them. So, we may go out and form another group."

Recommendation

Conduct some research into emerging internal group differentials in income or enterprise development within existing SHGs and the groups' response to these.

If the research suggests there is a significant issue, give some time and attention to establishing ways of monitoring such developments and developing strategies to deal with them.

7.2.9 SHG as a church-based approach

Apart from the Shashemene project, the other projects were operating in strongly Protestant areas, and so while there is an inclusive multid denominational philosophy within the SHG approach, almost 100 percent of group members in these areas happened to be members of the partner project church congregation. This homogeneity becomes relevant in the context of wider promotion of the SHG approach and practice as a model for development outside of the Tearfund program for two reasons.

First, it is possible that the strength of the group's social bond to some extent reflects a pre-existing sense of community and shared faith and values as members of the same church, and so working to replicate that bond among more diverse groups might be more challenging in the absence of this pre-existing affinity. The existing manual, particularly the orientation and training on developing social cohesion and solidarity, might need to be reviewed with a view to strengthening the tools and mechanisms used before they are applied more widely among less homogenous groups.

A second and perhaps more crucial issue is the extent to which the projects rely on volunteerism. All the group facilitators are members of the partner churches, and while some are paid, many are working as volunteers. This has both cost and human resource implications for expansion of SHGs even within the current project areas, let alone for expansion outside of them. These church-based facilitators also operate from a strong sense of mission and service, and are very emotionally invested in their groups. Replicating the same dedication and group support provided by the current facilitators outside of church membership may present a challenge.

Recommendation

Further research exploring differences between mono-religious and mixed-religion SHGs within Ethiopia, and some comparative analysis of the experience of using similar approaches elsewhere, might be helpful in identifying and clarifying any issues to be addressed in reference to the expansion and replication of the approach outside of church support structures.

7.2.10 Gender issues and gaps

While gender relations were not identified as a key part of the terms of reference for this study, gender analysis was incorporated into the study as part of the comparative analysis. An attempt was made to identify any gender-related differences between and within groups in relation to drought impact, livelihood profiles, and the impact of membership in an SHG. In this respect, differences between the socioeconomic profiles of women's and men's groups were explored, along with, where possible, differences between male- and female-headed households.

Female-headed households

There was a higher prevalence of women heads of households in urban groups in Shashemene compared to the other project areas, where they were few and far between, reflecting perhaps a common finding that female heads of household tend to cluster within or on the peripheries of urban centers, where employment possibilities are higher. As only one urban center was included in the study, the numbers for analysis of female-headed households were very limited.

Nevertheless, it is important not to make assumptions about similarity in circumstances of female household heads and women from married households within the groups. The socioeconomic profiles of the married women reflect their household's situation, not theirs as individuals. Female-headed households, comparatively, can be expected to:

- have less access to land;
- have less male adult labor;
- be more likely to rent out their land for sharecropping; and
- be dependent on lower-value, lower-return income-generating activities.

These issues have implications for the length of time and kind of support required for female heads of household to build up savings capital, develop more sustainable income sources, and emerge from chronic poverty compared to male-headed households, even when both are starting from apparently similar circumstances.

Income and economic activity differentials

There are significant differences in the kind of activities men and women are engaging in, and the relative returns potential of those activities. For instance, making local beverages or poultry and egg production generate very low income and are almost exclusively female activities. In contrast, large livestock trading, one of the most lucrative activities, is a predominantly male activity.

It is noticeable in all project areas that, with some very few exceptions, the saving capital of women's groups is much lower than that of male groups that have been organized for a similar period. Lower saving capacity is linked with higher poverty levels and less access to more lucrative income-generating activities. Women's groups are therefore at greater risk of drought-related capital depletion and have less investment potential in group income-generating activities.

It may also have implications for differences between women's groups and mixed groups, in terms of access to and use of group savings for loans and business investment. Potentially, larger differentials in poverty and wealth rankings may emerge between women and men members in mixed groups.

While all groups spoke of increased confidence, it was noticeable that women were less vocal and participated less in the mixed group discussions than in women-only focus groups. According to the recent Director of Tearfund Ethiopia, mixed groups have been totally phased out in MYRADA in India, where the model originated, after concluding that women were developing less confidence and autonomy in mixed groups compared to women-only groups. Another

point to watch out for is patterns emerging in gender participation in cluster-level and other representative associations. In Wolayta, the CLA had 16 representatives, 6 of whom were women, although women predominate as members. There were no women on the executive committee.

