

10-2022

Women's Holistic Transformation and Self-Help Groups

Desta Demessie Madie

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WOMEN'S HOLISTIC TRANSFORMATION AND SELF-HELP GROUPS

A DISSERTATION SUBMITTED TO
THE FACULTY OF PORTLAND SEMINARY
IN CANDIDACY FOR THE DEGREE OF
DOCTOR OF MINISTRY

BY

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PORTLAND, OREGON

OCTOBER 2022



CERTIFICATE OF APPROVAL

This certifies that the doctoral Dissertation of

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DEDICATION

I dedicate this dissertation to beloved Ethiopian Kale Heywet Church leaders who are with the Lord, Dr. Mulatu Baffa, Gashe Tilahun Haile, Gashe Tekele W/Giorgis, and Dr. Kursie Shefeno. Their exemplary leadership and commitment to the Lord, and His people is always treasured.

ACKNOWLEDGEMENTS

My Lord God: I am forever grateful for His ever-sufficient grace throughout this journey.

To my wife Wessy and our children Faven, Helen, Heldana, and Aser, my parents Aba, Emma, and my sisters and brothers: Thank you for your love, care, prayers, encouragement, and unwavering support during my many solitary months of writing.

I would like to convey my sincere gratitude and deepest thanks to the people who have been instrumental in the successful completion of this project. Special thanks are due to my supervisor, Dr. Karen Ann Tremper. Thank you for your wisdom, continued support, and encouragement. Without your help this work would not have been possible. I am grateful to GFU faculty and staff, especially Dr. Clifford Berger and Dr. Loren Kerns.

I also would like to acknowledge and appreciate the efforts of all the individuals who have provided their help, advice, and support throughout this project: EKHC leadership, NCDP community, staff, and facilitators with special thanks to Dr. Mesfin Shugie and Ashenafi Erwa. Without their cooperation and support this study would not have been possible.

The completion of this study was made possible through the financial support provided by Samaritan's Purse. I am very much indebted and deeply thankful to Rev. Dr. Franklin Graham and Mr. Kenney Isaacs for their financial and moral support and encouragement.

TABLE OF CONTENTS

DEDICATION	iii
ACKNOWLEDGEMENTS	iv
TABLE OF CONTENTS	v
LIST OF FIGURES	viii
LIST OF ABBREVIATIONS	ix
ABSTRACT	x
SECTION ONE: THE PROBLEM	1
Introduction	1
The Problem	1
Reasons for the Research	2
Poverty and its Complex Nature	3
The Ethiopian Kale Heywet Church (EKHC)	6
EKHC Structure	8
EKHC Mission, and Vision	9
Poverty and the Status of the Study Area	9
Understanding Poverty Globally and in Ethiopia	11
Traditional Practices, Poverty, and its Challenges	16
Poverty and Women's Status as a Problem	23
Conclusion	30
SECTION TWO: OTHER SOLUTIONS	32
Development Interventions Approaches	32
Development Perspectives	32
Christian or Church-Based Development Organizations	33
Background Description	33
Towards a Holistic Development	33
The Commissioning of the Church	37
Non-Governmental Organizations	39
Poverty and Women's Empowerment	46
Women's Deprivation and the Role of Religion	46
Women's Empowerment	50
Conclusion	52
SECTION THREE: WOMEN'S HOLISTIC TRANSFORMATION	54
Introduction	54

Theological Foundation	55
Creation and the Fall	55
The Fall as the Root Cause of Poverty	56
Restored Relationships with God	58
Evangelism and Social Action	59
Methodology	60
SHG and its Organization	61
The Cause of Poverty, and Women’s Circumstances	63
Challenging Conventional Practices	67
The SHG Effect and Women’s Spiritual Transformation	69
Holistic Transformation	76
SHG and the Role of the Church	77
Conclusion	83
SECTION FOUR: THE ARTIFACT	86
WOMEN’S HOLISTIC TRANSFORMATION AND SELF-HELP GROUPS	86
SECTION FIVE: THE ARTIFACT SPECIFICATION	88
Introduction	88
Structure	89
Audience	90
Culture	91
Scope of the Facilitator’s Guide	92
Location	92
Goals and Strategies	93
Artifact Description	94
Standards of Publication	95
SECTION SIX: POSTSCRIPT	97
Summary of Execution	97
APPENDIX 1:	99
EKHC Development Commission Organizational Structure	99
APPENDIX 2:	100
Interview Questions	100
APPENDIX 3:	101
Capacity Building Training: Budget Breakdown	101
APPENDIX 4:	102

A FACILITATOR’S GUIDE	102
FOR SELF-HELP GROUP FORMATION, AND DEVELOPMENT	102
List of Abbreviations	103
Background	104
Introduction	104
About the Facilitator’s Guide	105
How to use the Facilitator’s Guide?	106
The Significance of Ethiopian Sayings and Proverbs	107
Reasons for Partnering with Churches and Christian NGOs	107
NCDP and the SHG Project Formation and Development	109
The NCDP Project Vision, Mission, Goals, and Purpose	109
What is a Self-Help Group (SHG)?	110
Aim of the SHG process	111
Features of SHG	112
The Two SHG Approaches	112
The Three Tier Organization	114
Functions and Impacts at Each Level:	115
Functions at the SHG Level:	115
Functions at the CLA Level:	116
Functions at the Timret Level:	117
The SHG Approach is Based on Two Basic Principles	117
Case study: Changing from being a domestic housewife to a bread winner or contributor	118
The Four Dimensions of the SHG Approach	118
The Economic Dimension	118
The Social Dimension	119
The Political Dimension	120
The Spiritual Dimension	120
Case study: Transformational change and realization created in God’s image	121
SHG Formation Procedure	121
Awareness Creation and Sensitization	121
Identifying and Selecting Target Beneficiaries	122
Starting with Women	122
Selecting the Staff	123
Selecting the Community Facilitators	123

Weekly Meetings and their Significance	124
Leadership	125
Conducting SHG Meetings	126
Norms of Successful Communication in the SHG–Meeting Procedures	126
Saving and Credit	127
Financial Management	127
Rotational Leadership Functions and Advantage	127
Set of Bylaws	127
Group Learning and Activity Implementation Stage	128
Expected Outcome of Capacity Building Inputs	128
Types of Capacity Building Training for SHG Members	128
Income Generating Activities (IGA)	129
Suggested Areas of Income Generating Activities	129
Essential Documents for SHG Membership	130
Types of Books Required for SHG Recording	130
Individual Savings Passbook	131
General Ledger	131
Cash Book	131
Minute Book	131
Loan Ledger	132
BIBLIOGRAPHY	133

LIST OF FIGURES

Figure 1: The Cause of Poverty as Identified by the Community	18
Figure 2: Holistic Transformation Process: Input and Outcomes.....	76

LIST OF ABBREVIATIONS

AIDS	Acquired Immunodeficiency Syndrome
APMAS	Andhra Pradesh Mahila Abhivrudhi Society
CCMD	Church and Community Mobilization for Development
CLA	Cluster Level Association
CoSAP	Consortium of Self-Help Group Approach Promoters
COVID 19	Coronavirus
CSA	Central Statistic Authority
DRC	Democratic Republic of Congo
EKHC	Ethiopian Kale Heywet Church
GDP	Gross Domestic Product
HIV	Human Immunodeficiency Virus
IFAD	International Fund for Agricultural Development
IFDP	Integrated Food Security Program
IGAs	Income Generating Activities
IUDD	Integrated Urban Development Department
LWF	Lutheran World Federation
MFI	Microfinance Institution
MoFED	Ministry of Finance and Economic Development
MoLSA	Ministry of Labor and Social Affairs
NCDP	Nazareth Community Development Program
SDG	Sustainable Development Goal
NLFS	National Labor Force Survey
NGOs	Non-Governmental Organizations
SHG	Self-Help Group
SIM	Society of international Missionaries
SIM	Sudan Interior Mission
UN DESA	United Nations Department of Economics and Social Affairs
UNDP	United Nations Development Program
UNECA	United Nations Economic Commission for Africa
UNOCHA	United Nations Office for the Coordination of Humanitarian Affairs
SNNP	Southern Nations and Nationalities and Peoples
PASDEP	Plan for Accelerated and Sustained Development to End Poverty
TOR	Term of Reference
TOT	Training of Trainers

ABSTRACT

Women in Adama City are enslaved to generational poverty due to a lack of alternative income generating means and unproductive expenditures related to spiritual practices in hopes of attaining supernatural power. A Self-Help Group is a development intervention approach that is aimed at empowering women. This research critically examines the role of SHGs in promoting holistic transformation of women in three areas: women's economic empowerment, and socio-political empowerment, and women's spiritual transformation with reference to the Ethiopian Kale Heywet Church Development Program. The SHG approach will be reviewed within a framework based on the concept of Christian holistic transformation. The thesis defines holistic transformation as the proclamation and demonstration of the gospel of Jesus Christ through word and deeds, and the transformation of both individuals and social structures to move towards an increasing harmony with God, the world, ourselves, and the environment as God intended.

The research identifies three significant contributions with regards to women's holistic transformation: (1) Women understood the root cause of their destitution associated with traditional and superstitious practices and the need to connect with their Creator; (2) Women experienced spiritual transformation that resulted in practicing ethical values and principles in both their businesses and personal lives; and (3) Women's income and asset building were enhanced leading to the gaining of self-esteem and decision-making powers both at home and community and increased influence in socio-political affairs.

