



Evaluation Report

Tearfund Ireland -Self Help Development in Wolaita and Sidama



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The depth of learning would not have been possible without the local evaluation team members with representation from the Tearfund Horn of Africa Office, the Adama SHG Federation and the local partner organisations, namely EGC/DWO and TDA.

The openness and friendly support of partner organisation's staff, representatives of local stakeholders and SHG members have allowed deep insights into the work and have helped to develop helpful ideas for the future of the project.

I wish all actors in this process the best for the future, especially in implementing relevant learning for the future strengthening of this exciting endeavour.

Glossary/Acronyms and Abbreviations

CBA	Cost Benefit Analysis
CLA	Cluster Level Association
CMRC	Community and Church Managed Resource Centre
DME	Design, Monitoring and Evaluation
EGC/DWO	Ethiopian Guenet Church Development and Welfare Organisation
ETB	Ethiopian Birr
FGD	Focus Group Discussion
FLA	Federation Level Association
FPL	Food Poverty Line
HH	Household
IGA	Income Generating Activity
KII	Key Informant Interview
TDA	Terepeza Development Association of Wolaita Kale Heywet Church
TOR	Terms of Reference
SHG(s)	Self-help group(s)
SWIS	SHG Web-based Information System
TPL	Total Poverty Line
TfHoA	Tearfund Horn of Africa Regional Office

2. Executive Summary

Context

In 2002, Tearfund Horn of Africa (TfHoA) started working with a self-help group (SHG) approach in Ethiopia. Tearfund Ireland has been involved with supporting self-help group initiatives since it became operational as an independent organisation in 2008. In the same year, with the support of Irish Aid funding, the approach was introduced in Sidama and Wolaita through two local partner organisations: Ethiopian Guenet Church Development and Welfare Organization (EGC/DWO) and Wolaita Kale Heywot Church-Terepeza development association (WKHC-TDA). The approach focuses on the mobilisation and capacitation of the poorest members of a community to form SHGs through local churches. The formation of Cluster Level Associations (CLA) has started but has not been completed. The final step will be the integration of these into a Federation Level Association (FLA). The move from one phase to the next is defined by the achievement of clearly defined capacities. Due to financial shortages in the past, the growth process has been slower than envisioned.

After the end of the first Irish Aid grant, the Project was kept operational with a significantly smaller Tearfund grant for two years, then with the second Irish Aid grant, the project under evaluation was established to support the further establishment of the SHG movement, with a project design focusing on maturity and the development of the structure.

The project, which represents one phase of this longer-term initiative, ran from November 2014 for 1 year and 2 months and ended on December 31, 2015.

Evaluation objectives

The evaluation is an end of project evaluation. However, it has strong characteristics of a mid-term evaluation, in the sense of developing critical learning for the next phase of the ongoing initiative. In addition to the critical learning aspect, it focuses on the key OECD-DAC evaluation criteria: relevance, effectiveness, efficiency, impact and sustainability.

Evaluation Methodology

The evaluation methodologically combines the review of project documents, the analysis of quantitative monitoring data with highly participatory qualitative learning and reflection processes.

The initial steps were a document review and a participatory reconstruction of the programme's Theory of Change to identify potential change. The methodology combines the use of qualitative and quantitative data. For primary data collection, qualitative data collection tools were specifically designed for facilitating a visualised reflection process with SHGs, CLAs, staff and for stakeholder consultations involving all main actors.

Limitations

The monitoring system providing the quantitative data is currently under development. Therefore, monitoring data was only available after the qualitative data collection neither allowing for validation nor allowing to follow-up on some limited contradictory findings. The sampling frame and the way some of the monitoring data is documented does not allow to compare sets of data from different points of time without significant additional analysis work because of a fast, non-linear growth of the sampled population.

Findings

Relevance

Overall, the project is very strong on the relevance dimension. The highest level of achievement in regards to relevance can be observed for Irish Aid and the target group.

“Nobody before showed that the poor can make their livelihoods using their own resources so far and no one was interested to working with the poorest of the poor.” (statement by SHG members in FGD in response to relevance of project). The approach is exceptional in its ability to target and holistically empower the poorest in a community, therefore proving the highest level of relevance for the target group. This change is at the core of Irish Aid’s vision.

It is equally highly relevant for the local partners, the local church as well as Tearfund but with one area of opportunity: a continued contextualisation of the SHG approach to the church context allowing it to build even better on the church’s specific structure, resources and potential. This would further facilitate the adoption of the approach, reduce or even eliminate dependence on external resources for the approach and strengthen long-term sustainability in the sense of churches effectively owning and facilitating the SHG approach as well as applying its principles to other initiatives.

Concerning the relevance to the current Ethiopian context, a mixed picture emerges with the project being able to make significant contributions to the government’s development efforts. Efforts to enable the SHG structures to be legally recognized are still ongoing. The issue is a key factor for long-term sustainability of the groups.

Effectiveness

Quality of design:

The design shows a high level of consistency, with one level linking to the next. Time pressure prevented a higher level of partners’ participation in the design of the specific project. This had no practical implications because project partners and their staff have a high level of ownership of the initiative and its underlying principles and concept.

Achievements at aim level

The overall aim of the project was “To increase the resilience of chronically food insecure households enabling them to self-support the livelihood and development need of their members and sustain this during extreme climatic events in vulnerable areas in Ethiopia”. As the detailed findings show, significant and in many cases outstanding contributions have been made for SHG members and their households with impact reaching far beyond the objective expressed in the overall aim.

Nutrition: The monitoring data was collected in a context of an emerging food crisis with parts of the project area being labelled as “stressed” or in “crisis”¹. Prices for staple food were increasing. The data shows that the percentage of households under the “Food Poverty Line” has decreased by 7% to now 63%. In contrast, and in line with the beginning food crisis, the percentage of household members with tree meals per day had decreased: for children by 4% to 89% and for adults by 11.6% to 70.2%. In FGDs, most of the groups older than one year had identified improved nutrition as one of their major changes. They described that they have moved from a state of being dependent on food aid to a state of being able to care for themselves. They emphasised that not only quantity had increased but the quality and variety of their meals had improved. In their reporting they seemed to have taken a longer-term perspective, indicating that at any point, also during crisis they were better off than before.

Health: The findings indicate that mortality of children under 5 in the past 12 months has decreased. There is clear evidence for significant improvements in the reduction of diarrhoea, dropping by more than two-thirds for children and halving for adults. Other illnesses have dropped significantly for children and adults by roughly two-thirds. The project has made

¹ An assessment was reviewed on <http://www.fews.net/east-africa/ethiopia/food-security-outlook/october-2015>, accessed on 11.03.2016

contributions to this change in several ways: SHGs were described by members to almost work like a health insurance. Training has enabled to improve hygiene and sanitation and encouraged to go for HIV/AIDS testing. Additional income gives access to medication and treatment.

Education: Especially the groups established for more than a year have named the ability to educate their children as one of the top changes. Instead of sending their children for child labour, they were now not only sending them for primary education, but many for secondary and some for tertiary education at college or university level. Groups older than one year estimated that the change applied to 85% of the group members, while the younger groups saw this change for 44% of their members.

Achievements for Results/Outcome Indicators

Household Economy: SHGs older than one year estimated that 97% of their members benefited by having additional income from IGAs. Women appreciate being able to increase the household's overall income.

Household assets: Especially groups younger than one year have identified increased assets as a major change. This included building or improving houses, having piped water, furniture as beds, tables and shelves or electronics. Many explained that they had invested into productive assets.

Reduction of high interest rates: While groups younger than 1 year estimated that 73% of their members were free from money lenders, the result was 100% for the groups above a year. Interest rates were reduced from 100% to 3%.

IGA, food security, education: IGAs were named as one of the most important changes. The share of SHG members with an IGA has increased by 9% to 85%. Women explained, that before, they were fully dependent on their husbands for the household expenses. They felt they neither had the mentality, nor the knowledge and skills to engage in IGAs. The project has changed this drastically as the figures show. Additional income and diversification and access to cheap credit has contributed among several factors to an increase in food security. As already stated above, the project clearly has an impact on the households' ability to educate its children.

Self-help institution: Conceptually the project was designed to strengthen and further develop the self-help institution. Progress was made but through the massive success of the approach at a slower pace than planned. High demand and pressure to establish new groups (24% growth within 14 months, 114 new SHGs, only for Sidama staff report of immediate demand for starting another 100 SHGs), resulted in staff and facilitators' attention and resources being partially diverted to the newly established groups. 4 additional CLAs have been established, while all have been trained. Most groups still felt they still needed significant capacity building to effectively fulfil their roles and responsibilities. This was confirmed by staff. With the current capacity level, CLAs, SHGs often fail to see the added value of the new structure.

Collaboration

TfHoA values Tearfund Ireland's long-term commitment to establishing the self-help movement. This is key to its success because of the time required to establish sustainable SHG structures.

Local partners highly value their collaboration with Tearfund and describe the relationship as special. They valued the long-term commitment and explain that they highly value the effective sustainable approach to community development which invests in the capacity development and empowerment of the poor by focusing on unutilised potential and resources

bringing change to the poorest by transforming their thinking, attitudes. Partners experience Tearfund as unique in its approach of working with local churches and in the capacity support provided to partners.

The few challenges mentioned were related to a communication gap, resulting in late information about field visits and activities with the potential to disrupt existing plans and delays in funding, which however seem to be more severe with other funding partners.

In summary, Tearfund has established an exceptional relationship to partners offering a highly effective and appreciated community development approach.

Gender

Conceptually, the SHG approach mainly targets women and has shown outstanding results in holistically transforming poor women's lives as documented for Wolaita. The project partners took two significantly different approaches in regard to gender. While usually SHGs are not of mixed gender, in Sidama, due to the local male-dominated culture, 25% of the groups are mixed and the facilitators as well as all CLA chair persons are male. The rationale was that the SHGs would be given more relevance and a higher level of acceptance in the community and the practice would meet the challenge of illiteracy among women. After the mixed gender SHG approach in Sidama has been well established and brought significant change, it was still concluded for the future that separating gender was preferable and had the potential for bringing a higher level of change.

Effectiveness of the monitoring system

During the project, progress has been made in the development and roll-out of SWIS (SHG Web-based Information System). Staff, facilitators and CLA members have been trained. The number of groups registered on the system has increased, the objective is that all will provide 6-monthly data, allowing all key stakeholders to access real-time data when required. At the current stage, the system has been able to contribute some data to the evaluation, but still faces a number of challenges. Some of these are related to interim solutions and are not expected to be an issue anymore when the system is fully operational. Others were seen to relate to the design of the system, required to be addressed.

Efficiency

Tearfund has carried out an in-depth cost-benefit analysis of the SHG approach with impressive evidence to its efficiency: returns were ranging from 58:1 to 173:1. The findings from this evaluation support the results of the study, providing evidence that with relatively few resources, already in the first year major changes among new SHG members can be observed, which in the following years consistently increase. A continued adaptation to the church context even has the potential for further increases in efficiency.

Impact

The impressive impact of the project must be seen in context of the initiative the project is part of. The project has enabled to consolidate and scale up these achievements.

The SHG approach in the project area has brought exceptional levels of holistic change, especially witnessed in the lives of poor women at economic, socio-emotional, physical, personal development, spiritual and institutional level.

Sustainability

At the level of individual members and households, many of the holistic changes are sustainable: dignity, changed identities, self-confidence, knowledge, skills, successful businesses. These do not depend on the project's continued support.

At institutional level, the full development of a fully sustainable higher -level structure still depends on external support and is unlikely to develop without. Part of this ongoing process is the endeavour to find an option to register the SHGs legally.

At church and local partner level the project has made significant progress in mobilising and involving local churches in the project area. Further steps are required to achieve full ownership of the SHG approach's underlying principles and the movement itself. For long-term sustainability at this level, local churches need to move from participating to full ownership.

Discussion & Recommendations

Project achievements

The evidence for achievements on all OECD-DAC criteria is most impressive. The project is highly relevant, it is very effective, exceptionally efficient and outstandingly successful in bringing holistic impact to the life of the poor with high levels of sustainability. Due to the fact that the project is part of an ongoing initiative, a number of opportunities are identified to feed into future planning and further strengthen the initiative.

Adaptation to church context

The project has allowed the initiative to make significant progress on bringing the local church on board, envisioning on the process and equipping local churches to facilitate the mobilisation process with and through them. According to project staff, the church is recognised by the government as relevant actor in development. The approach, its principles and impact allow the church to practice its biblical mandate to effectively serve the poor and marginalised community members.

Recommendations: The adaptation of the SHG approach to the church context should continue and should be taken to a next level. It should fully build the approach on church capacities and resources and ensure full ownership of the initiative beyond the current participation. It is suggested to facilitate a learning process involving church representatives enabling participation and ownership on the decision on the SHG's future sustainable structure. It will be important for different denominations to work out how they can partner with each other and develop structures that are not exclusive but inclusive.

Development of a sustainable self-help institution

Limited capacities: while the project has made contributions to the development of sustainable self-help structures, the process has been facing challenges at different levels: The success of and demand for new SHGs has tied capacities which were actually designated for strengthening the establishment and capacitating of CLAs. The slow development of the CLAs has led to SHGs lacking understanding and ownership of the CLAs. Efforts for a legal framework to register SHGs are ongoing as well as the contextualisation of the approach and sustainability structure to the church context.

Recommendations: Strengthening the SHG structure should be again the focus of the coming phase. This needs to be clearly communicated to churches and communities to avoid frustrations and wrong expectations regarding the continued establishment of new SHGs. Reviewing the equipment (e.g. connectivity, transport) of both project teams to ensure their equipment matches their tasks. A strategic plan and training process should be developed for capacitating CLAs. Churches should be involved in developing solutions for addressing the issue of limited capacities.

Ownership of CLAs by SHGs: For sustainability full ownership is paramount.

Recommendations: (Re-)envisioning SHGs process should be part of CLA capacity building: creative participatory modules should be developed. Strengthening CLAs and reviewing roles and responsibilities of different sub-committees.

Legal framework to register SHGs

Tearfund in the past and currently is investing significant resources on the matter.

Recommendations: Tearfund should continue its efforts in promoting strategic research, networking and collaboration on the legal registration, involving other SHG networks. A strategic review of current and past endeavours could help to identify additional relevant actors and gate keepers to involve more strategically by giving roles and responsibilities to create ownership of the issue. It should be explored whether Irish Aid could take up the issue at higher levels.

Gender (in Sidama)

EGC/DWO in the initiative's early phase had a strong case for mixed groups.

Recommendations: Since the project has been successfully established and objectives have been achieved, the focus should be on separate groups for women. This should be complemented with a literacy capacity building component enabling women to take over more leadership positions. Those women that already fulfil the requirements should be identified and supported to become facilitators. Women could be further promoted by specific training to allow women to move from petty trading to running businesses (this applies to the entire project area).

Monitoring System

With the development of a comprehensive SHG monitoring system, TfHoA has taken an important strategic decision to invest into the future of the SHGs. It is a key for long-term learning within the SHG structure and important for its ability to improve its performance and to react to change and remain relevant on the long-run. At the current development stage of SWIS, strengths and weaknesses are emerging. Having a monitoring system with regularly updated data from all groups available is a great asset for all stakeholders for reporting and learning. While issues on the technological side can likely be sorted out, the major questions are the system's costs, especially in regard to time of partner staff and volunteers and strengthening the system's potential to facilitate effective learning at SHG and CLA level.

Recommendations: A participatory in-depth review or evaluation of the monitoring system is suggested, involving key actors including partners, church representatives, facilitators and CLA members from different SHG projects to assess its challenges and achievements as well as its costs. This should be the basis for the future development of the monitoring system and will ensure increased ownership and understanding of the system. Within this process it is suggested to explore, how SWIS can generate real, effective learning at SHG and CLA level in addition to higher level reporting, moving away from a passive to a more empowering monitoring practice. SWIS should be reviewed in regard to becoming completely independent from outside support because it is a key component for the structure's sustainability and its potential for impact. Data collection processes at SHG and CLA level should be interactive and visual, contributing to immediate reflection and learning. Based on the rich experiences from different SHG projects and contexts and its many users, the management of the entire monitoring process can be reviewed and simplified allowing the system to further progress on fulfilling its critical role.