This one case cannot be assumed to be representative, but it points to an issue that deserves attention in further research, which might look at women's roles within the groups. This would be particularly relevant for mixed groups. If for instance women are serving as group bookkeepers, secretaries, and so on, this will increase the likelihood of them being selected as higher-level representatives by the groups, as levels of literacy and activism and commitment would be taken into account. It is also an important issue to address as early in institutional development as possible. It is easier to try to build in some measures to promote equality during the development process than it is to try at a later stage to transform firmly established, unequal structures and cultures.

SHG impact on household gender relations

This issue was not explored systematically or in great detail in the course of the study. Rather, we observed and followed up when it emerged in the course of discussion of how being in an SHG had changed people's lives and in what way. One men's group spoke strongly about how they had shifted to a more equal basis in their approach to discussions about and engaging in economic activity and decision-making with their wives. Women were less likely to refer to changes in household relations and decision-making, but did refer to being able to come "out of the kitchen." Many women in all areas spoke of how they have gained confidence in expressing their opinions and speaking with and in front of others.

Training, adoption, and gender division of labor

Women in some of the focus group discussions spoke of bringing what they learned back to their households, where it was accepted and applied. Further exploration could be interesting in assessing to what extent more technical livelihood advice, for example, changes in farming practice, is being adopted and applied, even when those who commonly carry out those activities are not included in the actual training given. It might be worth considering encouraging group members to bring spouses along for certain training sessions, to encourage more widespread adoption of drought mitigation and livelihood adaptation measures.

Recommendation

Consider further research exploring the gender dimensions identified above and the development of strategies to address them. Issues of interest might include:

- how SHG membership impacts on the gender relations in the household, especially the division of labor and decision-making, and how these relate to adoption of new livelihood practice and activities;
- the relative positions of women within the groups, and any constraints on women taking on officer positions in the groups and participating proportionately in higher-level associations;
- the relative benefits for women of participating in women-only or in mixed-sex self help groups;
- differences in opportunities, benefits, and challenges between women who are sole heads of household and married women with the SHGs; and
- gender differences in access to more lucrative income-generating opportunities.

7.3 Summary recommendations and targets

The recommendations included in the above discussion are summarized below, indicating to whom they are directed.

Summary recommendations	Donors	Implementers	Facilitators	SHGs
Encourage the establishment of social insurance funds within groups, as a standard part of group development.		X	X	X
Conduct monitoring and analysis of the current Tearfund injection of group capital in the context of the above point on group insurance.		X		
Clarify the philosophy underlying the self help group approach, including interpretation of self-reliance, hand-outs, a helping hand, and entitlements.	X	X		
Strengthen understanding of the socioeconomic and political institutional context within which SHGs operate, and the potential benefits of such institutional linkages for the well-being and development of SHGs.		X	X	
Strengthen livelihood risk awareness and management capacity within CLAs, including drought risk management and conservation agriculture, linking in with business planning and entrepreneurship training.	X	X	X	
Strengthen business planning and entrepreneurship training at all levels for project staff, facilitators, group members, and CLAs.	X	X	X	X
Link up SHGs to potential credit and investment loan services and opportunities, combined with group insurance or use of group or project social funds to drought-proof SHG savings capital.		X	X	
Review the scope and content of training for facilitators, considering long-term mentoring and support needs as outlined above and refresher training and support for SHG group members.		X		
Review the scale of work undertaken by facilitators, particularly volunteers, and human resource capacity implications of expanding numbers of groups within project areas.		X	X	
Consider establishing specific technical support capacity, particularly in drought risk management, conservation agriculture, and business planning and advice, either within the projects to work with the CLAs or within the CLAs themselves.	X	X	X	

Strengthen the capacity and role of CLAs in facilitating linkages and access to other relevant institutions and acting as advocates for their member groups.		x		
Intensify efforts to establish legal status and registration for the CLAs and higher-level federations, with some consistency or standardization of CLA institutional models and roles.	x	x		
Conduct some research into emerging internal group differentials within existing SHGs and what impact these have had and what group response to them has been.	x	x	x	
If significant issues emerge from the above research, explore ways of monitoring such developments and developing strategies to deal with them.		x	x	
Conduct further research, exploring differences between mono-religious and mixed-religion SHGs within Ethiopia, and conduct some comparative analysis of the experience of using similar approaches elsewhere.	x	x		
Consider further research exploring the gender dimensions and issues of interest identified above and the development of strategies to address them.	x	x		

7.4 Further research

This was a small-scale, predominantly qualitative study, and many of the issues emerging require further exploration and analysis to inform policy-makers and implementers in future promotion and development of the self help group approach as a development model. Additionally, at least some of the findings could do with more rigorous testing using more quantitative methodology. For instance, attribution of differences in resilience levels among SHG members and between SHG groups to differences in project approach or methodology should be treated with some caution. While clear trends emerged from the findings, the samples are too small to definitively rule out the influence of cultural, agro-climatic, or drought-impact differences between these areas of Ethiopia.