Some of the research's key contributions to knowledge include: (1) SHGs that apply Christian spiritual factors are likely to be more effective in facilitating women's holistic transformation than those which do not; and (2) SHGs that focus on Christian holistic transformation enable women to understand the spiritual aspect of poverty, inspire a new personality and values, and strive for their own transformation promoting God's vision for human life and living conditions.

SECTION ONE: THE PROBLEM

Introduction

The purpose of this section is to understand the nature, complexity, and the impact of poverty. Focusing on my personal experience I will address its drawbacks, and the opportunities lying ahead. Women in Ethiopia are exposed to relentless poverty due to unproductive spiritual practices and lack of income generating means. This study illustrates the need for a serious review of the causes of poverty and its various impacts on society, specifically on women. After describing the wider context of poverty, I will outline the effect of Self-Help Groups (SHG) on women's holistic transformation, and their renewed role in the family and society in Adama City. Having said this, I will underscore that in the past three decades, the SHG model, and its impact has been introduced in the development field. It has been observed in this study that Non-governmental Organizations (NGOs), churches, and civil societies have a significant role in originating, and implementing the models with the hope of responding to the voices of the suffering poor.¹

The Problem

Poverty is multifaceted, and complex in nature; it is, and always will be a human phenomenon. Due to the patriarchal system and poor economic position, Ethiopian women face multiple socio-political difficulties and relentlessly face marginalization and

¹ Mamata Krishna, "Documenting the Experience of MYRADA's Self Help Groups in Holalkere Taluk, Chitradurga District, Karnataka: The Potential and Limitations of Economic Initiatives in Grassroots Development – Current Issues and Asian Experiences November 27th – 30th 2000." Paper No: 13. BRAC Center for Development Management (BCDM), (Bangladesh, 2000): 4.

Malcolm Harper, "Promotion of self-help groups under the SHG bank linkage program in India." In *Seminar on SHG-bank Linkage program at New Delhi*, vol. 25, no. 6 (New Delhi 2002): vii-viii.

neglect as well as being forced to go through hostile and unpleasant experiences. Their deprivation and subordination are demonstrated through social and structural arrangements that exclude them from participating in any course of action. Women struggle from the denial of education rights, training, a lack of employment opportunities, and access to resources, as well as a lack of decision-making power at all levels. Moreover, as the result of the socio-political oppression and the dragging cultural practice imposed upon them for centuries, they were marginalized from participating and benefiting from the economic development of the country. For the most part, these women are captive to generational poverty due to a lack of alternative income generating means and their expenditures for spiritual practices in hopes of attaining supernatural power. Likewise, engaging in superstitious beliefs leads women to spend their meager resources on unplanned and unproductive causes that drag them back into the poverty cycle.

Reasons for the Research

This research was born out of my own struggle for a number of years to find meaningful, and effective ways to work with the poor and support their initiatives. My interest in holistic transformation is tied to a long history in my life working in the church for more than two decades. As a development professional, I participated in the church's effort to develop a sound policy to work with the poorest. While exploring different development approaches, (such as microcredit, development assistance, relief, rehabilitation, and other welfare models), the introduction of SHG created a new understanding. In the end, my sincere concern for the poor, my keen desire to see the church respond to the plight of poverty as well as the introduction of SHG motivated me

to do this study. My active participation in policy development as a church leader enabled me to work closely with the poor women and development practitioners. Besides, the church considered SHGs to be the preferred development policy to fight poverty and bring a holistic transformation. This has encouraged my interest in the research study, and to critically assess the effect of SHG.

Poverty and its Complex Nature

In this section poverty and its multifaceted nature are discussed in different forms.

The following two quotations portray the distressing image of poverty and the poor:

Poverty is pain; it feels like a disease. It attacks a person not only materially but also morally. It eats away one's dignity and drives one into total despair.

~A poor woman in Moldova, *Voices of the Poor*.²

Don't ask me what poverty is because you have met it outside my house. Look at the house and count the number of holes. Look at my utensils, and the clothes that I am wearing. Look at everything and write what you see. What you see is poverty. ~A poor man, Kenya 1997.³

At the outset, it is important to highlight that due to its multidimensional nature, poverty reduction entails many kinds of challenges and there is no one-size-fit-all approach. As Solava Ibrahim and David Hulme point out, poverty is multidimensional. As a result, any strategy to tackle poverty needs to be multi-faceted.⁴ Furthermore, Owen

² Duncan Green and Isobel Allen, *The Urgency of Now* (Oxford: Oxfam, 2008), 10.

³ World Bank. Accessed December 19, 2017, <http://siteresources.worldbank.org/INTPOVERTY/Resources/335642-1124115102975/1555199-1124115187705/ch2.pdf>.

⁴ Solava Ibrahim and David Hulme, "Has civil society helped the poor? A review of the roles and contributions of civil society to poverty reduction." *A Review of the Roles and Contributions of Civil Society to Poverty Reduction* (April 16, 2010): 20.

Barder's trade-off dialogue provides a helpful insight when he argues that poverty reduction affects different people, in different circumstances, in different places, over time.⁵ The Barder's trade-off dialogue describes poverty in three different forms:

1. Between *broad versus deep*: "reducing poverty for as many people as possible and focusing on a smaller number of people in chronic, long-lasting, and deep poverty."

2. Between *today versus tomorrow*: "activities that reduce poverty today, and those that reduce poverty in the future."

3. Between *sustainable versus temporary*: these are plans that provide immediate reallocation of income, and provision of global public goods. [It requires] "long-term funding to be sustained, and time-limited programs that are intended to catalyze economic growth or social, and political transformation so that long term funding is not required."⁶

Brader points out the trade-offs within the objective of reducing poverty, and asks what it means for the greatest good and to the greatest number? He discusses the different aspects of poverty reduction strategies in comparison with different benefits, different magnitudes, to different people, at different times. He further argues and outlines his points in three dimensions: cause versus symptoms, depth versus breadth, and today versus tomorrow.

Therefore, first he asks in order to reduce poverty should one favor the *cause over the symptoms*, which means "temporarily alleviating the effect of poverty for 100 people

⁵ Owen Barder, "What Is Poverty Reduction? Center for Global Development" *Working Paper Number 170* (Washington DC., April 2009), 4.

⁶ Barder, 1.

for a single year of permanently lifting 10 people out of poverty forever?” When he compares *depth versus breadth*: he inquires whether it’s better “lifting 10 people out of extreme, and persistent poverty, or lifting 15 people from just below to just above an arbitrarily-defined poverty line?” When comparing *today versus tomorrow* he questions whether it’s better “lifting 10 people permanently out of poverty this year or lifting 20 people permanently out of poverty after five years?”⁷ Understanding the changing and challenging scenario and answering these questions reasonably makes the poverty reduction strategy and efforts more complex and remote.

Roger Riddell, in his statement quoting Robert Chambers, makes the nature of poverty even more complex:

That assisting the poor is bound to be a difficult undertaking is evident from a consideration of the characteristics of poverty. The poor in third world countries, as Chambers points out, are likely to be often sick or malnourished, with few assets and large families, and to be inarticulate, uneducated, unorganized, isolated, and non-mobile. They are less likely to use government services than the non-poor and to be relatively powerless or dependent upon local patrons for a range of their basic requirements. Further, they are likely to be relatively invisible, higher proportions of them being women, children, and older people.⁸

Following this line of reasoning it can be argued that the fight against poverty becomes more complex, more challenging, and requires actions in all sectors. Programs that are intended to catalyze holistic transformation (economic growth or social, political empowerment, and spiritual transformation) require progressive strategies, multiple stakeholders’ involvement, and targeted policies. In this light there is a wide understanding that faith-based organizations, and churches could play a meaningful role

⁷ Barder, 4.

⁸ Roger Riddell, *Foreign Aid Reconsidered* (Oxford: James Currey Ltd., 1987), 218.

in reaching the most vulnerable segments of the society and address their holistic needs. Some of the justification for this role would be that local churches are established as a grassroot institution, situated in, and made up of local communities. They are found in most places where people are, and they are often the center of the lives of those who attend them.⁹ Vinay Samuel and Chris Sugden stress that the local church is the best model to ensure that all transformational development dimensions are integrated and applied.¹⁰ Hay Campbell stresses the importance of the local church as a representative of God's universal and multifaceted agenda. God in His divine plan has chosen the local church to administer his agenda and the church will advance God's holistic purpose.¹¹ The following Section gives a general overview of the implementing institution, and its background history.

The Ethiopian Kale Heywet Church (EKHC)

This section discusses the role of the EKHC tackling the root cause of poverty, and its endeavor for a holistic transformation. The story of EKHC is associated with the story of the Sudan Interior Mission (SIM). The church started in the early 1920s by pioneering SIM missionaries now called "Serving in Mission." Historical chronology of SIM and EKHC shows that between 1920 to 1935 SIM's work was in evangelism, and development. From 1955 to 1974 the focus was on church growth, discussion to establish

⁹ Tearfund, "Our history: the story of Tearfund," accessed July 12, 2019, https://www.tearfund.org/en/about_us/history/.

¹⁰ Vinay Samuel and Chris Sugden, eds. *Mission as transformation: A theology of the whole gospel* (Wipf and Stock Publishers, 2009), 273.