3. Evaluation Introduction/Background

3.1 Context

In 2002, Tearfund Horn of Africa has started working with a self-help group approach in Ethiopia. At its heart is the mobilisation of the poorest members of a community organising these in groups to enable holistic transformation. This includes building strong relationships among members, develop self-confidence and dignity, strengthening skills of problem solving and self-learning and supporting economic development through skills, regular saving and the establishment of Income Generating Activities (IGAs). According to a cost benefit study², returns with this approach are impressive, ranging from 58:1 to 173:1. The well-documented success of the approach has led to a significant scaling up.

Tearfund Ireland has been involved with self-help group initiatives since it became operational as an independent organisation in Ireland in 2008. In the same year, with the support of Irish Aid funding (2008-2011), the approach was introduced in Sidama and Wolaita through two local partner organisations, Ethiopian Guenet Church Development and Welfare Organization (EGC/DWO) and Wolaita Kale Heywot Church-Terepeza development association (WKHC-TDA). The process of initiating and strengthening self-help groups is facilitated through these local church partners. On the aspect of mobilising communities, the project took a new approach. Instead of the development staff being fully in charge of mobilising the community for the set-up of SHGs, local church leaders and the congregations were envisioned and equipped to do this in collaboration with the local partner structures.

According to the approach, first individual groups are capacitated. Ideally, at the end of year 3 or 4 SHGs form CLAs. By the beginning of the project, some of the groups had formed CLAs but these had not been fully capacitated to fulfil their roles and responsibilities. After an additional 2 years it is expected that they should be able to form a federation level association. However, in the case for Sidama and Wolaita, an unsteady flow of funding has not allowed Tearfund and its local partners to provide the required support in the past to achieve progress at this pace. After the project had run for 3.5 years, funding came to an end. The Project was kept with a minimal Tearfund grant for two years, then with the second Irish Aid grant, the project under evaluation was established to support the growth of the groups, with a project design focusing on their maturity and the development of the structure.

The project ran, as part of the above described longer-term development initiative, from November 2014 for 1 year and 2 months and ended on December 31, 2015.

Project Name	Tearfund Ireland <i>Self Help Development in Wolaita and Sidama</i> Project, Ethiopia
Project dates	1 November 2014 - 31 December 2015
International Partner	Tearfund Ireland / Tearfund Horn of Africa
National Partners	Terepeza Development Association (TDA) of the Ethiopian Kale Heywet Church Ethiopian Guenet Church Development and Welfare Organisation (EGC/DWO)
Donor	Irish Aid (grant) co-funded by Tearfund Ireland, Tearfund New Zealand and Tearfund UK

² TEARFUND 2013, Executive Summary: Partnerships for change: a cost benefit analysis of Self Help Groups in Ethiopia

Project objective	To increase the resilience of chronically food insecure households enabling them to self-support the livelihood and development needs of their members and sustain this during extreme climatic events in vulnerable areas of Ethiopia.
Anticipated outcome	Representatives from the poorest, food insecure households are able to work effectively together to establish and development self-help institutions through which they design and implement solutions that meet household needs and sustain individual, household and community development.
Key project strategy	The capacity to and the scaling up of the Self Help Group approach through local churches, including Self Help Group (SHG) itself, the Cluster Level Association (CLA) and the Federation (FLA). This contributes towards the development and diversification of livelihood initiatives and an increase in the number and profitability of income generation activities (IGA) through participatory learning processes.

3.2 The Project's Objectives

The objective of the project is to increase the resilience of chronically food insecure households enabling them to self-support the livelihood and development needs of their members and sustain this during extreme climatic events in vulnerable areas of Ethiopia. The anticipated outcome of the Project is that representatives from the poorest, food insecure households are able to work effectively together to establish and develop self-help institutions through which they design and implement solutions that meet household needs and sustain individual, household and community development.

The comprehensive Project evolves around the capacity to and the scaling up of the Self-Help Group approach through local churches, including the Self-Help Group (SHG) itself, the Cluster Level Association (CLA) and the Federation (FLA). This contributes towards the development and diversification of livelihood initiatives and an increase in the number and profitability of income generation activities (IGAs) through participatory learning processes.

3.3 Evaluation objectives

The evaluation is an **end of project evaluation**, however with some characteristics of a mid-term evaluation due to the fact that the project was part of a longer-term initiative. A systematic review of the project on the one hand enables accountability towards donors and stakeholders and on the other hand provides critical learning and guidance for the future. This is highly relevant, because the project only represents a short phase of a longer-term engagement of Tearfund Ireland and its local partners to develop a self-sustaining self-help group movement with sustainable structures in the project area. Therefore an emphasis of this evaluation is a critical review of themes and issues that are relevant for the long-term development of the SHG movement.

The Evaluation covers the key **OECD-DAC evaluation criteria**: relevance, effectiveness, efficiency, impact and sustainability.

The Terms of reference define six specific objectives for the evaluation, of which 5 fall into the effectiveness and impact category as illustrated in the table below. In addition, the aspect of actionable learning is emphasised.

OECD-DAC Definitions	Specific objectives defined in the TOR
Relevance:	
The extent to which the interventions are suited to the priorities and policies of the target group, recipient and donor.	
Effectiveness:	
Effectiveness: A measure of the extent to which the project reaches its objectives.	<ul style="list-style-type: none"> • Assess input provided (Technical-training, learning, proposal development, report writing, quality standards, SWIS, Leadership-envisioning, Management-follow up, coordination, monitoring, feedback, process management, etc.) to both projects, partner staff, facilitators, and SHGs/CLA etc. • Assess strategies employed to address vulnerable groups and how target groups have benefited from the project • Assess engagement of local churches in the support of SHG establishment and development • Assess strength and weakness in programme Support, Implementation, Monitoring Learning and Evaluation • Assessing the role of Tearfund Ireland in the project and its potential contributions
Efficiency:	
Efficiency measures the outputs -- qualitative and quantitative -- in relation to the inputs. An efficient outcome is one that achieves the outcomes at a low cost (i.e. of inputs, economic or otherwise).	
Impact:	
The longer term or sustainable changes (positive and negative) as a result of the project interventions. These can be direct and indirect and take into account wider social, economic, environmental and other development considerations. The evaluation should be concerned with both intended and unintended results and must also include the positive and negative impact of external factors, such as changes in terms of trade and financial conditions.	<ul style="list-style-type: none"> • Assess changes in the livelihood of beneficiaries as a result of being organized in SHGs
Sustainability:	
Determining to what extent the benefits of a project activity are likely to continue after the donor funding has finished. Projects should be environmentally as well as financially sustainable.	

Learning related objective:

- Provide appropriate recommendations for follow up and action

The following OECD-DAC grading system is used for summarising the assessments of the different criteria.

OECD-DAC Grading System:				
0	1	2	3	4
Low or no visible contribution to this criteria	Some evidence of contribution to this criteria but significant improvement required	Evidence of satisfactory contribution to this criteria but requirement for continued improvement	Evidence of good contribution to this criteria but with some areas for improvement remaining	Evidence that the contribution is strong and/or exceeding that which was expected of the intervention

4. Methodology

The evaluation is an end of project evaluation with an additional focus on actionable learning as it is part of an ongoing initiative. Methodologically, it combines the review of project documents, the analysis of quantitative monitoring data with highly participatory qualitative learning and reflection methodologies.

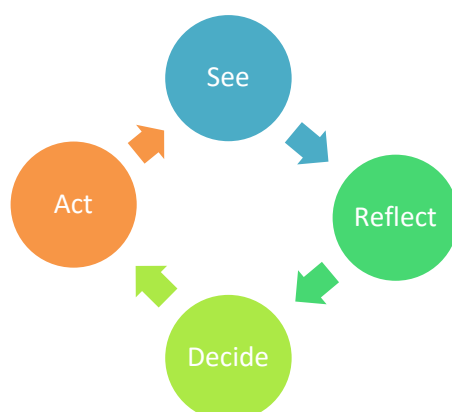
The initial steps were a document review and a participatory reconstruction of the programme’s Theory of Change to identify potential change. The methodology combines the use of primary qualitative and quantitative secondary data. For primary data collection, qualitative data collection tools were designed.

4.1 Participatory action learning approach

The key characteristic of the approach for this evaluation was to facilitate it as a participatory action learning process. This allowed using the opportunity of this evaluation as an occasion to develop critical learning and ownership among stakeholders and equip for strategic action for the future. With the given budgetary and time limitations, a deliberate effort was made to maximise meaningful participation. The tools described below depict this practically.

The underlying theory of a participatory action learning approach is the facilitation of joint learning cycles.

Figure 1: The Learning Cycle



The learning cycle defines key steps which develop an in-depth understanding of a situation, promotes the learning from past experiences and leads to action and change based on learning:

1. **Seeing:** A clear understanding of the current situation is required by all stakeholders, it will form the basis for learning and change. In this case, it included the critical information required to cover the 5 OECD-DAC criteria as described above.
2. **Reflecting:** This step is about systematically reflecting on information collected, e.g. on assessing the level and sustainability of change and potential threats, identifying critical learning, and options for improvement
3. **Deciding:** This step in relation to the evaluation report means identifying and agreeing on the key findings and learning. In a later step after the evaluation it will include decisions by stakeholders on putting learning into practice.
4. **Acting:** The acting will not be part of the evaluation process but an intended outcome at the level of Tearfund and local partners, in the sense of including and implementing learning where appropriate.

The main group following these steps of seeing, reflecting and deciding steps was the evaluation team which was strategically composed to include the main actors.

In addition, the local stakeholder consultations as described below were designed to follow these phases.

4.2 Document Review

The document review, included:

- Baseline report from October 2014
- Civil Society Fund Annual Grant 2014 Application
- Irish Aid's April 2015 Ethiopia Monitoring Visit Report (Draft)
- Coffee feasibility study from December 2015
- Discussion paper by Tearfund Horn of Africa: Foundation for Transformation - A model for Church and Community Managed Resource Centres
- Information According System (Document giving an overview of the indicators used in the monitoring system)
- Partnerships for change: a cost benefit analysis of Self Help Groups in Ethiopia (October 2013)

4.3 Quantitative Monitoring data analysis

For better understanding the impact of its growing number of SHG projects, TfHoA is in the process of establishing, with ongoing learning, a standardised means to collect and analyse data from members and groups. The system employs the use of tablets or SMART phones for data collection which communicate with a web-based Management and Reporting Portal (MRP).

Three data collections forms have been developed:

- Registration data – this includes details about the SHG and its individual members including children and their current education status. This data is collected once and can be updated.
- Six-month data – data is collected every six months based on the anniversary of the formation of the SHG to track economic and health trends at individual member level.
- Annual data – is collected within the anniversary month of the SHG formation to track changes at individual members' level regarding engagement in economic, social and political activities and how this impacts on the welfare and education of household members. In addition, data is collected to assess how the SHG are functioning to support its members

The system is still in the phase of being established, with partner staff being trained on using the system. A number of the current challenges are described in the respective findings chapter.

For the baseline, registration data was collected from all SHGs and members in the target locations. However, at that time, there was insufficient time to complete the collection of six month and annual data from all existing SHG members and therefore a 25% stratified random sampling approach was employed to collect this data. The 25% sampling approach was applied to each location and age group of SHG. A sample size of 25% was agreed so that confidence levels of accuracy could be established at 95% or above.

For the purpose of the evaluation, for measuring change, the sampling methodology was replicated as used in the baseline to ensure validity.

For generating data that could actually be used for valid comparisons, additional analysis steps had to be taken for the following reason: Much of the data from the baseline and in the standardized reports is given in absolute numbers e.g. the cases of child mortality. However, in a project with a significantly growing number of groups, the total number of sampled households increases accordingly. Consequently, the standard reports do not allow to track changes because a growing sample size in absolute numbers overrides the actual change (e.g. more households have more children and a higher absolute number of child deaths). For enabling comparisons, relative values have been calculated (percentages). Further, with non-linear growth, in this case the numbers of new groups have been higher than in the same time period before, change is covered by an increasing proportion of young groups. To control for this factor, the groups that have joined during the past year have been left out when SWIS data was partially analysed again on request of the evaluator. Change therefore shows the change occurring among the groups that had joined at least one year ago.

Linking qualitative and quantitative data

Initially it was intended to have the analysed quantitative data available at the beginning of the qualitative data collection phase to inform and enrich the process and allow for validation. Due to the reason that the monitoring system is still facing some challenges in its roll-out, this was not possible and the synthesis of quantitative and qualitative data had to be done by the consultant.

4.4 Qualitative data collection

Data collection process as a participatory learning process

The qualitative data collection was designed as a participatory learning process as described above. The main group going through the learning process was the evaluation team. The following table shows the composition of the evaluation team.

Table 1: Composition of the Evaluation Team

Organisation	Responsibility
Tearfund Horn of Africa	Programme Manager
Adama SHG Federation	FLA President
TDA	Project manager
TDA	Project staff
EGC/DWO	Project staff
EGC/DWO	Project staff
TREEANGLES LTD	Senior Consultant



Figure 2: Evaluation Team

Project design review

This tool was facilitated as an integral part of the training of the evaluation team. The objective was to create a common understanding on the project, establish what the project actually had implemented and assess the coherence of its design as well as its potential for impact. Before looking at the contributions of different actors, it is important to understand whether change can actually be attributed to the programme. The key steps were;

- to visualise the logframe, review at the activity level what had been implemented and add if applicable, additional activities which had not been captured prior.
- Establish whether the activities implemented were relevant for the defined outputs and had the potential to achieve these.
- Review whether defined outputs were relevant to achieve related outcomes and had the potential to achieve these.
- Review whether defined outcomes were relevant to achieving the project's goal outcomes and had the potential to make a significant contribution to achieve these.

Stakeholder Consultation

The attached tool (Appendix 1 – Stakeholder Consultation Tool, p.53) provides all details.

Participants for Wolaita are listed in Table 16, page 64 and for Sidama in Table 17, page 65.

The tool facilitates the stakeholders to identify with a visualised participatory process the changes achieved by the project, the level of change achieved, the different actors, their contributions and role. The tool to enables identify threats, discuss sustainability and allows to come up with key recommendations based on the previous analysis process.



Figure 3: Stakeholder consultation in Leku (Sidama)



Figure 4: Government representative presenting government's contributions to changes (fruit) during stakeholder consultation in Sodo (Wolaita)

FGD with SHGs

SHG members who have joined the groups after November 2014 were grouped separately from those who had been organised into SHGs earlier. Numbers for participants can be found in Table 18, page 66.

The attached tool (Appendix 2: FGD tool for SHGs, p.57) provides all details on the FGD.

The tool facilitates SHG members to identify with the support of a visualised participatory process the changes in their households since being part of a SHG. The level and relevance of changes achieved is identified. SHG members name the different actors, their contributions and role. The tool enables to identify threats, discuss sustainability and allows to come up with key recommendations based on the previous analysis process.



Figure 5: FGD with SHG in Boditi (Wolaita) using the tree of change tool



Figure 6: FGD with SHG in Morocho (Sidama) using tree of change tool

FGDs with facilitators/volunteers focusing on building SHGs

The attached tool (Appendix 2: FGD tool for SHGs, p.57) provides all details.

The tool facilitates with a visualised process participants to identify key characteristics of CLAs, the responsibilities of a facilitator to develop a strong SHG, the tools for developing strong SHGs, the capacities and capacity levels of a facilitator for developing strong SHGs, the support provided to facilitators to develop strong SHGs. The tool explores the relevance of the support provided. It allows participants to identify positive and negative influences in the context for developing strong SHGs and finally allows to identify opportunities for strengthening the facilitators' ability for developing strong SHGs.