One suggested approach is a more focused, in-depth case study within one project area, where the differences between mature self help group members and other farming households emerging from this El Niño drought can be more clearly identified and analyzed using a mixed quantitative and qualitative approach to provide more rigorous evidence of impact. Along with comparative analysis of livelihood recovery, resilience, and adaptation, aspects of focus arising from this study and requiring more information and analysis might usefully include:

- institutional context analysis, mapping the groups' institutional linkages within and outside of the SHG project, including access to local government advice and services;
- roles and operations of SHGs at cluster and federal levels;

- gender analysis exploring the impact of SHG membership on women's roles and household decision-making and differences in benefits, outcomes, and challenges between male and female group members, between female-headed and other households, and between women members in women's only and mixed sex groups; and
- comparative analysis of savings and credit facilities and practice within and outside of SHGs.

The study could be formulated with a view to leading to a pilot phase in further development of the SHG model and practice. It should be conducted in a project area where there is an interest and commitment and openness to change on the part of the project partner. There also needs to be some potential to mobilize additional resources to invest in application of emerging recommendations.

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Annex 2. **tearfund** Terms of Reference for Consultancy Support—USAID-AKLDP

Terms of Reference for Consultancy Support – USAID-AKLDP	Approval No:
	Confidential: No

Assignment Title: Study of Household Resilience of Self Help Groups - compared to households not involved in Self Help Groups - impacted by the El Nino induced drought in Ethiopia 2016
Consultant's Name: USAID-AKLDP implemented by Tufts University
Location of Assignment: Ethiopia
Partner's Name: Tearfund
Country Rep's Name: Keith Etherington

BACKGROUND

Programme title

Study of Household Resilience of Members of Self Help Groups - compared to households not involved in Self Help Groups - impacted by the El Nino induced drought in Ethiopia 2016

Background to the programme

Tearfund has been assisting households establish forms of Saving Groups and Self help Groups (SHGs) in the Ethiopian for 14 years. In the last 7 years there has been increasing interest in the SHG approach in regard to supporting graduation of PSNP beneficiaries. A cost benefit analysis undertaken by Tearfund in 2013 found considerable quantitative and qualitative evidence the approach supported sustainable and resilient livelihood outcomes. Given the 2015-16 El Niño sees rural communities struggling with widespread and severe food shortages it is an opportunity to study in more detail the benefits from the SHG approach as compared to those not involved.

History

Since 2002 Tearfund has supported the introduction, development and replication of Self Help Groups based on the approach first developed by Myrada in India (see www.myrada.org). Tearfund recognises that SHGs is a vehicle that enables poor people to transform their lives. Relational development is critical to this approach. Broadly Tearfund seeks to support its partners facilitate a transformative approach which aligns with that presented in Training for Transformation and referred to a Development Education for Leadership Teams in Action (DELTA).

SHGs are groups of 15-20 people (women, men and mixed groups), 8-12 SHGs elect members to form a cluster level association (CLA/s) and a number of CLAs will form a federal-level association (FLA). Tearfund embraces a community development model, where a project office will establish and develop SHGs directly, and a Church model where Local Churches will employ their own facilitators to establish and develop SHGs/CLAs.

Tearfund, with funding partners Tear Netherlands, Tearfund Ireland, Tearfund New Zealand, One Hen Inc. and others is supporting local partners support over 15,000 SHGs.

Summary of findings of previous reports, evaluations

Tearfund & Partners

Research on the SHG approach continues to build Tearfund's evidence base that the approach is effective at transforming the lives of the poor. Economically the poor are enabled to provide for the welfare and educational needs of their family in what appears a 2-4 year window depending on location. Social capital is built across communities perforating issues such as ethnicity and religion, which previously divided people, and enabling them to develop effective social support networks. The poor are empowered to engage more effectively in decision-making starting at the household level but quickly developing to engage at community and political levels. Communities start to resolve relational tensions that existed because of personal, ethnic or religious differences.