¹¹ Hay Campbell, ed. *Lausanne Committee for World Evangelization and its National Committees around the World* (2005), 66. Eph 3:9-11 and Col 1:20.

a national church, and local identity. In 1960 a major achievement was made, which was the drafting of a constitution laying out the foundational creeds, and directives of the church.¹² EKHC thrived in the south-central, and south-western corners of the country. Getachew Belete writes SIM missionaries brought schools, clinics, and new ideas for development, and as the result of education many decided to follow Jesus Christ as their Lord, and Savior. He further stresses that besides people's conversion to Christianity, in some regions, evangelicals were the most educated, and economically advanced in their areas.¹³ During that time, local churches established elementary schools to educate village children while evangelizing their communities. This became one of the church's ministries: to fight illiteracy and respond to the society's needs.

In February 1974 all SIM related churches unanimously voiced a desire for autonomous self-administration. At this meeting they established the national Kale Heywet Churches coordinating office in Addis Abeba and appointed its first General Secretary. Following the office formation, the church started to respond to the spiritual, and the social needs of the community through the established office, and its own hired staff.¹⁴ The Ethiopian Kale Heywet Church grew, matured, and numerically became the largest evangelical denomination in Ethiopia. Currently, EKHC claims to have more than nine thousand local congregations with over ten million members all over Ethiopia.¹⁵ The

¹² Tibebe Eshete, "The Sudan Interior Mission (SIM) in Ethiopia (1928-1970)," *Northeast African Studies*, 6(3), (1999), 49.

¹³ Getachew Belete, "The Genesis and Growth of the Kale Heywet Church" (unpublished memoir), 4.

¹⁴ Belete, 17.

¹⁵ EKHC Communication and Literature Department. "EKHC 2021/22 Personal Diary."

2010 EKHC constitution outlines five different operational levels: local churches, sub districts (known as associations of local churches), districts (the union of sub-district associations), zones (the union of districts), and the general assembly.

EKHC Structure

As described above, the EKHC headquarter has its own operational structure, and liaises with each operational level. The multi-faceted ministries of EKHC are divided into two sectors: the spiritual ministries and the development commission. The spiritual arm is responsible for nationwide spiritual activities including: Discipleship and Christian Education; Evangelism Ministry; Literature and Communication; Theological Education; Women, Youth, and Children's Ministries. The development wing is responsible for socio-economic development activities throughout the country. The development commission comprises the following programs: Livelihood Development and Resilience Department; Integrated Water, Sanitation and Health Department; Education, Training, and Integrated Child Development Department; Human Resource, and Operations Management Department; Finance, Budget, and Grant Management Department.¹⁶ In line with this structure, the commission uses different approaches to meet the contextual needs of specific communities. The working relationship with communities is usually established through the local churches, and sometimes through requests from the government offices.

¹⁶ Ethiopian Kale Heywet Church Development Commission. Organizational Structure, accessed July 26, 2022, <https://ekhcdc.et/organization%20structure>.

EKHC Mission, and Vision

The EKHC, following its mission statement, “exists to serve God through proclaiming the Good News of Jesus Christ to the peoples of Ethiopia, and beyond.”¹⁷ The church is committed to the great commandment of love and compassion to the nations, motivated by the words and example of Jesus Christ. Wherever possible EKHC extends its helping hand to alleviate human suffering and to help local communities overcome their social, economic, and spiritual problems. Enabling people to help themselves is the core of EKHC holistic ministry. In this respect, the EKHC vision clearly states its commitment to holistic transformation. “EKHC’s vision is to see a world where all the peoples of Ethiopia, and beyond have heard the Gospel, and become Christ’s disciples, and members of His Body-the Church, actively involved in His service for holistic transformation.”¹⁸ The current EKHC Development Commission organizational and departmental structure places Nazareth Community Development Program (NCDP) as a project operating under Livelihood Development and Resilience Department. The structure displays the EKHC programs, and their link between each department appears in Appendix 1.

Poverty and the Status of the Study Area

Adama City is situated along the highway that connects Addis Abeba with Dire Dawa and the Djibouti port. The city is a busy transportation center, where a large number of trucks use this route to travel to and from the seaport of Djibouti, the main port

¹⁷ Ethiopian Kale Heywet Church, Mission, accessed September 2, 2022, <http://www.ekhc.org>.

¹⁸ EKHC Communication and Literature Department. “The mission and vision statement copied from the EKHC 2021/22 Personal Diary Agenda.”

for import and export goods. As Adama is the administrative capital of the East Shewa Zone, a number of various offices of zonal and district governmental and non-governmental organizations are situated there. The Adama City administration website states “Adama is serving as the administrative, commercial, manufacturing, and educational hub in the region, and serves as a distribution center for the surrounding areas as a lively city.” In addition, the city consists of fourteen urban and four rural Kebeles.¹⁹ The current challenges Adama faces are-rapid population growth, migration, HIV/AIDS, food insecurity, poor infrastructure, and fuel, all of which are common in most parts of Ethiopia.²⁰

The administration describes the city as one of the areas that receives a heavy influx of migrants each year. The 2003 and 2004 Adama project office survey confirms that migration is one of the major issues in the city. For instance, in a poverty and socio-economic problem survey, about 68.0 percent of the poor households were migrants. Similarly, in the same study about 83.0 percent and 87.0 percent of the commercial sex workers and street occupants were migrants respectively.²¹ From the census data, average households estimated 4.8 percent; thus, about 39,000 households were residing in the city

¹⁹ For administrative purposes the city is divided into 6 sub cities and 18 Kebele's. Kebele is the lowest government structure. Adama City Administration, accessed March 22, 2022, <http://www.adamacity.gov.et>.

²⁰ Adama City Administration, accessed December 16, 2015, <http://www.adamacity.gov.et/demograph.htm>.

²¹ Ibid.

in July 2004.²² Current population statistics bring this number to 324,000 which makes the city problem and its situation more complex and overwhelming.²³

Understanding Poverty Globally and in Ethiopia

This section gives an overview on global poverty and particularly describes the situation in Ethiopia. The current United Nations data on world poverty reveals that more than one billion out of over seven billion people fall below any reasonable poverty line.²⁴ Usha Rani Rathinam and Mamudu Akudugu stress that 1.2 billion people are in absolute poverty and that the majority of them are women.²⁵ In order to address the problem of poverty, professionals in the sector struggled for years searching for the best intervention method. However, due to the challenging, and complex nature of poverty, no one is certain which approach to adopt to address the compelling needs of the poor. Thus, it can be argued that since poverty encompasses multiple facets, fighting poverty requires action on many fronts.²⁶

²² Adama City Administration, accessed December 16, 2015.
<http://www.adamacity.gov.et/housing.htm>.

²³ Adama City Administration, accessed September 3, 2022, <https://cityadama.gov.et>.

²⁴ The United Nations world population prospects 2021 estimated the world population around 7.9 billion. UNDESA *United Nations Global Population Growth and Sustainable Development*. Accessed March 20, 2022, https://www.un.org/development/desa/pd/sites/www.un.org.development.desa.pd/files/undesa_pd_2022_global_population_growth.pdf.

²⁵ Usha Rani, Rathinam and Mamudu, Akudugu. "Self-help Groups as a 'Livelihood Development' for Rural Women: Experiences from India and Ghana," *Journal of Economics and Sustainable Development*, Vol.5, no.15 (2014):194. Susan, Rice. "The threat of global poverty." *The National Interest* 83. 2006:76.

Rice states 1.1 billion people live in extreme poverty, i.e., defined as less than \$1 per day, and over half the world's population lives on less than \$2 per day. Susan Rice, "The threat of global poverty." *The National Interest* 83. (2006):76.

²⁶ Solava Ibrahim and David Hulme "Has Civil Society Helped the Poor? A Review of The Roles and Contributions of Civil Society to Poverty Reduction." 2010: 20.

Shaohua Chen and Ravallion Martin emphasize that within a few years, the percentage of the poor is estimated to be in the top 25 percent of the global population.²⁷ Peter Grant writes that the total number of people living in absolute poverty (less than a dollar a day) has fallen from 1.5 billion to 1 billion over the past thirty years, despite an increase in the global population of 1.6 billion.²⁸ The World Bank, quoting Chen and Martin, states that the developing world is poorer than we thought but no less successful in fighting against poverty.²⁹ Since 1981, 1.4 billion people (one in four) in the developing world were living below US\$1.25 a day in 2005, down from 1.9 billion (one in two) in 1981.³⁰ Paul Collier argues that while the number of people in absolute poverty declined in other continents, in Africa, despite certain changes, it is still increasing alarmingly. In his paper on “Poverty Reduction in Africa” he further describes how poverty in Africa has been rising for the last quarter-century while it has been falling in the rest of the developing world. Africa’s distinctive problem is that its economies have not been growing to bring the expected change for its people.³¹ The UNDP report indicated that despite a decade of progress, for forty-six African countries, 54 percent of

²⁷ Shaohua Chen and Ravallion Martin, "Absolute poverty measures for the developing world, 1981–2004." *Proceedings of the National Academy of Sciences* 104, no. 43 (2007): 16757.

²⁸ Peter Grant, *Poor No More: Be Part of a Miracle* (Oxford: Monarch Books, 2008), 28.

²⁹ The World Bank, Press Release, accessed July 06, 2019, <http://www.worldbank.org/en/news/press-release/2008/09/16/new-data-show-14-billion-live-less-us125-day-progress-against-poverty-remains-strong>.

³⁰ Ibid.