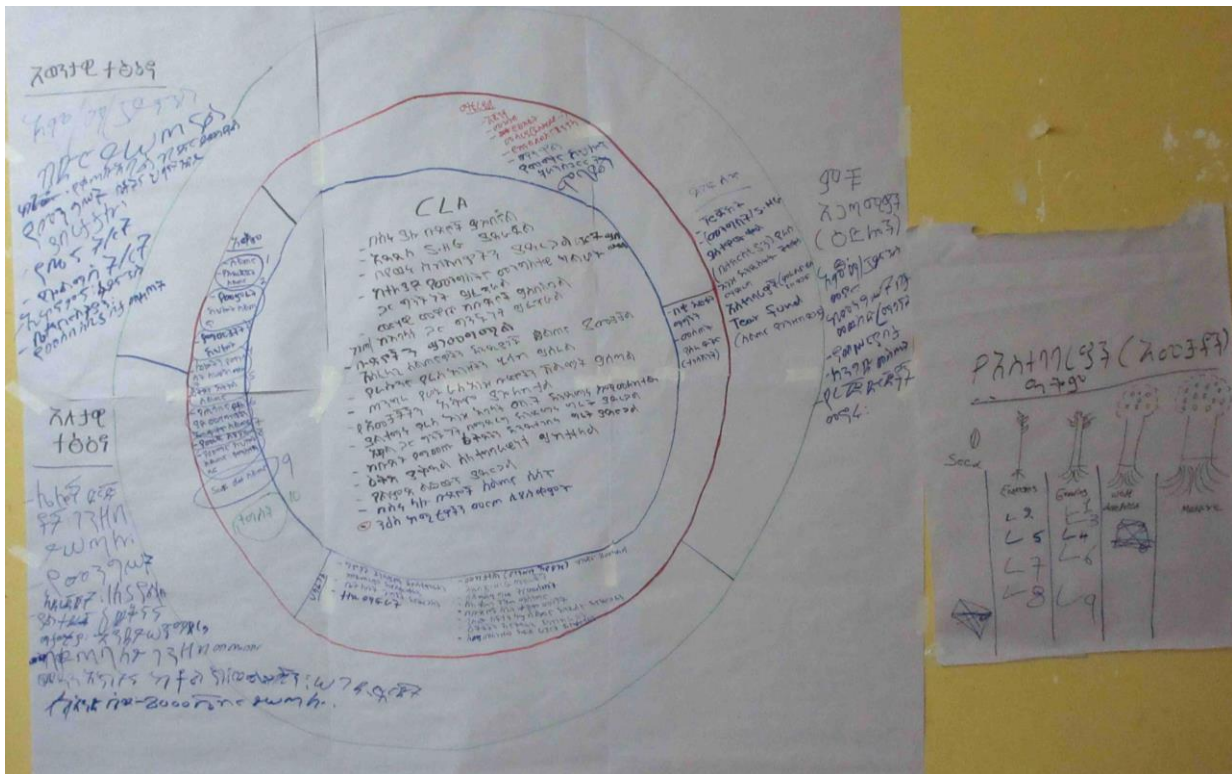


Figure 7: Example of documented FGD results from CLAs / CLA facilitators in Sodo (Wolaita)

FGDs with facilitators/volunteers focusing on building CLAs

The same as the tool above, focusing on CLAs instead of SHGs.

FGDs with CLA members on building strong CLAs

The same as the above tool, with the exception of focusing on CLAs.

The attached tool Appendix 3: FGD tool for CLA Members, p.60) provides all details.

FGD with project staff

FGDs were done with both project teams, using the image of a road on which the project team is travelling. The teams identified rocks (challenges) they hit along the way and wells which represented positive aspects that gave them energy along the way. Key themes that came up were then discussed in more depth.

KII Group Interview

Further interviews included TfHoA staff, church leaders and Tearfund Ireland leadership.

Participatory Analysis and Synthesis

The first level of analysis and synthesis of the data collected was done together with the evaluation team. Findings were analysed, synthesised and discussed in participatory setting. The process was structured along the OECD-DAC evaluation criteria. Most of the conclusions and recommendations of this report were developed through this process.

Sharing and discussion of results at TfHoA office

After the field work, meetings were held at the TfHoA office. The results from the qualitative data collection process were shared and discussed.

In addition, information was shared as requested by the lead evaluator.

Second level of analysis and report writing

A second level of analysis and synthesis was done by the lead evaluator, bringing together the qualitative data, information from the conversations at the TfHoA office and the quantitative monitoring data.

5. Limitations

Quantitative monitoring data available after qualitative data collection:

- Initially, it was planned to collect and analyse the monitoring data before the collection of qualitative data. Reasons were to use the data to enrich the FGDs, triangulate during discussions and validate. Some of the monitoring data and the findings from the FGDs are contradictory and due to the given circumstances could not be clarified.

Format of Quantitative data:

- Much of the quantitative data is not analysed and documented in a way that allows to easily compare data sets and assess change. A significant amount of additional analysis had to be done by the TfHoA staff in charge of the monitoring system.
- For a number of the indicators measured it would be helpful to have a series of measurements and not only two measurements. These do not allow showing trends. Data may be significantly influenced to context specific fluctuations as the unusual low levels of rainfall in 2015 potentially having an influence on nutrition.

Short time for local partners for preparation due to challenges with getting a visa for the evaluator and communication delays:

- This led to challenges with mobilising key stakeholders on short notice, with some not participating and solely other actors assessing their contributions.
- Due to prior commitment, the Sidama project coordinator was not available for participating on the evaluation team, however participated and co-facilitated during data collection in Sidama.
- A relatively high stress level for staff as they had to postpone planned activities and organise last minute for all the meetings.

6. Findings

The findings chapter is structured according to the OECD-DAC criteria.

6.1 Relevance

Relevance to the target group:

“Nobody before showed that the poor can make their livelihoods using their own resources so far and no one was interested to working with the poorest of the poor.” (statement by SHG members in FGD in response to relevance of project). The SHG approach aims at holistically empowering the poorest and most vulnerable community members. Compared to many other projects the evaluator has seen, which equally aim at reaching “the poorest of the poor”, the project proves to have a strong mechanism to identify the target group and integrate them in SHGs. The many positive changes observed clearly address the target group’s basic physical and psychological needs (improved nutrition, not being excluded anymore, not being forced to send children to work but instead to school, increased income, better access to healthcare, improved hygiene practices etc.) and therefore bring impressive holistic change into the life of these, built on their own resources.

Therefore, it must be concluded that the project and its underlying approach are **highly relevant for the target group** and well adapted to building on and strengthening their competencies and resources. An indicator for the relevance is that the number of new SHGs is exceeding initial plans, local partners are not able to organise all those in groups who wish to do so. Spontaneous group formation, outside the project is taking place. Staff reported that other local NGOs have started adopting the approach.

Relevance for local partners

Tearfund’s local partners are development entities of churches. On the one hand, the approach gives them a tool to effectively address the basic needs of the poor in their communities. Furthermore, with the approach of facilitating the establishment of the groups through the local churches, after envisioning church leader and members, it gives the church a meaningful and effective tool to serve the poor in their communities, according to their biblical mandate.

Again, the project and its underlying approach are **highly relevant for the partners**. One important indicator is that Partners have started to integrate and streamline principles of the SHG approach into all their other projects. As it will be discussed later (p. 45), the approach has not been fully adapted to the church context. Doing so would further allow to build the approach on the strengths and resources of the churches and their development units, reducing dependency on facilitating the approach on external support.

Relevance for local churches

The SHG approach allows churches to make a valuable contribution for serving the poor in their communities. The SHG approach allows churches to express biblical core values in deeds and allows community members to experience how, from a biblical perspective, God sees them, cares for them and has created them: The SHG approach is founded and starts acting on the belief that each individual has capacities and resources, capabilities to transform their own lives and that of their households. Members have expressed during almost all FGDs, that through the SHG approach they experience God acting and caring for them. Members who have been at the margins of society have claimed that they started experiencing a new reality of being heard in their communities instead of being excluded.

The approach is highly relevant. However, as it will be discussed later (p. 45), there is further potential to fully adapt the approach to the strengths and possibilities of a church.

Relevance for Tearfund

“We are bringing hope and demonstrating love to the most vulnerable and marginalised people – through the local church” (Tearfund Ireland’s Vision statement)³. Relating Tearfund Ireland’s vision statement to the project, and looking at its core values, it shows clearly the high relevance of the project and its underlying approach to fulfil its mandate. Again, this could be further strengthened by additional adaptation processes of the approach to the church context.

Relevance for Irish Aid

*“Our vision is for a sustainable and just world, where people are empowered to overcome poverty and hunger and fully realise their rights and potential.”*⁴ The SHG approach as implemented in the specific project evaluated, is **highly relevant to Irish Aid’s vision**. The SHG project actually is a great example of how most of this vision’s dimensions do not have to remain a dream but can become reality, at least for the target group in the project area. As the later sections will show, the project has clearly empowered many of its members to overcome extreme poverty and hunger and it has facilitated this by enabling members to realise and use their full potential and by empowering them to increasingly realising their rights.

Relevance to the Ethiopian context

On the one hand, the approach is clearly highly relevant to and aligned with the governments national Growth and Transformation Plans (I and II). Government representatives at the zonal level, strongly promote the approach in Wolaita and in the stakeholder workshop were the ones best able to explain the approach and its relevance for the zone. However, they as well as members and staff realise and practically experience that there is no suitable regulation for SHGs or a national policy that recognises the unique features of SHGs in Ethiopia. This results in government agencies competing with the project for saving group members. The most prominent issue is probably the lack of an appropriate category defined in the respective legislation to allow for a registration of the groups or their higher level structures. A registration currently depends on the goodwill of local politicians.

³ Source: http://www.tearfund.ie/who_we_are/vision_values/, viewed on 22.02.2016

⁴ Source: <https://www.irishaid.ie/what-we-do/how-our-aid-works/our-vision/>, viewed on 22.02.2016

Table 2: OECD-DAC grading for Relevance

OECD-DAC Grading System: <i>Relevance</i>					
	0	1	2	3	4
Target group	Low or no visible contribution to this criteria	Some evidence of contribution to this criteria but significant improvement required	Evidence of satisfactory contribution to this criteria but requirement for continued improvement	Evidence of good contribution to this criteria but with some areas for improvement remaining	Evidence that the contribution is strong and/or exceeding that which was expected of the intervention
Target groups					X
Local partners				X	
Local church				X	
Tearfund				X	
Irish Aid					X
Ethiopian (political) context			X		

Overall, the project is strong on the relevance dimension. One area of improvement for the local partners, the local church as well as Tearfund is a further contextualisation of the SHG approach to the church context allowing it to better build on its specific structure, resources and potential. This will facilitate the adoption of the approach, reduce or even eliminate dependence on external resources for the approach and strengthen long-term sustainability in the sense of churches effectively facilitating the SHG approach.

Concerning the Ethiopian context, the on-going efforts to enable the SHG structures to be legally recognized need to continue and even be strengthened because the issue is a key factor for long-term sustainability of the groups.

6.2 Effectiveness

The effectiveness section first reviews the quality of the design. In the second section it assesses the project achievements at aim and results/outcomes level based on the monitoring data and the qualitative data collected. The following sections discuss themes of high relevance, including gender and the adaptation of the approach to the church context.

6.2.1 Quality of Design

When reviewing the design of the project, two aspects need to be seen: on the one hand the design of this specific 14 month-project and on the other hand the long-term process of establishing a sustainable SHG movement with its underlying concept that has been developed and contextualised over many years.

In the case of the Wolaita and Sidama SHG movement, this SHG approach has been adapted to the specific locality of the project and for being facilitated through the church. The overall design goes back to the start of Tearfund Ireland’s involvement in the project area in 2008 with the HIV programme. This evaluation as well as prior reviews have shown the effectiveness of the approach in the project area, witnessing to the quality of its conceptual design.

When the current design was reviewed with the evaluation team, several observations were made:

- The design showed a high level of consistency, with one level linking to the next.
- In the process of reviewing the logframe, there was confusion on the naming of the different levels. Different project documents were not consistent with the terminology used. One reason being that Tearfund, its local partners and Irish Aid are using a different nomenclature.
- While staff showed to have a strong understanding of the concept and its practical implementation, many were struggling with reviewing the logframe. Much of the wording was complex and included information well beyond the normal wording of an output or result.
- Despite challenges in understanding the logframe, activities, with some minor exceptions had been carried out.

In the conversations it became clear that the design document had been developed under significant time pressure. Therefore, TfHoA had provided significant support and written much of the document. This explains why partners have ownership and a deep understanding of the concept but a number of staff were struggling on the specific details of the current project design.

6.2.2 Achievements at aim level

The Overall Aim of Project is: “To increase the resilience of chronically food insecure households enabling them to self-support the livelihood and development needs of their members and sustain this during extreme climatic events in vulnerable areas of Ethiopia.”

Three indicators were defined and measured at the beginning of the project.

6.2.2.1 Aim Indicator 1 - nutrition

“Reduction in number of households unable to sustainably provide for the food needs of all members.”

With the monitoring system SWIS, two sets of data are collected to determine the level of food security at household level: average household income which is compared to an income related Food Poverty Line (FPL) and Total Poverty Line (TPL)⁵. The second set of data is the meals per day data which is presented for adults and children.

Table 3: HHs below FPL and TPL at Baseline and Current⁶

Measurement	Baseline	Current	Change
HH below FPL	70%	63%	- 7%
HH below TPL	92%	88%	- 4%

According to the SWIS data presented above, the number of households below the FPL and below the TPL have been reduced, indicating that more Households would be able to meet the nutritional needs of the family members. This is strongly supported by the qualitative data coming from the stakeholder conversations and the FGDs with the SHGs.

⁵ The FPL and TPL have been determined by the Ethiopian Ministry of Finance and Economic Development in 1995/6. For SWIS value are adjusted to current day prices. A detailed description can be found in the October 2014 Baseline Report on pages 7-8.

⁶ A detailed overview of the Food and Total poverty line in comparison with the baseline can be found in Appendix 6: Food and Total Poverty Line Data, p.30.

Table 4: Meals per day for children household members at Baseline and Current

Number of meals per day	Baseline	Current	Change
1	1.6%	0.5%	- 0.9%
2	5.4%	10.5%	+ 5.1%
3	93.0%	89.0%	- 4.0%

The SWIS data showing the number of meals children have per day, overall shows a negative development. While it indicates a slight positive development for reducing the number of children having only one meal per day it shows that the number of those with only two meals per day have increased by 5.1% while those having three meals have declined by 4%. A possible explanation could be the worsening food security situation in most of the project area due to a lack and delay of rains. The situation was described as “stressed” and in parts of the project area as “crisis” which already had led to increasing prices for staple food⁷.

Table 5: Meals per day for adult members at Baseline and Current

Number of meals per day	Baseline	Current	Change
1	0.8%	1.2%	+ 0.4%
2	17.4%	28.6%	+ 11.2%
3	81.8%	70.2%	- 11.6%

For adults, the development has been negative, with the strongest move from three to two meals, with now 11.6% less adults having three meals a day. Again, as for the children a potential explanation would be the current food security situation in the area.

However, these findings for adults and children contradict the findings from the qualitative data, where half of the established SHGs and CLAs identified improved nutrition as a major change, reporting an increasing number of daily meals in their families. Only the young groups, established less than a year ago, did not mention this as a change. Though, these are not included in the SWIS data above.

In Boddity (Wolaita), in a FGD with the representation of four SHGs which had been established seven to eight years ago, the ability to provide three meals a day was rated as the second most important change in regard to being member in the SHG. All four groups represented stated that 100% of their members were now able to provide three meals per day to their household members. They stated that before joining the SHGs, they had problems to feed their households even once per day. They heavily depended on food and other aids from the government and NGOs. But later they had the opportunity to take a loan from their SHGs and invested it into businesses in backed up with business training. Then, they were able to purchase more food items than ever before. The groups also described in general the changing environment with fluctuating prices due to weather and market conditions as well as inflation as a threat to this positive achievement because they feel threatened to loose gains in income which they currently can use for consumption.