In 2013 Tearfund completed a Cost Benefit Analysis across four major programmes supported. This indicated that for every 1 £/\$/€ invested returns of benefit between 58 & 173. Whilst the growth of SHGs in Ethiopia has been remarkable it has not been without its challenges. Ongoing monitoring and research suggests that development and empowerment of CLAs and FLAs to take over the role the facilitating agency has played, needs strengthening. This is inextricably linked to the need to enhance and develop facilitation capacity to be able to effectively and sustainably implement and develop a problem posing approach as outlined by Training for Transformation. It is believed the institutional structure provides a good framework to sustain development through SHGs but the capacity of people, processes and the overall system is still too weak. Further, development of adequate facilitator capacity remains a major challenge, in particular if one wants to scale the approach more rapidly. There is also a need to enable SHGs to link with other resource providers such as micro finance institutions, banks and organisations that support knowledge and skill development but this is yet to be realised as is needed.

Current activities

Over the last 13 years Tearfund, alongside other supporting organisations mentioned above, has shifted its strategic focus in Ethiopia to replication & development of the Self Help Group approach. To complement this educational and resourcing approaches have been developed to enable SHG members address specific interests/needs e.g. disaster risk reduction, impact of HIV and AIDs, conservation/sustainable agriculture, WASH etc. During times of high levels of stress, such as drought, Tearfund works with partners to respond to humanitarian needs in existing and new communities and this is often how engagement in new communities begins.

How the need for the requested assignment rose

As mentioned, there is both an opportunity to explore the impact the SHG approach has on enabling the poorest people establish sustainable and resilient livelihoods. Currently many SHG members and non-SHG members in communities across Ethiopia are experiencing significant food shortages the result of El Nino induced drought. Tearfund would like to assess the impact the SHG approach is having at this current time and understand how the critical dynamics enabling increased resilience can be protected and enhanced during such a time of crisis.

PURPOSE

The aim of the assignment

To understand the impact the Self Help Group approach has on the resilience of households during times of significant stress, and the means by which this can be protected and enhanced.

Specific objectives

1. To understand the SHG profiles in regards to make-up, changes over time and the processes that they have been through.
2. Understand the impact of the failed early (belg) and poor main (meher) 2016 rains resulting from a strengthening El Niño, focusing on: household level - livelihoods - income/assets/social capital; and, group level - group savings and loans etc.
3. Understand group perception on resilience including changes during the life of the group.
4. To compare the findings from SHGs with suitable control groups.

SCHEDULING

Dates for: It is planned the assessment will be carried out in March-April 2016. Dates and itinerary for the planned visit to be decided in collaboration with the USAID-AKLDP.

MANAGEMENT OF VISIT

The name of the Client who is commissioning and approving the work

The Ethiopian Country Programme Representatives of Tearfund, Keith Etherington, is responsible to oversee this research.

EXPECTED OUTPUT

1. A consolidated publishable research report approved by Tearfund supporting this initiative. Which includes:
 - a. Agreed recommendations on how to protect and enhance the impact the SHG approach supported by Tearfund partners can have on enabling members to develop sustainable and resilient livelihoods.
 - b. Recommendations on how the approach can be further developed and scaled in relation to relevant Government of Ethiopia initiatives.

Annex 3. Field Trip Schedule

Date		Time	Location
May 28, 2016	Saturday	Whole day	USAID and plan of the field visits
May 29, 2016	Sunday	Afternoon	Shashemene
May 30, 2016	Monday	Whole day	Shashemene
May 31, 2016	Tuesday	Whole day	Shashemene
June 1, 2016	Wednesday	Afternoon	Offa
June 2, 2016	Thursday	Whole day	Offa
June 3, 2016	Friday	Whole day	Offa
June 4, 2016	Saturday	Afternoon	Angacha
June 5, 2016	Sunday	Whole day	Travel to Hawassa
June 6, 2016	Monday	Whole day	Shebedino
June 7, 2016	Tuesday	Whole day	Shebedino
June 8, 2016	Wednesday	Whole day	Shebedino and back to Addis
June 9, 2016	Thursday	Whole day	USAID
June 10, 2016	Friday	Morning	Tearfund
June 11, 2016	Saturday	Morning	Compiling