³¹ Paul Collier, ‘*Poverty Reduction in Africa*’ Centre for the Study of African Economies, Department of Economics, University of Oxford. Accessed April 16, 2016, <http://users.ox.ac.uk/~econpco/research/pdfs/PovertyReductionInAfrica.pdf>.

their populations still live in poverty.³² The World Bank specified that almost half of poor people live in five sub-Saharan African countries: Ethiopia, Nigeria, the Democratic Republic of Congo (DRC), Tanzania, and Madagascar.³³ Following the 2017 estimate, 9.2 percent of the global population still live on less than US\$1.90 a day.³⁴ Moreover, the 2021 World Bank study indicated that due to conflict, climate change, and the recent COVID 19 impact, the increase in extreme poverty from 2019 to 2020 is projected to be larger than any time.³⁵

Furthermore, UNDP in its 2012 publication stated the following on African development:

Had African governments over the last 30 years met their people's aspirations, this report would not be necessary. One quarter of the people in sub-Saharan Africa would not be undernourished, and one third of African children would not be stunted. Nor would so many African farmers have to eke out meager livelihoods on tiny plots of depleted soil. The region would be food secure, and the gap between its human development and that of more successful regions would be closing rapidly.³⁶

The United Nations Economic Commission for Africa (UNECA) strongly argues against this statement, and states that poverty in Africa is declining. Both the 2012 and

³² UNDP, "Ethiopia African Economic Outlook," July 13, 2017, accessed March 21, 2022. <http://www.et.undp.org/content/ethiopia/en/home/library/poverty/EthiopiaAfricanEconomicOutlook2017.html>.

³³ The World Bank, "Understanding Poverty Overview," last updated October 14, 2021, accessed March 15, 2022, <http://www.worldbank.org/en/topic/poverty/overview>.

³⁴ The World Bank, "Measuring Poverty," Last updated April 16, 2021, accessed March 15, 2022, <https://www.worldbank.org/en/topic/measuringpoverty#1>.

³⁵ The World Bank, "Understanding poverty," accessed March 15, 2022. <https://www.worldbank.org/en/understanding-poverty>.

³⁶ UNDP "Africa Human Development Report 2012: Towards a Food Secure Future" (New York: UNDP Regional Bureau of Africa, 2012), vi.

2016 reports indicate that the continent has witnessed a remarkable improvement in its economic performance. The UNECA 2012 report states that “During the period 2002 to 2008 its Gross Domestic Product (GDP) grew by an annual average of 5.6 percent making it the second fastest growing region in the world, just behind East Asia. Since then, growth has picked up well. Moreover, in 2010, of the world’s fifteen fastest growing economies, ten were African.”³⁷ The 2016 report states that “East Africa maintained the highest growth rate in the region, at 6.2 percent in 2015, despite a decline from 7 percent in 2014 owing to slower growth in Ethiopia and Democratic Republic of Congo.”³⁸ However, despite this fact, current figures show that African countries rank the worst, with over 400 million people living in extreme poverty, with Africa being home to 70 percent of the world’s poorest people. Inequality and poverty remain persistently high.³⁹ Current projections show that all countries in Africa are off track to achieving the Sustainable Development Goal (SDG) of eliminating extreme poverty by 2030.⁴⁰ On the other hand, the 2021 UN report indicated that although there has been remarkable progress in reducing global poverty in sub-Saharan Africa, the number of persons living in extreme poverty has continued to rise. Some of the challenges specified were rapid population growth, conflict and war, high levels of inequality, limited access to

³⁷ United Nations Economic Commission for Africa (UNECA). “Economic Report on Africa 2012: Unleashing Africa’s Potential as a Pole of Global Growth.” (Addis Abeba: UNECA, 2012:4.)

³⁸ Ibid.

³⁹ UNECA, At 60th Commemoration, ECA launches Africa Poverty Clock to monitor progress against extreme poverty. 01 March 2019, accessed March 21, 2022, <https://uneca.org/storyst/60th-commemoration-eca-launches-africa-poverty-clock-monitor-progress-against-extreme-poverty>.

⁴⁰ Ibid.

infrastructure, and inadequate investment in human capital.⁴¹ For example, the COVID 19 pandemic hindered progress towards eliminating hunger, and it is estimated to have increased the number of affected people by almost 320 million in just one year.⁴² Quite the opposite, it is evident that 3 to 5 percent of elites benefit from the growth, but very little is achieved to change the life of the majority of poor who suffer the most.⁴³

Taking the case of Sub-Saharan Africa as an example, the UNDP report indicates:

Sub-Saharan Africa has abundant agricultural resources. But shamefully, in all corners of the region, millions of people remain hungry and malnourished—the result of glaringly uneven local food production and distribution and chronically deficient diets, especially among the poorest. This is a daily violation of people’s dignity, with many governments not fulfilling their basic responsibility of protecting their citizens from hunger.⁴⁴

The stated report identifies the suffering of millions and the failure of government systems to support the vulnerable poor. Furthermore, it demonstrates the complex nature of poverty and the effort required by all parties to reverse the cycle. Hence, the World Bank report stresses that the challenge of poverty reduction in Africa is severe and persistent and will require a distinctive approach.⁴⁵ This study recognizes that although

⁴¹ United Nations Department of Economics and Social Affairs, Population Division (2021). “Global Population Growth and Sustainable Development.” UN DESA/POP/2021/TR/NO. 2. https://www.un.org/development/desa/pd/sites/www.un.org.development.desa.pd/files/undesa_pd_2022_global_population_growth.pdf. UN DESA (2021):66.

⁴² UN DESA 2021:70.

⁴³ Elites are the most powerful people within any national political system, and they make or shape the main political and economic decisions, accessed September 29, 2019, <https://www.ids.ac.uk/files/Wp148.pdf>.

⁴⁴ UNDP 2012:2. The World Bank in Ethiopia, Overview, October 13, 2021, accessed March 16, 2022, <http://www.worldbank.org/en/country/ethiopia/overview>.

⁴⁵ The World Bank report states in 2015 half of the people living in extreme poverty live in 5 countries and of them 3 are in Africa – Nigeria, Ethiopia, and Democratic Republic of Congo. The World Bank, “Summary of Chapter 1: Ending Global Poverty.” accessed March 29, 2019, <http://pubdocs.worldbank.org/en/911401537279777945/PSPR2018-Ch1-Summary-EN.pdf>.

the continent observed political and social improvements, there are also many issues hindering the development progress.

Current statistics show that Ethiopia is the second most populous nation in Africa, following Nigeria, with about 115 million people. During the past two decades, the country has made development gains in poverty reduction and expanding investments in basic social services. The World Bank report specifies that over the past fifteen years, Ethiopia has been among the fastest growing countries in the world (at an average of 10 percent per year), with a per capita gross national income of \$890. Although Ethiopia is the fastest growing economy in the region, with 6.1 percent growth in FY 2019/20, during the same year, due to the COVID 19 pandemic, its gross domestic product growth slowed down, and the pandemic had increased existing vulnerability.⁴⁶ Moreover, looking at these realities, and the changing conditions the country has a lot to do to break the poverty cycle for the majority poor.

Traditional Practices, Poverty, and its Challenges

This section discusses poverty in relation to traditional practices and its various encounters. Robert Chambers argues poverty is dynamic and multidimensional in nature and it is difficult to define, measure, monitor, and alleviate, especially across, and within different social groups and cultures.⁴⁷ Poverty embraces a diverse range of characteristics

⁴⁶ The World Bank in Ethiopia overview, October 13, 2021, accessed March 25, 2022, <https://www.worldbank.org/en/country/ethiopia/overview#1>.

⁴⁷ Robert Chambers, *Whose Reality Counts? Putting the First Last* (London: Intermediate Technology, 1997), 45.

such as material deprivation, vulnerability, social isolation, and exclusion, powerlessness, and physical, and psychological ill-being.⁴⁸

In order to address the problem of poverty, professionals in the sector have come up with different theories and approaches, but still the problem exists, and it requires determination and diligence to overcome it. Thus, it can be argued that since poverty encompasses multiple features, fighting poverty requires action in all directions. At this juncture the study identified two views of poverty that are described by Robert Chambers on one side, and David Bussau and Russell Mask on the other side. Chambers relates poverty with material deprivation, social isolation, powerlessness, physical and psychological ill-being, and leaving out the spiritual effect of poverty. On the other hand, for Bussau and Mask, fighting poverty is a spiritual battle.⁴⁹ Christian scholars recommend that alongside the physical action emphasis must be given to tackle the root cause of poverty i.e., the spiritual battle to liberate individuals from the bondage of the evil one.

With regards to the NCDP, and its project impact, Figure 1 below contains key information on the Adama City SHG community, and their economic, social, political, and spiritual status. The 2002 proposal demonstrated the community's experience representing the causes of poverty they identified. Four columns of economic, social, political, and spiritual reasons were classified by the group as the causes of poverty.

⁴⁸ Robert Walker, "Multidimensional Poverty," GSDRC Professional Development Reading Pack no 22. (Birmingham: University of Birmingham, 2015), 2. Chambers, 45.

⁴⁹ David Bussau and Russell Mask, *Christian Microenterprise Development an Introduction* (Oxford: Regnum Books International, 2003), 66.