During a FGD in Sidama with 5 groups represented, the members reported that they now were able to provide three meals a day to their families and were able to improve the quality of the

⁷ An assessment was reviewed on <http://www.fews.net/east-africa/ethiopia/food-security-outlook/october-2015>, accessed on 11.03.2016

food: *“In the past we only add salt to Injera and eat but now we have varieties and delicious food. We add spices, butter, cooking oil to our food.”*

At the stakeholder consultation in Wolaita, CLA representatives from three different CLAs reported that one of the most significant changes they had experienced was that *“In the past, we were eating only maize, but now our children are able to eat preferred foodstuff. We eat 3 times in a day; we don’t prepare 3 times coffee in a day and waste our money. We use our meagre resource efficiently. Praise be to God.”* They added that *“There was a time where we went without food but now like foreigners, we have started eating foreign dishes: pasta, macaroni, and varieties of food. Our cooking utensils get favoured and are serving their purpose”*. At the consultation in Sidama, stakeholders strongly emphasized the contribution of the project in improving food security of the SHG member’s households.

While improved nutrition did not come up as a major change in all FGDs, it was still a prominent theme, especially among the well-established groups.

Significant contradictions can be observed between the two different sets of quantitative data as well as between the quantitative and qualitative findings: According to the FPL measurements, 63% would not be able to provide three meals. However, it is reported that actually 90% of children and 70% of adults receive three meals a day. From the qualitative data one would even tend to expect seeing higher percentages having three meals a day at a better level of quality than before.

Unfortunately, the delay in the availability of the monitoring data did not allow to explore the contradictory findings and validate these. One explanation of contradictions could be the impact of low rainfalls in 2015, resulting for many in lower harvest and higher prices in the market as a short term result which could be captured by the SWIS data while participants in the FGDs could have taken a longer-term perspective. SHG members may have expressed that food security overall has improved, despite climate related fluctuations. The positive assessment in the FGDs would point to the change that SHG members are able to better cope with stresses and realise that they are better off even during times with unfavourable conditions as in 2015.

It may be interesting to explore options on how to measure the capability of SHG households to deal with stress.

6.2.2.2 Aim indicator 2 - health

“Reduction in morbidity and mortality of all household members, particularly children under 5 years old.”

With SWIS, three sets of data are collected to determine the level of morbidity and mortality among household members: Firstly, mortality among children under 5, secondly diarrhoea frequencies among children under 5 and other household members, thirdly the occurrence of other illnesses among children under 5 and among other household members.

According to the data, child mortality has decreased by about 40%. However, due to the given confidence level, the change is within the confidence interval and therefore it cannot be said with confidence that the change has occurred⁸. Still the observed trend would be in line with

⁸ At a confidence level of 95%, and with 25% of all members/groups included in the survey, the confidence interval is at roughly 2.5%, which meant that the true result is with a probability of 95% in the interval 2.5% above or below the result. In this specific case, the percentages from 2014 and 2015 are so close, despite representing a 40% reduction, that the 2014 result is within the confidence interval and therefore result it cannot be said with confidence, that a change has occurred.

and supported by the health data reported below as well as the general national trend of reductions in the under-five mortality rate⁹.

Table 6: Mortality of children under 5 in past 12 months

Number children under 5 deceased in past 12 months	Baseline	Current	Change
0	99.0%	99.4%	+ 0.4%
1	0.8%	0.5%	- 0.3%
2	0.2%	0.1%	- 0.1%

Table 7: Diarrhoea frequency on children under 5 in past 12 months

Number of diarrhoea bouts in past 12 months	Baseline	Current	Change
0	84.7%	95.8%	+ 11.1%
1	9.0%	3.3%	- 5.7%
2	4.9%	0.8%	- 4.1%
3	1.4%	0.1%	- 1.3%
4	0.1%	0.0%	- 0.1%

Among children under 5, the incidences of diarrhoea have significantly dropped, by more than two thirds.

Table 8: Diarrhoea frequency on other household members in past 12 months

Number of diarrhea bouts in past 12 months	Baseline	Current	Change
0	88.7%	95.9%	+ 7.2%
1	8.5%	3.7%	- 4.8%
2	2.4%	0.4%	- 2.0%
3	0.4%	0.0%	- 0.4%
4	0.0%	0.1%	+ 0.1%

Among other household members, the incidences of diarrhoea have also significantly decreased: they have more than halved.

⁹ Source for national trend: <http://data.worldbank.org/indicator/SH.DYN.MORT>, viewed on 26.02.2016

Table 9: Frequency of other illnesses experienced by children under 5 in past 12 months

Number of bouts of other illnesses in past 12 months	Baseline	Current	Change
0	84.2%	94.7%	+ 10.5%
1	10.9%	4.4%	- 6.5%
2	4.1%	0.9%	- 3.2%
3	0.6%	0.0%	- 0.6%
4	0.1%	0.0%	- 0.1%
5	0.1%	0.0%	- 0.1%

Among children under 5, the incidences of other diseases have dropped by about two thirds.

Table 10: Frequency of other illnesses experienced by other household members in past 12 months

Number of bouts of other illnesses in past 12 months	Baseline	Current	Change
0	77.2%	92.3%	+ 16.1%
1	15.3%	5.5%	- 9.8%
2	5.5%	1.9%	- 3.6%
3	1.6%	0.2%	- 1.4%
4	0.2%	0.0%	- 0.2%
5	0.0%	0.1%	+ 0.1%

Among other household members, the incidences of other diseases have also significantly decreased by almost two thirds.

In summary, according to the monitoring data, adults and children of the SHG members' families have experienced over the past year significant reductions in cases of diarrhoea and other illnesses.

These findings are supported and explained through the qualitative data. In the stakeholder consultation, participants stated that SHG members were now able to cover medical expenses. Even young groups detailed that they now had a form of social security, which all their members benefited from. They now were able to get a loan for medication and treatment when they were in critical need, in addition to members praying for them. In a FGD in Sidama, four groups described the benefit of the SHGs being a health insurance. They explained that it had been common before joining the SHG to sell out the assets to cover their medication cost. The groups emphasized that the change applied to 100% of their members. In the stakeholder meeting in Wolaita, it was expressed that project has been able to improve hygiene and sanitation promoted through SHG, and in addition increase HIV testing. SHGs stated that hygiene and sanitation had increased among members *"When we come to group meetings, we dress clean clothes and we bath. We have discussions on HIV&AIDS prevention"*. According to the government representatives in the Wolaita meeting, the project is relevant because SHG members were now able to lead positive and healthy lives. One SHG member expressed that through her SHG membership she had gained dignity and now was looking much better after herself, also in regards to hygiene.

The project has contributed through different factors to improving the health status of the SHG members and their household members. Additional income allows them to access drugs and medical services. Training has included hygiene and sanitation, building an increased awareness and relevant knowledge. Finally, with enabling members to have dignity, these start caring better for themselves and their families.

6.2.2.3 Aim indicator 3 - education

“Increase in number of households able to send children to primary and secondary school”.

It was not possible to use the quantitative monitoring data for this indicator¹⁰. However, the qualitative data gives a clear picture on the impact of education, especially for the groups established for more than one year. Among those groups, 12 out of 17 have named the ability to educate their children as an important change, 8 out of the 12 groups have ranked this as the number one most important change. Among the 11 younger groups consulted, 4 came up with this change. During FGDs in Wolaita, women expressed that before they had to send their children off for child labour. But being part of an SHG now allowed them to send their children to school, even to the secondary level and in some cases to colleges and universities. It was also mentioned that they could send their children to better schools. Some of these children have now started supporting their families. The groups older than a year reported that this change applied to more than 85% of their members while the younger ones estimated that it applied to 44%.

In summary, there is clear evidence that households are increasingly able to send children to primary and secondary schools and even provide for higher level education. This increase has been mentioned as an important change triggered by the SHG membership by a third of the young groups and two thirds of the longer established groups which were consulted.

6.2.3 Results/Outcome Indicators

6.2.3.1 Household Economy

10% increase Income by 10%

From the qualitative data, findings are positive: there is direct and indirect evidence for increased income. Especially the groups older than one year expressed that IGAs were creating additional income. They estimated that this applied to 97% of their members. Women stated that they now were able to generate income from their new businesses, increasing the overall income of their household.

Indirect evidence:

- Aim indicator 1: the ability to provide more meals per day requires additional income.
- Above, aim indicator 3 gave evidence to an increased ability to send children to school. For many, the first step is to stop child labour and then sending them to school. These are two steps requiring additional income.
- The increase in household assets described in the following section adds further evidence to increased income.

¹⁰ Data generated by SWIS does not allow to make a valid comparison between baseline and current data. Education figures collected are absolute figures. Due to the fact that a significant number of new groups has been added with many dependent children, data cannot be compared. In addition, the new groups have members who are economically stronger than the older groups, potentially also distorting the education data

While it was not possible to use the monitoring data¹¹, based on the information provided in the FGDs with 63 SHG members representing 28 SHGs, it is highly likely that the set target has been achieved and potentially even been overachieved.

20% increase household assets by 10%

Developing assets was named as an important change in 3 out of the 4 FGDs done with older groups, while it was only mentioned in 1 of the 3 FGDs done with the groups established in 2015. This makes sense as savings have to build up and businesses need time to be established and generate sufficient returns to allow for a surplus that can be used for new assets.

Information given on how many group members were able to acquire new assets ranged between 60% and “almost all”. A variety of assets were purchased from their savings and through loans.

Examples for increased assets:

- Building houses
- Furniture as beds, tables, shelves
- Electronics as a television
- large water containers
- Potable water: Piped water at house

In addition, many group members stated that they had invested into productive assets for establishing or expanding their businesses.

It was not possible to use the quantitative monitoring data for this indicator¹². Based on the FGDs with 63 SHG members representing 28 SHGs, it is highly likely that the set target has been achieved and potentially even been overachieved.

50% reduce high interests by 75%

In the FGDs with the SHGs, freedom from money lenders was named in 6 out of 7 SHG as one of the most important changes. The older groups said that they were 100% free, while the groups established within the last year estimated that 73% of their members did not have to use the costly services of moneylenders anymore.

The monitoring data does not include data on the interest rates. In two FGDs representing 8 SHGs, details were given on the extent of the interest rate reduction: Both gave the same figure of a reduction of 97%, from 100% to 3%.

Based on these findings it is clearly evident that the level of achievement is above the set target.

¹¹ Unfortunately, monitoring data cannot be used for three reasons: “Age of group” categories between the baseline and the monitoring report are different as well as data in the baseline not being disaggregated by gender while this is the case for the current data. Gender has a major influence, because income of men is significantly higher and therefore a different proportion of men in each age group would lead to distorted results. The third major reason is that baseline data only measures the income of the SHG members involved in an IGA while the current data includes all members.

¹² Again for this indicator, it was not possible to use the quantitative monitoring data. The main reason being that it is indicated in the baseline report that the data is potentially flawed and needed to be revisited. Further, as in the case for income, the data has been differently disaggregated for age groups and gender. Therefore, results rely on the qualitative data.

6.2.3.2 IGA, food security, education

10% increase of diversity and profitability of IGAs over project period

Type of IGA	Baseline	Current	Change
Agriculture	19%	7%	- 12%
Trade	54%	60%	+ 6%
Production	2%	2%	± 0%
Service	1%	12%	+ 11%
Other	5%	4%	- 1%
None	24%	15%	- 9%
Total	105%	103%	- 2%

The above table summarises the data on IGAs collected with SWIS comparing baseline data and current data. The project is based on the rationale that training, saving and access to credit allows SHG members to increasingly develop IGAs and diversify their sources of income.

The monitoring data shows a positive development: the share of members with IGAs has increased by 9% so that 85% of SHG members are now involved in IGAs.

It shows increases especially in service and trade related businesses, while according to the data agricultural businesses have more than halved. According to the findings, the low share of those having two or more different IGAs has decreased from 5% to 3%. While the increase in SHG members being involved in SHGs is supported by the results from the FGDs, the decrease in having more than one business is not and may be related to the sampling procedure. The evaluator suggests to review the data collection process and verify to what extent the data collectors really take time to identify all IGAs or whether e.g. for time reasons they tend to move on to the next question, after having identified one IGA. The second challenge is related to the massive decrease of agriculture related IGAs. While SHGs are both rural and urban, a significant drop without any external shock or any mentioning in the FGDs is extremely unlikely. It may point to a problem in the sampling procedure with not differentiating between urban and rural locations. In general, the indicators selected and the data collected do not really seem to match and lack clarity.¹³

Below, information from the FGDs is used to describe major changes related to IGAs.

Women in the groups older than one year explained that before, they were fully dependent on their husbands for the household expenses. They felt they neither had the mentality, nor the knowledge and skills to engage in IGAs. After being trained and having started various businesses, they now value that they are able to increase their household's income, save and run businesses. In all FGDs, IGAs were mentioned as one of the most important changes. In 6 out of seven FGDs, IGAs were ranked among the top three most important changes related to SHG membership (3 X rank 1, 2 X rank 2, 1 X rank 3). In the groups older than one year, participants of the FGDs estimated that 88% of their SHG's members had new IGAs and were benefiting. With the younger groups, the emphasis was more on having acquired business

¹³ The monitoring data does not allow making any conclusion in regard to the profitability of the IGAs. This would be a rather complex endeavour. Concerning diversity, definitions would be required in regard to its measurement: does it mean that the percentage of households with more than one IGA, if so could these be from the same type of IGA (e.g. trade) or would diversity imply they would have to be different? It could also mean that overall the type of businesses is becoming more diverse with SHG members exploring new opportunities which are less common to the area. The key question is, how should change be measured so that an objective of 10% could be validated in regard to its achievement?

skills and being in the process of establishing an IGA. The younger groups estimated that this change currently applied to 51% of their group members.

Many of the changes mentioned by the SHG members can only be explained with an increased ability to generate additional income (e.g. education, nutrition, saving, assets).

FGD members gave a number of examples for the IGAs they got involved in:

- Carpentry
- Opening shops
- Cafeteria established
- Selling coffee
- Cooking food
- Selling fuel
- Chopping and selling wood
- Other petty trades
- Food spice
- Fattening animals
- Supplying water to community by transporting with donkey cart

In conclusion, with an increasing time of membership, members are more and more capacitated and financially able to get involved in IGAs. Many positive changes coming from SHG membership show that it has allowed members to increase their income, based on successful IGAs. They may reinvest their additional into their business, use for increasing their savings, use for an improved nutrition and education of the family etc. The IGAs have diversified the households' income. While there is clear evidence, that the project has empowered marginalised community members to set up successful businesses, the data does not allow to assess the level of change in diversity and profitability of the members' IGAs.

10% increase over project period of households' ability to provide 3 meals per day

Changes in the provision of 3 meals per day have already been described in details above in section "6.2.2.1 Aim Indicator 1 - nutrition", p.26. The data available does not allow to put a figure on the level of change. According to the findings from the FGDs, this objective should be well achieved. However, it is unclear whether participants took the current drought into consideration or looked at a longer term trend in their household. This needs further assessment.

10% increase of households being able to send their children to school

Changes in the households' ability to send their children to school have already been described in details above in section "6.2.2.1", p.31. The data available does not allow to put a figure on the level of change but the information from the FGDs would suggest that this objective either has been achieved or overachieved.

6.2.3.3 Self-Help Institution

50% of established SHGs report they have improved and/or developed new initiatives to benefit members as a result of the support they have received over the project period from their Cluster Level Associations (CLA).

Conceptually, the project design focuses on the strengthening of the SHG structure. Surprisingly, the vast success of the SHG approach in the communities has slowed down this process. The high demand and external pressure to form new groups as well as the spontaneous formation of new groups have stretched that capacities of staff and facilitators and resulted in a decreased capacity to deal with the structural development. During the project life, the number of SHGs increased by 24%, adding 114 new groups. According to the

project staff alone in Sidama, another 100 SHGs could be immediately added due to demand. The following findings have to be interpreted within this context.