Annex 4. Data Tables for Study SHGs

4.1 Shashemene Mature groups

Resp.	Sex	HH size	Head of HH	Marital status	Age	Religion	Land holding/ha	Renting in/ha	Renting out/ha	Livestock
Group 4 years established										
1	Female	4	Male	Married	21	Protestant	0.0	0.0	0.0	0
2	Female	4	Male	Married	21	Protestant	0.0	1.0	0.0	0
3	Female	7	Male	Married	25	Protestant	1.0	0.0	0.0	2
4	Female	6	Male	Married	25	Protestant	0.5	0.0	0.0	1
5	Female	7	Male	Married	25	Protestant	0.0	1.0	0.0	1
6	Female	4	Male	Married	20	Protestant	0.0	1.0	0.0	0
7	Female	6	Male	Married	24	Protestant	0.0	1.0	0.0	0
8	Female	4	Male	Married	27	Protestant	0.0	0.0	0.0	0
9	Female	5	Male	Married	30	Protestant	0.0	0.0	0.0	1
10	Female	3	Male	Married	22	Protestant	0.0	0.0	0.0	0
11	Female	7	Male	Married	30	Protestant	0.0	1.0	0.0	1
12	Female	5	Male	Married	27	Protestant	0.0	0.0	0.0	0
Group 3 years established										
1	Male	9	Male	Married	42	Muslim	0.5	1.0	0.0	1 cow, 2 oxen
2	Male	9	Male	Married	43	Protestant	0.7	0.7	0.0	2 oxen, 1 donkey
3	Male	4	Male	Married	42	Protestant	0.0	0.3	0.0	1 ox
4	Male	6	Male	Married	32	Muslim	0.0	0.0	0.0	2 donkeys
5	Male	10	Male	Married	56	Protestant	1.0	0.0	0.5	0
6	Male	4	Male	Married	32	Orthodox	0.5	0.5	0.0	2 cows
7	Male	4	Male	Married	35	Protestant	0.0	1.0	0.0	0

8	Male	6	Male	Married	46	Protestant	0.5	0.3	0.0	2 cows	
9	Male	9	Male	Married	45	Orthodox	0.5	0.5	0.0	0	
Group 4 years established											
1	Male	10	Male	Married	35	Muslim	0.5	0.7	0.0	1 ox	
2	Male	7	Male	Married	40	Muslim	0.1	0.0	0.0	0	
3	Male	7	Male	Married	25	Muslim	0.3	0.5	0.0	1 ox	
4	Male	11	Male	Married	25	Muslim	0.3	0.3	0.0	0	
5	Male	5	Male	Married	35	Muslim	0.5	0.3	0.0	1 ox	
6	Male	10	Male	Married	47	Muslim	1.0	0.3	0.0	2 oxen	
7	Female	5	Female	Widow	60	Muslim	0.5	0.0	0.0	2 oxen	
8	Female	5	Female	Widow	50	Muslim	0.3	0.0	0.0	0	
9	Female	5	Female	Widow	60	Muslim	0.3	0.0	0.0	0	
10	Female	5	Female	Widow	35	Muslim	0.3	0.0	0.0	1 ox	
11	Female	11	Male	Male	25	Muslim	0.5	0.3	0.0	2 oxen	
12	Female	4	Male	Male	30	Muslim	0.3	0.0	0.0	0	

New groups – both 1 year established, women's groups

Resp.	Sex	HH size	Head of HH	Marital status	Age	Religion	Land holding/ha	Renting in/ha	Renting out/ha	Livestock
1	Female	9	Female	Divorced	40	Muslim	0.5	0.0	0.0	0
2	Female	8	Female	Divorced	60	Orthodox	1.0	0.0	0.0	1
3	Female	3	Male	Married	32	Muslim	0.0	0.0	0.0	0
4	Female	3	Female	Divorced	45	Orthodox	0.0	0.0	0.0	0
5	Female	7	Male	Married	30	Protestant	0.0	0.0	0.0	0
6	Female	5	Female	Widow	40	Muslim	1.0	0.0	1.0	0
7	Female	3	Female	Divorced	42	Orthodox	0.0	0.0	0.0	0
8	Female	7	Female	Divorced	37	Orthodox	0.0	0.0	0.0	0
9	Female	8	Male	Married	32	Muslim	0.0	0.0	0.0	0
10	Female	7	Female	Widow	35	Muslim	0.5	0.0	0.5	0
11	Female	3	Female	Divorced	35	Orthodox	0.0	0.0	0.0	0
12	Female	5	Male	Married	32	Orthodox	0.3	0.0	0.0	1
Resp.	Sex	HH size	Head of HH	Marital status	Age	Religion	Land holding/ha	Renting in/ha	Renting out/ha	Livestock
1	Female	7	Female	Widow	54	Orthodox	0.0	0.0	0.0	0
2	Female	4	Male	Married	28	Orthodox	0.0	0.0	0.0	0
3	Female	5	Female	Married	60	Orthodox	0.0	0.0	0.0	0
4	Female	5	Female	Divorced	45	Orthodox	0.0	0.0	0.0	0
5	Female	6	Male	Married	40	Orthodox	0.0	0.0	0.0	0
6	Female	10	Male	Married	40	Orthodox	0.0	0.0	0.0	0
7	Female	6	Male	Married	30	Orthodox	0.0	0.0	0.0	0
8	Female	4	Female	Married	35	Orthodox	0.0	0.0	0.0	0
9	Female	4	Female	Married	55	Orthodox	0.0	0.0	0.0	0