Economic	Social	Political	Spiritual
Absence of saving culture	Lack of trust and confidence among the poor	Less participation in election	Cosmic factors as governed by the cosmic power its related sacrifice
Lack of trust and confidence	Conflict and strife among the poor	No involvement of women in decision making in the family	Lack of self esteem
Worse consumption pattern	Less social capital	Discrimination of women in political involvement/ domination of patriarchal society	Lack of high emotional and psychological make up
Lack of business skill	Drunkenness, prone to social evils	Top-down approach by local government leaders	Sacrifice to witchdoctors
Lack of money management skill	Large family size	Less involvement in political formulation	Expensive festival ceremonies
Lack of resource lack of access to resources	Illiteracy	Less membership in the political parties	Dishonest, inharmonious living with others
Denial to resources	Extended family system	Lack of knowledge on the constitutional rights	
Illiteracy	Backward social and ethical values to work and entrepreneurship	Discrimination by the authorities	

Figure 1: The Cause of Poverty as Identified by the Community

Source: 2002 NCDP Project Proposal.⁵⁰

As presented above the SHG community identified the main causes for their destitution and issues that hinder their progress. As Mesfin Shugie stated based on this information the NCDP put all its efforts to respond to the women's needs. Accordingly, in line with this information the community was given the opportunity to analyze the causes of poverty in their areas, discuss the solutions, and come up with the planning to solve the problems. This has enabled the poor women to gradually become the actors of their own development.⁵¹ Figure 1 contains essential evidence for women's destitution

⁵⁰ Mesfin Shuge, "Ethiopian Kale Heywet Church Development Program: Integrated Urban Development Department, Project Proposal for Nazareth Community Development," (Addis Ababa, 2002), 12.

⁵¹ Shugie, 11.

and the obstacles to their progress as specified by the group themselves that was recorded on the 2002 proposal. This study uses the data as one of the main sources to discuss women's conditions from economic, social, political, and spiritual points of views.

This study refers to the 2002 proposal as a key document that describes the SHG community level of poverty and its complex and dynamic nature. The proposal presents the causes of poverty as identified by the community during the baseline survey. I will make a list of causes that are applicable to this study. As specified above under the economic, and social column the community listed in detail the causes of their poverty. More importantly, under the spiritual column, cosmic factors as governed by the cosmic power, its related sacrifice to witchdoctors, dishonest, inharmonious living with others, and expensive festival ceremonies were listed as the causes of poverty.⁵² Based on these points this study recognizes the stated causes of poverty that affected women's spiritual, economic, and socio-political empowerment, and the effect on women's holistic transformation. The SHG community description and classification is additional evidence that the substance and the nature of poverty is complex, dynamic, and multidimensional, and it embraces a diverse range of characteristics. Likewise, the study recognizes the baseline survey information described by the community and uses it as a foundation to examine the various aspects of poverty.

As stated above before joining SHGs, women were exposed to different traditional, and religious practices which were believed to be reasons for their poverty, and immoral life. Because of the existing traditional lifestyle, some women engaged in superstitious beliefs, spending money on unplanned and infertile causes. For such

⁵² Ibid.

occasions, women invite a minimum of twenty to thirty friends, and extended family members. A woman is expected to make a feast and feed all guests with a locally brewed alcoholic drink, *Tella*, which might cost a woman one or two years of her savings. Due to these practices, people were not free from the influence of perceived otherworldly realities. Explaining the situation, Mesfin Shugie stated that at the beginning of the program, the majority of the women were highly engaged in harmful traditional practices, making sacrifices to witchdoctors, and considering that as a norm of life.⁵³ These women were associated with witchdoctors in the Welenchete area, a town 25km away from Adama City. The town is known for this tradition where many witchdoctors are located, and visitors from distant cities come, and practice the ritual.⁵⁴ Alemayehu Mekonnen, when commenting on leadership in Ethiopia, made the following remark, “whether in public or private, diviners, magicians, the good, and evil spirits are frequently sought for conquering enemies or solving crises.”⁵⁵ In line with his statement, similar issues dealt with SHG members, the 2002 proposal indicated that women before joining SHGs, had experience of sacrificing to the Supreme Being.⁵⁶ “Supreme Being ” in Amharic is *Amlak* or *Fetari* and women spend their money to please him or ask for their wishes to be fulfilled. Women described the practice in Amharic language as *Bae’ed amlecko*, which literally means “worshiping mysterious god.” During the interview women disclosed that

⁵³ Mesfin Shugie, interview by Desta Madie through telephone conversation, San Jose, California, June 29, 2022.

⁵⁴ Ibid.

⁵⁵ Alemayehu Mekonnen, *Culture Change in Ethiopia an Evangelical Perspective* (Oxford: Regnum Books International, 2013), 36.

⁵⁶ Shugie, 12, 15.

they spend their money and time visiting witchdoctors offering meals and money, but nothing changed in their day-to-day life.⁵⁷

Padilla Maggay argues these are the embedded powers and monstrous structures that the Church addressed and contended with.⁵⁸ Christians are not “battling against flesh and blood nor merely dismantling unjust social systems; we are confronting the powers in their cosmic, and social dimensions.”⁵⁹ Moreover, human nature is sinful and greedy, and the world is full of inequalities and injustice. None of development theories adequately account for the distortions introduced by sin; they have a partial view of human nature and social institutions.⁶⁰ Spiritual transformation is the only way to be liberated from the bondage of evil powers, and it needs to be seen as a goal to be pursued.

Women’s intention for using witchdoctors and cosmic power practices was related to developing social networks or obtaining supernatural support to overcome poverty, for good health, and for divine protection. These practices also incur high economic and physical costs and draw women into a poverty trap. As St 1 stressed in the interview, women living in poor conditions were practicing different superstitious beliefs, giving expensive and high-quality food, and drinks that they even do not eat for themselves. These women in return expect to receive their wish lists that could possibly

⁵⁷ Sm 2 and Sm 3, interview by Desta Madie through telephone conversation, San Jose, California, June 24, 2022.

⁵⁸ Padilla Maggay, *Transforming Society: Reflections on the Kingdom and Politics* (Institute for Studies in Asian Church and Culture, 2004), 21.

⁵⁹ According to Philippians 2:9-11 and Mark 9:38-41, Christ has been given a name above every other name; before this name every power on earth and under the earth is forced to bow the knee, no matter how reluctantly. Maggay, 115-117.

⁶⁰ Vinay Samuel, and Chris Sugden, eds. *The Church in Response to Human Need*. (Grand Rapids, MI: William B. Eerdmans, 1987), 47.

change their life.⁶¹ Based on the baseline survey, the 2002 proposal describes that various religious and traditional practices incur high economic and labor costs for women. For example, according to the Ethiopian Orthodox church tradition, (sixty-eight percent of SHG members are coming from this background) for Saints' Day feasts (every day of the month is dedicated to a particular Saint) members use their preferred Saint, and celebrate with friends, and families.⁶² Furthermore, extended memorial services take place with food and drinks on the 7th, 40th, 80th, 180th days, and then in a year, and 7th year time.⁶³ All these ceremonies, traditional, and spiritual practices create no economic gain however, it drains women's meager sources, and drags them more into the poverty trap. Moreover, when women are accustomed to such habits or rituals, they are expected to perform similar practices from time to time. On some occasions in order to carry out such activities women borrow money from families, friends, or money lenders with interest leading to more debt, and misery. Sm 2 sharing her experience stated that "due to deprivation and rejection by others, I regularly consult a wise man (i.e., a witchdoctor) to give me guidance, and bring a better change in my life, but nothing happened except losing my meager resource, and assets."⁶⁴

⁶¹ St 1, interview by Desta Madie through telephone conversation, San Jose, California, May 31, 2022.

⁶² "Feast Days of the Ethiopian Orthodox Church," accessed November 13, 2017. <http://www.angelfire.com/ny2/medhanealem/feasts.html>.

⁶³ The Ethiopian Orthodox Tewahedo Church Faith and Order. "Religious Holidays and Calendar," accessed November 13, 2017. <http://www.ethiopianorthodox.org/english/calendar.html>.

⁶⁴ The word "wiseman" is used for witchcraft as a nickname to play down its connection with evil spirits. It is deceptive and it is a strategy to attract more people to join and practice the evil practice. Sm 2, from Rede'at SHG, interview by Desta Madie through telephone conversation, San Jose, California, June 24, 2022.

Poverty and Women's Status as a Problem

The following quotation from Ethiopia describes the distressing image of poverty. In the 2002 proposal a similar term was used by the women when they described their previous situation.⁶⁵ "Our life is empty, and we are empty handed. We are above the dead and below the living." (Poor women and men in Ethiopia (Myers quoting Narayan-Parker 2000)).⁶⁶

Women represent the most oppressed, and most neglected social groups in society and especially in the rural areas. It is a fact that compared to men, the female population is the biggest excluded group. The recent UNDP report states that women tend to be poorer, earn less, and have fewer opportunities than men in most aspects of life.⁶⁷ Marilee Karl emphasizes that even though they make up half the adult population, and often contribute more than their share to society, they are frequently excluded from positions of power, and benefits.⁶⁸ C.K. Gariyali and S.K. Vettivel's global study confirms that women represent fifty percent of the population but own less than thirty percent of property.⁶⁹ In addition, a large number of the world's poor live in the rural areas, and women are in the majority. The Oxfam study shows that seventy-five percent of women

⁶⁵ Shugie, 12.

⁶⁶ Bryant Myers, *Walking with The Poor: Principles and Practices of Transformational Development*. (Orbis Books, 1999), 135.

⁶⁷ Chambers, 6. UNDP, accessed December 15, 2017, <http://www.undp.org/content/undp/en/home/presscenter/pressreleases/2017/03/21/world-s-most-marginalized-still-left-behind.html>.

⁶⁸ Marilee Karl, "Women and empowerment: Participation and decision making," (1995), 5.