In the FGDs with the SHGs, an image of a tree was used where participants identified the “fruit of being SHG members”. In a second step, they looked at the roots and identified who had contributed and enabled them to achieve the fruit (changes). In none of the conversations the CLAs were identified. Only in one case, where the group was prompted, they explained that from their perspective, currently the CLA’s contribution was very limited. They saw support in following areas: Follow-up, networking, visiting, auditing and conflict resolution. The CLAs were seen to make visits to strengthen the groups and support resolving conflicts when these arose among members.

These findings showing that the CLAs at the current stage were still at an infancy stage with limited capacity to provide to the SHGs were validated and explained in more detail in the FGDs with project staff, with CLA members and with CLA facilitators (those training the CLAs) and complemented with further information from the stakeholder consultations, where CLA representatives participated:

- All CLAs, except for 4 had been formed prior to the project.
- 196 CLA members were trained throughout the lifetime of the project (192 in Wolaita, 34 in Sidama)
- CLA members, with some few exceptions, seemed to be well aware of their responsibilities. They appreciated the training and the training content scored high regarding the relevance of the content. However, satisfaction with the training was ranked relatively low. Participants expressed that 2 days of training were by far too short to equip them sufficiently for effectively performing their responsibilities. Some also questioned the competency level of the trainer.
- According to the capacity assessment done with the CLA members as part of the FGDs, many critical competencies were still at an emerging or growing stage. This explains why at the current stage SHGs do not define the CLAs as relevant actors in achieving change.
- CLA members also feel that in some cases there is potential to strengthen the trainers and their training more work needs to be done. One indicator is that out of all the new SHGs, only 2 were set up by CLAs.
- CLA members report that many SHG members do not understand the value of CLAs and do not understand the concept.
- The current project phase experienced an exceptional growth of new SHGs, which grew from 474 at baseline by 24% over the 14 months’ lifetime of the project, adding 114 new groups.
- Therefore, the growth at CLA level did not keep pace with the growth at SHG level.
- Due to the fact the CLAs currently mostly do not have the capacity to set-up and capacitate new SHGs, local partner staff and facilitators feel overwhelmed with the dual responsibility of being fully responsible and involved at SHG level as well as CLA level.
- Local partner staff feel that with their current capacities, they are not able to cope with needs of the fast expanding number of groups as well as the need to invest significant time and resources in developing the self-help institution which is key to sustainability.

6.2.4 Collaboration

The focus in this section is on the collaboration between TfHoA and its local partners. The role of Tearfund Ireland will be briefly looked at.

Tearfund Ireland has been supporting the establishment of the SHG movement in the project area since its beginning in 2008. Local partners are not able to differentiate between the different Tearfund entities. TfHoA values Tearfund Ireland’s long-term commitment to the SHG movement. Long-term commitment is key to the success of the approach as it is a process

that takes many years to establish all levels of the SHG structure, which then enables sustainability. TfHoA sees a strong link of the SHG work to Ireland because much of the SHG approach is founded on a rich heritage coming out of Catholic church in Ireland with has strongly influenced theory and practice of “Training for Transformation” and the work of Paolo Freire. In the past Training for Transformation has been supported by Irish Aid and TfHoA hopes to be able to strengthen the Irish links and connect to the ongoing work to further strengthen its SHG work through networking and sharing with other actors that are working on the same foundation with the same or similar principles. TfHoA hopes that Tearfund Ireland could be a critical link and partner for its endeavor.

Coming to the local partner level, overall, the staff of the local partners highly valued the collaboration with Tearfund. Positive aspects by far outweighed challenges. Staff expressed that working with Tearfund was highly valued and they had a special relationship with Tearfund for various reasons:

- Partners value the long-term commitment and support, which even continues when donor-funding ends. Tearfund is seen as flexible in providing support.
- The partners appreciated that in general, Tearfund is very different from other partners, especially on the aspect of sustainability. Tearfund does not promote handouts. While they describe that many donors focus on construction, the provision of inputs, the giving of oil (edible) and supplementary food, they value that Tearfund invests much of its budget in capacity development and the empowerment of poor. Partners see that Tearfund’s approach makes a difference with an emphasis on change in the thinking and attitudes, allowing to exploit the potential and unutilized resources that people have.
- Partners expressed that Tearfund to them was unique because of its approach to work with local churches, a highly relevant approach for them.
- Tearfund provides highly valued capacity building support “*they are always with us when the identify gaps*”. Bringing in a self-organised learning approach was highly cherished.
- The high quality of the support Tearfund programme team provides appreciated.
- The partners appreciate the close relationship with many conversations allowing Tearfund to know their gaps. It is highly valued that Tearfund integrates the partners’ capacity building in their annual plans. It is felt that Tearfund is on their side.
- An important aspect in having a close relationship are Tearfund’s regular visits to the grassroots level allowing a deep understanding of the project’s reality. When Tearfund comes, partners do not fear but think that it will be interesting when they come.
- The timeliness in responding is highly valued.
- Partners feel they are working like staff members with Tearfund. Whenever there is an issue or something happens, partners feel free to call and discuss.

Overall, the relationship is highly valued although there are some few challenges:

- Partners feel that sometimes there seems to be a communication gap. Things come like a surprise forcing partners to halt their project work and “*act like an ambulance*”. A typical example is when Tearfund brings visitors to the project. The challenge is greater for the ECG/DWO project team because communication gets delayed when passed through their head office.
- Partner staff in some instances felt challenged to implement due to delays in funding. However, it was emphasized that the delays were shorter than those they usually experience with other partners and donors. TfHoA actually provided funding from its own sources while waiting for receiving the Irish funding for the project to prevent a late start and ensure continuity.

In summary, Tearfund has established an exceptional relationship to local partners with unique support to strengthen their partners, meaningfully involving their church constituency and using an effective empowering approach at community level.

6.2.5 Gender

Conceptually, the SHG approach mainly targets women and has the empowerment of women as one of its main objectives. The project shows strong evidence for women's empowerment. However, significant differences can be observed between the two project regions. While TDA in Wolaita followed the typical SHG approach, EGC/DWO in Sidama contextualised the approach to its considerably more male dominated local culture. This culture is slowly changing but still heavily influenced from its past. One driver for change is the government, e.g. by putting policies into place that require decisions as the sale of land to be approved by wife and husband. A second driver were the churches, bringing men and women together in one place of worship. Before, women were considered as assets, were not even able to share a plate, women did not attend meetings that men attended. The EGC/DWO team therefore took a different strategic approach regarding gender. They allowed men to be part of the groups so that SHGs would be taken serious and not seen as a waste of time or resisted for other reasons by men. In one location, women requested to include a man due to the fact that they were not able to read and write. EGC/DWO hoped that having mixed groups, where women would take leadership responsibilities would result in changes beyond the project. The idea is that if men experience that women are well capable of taking various positions of leadership in the groups, they would create space and opportunities for them to do the same e.g. in churches. The EGC/DWO team sees that usually women groups are more successful than mixed groups. However, for the described strategic reasons, mixed groups were also promoted (25% of groups are mixed).

The strategy for Sidama has facilitated that SHGs are appreciated and taken serious by the community, men and women alike. Currently, in Sidama all facilitators (called volunteers) are men as well as all CLA chairpersons. This is because initially it was not seen as feasible for women to travel and spend time on respective responsibilities. Therefore, the churches' evangelists who are all male, were given the task. Their responsibility included covering a larger area. The approach and observations were much debated in the evaluation team. From observations between the two project areas, different levels of women empowerment were clearly visible, but of course have to be interpreted within the specific cultural context. Observations in Sidama were rather mixed. It was observed in Sidama that while women expressed their ideas, they still awaited approval from the one participating male member. In other groups women were quite outspoken and had positions of chairperson. In other groups women had to be encouraged to speak. Initially, three women were taken to facilitator training. But when they were taken to a training outside the project area they were not welcomed as they only spoke the local language.

On the changes reported by men and women, differences could be observed. While women highly valued the "soft" changes in attitudes, behavior, self-confidence, men much more appreciated the changes related to IGAs, which were also valued by women. According to the project staff, one major difference they observe is that men mostly use money for large IGAs, while women favour petty trading. Women groups are much stronger in repayment and implementing plans.

It was concluded by the evaluation team that EGC/DWO's approach in the past was relevant to the local context but now should be reviewed for the future to strengthen the potential for women's empowerment.

6.2.6 Effectiveness of the monitoring system

One objective of the project was to contribute to the establishment of an effective monitoring system. Tearfund is developing with external support SWIS, its “SHG Web-based Information System”. The concept is to have a system that is regularly fed every 6 months with updated data from each SHG. The web-based system can be accessed and used by different stakeholders so that anyone in need, could access real-time data when required. The system does not only intend to provide donors and partners with data, but reports are expected to be given to the individual groups. While the system has been developed, it is still in its testing and roll-out phase. Partners are expected to allocate one staff to be in charge of monitoring. At the time of the evaluation, the establishment of system has made progress during the project phase, but had not yet reached a point to operate as it is intended to operate finally:

- Staff has had a 2-day training on SWIS;
- 23 Community Facilitators in Wolaita and 18 Volunteers plus 17 CLA representatives in Sidama had been trained on data collection
- One partner was in the process of identifying the person to be in charge of the task;
- Partners are facing many challenges expressing that:
 - the system was perceived as being too complex
 - at the current stage, it was extremely time consuming, bringing much of the other work to a stand-still. It took much of the Facilitators’/Volunteers’ time which they actually required for training SHGs and CLAs.
 - The workload for the facilitators/volunteers is unrealistically high: The 6-monthly questionnaire has about 16 questions, some of which require probing. Assuming 30 minutes are required per member, 10 hours would be needed per 20-member SHG excluding time for transport fetching and returning the device or questionnaires etc. In total, more than one working day is required for data collection to have a reasonable quality of data. A second visit is required for validation. Facilitators are not employed but doing this in their free time. They have significant distances to cover. Staff challenged the assumption that the task could be handled by the facilitators/volunteers. CLAs were not yet capacitated to a level that they could handle the task but potentially would also struggle with the workload.
 - Connectivity and the lack of power were problematic, especially in rural areas. In addition, a limited number of mobile equipment created challenges so that the Sidama team decided to collect all the data with paper forms and spending significant amounts of time on entering and uploading the data onto the system (which cannot be done at the office as it has no internet connectivity). staff in Sidama currently requires at least 2.5 hours per member to enter the data into the system.
 - The present numbers of mobile devices to collect the data require significant coordination work especially with the need of charging the tablets: e.g. 4 tablets are available in Sidama to collect data from 281 groups by 18 facilitators (even with a sample of 25%, facilitators still required going to 70 groups).
 - At the current stage, SWIS only allows to collect and document quantitative data, while partners see the need for qualitative data.
 - It was expressed, that specifically in the rural context it was unrealistic to use SWIS because of the lack of electricity and connectivity, in addition to the distances to cover.
 - Taking the current roll-out status into consideration, the baseline and monitoring data is not based on the data of all members but on a sample of 25%. This has led to challenges which would not occur when the system is fully operational.

SWIS was a much debated issue throughout the evaluation process among the evaluation team. The leadership of the TDA project appreciated that the system allowed them to systematically generate data they have never had access to. Before they always had to rush to the field while now data was accessible on the system. Many felt that there were some major challenges with the System. It was expressed that realistically, the system in its current form would require its own staff for its management and data collection.

One observation by the external evaluator was that some data was collected and documented in a way that did not really allow using the data for monitoring purposes:

- In a number of cases absolute values are taken and not relative values. Due to the fact that the sampling size changes because of new groups, change cannot be tracked.
- The sampling procedure did not consider key characteristics of the target population e.g. the aspect of rural and urban which can lead to significant differences in the type of IGAs.

Table 11: OECD-DAC grading for Effectiveness

	OECD-DAC Grading System: <i>Effectiveness</i>				
	0	1	2	3	4
	Low or no visible contribution to this criteria	Some evidence of contribution to this criteria but significant improvement required	Evidence of satisfactory contribution to this criteria but requirement for continued improvement	Evidence of good contribution to this criteria but with some areas for improvement remaining	Evidence that the contribution is strong and/or exceeding that which was expected of the intervention
Quality of design				X	
Achievement at Aim level					X
Achievement at Result/Outcome level					
A) Household Economy					X
B) IGA, food security, Education					X
C) Self-help Institution (CLA & FLA)			X		
Collaboration with local partners				X	
Gender				X (Sidama)	X (Wolaita)
Monitoring System			X		

6.3 Efficiency

Tearfund has carried out an extensive, in-depth Cost Benefit Analysis (CBA) of the SHG approach. The research has given impressive evidence to the efficiency of the approach. According to a cost benefit study¹⁴, returns with this approach are ranging from 58:1 to 173:1. The project clearly shows that with limited investment, significant measurable changes have been achieved. Even young groups that had been organised for less than one year who had undergone so far very limited training, already showed a surprising level of positive change. None of the evidence from the project contradicts the findings of the CBA study, but most support the finding that with comparably limited input, significant change has been consistently achieved. Due to the fact that Tearfund in this specific case has opted to work

¹⁴ TEARFUND 2013, Executive Summary: Partnerships for change: a cost benefit analysis of Self Help Groups in Ethiopia

through local churches, potential can be seen to increase efficiency through a further contextualisation of the approach. A first level of contextualisation has been done, but there is room and potential for more. Further improving the adaptation of the approach to the specific characteristics, capacities and resources of churches would further allow to increase efficiency.

Table 12: OECD-DAC grading for Efficiency

OECD-DAC Grading System: Efficiency					
	0	1	2	3	4
	Low or no visible contribution to this criteria	Some evidence of contribution to this criteria but significant improvement required	Evidence of satisfactory contribution to this criteria but requirement for continued improvement	Evidence of good contribution to this criteria but with some areas for improvement remaining	Evidence that the contribution is strong and/or exceeding that which was expected of the intervention
Approach in general					X
Approach in church context				X	

6.4 Impact

It is not possible to separate the impact of the project from the prior work of Tearfund with its two partners. The project has enabled to consolidate past achievements and scale these up. Therefore, the impact described below must be seen in this context.

The SHG approach in the project area has brought exceptional levels of holistic impact. In the FGDs, especially women almost overflow of praise when they start talking about the impact of being member of an SHG in their personal lives and for their families. Many are very moved and see the opportunity they have had as a sign of God loving them and caring for them. Impact is evident at following levels:

- **Economic:** savings, access to loans, freedom from money lenders, new IGAs, increased household and productive assets
- **Socio-emotional:** from exclusion to inclusion, mutual support, supporting others, empowerment (participation in decision making at family level and community level, leadership responsibilities), children educated to high levels, reduction of child labour, reduction of FGM, church voluntarism, soil and water conservation (tree planting – hill covered), adult literacy,
- **Physical:** Hygiene and health increased through knowledge and resources, improved nutrition with three meals per day
- **Personal development:** dignity, self-confidence, people open for learning and accepting initiatives
- **Spiritual:** hope, thankfulness to God, seeing God caring, acting and sustaining,
- **Institutional:** churches and their development branches moving towards holistic and empowering approaches, streamlining SHG principles across other programmes

The following case story gives an example how a male’s household was impacted through SHG membership:

My name is Belguda Berasa and I am married with five children. I am an active member of Kinitu SHG around Morocho area since 2010. I serve as a book writer since the establishment of the group for the literacy level of our group is very low. As the main breadwinner of my large families, I had to

struggle to manage all household expenses, which were in fact the huge task with the only income I used to earn from meager rain-fed farm products. In order to meet some my children's education and medical expense, I was cutting down our food expenses reducing number of meals from 3 to 2. This in turn brought problems like an easy exposure to illnesses and poor immunity to diseases.