10	Female	7	Male	Married	50	Orthodox	0.0	0.0	0.0	0	
11	Female	5	Male	Married	26	Adventist	0.0	0.0	0.0	0	
12	Female	5	Female	Widow	32	Orthodox	0.0	0.0	0.0	0	

4.2 Wolayta

Resp.	Sex	HH size	Head of HH	Marital status	Age	Religion	Land holding/ha	Renting in/ha	Renting out/ha	Livestock
Group 1–4 years established										
1	Male	9	Male	Married	32	Protestant	0.5	0.0	0.0	1 ox, 1 calf, 1 cow
2	Female	4	Male	Married	56	Protestant	0.5	0.0	0.0	2 cows, 1 ox, 1 sheep, 6 goats
3	Female	8	Male	Married	40	Protestant	0.3	0.0	0.0	2 cows, 4 goats, 2 sheep
4	Female	6	Male	Married	30	Protestant	0.3	0.0	0.0	1 ox, 1 cow, 2 goats
5	Male	7	Male	Married	31	Protestant	0.8	0.0	0.0	2 oxen, 1 donkey, 4 goats
6	Female	6	Male	Married	28	Protestant	0.3	0.8	0.0	1 ox, 2 cows, 2 calves
7	Female	7	Male	Married	55	Protestant	1.0	0.5	0.0	3 chickens, 1 sheep, 2 goats, 1 ox, 1 cow, 1 donkey
8	Female	2	Female	Widow	55	Protestant	0.3	0.0	0.3	2 cows, 1 ox, 1 calf, 1 goat
9	Female	7	Female	Widow	47	Protestant	0.8	0.0	0.0	2 cows, 1 ox, 4 calves, 1 donkey, 4 chickens
Group 2–3.5 years established										
1	Female	4	Male	Married	25	Protestant	0.3	0.3	0.0	1 cow, 2 calves, 1 goat, 1 ox, 3 chickens
2	Female	6	Male	Married	26	Protestant	0.2	0.1	0.0	1 cow, 1.5 calf, 1 goat
3	Female	7	Male	Married	30	Protestant	0.5	0.5	0.0	1 cow, 1 ox, 2 calves, 1 goat, 3 chickens
4	Female	4	Male	Married	40	Protestant	0.5	0.0	0.0	2 cows, 3 calves, 3 goats
5	Female	3	Female	Widow	70	Protestant	0.3	0.0	0.0	1 cow, 2 calves
6	Female	5	Male	Married	45	Protestant	0.3	0.3	0.0	1 ox, 2 cows, 4 calves, 2 goats, 6 chickens
7	Female	6	Male	Married	45	Protestant	0.3	0.3	0.0	2 cows, 3 calves, 2 goats
8	Female	5	Male	Married	55	Orthodox	0.3	0.1	0.0	1 ox, 3 cows, 1 calf, 2 goats, 2 chickens
9	Female	4	Male	Married	45	Protestant	0.3	0.3	0.0	1 cow, 3 calves, 2 goats, 1 chicken
10	Female	9	Male	Married	38	Protestant	0.3	0.3	0.0	1 ox, 2 cows, 1 calf, 1 chicken
11	Female	7	Male	Married	42	Protestant	0.3	0.0	0.0	1 ox, 1 cow, 2 calves, 1 goat

Group 3–6 years established											
1	Male	4	Male	Married	30	Protestant	0.3	0.5	0.0	2 oxen, 1 cow, 1 calf, 1 sheep, 1 goat	
2	Male	5	Male	Married	40	Protestant	0.5	0.5	0.0	1 ox, 2 calves, 1 cow, 2 chickens	
3	Male	9	Male	Married	60	Protestant	0.5	0.0	0.3	2 cows	
4	Male	10	Male	Married	45	Protestant	0.5	0.3	0.0	1 ox, 1 cow, 1 donkey, 4 chickens, 1 calf	
5	Male	7	Male	Married	40	Protestant	0.5	0.0	0.0	2 cows, 3 goats, 2 chickens	
6	Male	10	Male	Married	45	Protestant	0.5	0.0	0.0	1 ox, 1 cow, 1 calf	
7	Male	5	Male	Married	55	Protestant	0.3	0.3	0.0	1 ox, 2 calves, 1 cow, 2 goats	
8	Male	10	Male	Married	65	Protestant	0.5	0.0	0.0	1 ox, 2 cows, 1 calf, 2 goats, 3 chickens	
9	Male	8	Male	Married	52	Protestant	0.7	0.0	0.0	1 ox, 2 cows, 2 calves, 5 chickens, 1 goat	
10	Male	6	Male	Married	30	Protestant	0.3	0.3	0.0	1 ox, 2 cows, 2 calves, 1 sheep, 5 chickens	
11	Male	5	Male	Married	50	Protestant	0.3	0.0	0.0		
12	Male	20	Male	Married	50	Protestant	0.3	0.0	0.0	1 cow, 1 calf	