⁶⁹ C.K. Gariyali and S.K. Vettivel, *Climbing Higher: Federation of Women at the Panchayat Level*. (New Delhi: Vetri, 2007), 1.

in developing regions are in the informal economy that doesn't help women to generate income.⁷⁰ These women are the main agricultural producers; more than ninety percent of them depend on land for farming, cattle rearing, and fishing for daily survival.⁷¹ The UNDP 2003 report states that 1.2 billion people survive on less than US\$1 a day, seventy percent are women.⁷² The 2018 UN Women report shows that over 2.7 billion women are legally restricted from having the same choice of jobs as men. Moreover, the gender wage gap is estimated to be twenty-three percent, women earn on average seventy-seven percent of men's earnings.⁷³ This reality is also the same in Ethiopia, where women are poorer because of gender-differentiated experience and opportunities.⁷⁴ The deprivations women in Ethiopia experience include a lack of education, employment opportunities, access to resources, and decision-making power at all levels.⁷⁵

Anthropologists classify societies as either patriarchal or matriarchal. Patriarchal societies are those communities in which males tend to be dominant. Matriarchal societies are those in which females are dominant.⁷⁶ Abraham Lailulo et al. describe

⁷⁰ Oxfam International, Why the majority of the world's poor are women, accessed 22 July 2022, <https://www.oxfam.org/en/why-majority-worlds-poor-are-women>.

⁷¹ Anne Breneman et al., *Women in The New Millennium: The Global Revolution* (Hamilton Books, 2006). 86.

⁷² Wendy Harcourt, *Women Reclaiming Sustainable Livelihoods: Spaces Lost, Spaces Gained*. (Springer, 2012), 78.

⁷³ UN Women, "Facts and Figures: Economic Empowerment," July 2018, accessed March 17, 2022, <http://www.unwomen.org/en/what-we-do/economic-empowerment/facts-and-figures>.

⁷⁴ MoFED, "Ethiopia: Building on Progress A Plan for Accelerated and Sustained Development to End Poverty (PASDEP) (2005/06-2009/10)," (Addis Ababa, 2006): 42-43.

⁷⁵ Emebet Mulugeta, ed. *Urban Poverty in Ethiopia: The Economic and Social Adaptations of Women* (Addis Abeba: Addis Abeba University Press, 2008), 12-13. MoFED, 198.

⁷⁶ David Newton, *Sex and Gender: A Reference Handbook* (ABC-CLIO, 2017): 36,38.

Ethiopia as a male dominated society that puts women automatically in a lower position. In such a society, women are expected to be subservient, and tolerant of their husbands, and they are trained to be more obedient, and dependent.⁷⁷ Tsehai Berhane-Selassie discusses women's deprivation, subordination, and their responsibility for all household chores.⁷⁸ This is demonstrated through social structural arrangements that exclude women from participation and the explicit undervaluing statements.⁷⁹ Emebet Mulugeta further expresses the denial of education rights, training, a lack of employment opportunities, and access to resources, and a lack of decision-making power at all levels.⁸⁰ Sreepada Hegde and Vijayalaxmi Hegde suggest in some cultures women are considered to be inferior to men, and training and changes are required on the male mindset to recognize women as equals and not as inferior to them.⁸¹ One example of this devaluing nature is expressed in the Ethiopian proverbs, and sayings: *Se'et beza gomen teneza* meaning "when women gather a cabbage goes rotten," which implies "when

⁷⁷ Abraham Lailulo, Susuman Sathiya, and Blignaut Renette, "Correlates of gender characteristics, health and empowerment of women in Ethiopia." *BMC Women's Health* 15, no. 1 (2015): 2. Newton, 38.

⁷⁸ Tsehai Berhane-Selassie, ed. *Gender Issues in Ethiopia*. (Addis Ababa: Institute of Ethiopian Studies, Addis Abeba University, 1991), 2. Emebet, 1.

Bernd Sandhaas, "The Integrated Women's Empowering Program (IWEP) as an Example for Establishing Basic Structures of a Nationwide Adult Education System in a Poor Country." *Convergence*, 41, no. 2 (2008): 99.

⁷⁹ Berhane-Selassie, 1.

⁸⁰ Emebet, 1.

⁸¹ Sreepada Hedge and Vijayalaxmi Hedge, "An Overview of Small and Medium Entrepreneurship Opportunity." *International Journal of Science and Research* Vol 2 Issue 12, (December 2013): 210. <https://www.ijsr.net/archive/v2i12/MDIwMTM2MTA=.pdf>.

Jaya Anand, *Self-help Groups in Empowering Women: Case study of Selected SHGs and NHGs*. (Centre for Development Studies, 2002), 5.

women gather together they achieve nothing except talking and ruining their time in vain.”

Studies highlight that the main reason for women’s oppression is linked with religion and cultural practices that limit their role only to domestic affairs and exclude them from any decision-making power. In addition, gender inequality, lack of women’s empowerment, violence against women, and the unequal relationship between men and women were deeply rooted in culture.⁸² Moreover, development approaches that tend to ignore or reject religion, either for being irrelevant or because of their patriarchal religious teachings and practices are considered to be one factor amongst many that contribute to women’s unequal treatment.⁸³ Furthermore, Lailulo et al. argue that lack of, or low, educational achievement is one of the major roots of women’s destitution, and lowered socio-economic status in Ethiopia.⁸⁴ The Ethiopian Government Ministry of Labor, and Social Affairs (MoLSA) Gender Mainstream manual states :

Women constitute a significant segment of the general population of Ethiopia. However, because of the socio-political oppression and the dragging cultural practice imposed upon them for centuries, they were marginalized from participating and benefiting from the economic development of the country. Women are pushed to the receiving edge. Moreover, women were subservient to their male counterparts, mainly because of economic marginalization and in most cases, they were not the breadwinners of the family. They often yielded to male dominance, but the trend is steadily shifting to the affirmative.⁸⁵

⁸² United Nations. “Sustainable Development Goals. Goal 5: Achieving gender equality and empower all women and girls,” accessed March 25, 2022, <https://www.un.org/sustainabledevelopment/gender-equality/>.

⁸³ Robert Odèn, ed. “For Better for Worse: The Role of Religion in Development Cooperation.” (Sweden: Swedish Mission Council, 2016), 151.

⁸⁴ Lailulo et al., 2.

⁸⁵ Ministry of Labor and Social Affairs (MoLSA) (Women’s Affairs Directorate). “Gender Mainstreaming Manual for Labor and Social Affairs Sector,” (Addis Abeba: May 2012), 6.

As the document explains, Ethiopian women face multiple economic, social, and political difficulties, persistently confront marginalization, and go through unfavorable experiences. The exclusion includes lack of education, inadequate employment opportunities, poor access to resources such as land, and capital, and lack of decision-making power at all levels in the society. For example, the study conducted by the Ministry of Labor and Social Affairs (MoLSA), and Central Statistic Authority (CSA) on labor force survey, the data exclusively demonstrate the marginalization made on women. While women occupy 65 percent of the informal employment in urban settings men occupy 38.9 percent. In the formal sector while men occupy 60.1 percent women's share dropped to 35 percent.⁸⁶ In this light Achieng Oyweka stresses that women are often seen as cheap farm labor, and all their work as cooks, sweepers/cleaners, general helpers, collectors of water and firewood, is not recognized. Besides, women's day-to-day labor at home (domestic work and taking care of children) and outside (in the farm, market, traveling long distances for firewood and water) is considered as normal and must be done. Women for this day-to-day activity do not get credit, payment, or recognition, but these activities are crucial for the sustainability and well-being of the family.⁸⁷ Moreover, Mari Tripp underlines women's organizations as generally kept out of politics, focusing on specific development issues such as family planning, nutrition, health, childcare, and housekeeping.⁸⁸

⁸⁶ MoLSA, 7.

⁸⁷ Achieng Oyweka, "Reaching out to the Women of Africa: Holistic Teaching Through Church Women's Fellowships." (2000), 27.

⁸⁸ Mari Tripp, *Women and Politics in Uganda*. (Kampala: Fountain Publishers, 2000), 15.

Linda Mayoux argues the stated arrangements served to marginalize women's leadership and limit their mobilizing power around narrowly defined sets of issues. She further describes gender equality or opportunity, and women's empowerment are essential for economic growth.⁸⁹ In this light, studies show that countries that have taken positive steps to promote gender equality achieved substantial growth. The struggle for women's rights is far from over, but the serious battlegrounds today are in Muslim societies, and in sub-Saharan Africa.⁹⁰ On the other hand, the adverse effects of gender-neutral development interventions fail to benefit women effectively. In such situations women are excluded from development benefits, left behind to an inferior position in the society, and experience persistent destitution.⁹¹ As the result of gender differentiated experience and opportunities, women are exposed to more arduous activities and become poorer, which leads them to look for alternative means and platforms to oppose this arrangement.

Ranjula Swain argues due to relentless oppression and segregation, women looked for alternative means and platforms to oppose this set-up. They started to struggle against domination that is structural, cultural, or economic through participation in their own development.⁹² Women individually cannot overcome powerlessness but collectively they can accomplish meaningful changes. The need for poor women to come

⁸⁹ Linda Mayoux, *Taking Gender Seriously: Towards a Gender Justice Protocol for Financial Services* (CERMI: Brussels, 2009), 1.

⁹⁰ Ibid.

Nancy Dziedzic, ed. *Feminism: Opposing Viewpoints* (Greenhaven press, 2012), 32,36.

⁹¹ Sandhaas, 99-134.

Emma Tomalin, *Gender, Faith, and Development* (Practical Action Publishing, 2011), 43.