It was on the wake of such intermingled problems that I learnt about the concept of SHG from EGC SHG development project. I was easily convinced to form and join SHG. I have started with weekly saving of 2 birr and took 600 birr loan for the first time since 2011. Before I took the loan I was trained about business skills development by the project which in fact helped me in my local coffee trading. Returning the loan as agreed by the group members, I have shown my loyalty to other members and they also started doing the same. The living standard my families kept on getting much more better as compared to earlier. I was able to send my children to school fulfilling everything with the loan and profit I made from the petty trade. We all as member of Kinitu SHG enjoyed the fruit of SHG approach and decided to grow our weekly saving from 2 birr to 5. As I have managed my first loan, I have decided to borrow for second time with increased amount. Having taken a loan of 1000 Birr, I began to engage in cattle trade by adding some money from my farm income and the profit I gained from previous loan. I do not fatten but just buy and sell within the same day and market or the next two or three days. The cumulative effect active involvement in SHG and most importantly my effort changed my families' lives significantly. I do not actually have plenty of words to fully thank the project for introducing such a wonderful approach that helped for bringing all the aforementioned changes.

I am planning to replace my grass-roofed house with iron-sheet covered one in the coming year to improve my housing. I believe God will keep favoring me in realizing all my dreams I wanted to achieve.

Comparing the impact on men and women, the life of women often shows more transformation, especially at the socio-emotional level as well as the personal development.

Results on the empowerment of women are impressive. Women that were prior excluded from their communities are now able to interact with and speak out in front of government officials as this was observed in the stakeholder consultation. In the FGDs, women reported that before they had no voice in their communities, now they were listened to. Women expressed that before, they did not like to participate in any meetings. The reason being that they saw themselves as housewives, having no knowledge of public speech and lacking relevant experience to share with others. But now, they don't want to miss any meeting. They now perceive meetings as an opportunity to share ideas, experiences and give suggestions on different development areas. According to the participants of the conversation, the change applied to 100% of their group members.

Looking at the institutional impact, and specifically the impact on the church, evidence is positive. A good step has been taken with bringing leaders of local congregations on board and engaging them actively in the project. While the SHG approach and its principles are valued, other community initiatives only show to a limited extent the application of the SHG principles and in some cases even seem contradictory in nature. Despite all the successes and progress, there is more room to contextualise the approach to the church context, allowing to further increase its potential for impact.

Table 13: OECD-DAC grading for Impact

OECD-DAC Grading System: Impact					
	0	1	2	3	4
	Low or no visible contribution to this criteria	Some evidence of contribution to this criteria but significant improvement required	Evidence of satisfactory contribution to this criteria but requirement for continued improvement	Evidence of good contribution to this criteria but with some areas for improvement remaining	Evidence that the contribution is strong and/or exceeding that which was expected of the intervention
Economic					X
Socio-emotional					X
Physical					X
Personal development					X
Spiritual					X
Institutional			X		

6.5 Sustainability

Sustainability was discussed with stakeholders in the consultations and it was an integral part of the discussions with the SHGs. It was addressed as one part of the “Tree of change tool”: After changes had been identified (fruit), roots had been named (who had contributed what to achieve changes) and threats to the changes had been identified, participants were asked to discuss the implications of an end of Tearfund’s support on the roots (contributions of the various actors) and on the fruit.

Sustainability of changes will be discussed for different levels: individual SHG members and their households, SHG structure and Church/Partners.

6.5.1 Sustainability at the level of individual members and their households

In general, the threat for changes to reverse at the level of individual members and their households was seen as low. The major challenge that was identified was that an end of external support could limit the ability of reaching the unreached poor and marginalised of the community who were not yet members. Many SHG members have a changed identity, dignity and self-confidence. They have new knowledge, skills and experiences and in addition significantly expanded their networks. Many have established successful businesses which have allowed them to invest into the education of their children, household and productive assets. These are changes which are not dependent anymore on the SHGs. The SHGs provide a context for these to further flourish and grow and reach out to new community members. Many members now live in a different reality which cannot be taken from them.

6.5.2 Sustainability at the level of the SHG-structure

The project has supported the further development of the SHG-structure, however as it was already described above, the vast success of the approach limited the capacities available for this endeavour. For establishing a functional and sustainable structure (strong CLA & FLA)

significant efforts are still required. CLA members frequently complained that they were lacking the support and full buy-in into their structure from the SHGs. These were seeing additional costs which did not seem to be matched by the current returns. This cannot be blamed on the concept but is linked to the limited capacitation of the CLAs at the current stage, resulting in few competencies to generate additional value at SHG level for the time being.

TfHoA is working strategically on achieving a legal registration of the groups. Several initiatives are in place. At the current stage, the open question of how the SHG-structures can be registered with and officially recognised by the government remains open. This issue is creating worries among SHG members and has the potential of significant negative implications if the political leadership in the project area would take a more confrontational approach towards the SHG-structures. The current status presents a threat for the future sustainability of the SHG-structure and its groups. Government officials participating in the stakeholder consultations e.g. in Sodo, knew the project and its positive effects in all detail and were very supportive. They were also fully aware of the challenging situation regarding the potential registration of the SHG-structure as well as competing approaches of the government for organising saving groups. Several group members reported about pressure being exerted on them to join the government's 'Development Army/Groups. It was also stated that if Tearfund stopped its support at this stage, the SHG network would not be able to complete establishing its structure required for institutional sustainability.

6.5.3 Church / partner

Sustainability at church/partner level is significantly about being able to continue working with the core principles for empowerment underlying the SHG approach and the ability to carry on with the approach. Too little information was collected to make a robust assessment on this matter. However, still relevant details were observed:

- A number of pastors were trained, have embraced the approach and are trying to apply it at a broader level in regard to their congregation's involvement in its community. However, much of the initiatives that have developed, apart from the SHGs, look much more like traditional aid projects with hand-outs that empowering initiatives e.g. churches collect clothes or food and distribute it to those in need.
- *"If the project has challenges, we can support! We have our own mission work and send missionaries abroad."* (Statement of a Kale Heywet Church leader at stakeholder consultation) The Kale Heywet Church is proud of its long history of being able to work independently and mobilise sufficient resources within the church. So far, the project did not seem to link much to this history and potential.
- Looking at the future development of the SHG structure in the project area, it is not clear how it will relate to the church and its development entities. Individual local churches/congregations have a high level of independence. Coordinating, higher level entities are relatively lean with very limited capacities to take up issues as the SHG approach at a higher level. Currently, with the support of the project staff located in the churches' development entities, individual churches have a strong role in identifying and mobilising poor community members to organise in SHGs. At CLA or FLA level it is unclear what role the church will have. Work on this aspect is ongoing.
- TfHoA is currently exploring the option of establishing "church and Community Managed Resource Centres" as a long-term sustainability strategy. It is an approach adapted from MYRADA in India. First steps have been taken by organising an exposure visit to India with the representation of the partner organisations and two FLAs. While these centres strongly build on the context of CBOs and NGOs, it seems that the question is whether and how the

contextualised approach will link to the specific capacities and nature of the church and enable full ownership.

- Ownership is a measure of sustainability. At the current level, churches more seem to be participating in the project as one of a number of stakeholders. They are neither leading processes nor participating in the future conceptual development which actually determines their future link to the SHG movement.

Table 14: OECD-DAC Grading for Sustainability

Level of sustainability	OECD-DAC Grading System: Sustainability				
	0	1	2	3	4
	Low or no visible contribution to this criteria	Some evidence of contribution to this criteria but significant improvement required	Evidence of satisfactory contribution to this criteria but requirement for continued improvement	Evidence of good contribution to this criteria but with some areas for improvement remaining	Evidence that the contribution is strong and/or exceeding that which was expected of the intervention
Individual household					X
SHG structure			X		
Church/partner			X		

7. Discussion & Recommendations

7.1 Project achievements

Overall, the project is a remarkable success. There is evidence for achievement on all OECD-DAC criteria. The strongest point of the project is linked to its underlying concept. Along all indicators, the strongest achievements can be observed when it comes to achievement at the level of individuals and their households, specifically women: the project is highly relevant, it is efficient, effective, provides evidence for significant impact and sustainability.

Taking a different lens now looking at structural issues, the project is still successful but shows a number of opportunities for improvement which will be discussed below. **The themes include the adaptation to the church context, institutional sustainability, gender and the monitoring system.** Any identified challenges and any suggestions for improvement always need to be seen on the background that overall achievements have been most impressive and beyond what most projects would achieve especially in regard to holistic impact in the life of the poorest community members. This section tries to reflect on how a successful approach that is worthwhile replicating far beyond the project area, can be further strengthened and move towards a sustainable structure in the given context.

7.2 Adaptation to church context

The SHG approach has achieved exceptional levels of holistic transformation that is especially visible among the formerly marginalised women. The approach has an intrinsic message of valuing an individual's capacities and resources and a process that within a short period of

time leads to radical changes, verifying and boosting the message of the individual being valuable and capable. It aligns very well with basic biblical teachings that each individual has been equally created in the image of God, being creative and given resources to enable change. The approach therefore does not only allow to hear a positive reality but experience it. With many other development approaches the evaluator has observed that beneficiaries thank the donor for bringing change and often in the same sentence ask for more support. In contrast, SHG members were proud to express how they themselves had achieved changes in their lives through their very limited resources. They expressed gratitude towards God believing that He was using the approach to change their lives. In addition, they are thankful for the support received. There was no “begging” for further support as in many other projects. It is interesting how this approach leads people to recognise their own strengths and see God acting instead of creating mind-sets dependent on external aid seeing development workers or missionaries becoming the Gods in their lives.

With these characteristics of the SHG approach, it is a great approach for local churches to support their local communities. This applies to the level of the churches’ development units as well as their individual congregations. On the one hand it puts biblical core values into practice and with relatively limited resources it allows radical change which truly serves the poor. Frequently it is observed, that when churches establish a development branch (local NGO), significant cultural clashes may occur between the development unit and the church. Development approaches brought in by partnering international NGOs often seem to be little compatible to the local church and its potential to facilitate change. Many initiatives have little potential for sustainability and replication within the church after external support is phased-out. The SHG approach with its intrinsic message and focus on local resources is radically different of many approaches and has a great potential to be sustained at the approach levels as well as at the principles level.

The main challenge regarding the adaptation to the church context is the initial structural set-up as well as the long-term perspective on the SHG cluster in relation to the church. Looking at the current practice in the project area, it is mostly the development structure of the church facilitating the project with outside resources. The main role of the church is the mobilising of the community and local congregation to support SHG approach. From the observations, it did not seem that the church yet had full ownership and had fully adapted the approach to its context. In Sidama it was voiced that there were many unclear issues and also potential challenges regarding the potential set-up of Church and Community Managed Resource Centres. The major question was how it could be avoided that the Centre could be seen as belonging to and /or dominated by one congregation.

Recommendations:

- TfHoA could support or facilitate a process of further adapting the SHG approach to the church context. The focus should be on creating a vision on how the approach can be fully owned, replicated and sustained by churches without external support. How would such a movement link on the long run to the church structure? What would be the role of the church throughout different phases? This process should include partners, CLA/FLA representatives but specifically decision makers / gatekeepers from different churches. This process should explore the churches’ specific characteristics, resources and potentials and take these into consideration when further contextualising the approach and developing a strategy for sustainability. The whole process should move towards strategically working on the contextualisation of the approach enabling the churches’ representatives to contextualise and take a leading role rather than working for the church.

- Ideally, this adaptation process should take place before the CMRC approach is rolled out, to either allow churches to adopt the approach, contextualise it or develop an alternative. This would ensure full ownership in the results. Instead of selling an idea to churches, they would have the opportunity to know it in all detail as they would have co-designed it and would see it, treat it and support it as their own product.

7.3 Development of sustainable self-help institution

While the project has made contributions to the development of sustainable self-help structures, the process has been facing challenges at different levels:

- Partner and community volunteer **capacities are limited**, the quick expansion and the use of SWIS are competing for time and resources hindering to give full attention to the establishment and strengthening of the CLAs. As long as CLAs are not able of taking over the training of the SHGs, project staff and facilitators will continue having a significant workload.
- A lack of understanding and **ownership of the CLAs** by the SHG members (due to limited capacity building as a result to the unexpected fast expanding number of SHGs)
- Lack of an appropriate **legal framework to register SHG structures**.
- Work in progress on the **contextualisation of the approach to the church context** and developing a concept for a sustainable structure, therefore clear guidance at the moment is lacking.

Limited capacities

The success of the SHG approach and its fast expansion (number of groups increased by 25% during project) is resulting in a high demand for training at SHG-level and at CLA level. Inevitably, the approach leads to a phase where the demand on staff and facilitators increases because they need to train at SHG and CLA level. This will only decrease, when CLAs will be sufficiently capacitated to take over responsibilities. Currently, the project shows signs of inadequate support at both levels. SHGs feel they are not getting sufficient support, while staff and facilitators are not able to give sufficient time and attention to the development of the CLAs. This slows down the establishment of a sustainable structure. CLA members appreciated their training and acknowledged its relevance but at the same time emphasised that it was much too short to equip them for the tasks they were supposed to take over according to their role. The time requirements for SWIS as well as its current challenges further impact the available time as well as transport issues among the project teams limiting their capacity for visiting groups. Motorbikes are few and old, some requiring significant amounts of fuel due to their age and creating challenges through frequent break-downs. TDA has been able to access vehicles from other projects while this has not been an option for the EGC/DWO project team.

Recommendations in regards to limited capacities:

- During the evaluation process, conversations have been taking place between staff and TfHoA regarding the challenge of a growing number of SHGs and the need to support CLAs. It was concluded and recommended that in the coming phase the focus should be on the CLA level and having a time of consolidation. Strategically, this seems to be the right step, because a sustainable structure is key for the long-term success. However, the establishment of SHGs seems to have gained significant momentum and a question will be on how to deal with the pressure of many new groups wanting to start. The project should develop a clear strategy and message to avoid frustration among churches and communities involved.
- Time should be taken to review the equipment both teams have to ensure that they are able to work efficiently (transport, connectivity, electricity, equipment for data collection for SWIS)
- Developing a strategic plan and training process to build the capacities of CLAs and CLA trainers (those already trained and new ones). Current trainers could be involved in the design

of the training process and content to draw on their experiences and give them ownership and competencies to later facilitate the training. This training should include a monitoring or self-assessment component allowing tracking the growth of the CLAs in critical areas. It is suggested to avoid offering one-off trainings, but allow CLA members to embark on a learning process that will allow them to grow into their responsibilities. It should include regular elements of application and reflection upon the application. It could include either visiting or inviting well-trained CLAs from relevant contexts. With the growing number of CLAs, some in the project need to be identified who can act as trainers for others. Explore SOL (self organized learning) further for SHG and CLA level – SOL should give responsibility and motivation for learning to these levels, it should provide and develop capacity assessment tools / processes for SHGs / CLAs to assess capacities and monitor these

- As part of the contextualisation process suggested below, churches should be involved in solving the issue of limited capacities. A church leader has already offered support during the evaluation process. At the same time this step can increase ownership.

Ownership of CLAs by SHGs

For the overall sustainability of the SHG structure, the ownership and full support of the SHGs is paramount. They fully need to embrace CLA and see its value and potential. Limited capacities of the project may have contributed to a lack of envisioning of the groups.

Recommendations regarding the ownership of CLAs by SHGs:

- For efficiency reasons, the (re-)envisioning process could be an integral part of the training of the CLAs.
- In the training of the CLAs a creative participatory module could be developed to envision SHGs. This would ensure that the CLAs are clear about their own relevance and equip them with the right tools for communication.
- Strengthening the CLAs by evaluating current roles and redefine roles of different sub-committees because currently members are not fulfilling responsibilities as desired. This is contributing to a weak performance and SHGs not seeing benefits.

Legal framework to register SHG structures

One aspect that has been regularly brought up throughout the evaluation by all stakeholders is the legal registration of the SHG structure. The challenge is that the national government does not provide a suitable category under which SHGs can register, combining their social aspects as well as their business components. There may be an issue that some may consider the SHG approach not fully compatible with the current political system. At regional level, some opportunities seem to arise, however these always depend on the goodwill of those in charge. Tearfund in the past has done and still invests in major efforts at different levels to enable a registration of the SHGs or a higher level SHG structure. This includes the concept of establishing CMRCs, which could have a legal entity under which the SHGs could then legally operate.