Younger groups

Resp.	Sex	HH size	Head of HH	Marital status	Age	Religion	Land holding/ha	Renting in/ha	Renting out/ha	Livestock
1	Female	2	Male	Married	65	Protestant	0.5	0.0	0.0	1 cow, 1 ox, 3 calves
2	Female	5	Male	Married	25	Protestant	1.0	0.0	0.0	2 cows, 1 ox, 2 sheep, 4 chickens
3	Female	4	Male	Married	22	Protestant	0.1	0.3	0.0	1 ox, 1 calf, 1 sheep, 6 chickens
4	Female	7	Male	Married	35	Protestant	0.3	0.0	0.0	1 ox, 1 cow, 2 calves, 3 chickens
5	Female	5	Male	Married	28	Protestant	0.3	0.0	0.0	1 ox, 1 cow, 1 sheep, 3 chickens
6	Female	7	Male	Married	35	Protestant	0.3	0.5	0.0	1 ox, 1 cow, 1 calf, 1 sheep, 3 chickens
7	Female	6	Male	Married	38	Protestant	0.3	0.0	0.0	3 chickens, 1 cow, 1 ox, 1 sheep
8	Female	2	Male	Married	67	Protestant	0.3	0.0	0.3	1 ox, 1 cow, 1 calf, 4 chickens
9	Female	5	Male	Married	25	Protestant	0.3	0.0	0.0	5 chickens, 1 ox, 1 cow, 1 calf
10	Female	6	Female	Widow	55	Protestant	0.3	0.0	0.0	1 ox, 1 cow, 1 calf, 3 chickens
11	Female	3	Female	Widow	45	Protestant	0.3	0.0	0.0	1 cow, 2 calves, 2 sheep, 3 chickens
12	Female	6	Male	Married	46	Protestant	0.3	0.3	0.0	2 oxen, 1 donkey, 1 sheep, 4 chickens

4.3 Angacha

Groups 1 and 2 have been established for 3 years

Resp.	Sex	HH size	Head of HH	Marital status	Age	Religion	Land holding/ha	Renting in/ha	Renting out/ha	Livestock
1	Female	5	Male	Married	30	Protestant	0.3	0.0	0	2 calves, 2 chickens, 1 sheep
2	Female	11	Male	Married	35	Only Jesus	0.3	0.0	0	1 cow, 1 ox
3	Female	9	Male	Married	40	Protestant	0.3	0.5	0	1 ox, 1 cow
4	Female	12	Male	Married	42	Protestant	0.3	0.5	0	3 chickens, 2 cows, 1 ox
5	Female	10	Male	Married	40	Protestant	0.5	0.0	0	1 ox, 1 cow, 2 chickens, 1 donkey
6	Female	5	Male	Married	30	Protestant	0.5	0.0	0	2 calves, 1 chicken, 1 sheep
7	Female	14	Male	Married	45	Protestant	0.3	0.0	0	1 ox, 2 cows, 2 sheep, 2 chickens
8	Female	8	Male	Married	35	Protestant	0.3	0.0	0	1 ox, 1 cow, 3 sheep, 5 chickens
9	Female	8	Male	Married	31	Protestant	0.3	0.0	0	1 cow, 1 ox, 1 donkey, 1 calf, 4 chickens
10	Female	9	Male	Married	31	Protestant	1.0	0.0	0	1 cow, 1 ox, 1 donkey, 1 horse, 2 sheep, 5 chickens
11	Female	6	Male	Married	27	Protestant	0.5	0.0	0	1 ox, 3 sheep, 1 chicken
12	Male	8	Male	Married	36	Protestant	0.3	0.5	0	1 ox, 1 cow, 1 calf, 1 donkey, 2 sheep, 4 chickens
Resp.	Sex	HH size	Head of HH	Marital status	Age	Religion	Land holding/ha	Renting in/ha	Renting out/ha	Livestock
1	Male	9	Male	Single	20	Protestant	0.7	0.0	0	3 cows, 1 ox, 1 donkey, 3 sheep, 4 chickens
2	Male	6	Male	Married	28	Protestant	0.7	0.3	0	1 cow, 1 ox, 4 chickens
3	Male	7	Male	Single	19	Protestant	0.7	0.0	0	0
4	Male	6	Male	Single	13	Protestant	0.5	0.3	0	1 ox, 2 cows, 3 goats, 3 chickens
5	Male	8	Male	Married	28	Protestant	1.0	0.5	0	2 cows, 1 ox, 2 sheep, 5 chickens
6	Male	7	Male	Single	25	Protestant	0.7	0.5	0	2 cows, 2 oxen, 1 donkey, 1 sheep, 2 chickens
7	Male	6	Male	Single	19	Protestant	0.7	0.0	0	3 cows, 2 oxen, 3 sheep, 5 chickens, 3 horses
8	Male	5	Male	Single	19	Protestant	0.5	0.0	0	2 cows, 1 ox, 1 donkey, 3 chickens
9	Male	8	Male	Single	18	Protestant	0.7	0.0	0	1 ox, 3 cows, 8 chickens
10	Male	8	Male	Single	19	Protestant	0.5	0.0	0	1 cow, 1 ox, 3 sheep, 2 horses, 7 chickens