⁹² Ranjula Swain, "Can Microfinance Empower Women? Self-Help Groups in India." Department of Economics, Uppsala University ADA Dialogue, No. 37 (2007): 61.

together to fight domination and poverty is an initial and fundamental step for change. Moreover, true women's empowerment takes place when women challenge the existing norms and culture to effectively improve their well-being.⁹³ The joint effort helps women to begin to assert self-confidence, understand themselves as persons, workers, wives, mothers, and then finally to attain self-respect.⁹⁴ Therefore, SHGs are established not only to grant members economic, social, or political benefits, but also to enable women to grow their savings, and access credit from Microfinance Institutions (MFIs) or banks.⁹⁵ In this light, the SHG experience in Ethiopia is depicted as a suitable medium for financial intermediation, and as a means to empowerment.

Faraneh Khatibi and Indira Mahendravada, argue poverty reduction by empowering women through SHGs is instrumental in transforming the lives of women.⁹⁶ This study observed that the Indian SHG experience was recognized as a new approach to establishing a financial intermediary in Ethiopia.⁹⁷ Financial intermediaries are "formal" and "informal" channels through which funds are accumulated by savers and made

⁹³ Swain, 75.

⁹⁴ Gariyali and Vettivel, 2.

⁹⁵ Frances Sinha et al., "Self-Help groups in India: A study of the lights and shades." (*Noida and Hyderabad: APMAS and EDA Rural Systems*, 2006), 11.

⁹⁶ Farzaneh Khatibi and Indira M., "Empowerment of women through self-help groups and environmental management: experiences of NGOs in Karnataka State, India." *Journal of Human Ecology* 34, no. 1 (2011): 30.

The Consortium of Self-Help Group Approach Promoters, accessed December 24, 2017. <http://www.shgconsortiumeth.org/category/home-page-post/>.

⁹⁷ In 2001 Mesfin Shugie, the Urban Development Department Head, traveled to India and visited MYRADA to learn the SHG model.

Carter Isabel, "Releasing potential-a facilitator's learning resource for self-help groups" (*Addis Abeba: Tearfund*, 2013), 8.

available to borrowers.⁹⁸ Financial intermediation denotes the process performed by banks, MFIs and related institutions taking in funds from depositors and lending them out to a borrower. Sinha pointed out that the model helped members to gain many economic, social, and political benefits and it also enabled women to grow their savings, and to access credit from banks.⁹⁹ The need for these women to come together and fight poverty is taken as an initial and fundamental step. Individual poor women cannot overcome powerlessness but collectively they can accomplish change.

Conclusion

This dissertation begins with a discussion of the development discourse, and the various viewpoints around poverty, women's roles on the saving and credit schemes, and traditional practices. The dissertation sets out to define and examine poverty, its effects, and the SHG impact, and bring clarity for the study. Considering the current economic development strategies, the state of poverty in the world is the main concern for governments, scholars, faith-based organizations, and donors. However, due to the challenging, and complex nature of poverty, no one is certain how to address the compelling needs of the poor. Moreover, since poverty encompasses multiple facets, fighting poverty requires action on many fronts.

With regards to economic development studies specify the notable progress made on global poverty reduction specifically in sub-Saharan Africa. However, for a range of reasons the number of persons living in extreme poverty has continued to rise. Some of

⁹⁸ Teshome Temesgen, "Role and potential of Iqqub in Ethiopia" (Addis Ababa University, 2008), 24-25.

⁹⁹ Sinha, 11.

the challenges specified were rapid population growth, conflict and war, inequality, limited access to infrastructure, inadequate investment in human capital, and the recent COVID 19 pandemic. Even though the annual aid flow, and investment in Ethiopia contributed to the growth of the economy, breaking the poverty cycle for the majority poor is still at stake. Women in Ethiopia face multiple socio-political difficulties and relentlessly deal with marginalization, neglect, and they are forced to go through hostile, and unpleasant experiences. Women's and girls' exclusion includes lack of education, inadequate employment opportunities, poor access to resources such as land and capital, and lack of decision-making power at all levels in the society.

The study highlighted poverty as a combination of complex factors (economic, social, political, and spiritual) that often cannot be separated from each other. It is observed that often development practitioners overlook or underestimate the spiritual causes of poverty. If poverty was simply an economic problem, money or accumulation of wealth would be the way to solve it. But poverty is about flawed relationships and greed, conflict, violence, discrimination, and marginalization. The best solution is to restore and transform the relationship between God, ourselves, fellow humans, and the environment. Moreover, human beings are whole beings, and their needs cannot be separated into compartments. Addressing these divisions or dichotomies is a major achievement to finding a genuinely holistic approach to transformation. Using this as a background, the next Section will identify, analyze, and evaluate other proposed solutions to the problem.

SECTION TWO: OTHER SOLUTIONS

Development Interventions Approaches

The purpose of this section is to understand and study different development perspectives, focusing on the secular worldview versus the Christian organizations model. I will review practical experiences and current encounters on holistic transformation, the state of poverty in Ethiopia, specifically Adama City, the concept of SHG, gender, and women's role in development. This section of the dissertation is designed to study both models, taking into account their worldviews, assessing their strategies in responding to the community's prevailing needs, and challenges, and their prospect and commitment for a holistic change.

This section engages in academic discourse, and my own practical experience surrounding poverty, a savings and loan scheme called the Self-Help Group, and holistic transformation. It will assess how other entities identify and analyze poverty, and the development problems, and discuss their proposed solutions. This makes the emphasis towards understanding and assessing the prevailing problem, and group's strategies to address the root causes of poverty. The section deals with current challenges, practical examples, and shows the various aspects of the wider context in which this study is set.

Development Perspectives

In this section I will discuss the two development approaches that are generally practiced by religious groups, sometimes called faith-based organizations, and secular organizations. Developmental approaches will be considered from two perspectives: The Christian or Church-Based Organization and the Non-Christian or secular organizations perspectives.

Christian or Church-Based Development Organizations

Background Description

The history of the global Church reveals the various discussions that took place to answer the role of Christians in social action. Evvy Hay Campbell describes the roots for Lausanne movement going back to historical conferences in Edinburgh 1910 and Berlin 1966.¹⁰⁰ The Lausanne Movement was born out of the First International Congress on World Evangelization called by evangelist Billy Graham held in Lausanne, Switzerland, and it was supported by the 2,430 participants from 150 nations.¹⁰¹ This was the time concerned leaders of evangelical development agencies who were pastors, theologians, and practitioners at the time, tried to answer the questions on the role of Christians in social action and “what makes Christian development Christian?” The group sought to confer that such involvement was a legitimate expression of biblical mission and tried to work out the relation between evangelism and social action in the mission of the church.¹⁰²

Towards a Holistic Development

Vinay Samuel and Chris Sugden argue wherever social change is attempted it cannot be done without relation to God in Christ, that is what Christ has done for people.¹⁰³ Thus, holistic transformation is the integral relation of evangelism to social

¹⁰⁰ Evvy Hay Campbell, ed. *Lausanne Committee for World Evangelization and its National Committees around the World* (2005), 4.

¹⁰¹ Ibid

¹⁰² Chris Sugden, "Transformational development: Current state of understanding and practice." *Transformation* 20, no. 2 (2003): 71.

¹⁰³ Vinay Samuel and Chris Sugden, eds. *The Church in Response to Human Need* (Grand Rapids, MI: William B. Eerdmans, 1987), 229.

action and should not allow either evangelism or social act stand on their own.¹⁰⁴

Evangelism leads people to encounter God at a personal level, inviting them to respond positively in faith to Christ's gracious call to follow. It emphasizes making sure that the gospel is proclaimed specifically to all people by the whole church and that the good news addresses the holistic human needs.¹⁰⁵ Campbell stresses the purpose of evangelism is to organize communities that declare the Lordship of Jesus Christ for the totality of life and to live in the light of that confession; communities that do not only talk about God's love but also demonstrate through good works.¹⁰⁶ Moreover, by spreading the gospel and having fellowship with God most basic human needs can be met because it is perceived as an integral part of total Christian response to human need.¹⁰⁷ Spiritual change is emphasized as the core of human and social transformation, and the central component of human development.¹⁰⁸ Likewise, development from the Christian perspective is a holistic transformation that improves the total person from spiritual, socio-political, and economic aspects of life.¹⁰⁹

¹⁰⁴ Ibid.

¹⁰⁵ Jack Messenger, *Mission in Context: Transformation, Reconciliation, Empowerment: An LWF Contribution to the Understanding and Practice of Mission*. Lutheran World Federation (2004), 37.

Lausanne Movement. The Lausanne Covenant, accessed March 18, 2022.
<https://www.lausanne.org/content/covenant/lausanne-covenant#cov>.

¹⁰⁶ Campbell, 15.

¹⁰⁷ Lausanne Movement. Transformation: The Church in Response to Human Need, accessed March 18, 2022. <https://www.lausanne.org/content/statement/transformation-the-church-in-response-to-human-need>.

¹⁰⁸ Samuel and Sugden, 46-47.

¹⁰⁹ Julius Oladipo, "The role of the church in poverty alleviation in Africa" *Transformation*, 17 (4), (2000): 147.