Recommendations in regards to the legal framework for registering SHGs:

- Tearfund is encouraged to pursue its ongoing efforts in promoting strategic research, networking and collaboration with other SHG networks.
- Review ongoing efforts and identify whether relevant actors / gate keepers could be involved more strategically by giving them roles and responsibilities that create ownership of the issue and ensure their full support.
- Options should be explored, whether donors as Irish Aid, who could take the issue to higher levels, would be willing to take up the issue,
- A further option is to explore with church partners on how they can support the cause of the SHG registration.

Contextualisation of the approach to the church context

One current challenge for establishing a sustainable institution is the lack of a clear vision – how will that sustainable structure look like in the context of a church-based SHG approach. Moving this process on will enable to develop strategies to efficiently work towards a sustainable structure. Recommendations have already been given in section 7.2 Adaptation to church context on page 45.

7.4 Gender

Due to the cultural context, the two project partners had taken different approaches in regard to gender. As illustrated in section 6.2.5 Gender on page 37, EGC/DWO had a strong rationale for working with mixed groups, while they were fully aware of mixed groups being less successful than women only groups. The objective of establishing the SHG approach in the area and having men appreciating the approach and allowing their women to participate has been achieved. Beyond the composition of the groups, the access of women to leadership positions above the SHG level is an issue as it has been mostly limited to men for practical reasons. The evaluation team discussed the potential future of dealing with gender and the formation of groups in the Sidama area and came up with recommendations.

Recommendations regarding gender

- Since objectives have been achieved, it is suggested to shift the focus on separate groups for men and women building on existing experiences as 75% are already only women groups in Sidama.
- One of the SHG capacity building components should be a focus on adult literacy to empower women and bring them into positions as secretary and facilitators/volunteers because the lack of literacy has been hindering to bring women in leadership positions and to have women only groups;
- Some women have already been empowered, identify these and support them to become facilitators;
- Develop women's business skills further so that they can shift from petty trading to running businesses;
- Organise a participatory learning process with critical actors (e.g. church, project staff, group representatives, government health extension workers, external SHG leader from rural context) to learn about how to address in future gender/women's empowerment/women in leadership in the project, identify barriers and define strategies.

7.5 Monitoring System

The idea of having a monitoring system in place that will provide all stakeholders from all SHGs in the county with real-time data on the progress of the SHGs is very valuable. Having relevant information at hand and being able to monitor progress is a precondition for learning and further development at all levels. Monitoring information allows individuals and groups to track their progress and make adjustments where required. It supports their planning for the future. It is equally important for CLAs and higher level associations to be able to efficiently monitor their groups and identify relevant support. Partners, Tearfund and Donors are enabled to give evidence to change and understand on how to support the development of the SHG movement.

Currently, SWIS is being developed and fulfilling some of its intended role. Some challenges were faced throughout the evaluation. Some of the problems and limitations are due to the fact that SWIS still is in its development phase, while others are related to the design of different components of the system or its operationalization at field level. The evaluation can only touch on some issues that were observed and experienced throughout the evaluation but cannot provide a full analysis of the system that would be required for a full evaluation.

Providing partners, Tearfund and donors with real-time data: The TDA project manager expressed that he was starting to appreciate the continuous availability of data. Data has also

has been used in the reporting to Irish Aid. A major challenge with the SWIS data and its analysis has been the format it is reported (absolute values in a context of an increasing sample size). In addition, a non-linear increasing and changing sampling population is having an impact on the data reported. It has the effect that change is hidden and cannot be seen in current reports. Just comparing two sets of data from different points of time therefore at the moment for most cases does not allow to track change and in many cases would lead to negative results although the project has achieved significant positive change.

Some of these problems are temporary as the staff in charge of the monitoring system explained: the 25% sampling is only done during the establishment of the system, until all SHG have registered on the system. When all are on the system, sampling will not be required anymore solving key issues related to sampling.

Monitoring contributing to the learning at SHG and CLA level: The current process and technology and timeline for data collection and reporting back to SHGs seems to have limited potential in strengthening the CLAs and especially SHGs learning for change. The actual process of data collection is not empowering. Individuals just give their data which is supposed to be entered directly into a mobile device. At that point, SHG members do not get an overview of the information and cannot compare it to prior information. They also cannot compare their data at that point to other group members. There is no visualisation of the data that could allow seeing any linkages, changes, discrepancies, etc. In summary, it is a process limited to giving information to the data collector. At some point in time, the information will be reported back to SHGs/CLAs. Currently, groups are sampled, data is not collected from all. Hence, at this stage they are able to regularly monitor their progress as reports are only available at irregular intervals. This would however change when all groups are on the system and data is regularly provided by all and processed. It currently takes months until the groups get the final report as the data has to go through a cleaning process. In the case of Sidama, reports for validation and the final version are currently printed in Addis because the project office in Leku does not have access to the internet and therefore cannot log into the system. Due to the fast pace of change, much of the information will be outdated when it comes back to the groups. At present, there is no process in place that would allow the groups to understand how to make the best use of data. This is important because most SHG members are not used to statistical information and its interpretation. From a perspective of the monitoring system's potential for contributing to the empowerment of the SHG members, the approach seems to require significant adjustments regarding its SHG and CLA level data collection, interpretation and reporting processes. Currently, it does not equip SHG members with an effective tool to learn about their progress. TfHoA is planning to equip facilitators and CLAs to learn using the system for their own development and produce reports for their needs. The evaluator encourages to review the data collection process and approach at SHG and CLA level beforehand and develop a process that reduces the workload of the data collectors and increases interaction, reflection and opportunity for instant learning.

Adaptation of SWIS to local capacities and resources: In the discussions during the evaluation process, including experiences from the Adama SHG network, data collection with SWIS faces less challenges in urban contexts than in rural concerning the use of the required technology. In rural context the lack of electricity and connectivity are a challenge and require additional equipment as solar chargers. While the use of phones has become very common in Ethiopia, the question is whether the technology is appropriate for the specific target group. The approach has been efficient in targeting and including the poorest and most marginalised, those who usually do not have phones.

SWIS has significant costs for running the system and especially for data collection. In an empowering approach one would assume that on the long run a local entity would own the system. Data collection at the moment requires significant amounts of time from staff and facilitators/volunteers. This has been at the expense of other responsibilities and in some cases at the level of facilitators it has led to a low quality of the data collected (realistically a facilitator cannot visit each group for two days to collect all data but then needs to rush the interviewing on a single day). At the current stage it seems that volunteers are overburdened with responsibilities which may have negative implications on their overall performance.

Recommendation regarding monitoring:

- Evaluating SWIS at this stage could be a helpful step to identify its strengths, challenges and review its effectiveness for the SHG context, especially its lower-level data collection approach. In the evaluation, different stakeholders should be able to define questions, including the SHGs or their higher levels of association.
- An evaluation should establish the costs (financial and time) for hosting and managing the system so that it is possible to assess whether these are feasible to be taken over by local SHG structures.
- A thorough review on the data collection and analysis process should be done to establish how indicators measured at different points of time can be compared and provide valid results. This should include a review of sampling procedures, taking into account differences between urban and rural as well as the non-linear growth of the sampling population where newer members may have significantly different characteristics (e.g. at a later stage those with more income seem to join). In a final step a test should be done, whether results as defined can be delivered and are valid.
- The system currently does not allow to collect qualitative data, while partner organisations emphasise its importance. It is suggested to identify with partners what qualitative data they want to collect and the develop options of collecting these with SWIS.
- It is recommended to address the question, how SWIS can generate real, effective learning at SHG and CLA level, moving away from a passive to an empowering monitoring practice. The SHG movement should have a monitoring system in place that fully supports learning and is completely independent from outside support. Monitoring and effective learning will be a key factor for the structure's sustainability and its ability to adapt to a changing environment. The entire system should be based on the needs of the SHG structure, then adding those components and elements required by partners, Tearfund and donors.
- Creating an empowering approach could include the creation of real-time processes at SHG and CLA level e.g. instead of the data collector collecting data from individuals, the groups could establish a process to bring together their data. Visual means could be used. At the same time, groups could have discussions. The CLA representative from the group then could take the data to the CLA meeting where different members would share and document in a similar manner their groups' data. Each CLA member would then feed-back learning and results to their respective SHGs. This would require designing tools, data collection forms and processes that are appropriate and user friendly for SHGs and CLAs. Data could then be entered electronically at CLA level, avoiding that those in charge have to visit each individual group and spent significant time with each member.
- Process management and simplification – how can the processes associated with SWIS be managed most efficiently to minimise the workload. Who can realistically manage the required work? Do the required capacities exist?

8. Appendices

8.1 Appendix 1 – Stakeholder Consultation Tool

STEP 1: Introduction

❖ Road to progress for introduction:

Group work – homogenous groups

- 1) Participants write a **card with: Name**, Position, Organisation and year they a) as an institution b) as an individual started joining or collaborating or playing role in project.
- 2) Homogenous groups write “What is **role and relevance of project** in Wolaita” according to their perspective in area?
- 3) Participants present themselves and their group work. They place themselves on timeline.
- 4) Staff present key activities or objectives of ending project phase.

❖ Introduce the image of the tree to the participants. Explain to the participants, that a project is like planting a tree. It grows and produces more and more fruit.

Explain that you want to identify the project’s “fruit” (current phase). Like a Fruit tree cannot bear fruit without strong roots, the project has different actors enabling growth. The fruits represent the positive changes that have taken place, and the roots represent the actors and their contributions that have allowed the fruits to grow.

❖ Form homogenous groups

STEP 2: Identifying fruit

Group work

2.1 Identifying fruit (changes)

❖ Draw images of positive changes on cards that are a result of being member of a SHG.

The changes may be

- “inside” a person,
- in other family members,
- in the household,
- in the community

- ❖ Having explained the task please leave the group to do the drawing on their own

2.2 Clustering

- ❖ Ask the groups to present their fruit.
- ❖ If repetition occurs, check whether the fruit can be clustered.

2.3 Ranking:

- ❖ Explain that we want to understand what the most important changes are. This is done by ranking.
- ❖ Before ranking ask the group to explain all the changes to you and make sure that they all understand the meaning of their images
- ❖ Where fruit have been clustered, participants vote for the cluster and not an individual card.
- ❖ Provide each **homogenous group** to come up with their top three changes, each group presents and gives a point to the respective change
- ❖ when all groups have finished, ask them to count the votes and write the results on the card next to the change (for clusters choose the card that best represents the cluster and add the information there)

2.4 Measuring the scale of change with Ten Seed Technique

- ❖ Explain: For each of the top five changes we want to learn how many members of the SHG are benefitting. Therefore, we apply for each of the 5 changes the “ten-seeds-technique”. 10 seeds (or stones) represent all members of the group. Start with the #1 most important change: Ask the participants to divide the ten seeds into two groups, representing those who are benefitting and those who are not (Example: if half of the households have benefitted from the change, they make two groups of five seeds). Repeat this for the other four changes.
- ❖ Finally add dots for the number of seeds/stones on each of the five fruit on the cards. Each fruit needs to show the image/picture, name, rank and scale = dots.
- ❖ Find out which SHG members are not benefitting and why
- ❖ **Who are those typically benefitting?**

STEP 3: Roots and Birds

3.1 Roots – who contributed what?

- ❖ Now that we have finished the fruit, we want to understand how the different actors have enabled the three to grow and produce fruit. What actors have contributed what to this change?
- ❖ Ask each homogenous group to first list their own key contributions, then do those not present.

3.2 Relationship mapping

Participants define intensity of relationship. They draw all actors in a circle and then ask participants to draw the different levels of relationship between them. Add symbols for resources flowing in relationship.

3.4 Birds/predators – threats to the fruits

- ❖ Birds/predators often threaten fruit. Are you aware of any birds/predator **threatening your** fruits?
- ❖ Ask participants to identify threats and write them above the tree.
- ❖ Categorise threats according to the level of risk that they will cause damage to the fruit: high (h), medium (m), low (l).

STEP 4: Recommended Process	Tips for Facilitator	My personal notes/remarks
<p>4: Discuss the impact of the project’s end on the contributions of actors and the sustainability of the fruit</p> <p>4.1 Effect on actor’s contributions:</p> <ul style="list-style-type: none"> ❖ Ask participants to discuss whether an end of the project would affect any of the actors’ current contributions ❖ If yes, underline any contributions which may be affected <p>4.2 Effect on fruit</p> <ul style="list-style-type: none"> ❖ Ask participants to discuss whether an end of the project would affect positively or negatively any of the fruit ❖ Ask to categorise according to no, low, medium, high effect. Participants can move the cards and place these under those four headings (prepare cards with headings) 	<p>Do not prompt that the end of the project will have negative effects! Pose a neutral question as “Will the end of the project have any impact on the actor’s contributions and the sustainability of the fruits?”</p>	

<ul style="list-style-type: none"> ❖ For medium and high effect, ask how they will be affected ❖ If sustainability is an issue, collect ideas from group members on how the sustainability of changes could be strengthened ❖ Write ideas on separate flipcharts 		
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STEP 5: Recommendations	Tips for Facilitator	My personal notes/remarks
<ul style="list-style-type: none"> ❖ Each group develops recommendations ❖ Recommendations shared, where possible clustered and integrated 		
STEP 6: Any other issues?	Tips for Facilitator	My personal notes/remarks

- ❖ Ask participants whether they want to raise any additional issues for the evaluation of the project

8.2 Appendix 2: FGD tool for SHGs

STEP 1: Introduction: Tree	Tips for Facilitator
<p>Introduce the image of the tree to the participants. Explain to the participants, that starting an SHG is like planting a tree. It grows and produces more and more fruit.</p> <p>Explain that you want to identify with the groups their “fruit”. Like a Fruit tree cannot bear fruit without strong roots, their group work cannot achieve good results without having capacities and resources and support. The fruits represent the positive changes that have taken place, and the roots represent the capacities, resources and contributions that have allowed the fruits to grow.</p> <p>Form groups (one groups with SHGs that have been formed before the current project phase, one group with SHGs started during current project)</p>	<p>Important:</p> <p>Make sure participants understand why they are doing this exercise and how the information generated will be used</p>
STEP 2: Identifying fruit	Tips for Facilitator
<p>Introduce yourselves and ask participants to introduce themselves (name, group they represent and number of years they have been members in SHG). Make sure participants have understood task.</p> <p>2.1 Identifying fruit (changes) Draw images of positive changes on cards that are a result of being member of a SHG. The changes may be “inside” a person, in other family members, in the household, in the community Having explained the task please leave the group to do the drawing on their own</p> <p>2.2 Clustering Ask the group to present their fruit to you. Check whether the fruit can be clustered. Ask participants after they have presented one fruit whether this has already been named or whether it is almost the same as another fruit. If so, these should be placed together on the treetop if the group agrees.</p> <p>↓ Ranking: Explain that we want to understand what the most important changes are. This is done by ranking.</p>	<p>Never draw anything yourself on the cards Do not prompt (by giving examples)</p> <p>Challenge participants not only to draw the visible (physical) changes but also other changes (e.g. behavioural, attitude, perception, relationships etc.)</p> <p>Cluster assets in two categories: those for economic activities and those for increasing the standard of living.</p>

Before ranking ask the group to explain all the changes to you and make sure that they all understand the meaning of their images

Where fruit have been clustered, participants vote for the cluster and not an individual card.

Provide each participant with 3 seeds/stones, etc. Ask to identify individually the three most important changes and to distribute their seeds/stones on 3 different fruit. (Maximum one seeds/stones per change)

Explain the task, then leave the group to do the ranking on their own when all participants have finished, ask them to count the stones and write the results on the card next to the change (for clusters choose the card that best represents the cluster and add the information there)

2.4 Measuring the scale of change with Ten Seed Technique

Explain: For each of the top five changes we want to learn how many members of the SHG are benefitting. Therefore, we apply for each of the 5 changes the “ten-seeds-technique”. 10 seeds (or stones) represent all members of the group. Start with the #1 most important change: Ask the participants to divide the ten seeds into two groups, representing those who are benefitting and those who are not (Example: if half of the households have benefitted from the change, they make two groups of five seeds). Repeat this for the other four changes.