4.4 Shebedino Mature groups

Resp.	Sex	HH size	Head of HH	Marital status	Age	Religion	Land holding/ha	Renting in/ha	Renting out/ha	Livestock
Group 6 years established										
1	Female	4	Male	Married	25	Protestant	0.5	0.0	0	1 cow, 2 sheep
2	Female	2	Male	Married	20	Protestant	1.0	0.0	0	3 cows, 2 goats, 11 chickens
3	Female	5	Male	Married	35	Protestant	1.0	0.0	0	1 ox, 2 cows, 1 donkey
4	Male	6	Male	Married	35	Protestant	0.5	0.0	0	1 cow, 1 calf
5	Male	6	Male	Married	35	Protestant	0.5	0.0	0	1 cow, 1 calf, 5 chickens
6	Female	6	Male	Married	30	Protestant	0.5	0.3	0	1 cow, 1 calf, 1 sheep, 5 chickens
Group 7 years established										
7	Female	7	Male	Married	40	Protestant	1.0	0.0	0	1 ox, 2 cows, 5 chickens, 1 goat
8	Female	5	Male	Married	25	Protestant	0.5	0.0	0	1 calf, 7 goats, 5 chickens
9	Female	8	Male	Married	40	Protestant	0.5	0.0	0	2 cows, 2 oxen, 2 calves, 1 goat, 6 sheep, 3 chickens
10	Female	4	Male	Married	30	Protestant	1.0	0.0	0	3 cows, 1 ox, 10 goats, 3 sheep, 1 donkey, 6 chickens
11	Female	7	Male	Married	30	Protestant	1.0	0.5	0	2 calves, 2 cows, 3 goats, 3 chickens
12	Female	7	Female	Widow	55	Protestant	0.5	0.0	0	2 calves, 1 cow, 5 sheep, 5 chickens

Young groups

Resp.	Sex	HH size	Head of HH	Marital status	Age	Religion	Land holding/ha	Renting in/ha	Renting out/ha	Livestock
Group 1 year established										
1	Female	6	Male	Married	45	Protestant	0.5	0.0	0	1 goat, 1 cow, many chickens
2	Female	4	Male	Married	28	Protestant	0.3	0.3	0	2 cows, 2 chickens
3	Female	6	Female	Widow	40	Protestant	0.3	0.0	0	1 donkey
4	Female	4	Female	Widow	55	Protestant	0.5	0.0	0	3 cows, 1 donkey, 2 goats, 1 chicken
5	Female	4	Male	Married	24	Protestant	0.3	0.0	0	1 cow, 1 donkey, 3 chickens
6	Female	5	Female	Widow	52	Protestant	0.5	0.0	0	2 cows, 2 goats, 1 donkey, 2 chickens
Group 10 months established										
7	Male	1	Male	Single	30	Protestant	0.0	0.0	0	0
8	Male	2	Male	Married	33	Protestant	0.0	0.0	0	0
9	Male	5	Male	Married	28	Protestant	0.7	0.0	0	1 donkey
10	Male	6	Male	Married	35	Protestant	0.7	0.0	0	1 cow, 2 chickens
11	Male	6	Male	Married	38	Protestant	0.7	0.0	0	3 cows, 1 calf, 5 chickens, 3 sheep, 1 goat
12	Male	5	Female	Widow	30	Protestant	0.3	0.0	0	1 cow, 1 goat, 6 chickens