Finally add dots for the number of seeds/stones on each of the five fruit on the cards. Each fruit needs to show the image/picture, name, rank and scale = dots. Find out which SHG members are not benefitting and why

Participants, not facilitators should count.

Make sure that the fruit includes image, the change in writing and the rank.



Ask and take notes on who the members are who are not benefitting and why.

STEP 3: Roots and Birds	Tips for Facilitator
<p>3.1 Roots – who contributed what?</p> <p>Now that we have finished the fruit, we want to understand how the SHG and other actors have enabled the three to grow and produce fruit. What actors have contributed what to this change?</p> <p>Ask participants to first focus on their own individual group capacities and resources that have enabled them to achieve the change.</p> <p>Identify other relevant actors outside their individual SHG and write them between the roots with enough space for main contributions below.</p> <p>Participants should also list key activities/contributions of each actor and write them below the actor.</p> <p>3.2 Relevance of actors for achieving fruits</p> <p>Discuss and add information whether actors currently have high (h), medium (m), low (l) relevance for achieving fruits</p>	

<p>3.3 Satisfaction with support provided Ask participants to state their satisfaction with the support provided (Scale 1-6, with 1 being low level of satisfaction and 6 being very high level of satisfaction)</p> <p>3.4 Birds/predators – threats to the fruits Birds/predators often threaten fruit. Are you aware of any birds/predator threatening your fruits? Ask participants to identify threats and write them above the tree. Categorise threats according to the level of risk that they will cause damage to the fruit: high (h), medium (m), low (l).</p>	
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STEP 4: Potential impact on project’s end on contributions and fruit	Tips for Facilitator
<p>4: Discuss the impact of the project’s end on the contributions of actors and the sustainability of the fruit</p> <p>Effect on actor’s contributions: Ask participants to discuss whether an end of the project would affect any of the actors’ current contributions If yes, underline any contributions which may be affected</p> <p>Effect on fruit Ask participants to discuss whether an end of the project would affect positively or negatively any of the fruit Ask to categorise according to no, low, medium, high effect. Participants can move the cards and place these under those four headings (prepare cards with headings) For medium and high effect, ask how they will be affected If sustainability is an issue, collect ideas from group members on how the sustainability of changes could be strengthened Write ideas on separate flipcharts</p>	<p>Do not prompt that the end of the project will have negative effects! Pose a neutral question as “Will the end of the project have any impact on the actor’s contributions and the sustainability of the fruits?”</p>

STEP 5: Any other issues?	Tips for Facilitator
<p>❖ Ask participants whether they want to raise any additional issues for the evaluation of the project</p>	

STEP 6: Sharing results	Tips for Facilitator
<p>❖ Each group will have the opportunity to visit the other groups for altogether 15 minutes and view their results.</p> <p>❖ Each group should leave two members behind (take turns every 5 min) who can respond to questions</p> <p>❖ Sharing of observations</p>	

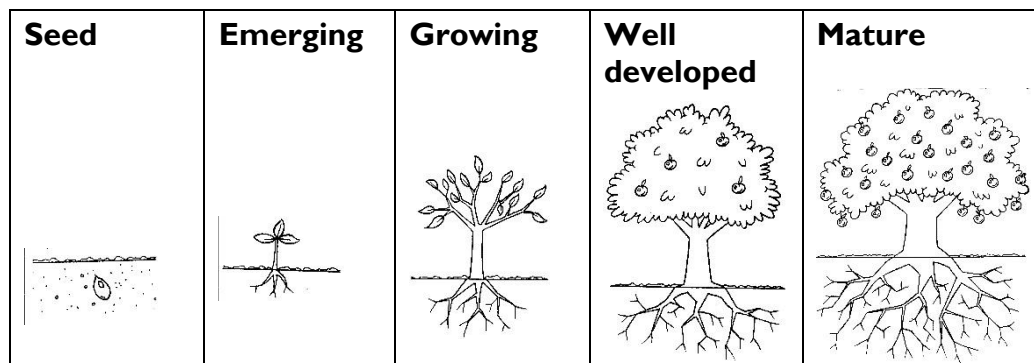
8.3 Appendix 3: FGD tool for CLA Members

Materials:

- 6 Flipchart papers connected as large square with three circles, Markers, Masking tape

Preparations:

- Prepare a large sheet of paper (stick 6 flip chart papers together as a square)
Draw three circles with the smallest circle at the centre
- 2 Flipcharts, each with tree growth stages



Facilitation steps:

- Introduction: Explain that you want to learn from them about their experience as being a CLA member. Focus are the past 14 months. Clarify that the information will be used for learning how to improve the project in future.
- **Step 1: Characteristics of a strong CLA**
 - Explain that the inner circle represents an CLA group and that they should write in the circle all important characteristics of a strong CLA
 - Allow the group to present the result to you, ask questions for clarification if required.
- **Step 2: CLA member's responsibilities, tools and capacities**
 - Explain that the middle circle is about the individual CLA members. It has three sections:
 - 1) CLA member's responsibilities as part of the CLA
 - 2) tools CLA members have to manage strong CLAs
 - 3.1) the capacities a CLA member requires to be a competent CLA member
 - 3.2) use separate sheet with tree growth stages to rank at what level capacities are at (group needs to give justification for level chosen)
 - Allow group to present the result to you, ask questions for clarification if required.
- **Step 3: Support provided to CLA members**
 - Explain that the outer circle is about the support they receive. Use the same three sections and show support related to 1) responsibilities, 2) tools, 3) capacities
 - For support to capacities use separate sheet with trees to rank effectiveness of support
 - Allow the group to present the result to you, ask questions for clarification if required.
- **Step 4: Positive and negative influences and opportunities**
 - Explain that the space outside the circle (divided into three spaces) represents negative and positive influences on their ability to manage strong CLAs
 - In addition, opportunities for strengthening their ability to have strong CLAs should be noted by participants.
 - Allow the group to present the result to you, ask questions for clarification if required.

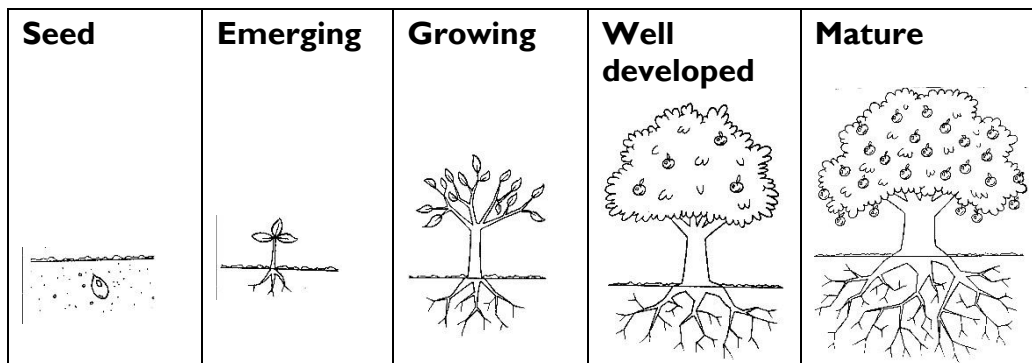
8.4 Appendix 4: FGD tool for CLA Facilitators

Materials:

- 6 Flipchart papers connected as large square with three circles
- Markers
- Masking tape

Preparations:

- Prepare a large sheet of paper (stick 6 flip chart papers together as a square)
Draw three circles with the smallest circle at the centre
- 2 Flipcharts, each with tree growth stages



Facilitation steps:

- Introduction: Explain that you want to learn from them about their experience as being a facilitator. Focus are the past 14 months. Clarify that the information will be used for learning how to improve the project in future.
- **Step 1: Characteristics of a strong CLA**
 - Explain that the inner circle represents an CLA group and that they should write in the circle all important characteristics of a strong CLA
 - Allow the group to present the result to you, ask questions for clarification if required.
- **Step 2: Facilitators' responsibilities, tools and capacities**
 - Explain that the middle circle is about the facilitators. It has three sections:
 - 1) facilitator's responsibilities for developing CLAs
 - 2) tools facilitators have to establish strong CLAs
 - 3.1) the capacities a facilitator requires to establish strong groups
 - 3.2) use separate sheet with tree growth stages to rank at what level capacities are at (group needs to give justification for level chosen)
 - Allow group to present the result to you, ask questions for clarification if required.
- **Step 3: Support provided to facilitators**
 - Explain that the outer circle is about the support they receive. Use the same three sections and show support related to 1) responsibilities, 2) tools, 3) capacities
 - For support to capacities use separate sheet with trees to rank effectiveness of support
 - Allow group to present the result to you, ask questions for clarification if required.
- **Step 4: Positive and negative influences and opportunities**
 - Explain that the space outside the circle (divided into three spaces) represents negative and positive influences on their ability to establish strong CLAs
 - In addition, opportunities for strengthening their ability to establishing strong CLAs should be noted by participants.
 - Allow the group to present the result to you, ask questions for clarification if required.

8.5 Appendix 5: Schedule for qualitative data collection

Date	Activity
28.12.	Consultant arrives in Addis, travel to Wolaita, 14:00 p.m. entry meeting in Wolaita with entire evaluation team for final arrangements on schedule, logistics etc. Start of training. We may start with a project timeline which I would facilitate and which would be our first FGD.
29.12.	Training facilitation team on evaluation tools and data recording, final contextualisation of tools and process
30.12.	Data collection in Wolaita (Evaluation team is divided in 2 sub-teams): <ul style="list-style-type: none"> • 2 FGDs 4 hours each: Meeting at location of a SHGs with 4-6 SHGs represented. Total number of participants per FGD: 8-14, minimum 2 representatives per SHG • 1 FGD 2.5 hours: Meeting partner staff for FGD (all staff, if possible) • 1 FGD 2.5 hours: Meeting facilitators (CLA trainers) for FGD (6-8 facilitators) • 1 FGD 2.5 hours: Meeting CLA representatives for FGD (6-8 CLA members representing 3-4 CLAs) • Evening: Team documentation and debriefing session
31.12.	Stakeholder Consultation in Wolaita and FGDs <ul style="list-style-type: none"> • Half-day meeting (4 hours) • Local partners/stakeholders participate • Some KIs for specific questions during breaks etc. • Travel to Hawassa • Team documentation and debriefing session
01.1.	Stakeholder Consultation meeting in Wolaita and FGDs <ul style="list-style-type: none"> • Half-day meeting (4 hours) • Local partners/stakeholders participate • Some KIs for specific questions during breaks etc. • 1 FGD 2.5 hours: Meeting partner staff for FGD (all staff, if possible) • 1 FGD 2.5 hours: Meeting facilitators (CLA trainers) for FGD (6-8 facilitators) • 1 FGD 2.5 hours: Meeting CLA representatives for FGD (6-8 CLA members representing 3-4 CLAs)
02.1.	Data collection in Sidama (Evaluation team is divided in 2 sub-teams): <ul style="list-style-type: none"> • 2 FGDs 4 hours each: Meeting at location of a SHGs with 4-6 SHGs represented. Total number of participants per FGD: 8-14, minimum 2 representatives per SHG • 1 FGD 2.5 hours: Meeting partner staff for FGD (all staff, if possible) • 1 FGD 2.5 hours: Meeting facilitators for FGD (8-12 facilitators, if the total number is slightly higher, all can be invited) • Evening: Team documentation and debriefing session
03.1.	Data analysis and documentation, developing recommendations in Hawassa with evaluation team (8-13:30) 13:30 departure for Addis
04.1.	Meeting with Tearfund Horn of Africa for collecting additional data, presentation of key findings and debriefing
05.1.	Consultant departs Flight at 9:51 a.m. with ETH to London

8.6 Appendix 6: Food and Total Poverty Line Data

Table 15: Food and Total poverty line in comparison with the Baseline (IA)

HH size		Adults in HH	Children in HH	ETB / month FPL	No. HH above FPL		No. HH below FPL		ETB / month TPL	No. HH above TPL		No. HH below TPL	
					Baseline	Current	Baseline	Current		Baseline	Current	Baseline	Current
1		1	0	219	31	25	6	5	418	17	23	20	7
2		2	0	438	24	34	15	25	836	5	21	34	38
3		2	1	617	14	65	18	72	1215	5	24	27	113
4		2	2	796	49	106	64	129	1593	17	18	96	217
5		2	3	976	71	94	121	186	1971	15	23	177	257
6		2	4	1155	47	65	146	72	2350	5	24	188	113
7		2	5	1334	46	46	134	153	2728	8	14	172	185
8		2	6	1513	28	15	122	82	3106	5	4	145	93
9		2	7	1693	12	6	63	24	3485	3	0	72	30
10		3	7	1912	4	11	42	38	3903	3	3	43	46
11		3	8	2091	0	2	19	4	4281	0	0	19	6
12		3	9	2270	0	0	4	3	4659	0	0	4	3
13		3	10	2449	0	4	1	20	5038	0	1	1	23
16		3	13	2987	0	0	2	0	6173	0		2	0
		% of households under Food Poverty line					70%	63%	% of households under Total Poverty line			92%	88%

8.7 Appendix 7: List of respondents and participants

Table 16: Participants of Wolaita Consultation (Evaluation team not included)

	Position	Representing	Joined / Link to initiative
1	Project officer	TDA	2008
2	Supervisor	TDA	2008
3	Supervisor Sodo	TDA	2008
4	Project officer	TDA	2008
5	Supervisor Areka	TDA	2013
6	Project Manager	TDA	2013
7	Supervisor Boditi	TDA	2013
8	Supervisor Boditi	TDA	2013
9	CLA member	Tiret Behibret	2014
10	CLA member	Tiret Behibret	2010
11	CLA member	Selam Be Ediget	2011
12	CLA member	Tihun	2011
13	Government employee	Sodo town BoFED (Bureau of Finance & Economic Development)	2010
14	Government employee	Boditti town, Planning and finance:	2010
15	Government employee	Areka town, BoFED,	2010
16	Government employee	Boditi town, Social and Economic empowerment/mobilisation of women:	2010
17	Church evangelist	Kera EKHC in Sodo	2008
18	Church evangelist	Sodo stadium KHC in sodo	2008
20	Church Elder	Areka KHC church, Areka town	2008

Table 17: Participants of Sidama Consultation (Evaluation team not included)

	Position	Representing	Joined/ link to initiative
1.	Project Coordinator	Project staff	2008
2.	Development Officer	Project staff	2008
3.	Social Worker	Project staff	2009
4.	Agronomist	Project staff	2015
5.	Accountant	Project staff	2015
6.	Chairperson	CLA Remeda	2013
7.	Chairperson	CLA Konsore Ano	2013
8.	Secretary	CLA Taramesa	2013
9.	Secretary	CLA alanawno	2013
10.	Secretary	CLA Remeda	2013
11.	Secretary	CLA Morocho	2013
12.	Assistant manager for ZoFED	Govt: ZoFED	2008
13.	Women, children nutrition coordinator	Govt: Health Bureau	2008
14.	Volunteer	Project volunteers	2010
15.	Volunteer	Project volunteers	2010
16.	Volunteer	Project volunteers	2009
17.	Volunteer	Project volunteers	2009
18.	Volunteer	Project volunteers	2010
19.	Volunteer	Project volunteers	2009
20.	Pastor	Church Reps	2009
21.	Elder	Church Reps	2009
22.	Elder	Church Reps	2009
23.	Evangelist	Church Reps	2009

Table 18: Number of participants and SHGs represented in FGDs

	Wolaita	Sidama	Total
SHG members in FGDs who have been members for more than one year	24	13	37
SHG members in FGDs who have been members for more than one year	12	14	26
Number of groups represented, older than one year	8	9	17
Number of groups represented younger than one year	4	7	11

In the CLA FGDs, 12 CLA members participated, representing 7 CLAs.