As I will be arguing further in this dissertation, focusing only on one aspect of human life affects holistic transformation in different ways. Writers like Esterline D. Werner et al. and Maggay stress Christians working towards holistic transformation, proclaiming, and demonstrating the gospel through word and deeds and relating their work to moral, spiritual, and social values.¹¹⁰ I would stress that Christian professionals need commitment and seek always for divine guidance to encounter the Evil One who is at work in the community. Bryant Myers argues “God, the church, the holistic development practitioner, and the Evil One” are the four actors, out of these, three of them are “working in favor of a better human future, while the mission of the fourth driven by demonic power is to distract, divide, and destroy.”¹¹¹ Jayakumar Christian emphasizes that “poverty is not only rooted in the Fall of humans but is also a result of the present working of the Evil One.”¹¹² The bible teaches the son of God was revealed for this purpose, to destroy the works of the devil (1 John 3:8b). Moreover, the ultimate cause of poverty is the devil himself, and there is a belief that behind all poverty there is the work of the devil.¹¹³ It can be emphasized that worldly forces and structures are always contrary to God's vision for a transformed social order. In order to change this, Christian practitioners need a good understanding of theology and social science to challenge and transform all dimensions of human sin.

¹¹⁰ Dietrich Werner, et al., eds. *Handbook of Theological Education in World Christianity: Theological Perspectives, Ecumenical Trends, Regional Surveys*. (Wipf and Stock Publishers, 2010), xx. Maggay, 338.

¹¹¹ Myers, 135-136.

¹¹² Christian, 149.

¹¹³ Ibid.

In addition, the poor suffer from spiritual poverty, with a broken and dysfunctional relationship with God, within themselves, with the community, and with the environment. Christian argues the devil uses all his power to exercise control over people, structures, and systems.¹¹⁴ He further points out in relation to poverty, cosmic powers influence people's minds, and relationships.¹¹⁵ All of these elements are interconnected and reinforce each other, adding up to the distress. As a result of poverty and various pressures these susceptible groups may lack hope and struggle in unhealthy spiritual practices, becoming powerless to believe that change is possible. Besides, the devil works hard exerting every effort to separate persons from the love of God (Rom. 8:28), holding them in servitude to his rules (Col. 2:20, Gal.4:3). Myers discusses that the powerlessness of the poor is reinforced by fear and deception created by the devil that has blinded their minds and made them captive to do his will (2 Cor. 4:4, 2 Tim 2:26).¹¹⁶ Therefore, poverty is not simply the result of human beings and the system within which they live. There is a cosmic adversary who is working against life; this enemy is "a liar and the father of lies" (John 8:44). Any portrayal of poverty that ignores the work of the Evil One lacks the full understanding and the power the Bible offers.¹¹⁷

Scripture teaches that human beings are created by God and for God, they are now living without God; without Christ human beings are lost or perishing (John 3:16; 1 Cor. 1:18). Bringing them back to God requires concerted prayer and evangelism on an

¹¹⁴ Christian, 150.

¹¹⁵ Ibid.

¹¹⁶ Myers, 75.

¹¹⁷ Ibid.

unprecedented scale.¹¹⁸ Christians are called, in one way or another, not to conform to the values of this world or the society but to transform them.¹¹⁹ As the scripture teaches, our calling is to defend the cause of the weak, maintain the rights of the poor and oppressed, and stand for justice and love (Psalm 82:3-4 and Micah 6:8). Spiritual transformation is the change of individuals from a condition that is contrary to God's purpose to one in which people are able to enjoy the fullness of life in harmony with God. This takes place when individuals and communities submit to the will of God who changes lives by releasing them from the guilt, the power and consequence of sin, and resentment towards others. The power of the Holy Spirit enables them to respond with love toward God and others and make them "new creatures in Christ."¹²⁰

The Commissioning of the Church

Furthermore, the church exists to serve the Great Commission, using every opportunity to save the lost life and make individuals Christ's disciples. The Great Commission is a call for "making the nations into disciples, not just people," and baptizing the nations in the name of the Triune God.¹²¹ The church development projects are more entry points to fulfill the Great Commission and can be used effectively to see a holistically transformed society. The Great Commission is the commandment of Jesus Christ to all His disciples. According to Matthew 28:19-20, all Christians are required to go and make all nations disciples. Jesus Christ calls all His followers to be a witness in

¹¹⁸ Lausanne Movement. Lausanne Occasional Paper: Evangelism and Social Responsibility: An Evangelical Commitment, accessed August 9, 2022, <https://lausanne.org/content/lop/lop-21#2>.

¹¹⁹ Rom 12:1-2; Eph. 5:8-14.

¹²⁰ Rom. 5:5; 2 Cor. 5:17.

¹²¹ Myers, 52.

word and deed, sharing His Good News with others, and serving them according to their needs. Therefore, evangelism begins with a simple obedience to the Great Commission. In Acts 1:8 Jesus promised His disciples that the power of the Holy Spirit would come on them, and they would be His witnesses to the end of the earth. The book of Mark commands “go into all the world and preach the gospel to all creation” (Mark 16:15). Jesus is sending them out as His ambassadors to the nations. Christians must always be ready, and available to lead people to Christ, and make them His disciples (Matt 4:16-22). According to Luke 1:32-33 and John 17:2, Jesus himself received the commission from the Father, which was with Him; He also stated as the Father has sent me, even so I am sending you (John 20:21).

Brian Woolnough depicts two views: those who prioritize the saving of souls, and those who seek to provide physical help, and relief.¹²² He critiques the evangelical churches for shying away from the “social gospel,” and concentrating on the priority of “saving souls” to the exclusion of caring for the poor, and needy.¹²³ Christopher Little disputes that, and instead affirms evangelization as the church’s obligation and its greatest and holiest work.¹²⁴ The Church exists for the sake of the glory of God; therefore, it must concentrate on increasing His glory by proclaiming what Christ has done for them rather than highlighting what human beings can do for one another.¹²⁵ This

¹²² Brian E. Woolnough, “Good news from Africa, Community transformation through the Church.” *Transformation*, 31(1), (2014): 6.

¹²³ Woolnough, 2.

¹²⁴ Christopher Little, “What makes mission Christian?” *International Journal of Frontier Missiology*, 25(2), (2008): 70.

¹²⁵ Ibid.

is still a practical challenge for some Ethiopian churches where they see development as an unhealthy and ungodly tie with the secular world, and condemn others involved in development work. These groups assume that it could divert their focus and resources from evangelism and force them to be engaged in the humanitarian and material world. Sugden, referring to John 10:10, Col. 3:8-15, and Eph. 4:13, stresses that transformation is a process that enables people to experience the Lordship of Christ, and it is the change from a condition of human existence contrary to God's purpose to one in which people are able to enjoy fullness of life in harmony with God.¹²⁶ Christian scholars concede the commissioning of the Church is to reveal God's glory, to show the world what the kingdom of God will look like, and to continue Jesus' mission. In Luke 4:18, 43 Jesus defines His own mission and the purpose of His coming "to proclaim good news to the poor. "His preaching, and His miraculous healing are signs of attention for the oppressed and marginalized. The Good News is holistic and involves catering for all the needs of the world: spiritual, physical, emotional, and psychological.¹²⁷ The following section discusses the secular world development approaches.

Non-Governmental Organizations

Non-Christian organizations, or the secular development model, focus their development intervention mostly on non-spiritual factors. Their approach associates development with aid or assistance. Development was identified primarily in terms of economic growth, and hence with the accumulation of commodities and wealth. Such

¹²⁶ Sugden, 71,73.

¹²⁷ Brian, Woolnough, and Wonsuk, Ma. eds. *Holistic Mission: God's Plan for God's People*. (Oxford: Regnum, 2011), 3,17.

groups do also associate development with social wellbeing and physical, and emotional support but the spiritual dimension is often absent. For this group, development is related with an increase in real income per capita; improvements in health, and nutritional status; educational achievement; political freedom; access to resources, and a 'fairer' distribution of income.¹²⁸ For example, Deepa Narayan-Parker argues that “poverty, and vulnerability will not be reduced without broad-based economic growth fueled by markets that poor people can access at fair terms.”¹²⁹ He emphasizes that economic growth, and access to markets are solutions for poverty reduction; without them the poor will remain poorer, and more vulnerable. Larry Diamond, defining poverty, debates that poverty is “an economic phenomenon, resulting from inadequate income with which to live a minimally dignified and decent life, and inadequate assets (human, financial, and infrastructural) with which to generate such incomes.”¹³⁰

Stan Burkey describes development as a process by which an individual develops self-respect and becomes independent, confident, accommodating, and developing potential for positive change.¹³¹ This takes place through active participation in the economic, social, and political development of their community.¹³² Jan Nederveen

¹²⁸ David Pearce, Barbier Edward and Markandya Anil, *Sustainable Development: Economics and Environment in the Third World* (London: Earthscan, 1990), 2.

¹²⁹ Deepa Narayan-Parker, ed. *Empowerment and Poverty Reduction: A Sourcebook*. (World Bank Publications, 2002), 12.

¹³⁰ Narayan-Parker, 403.

¹³¹ Stan Burkey, *People First: A Guide to Self-Reliant Participatory Rural Development* (London: Zed Books, 1993), 35-36.

¹³² Ibid.

Pieterse relates development to changing relations of power and hegemony.¹³³ In line with this Narayan-Parker links poverty with political power and debates “the obstacles to the elimination of poverty are heavily, if not fundamentally, political.”¹³⁴ On the other hand, Diamond relates poverty reduction with a lack of good governance and argues “good governance promotes broad-based development, and thus poverty reduction.”¹³⁵ As he stated, without good governance there would be no development, and growth, however that is part of the solution. These scholars view poverty from a very narrow perspective, underestimating its complex, and vague nature. Their recommendations focus on addressing power sharing and good governance, involving the poor in the political decision-making process, and the economic empowerment of the poor. This group assumes that if they tackle these concerns, they will resolve the development problem, and make poverty history. Moreover, the secular development perspective focuses on non-spiritual factors, neglecting human spiritual change and the divine relationship. Christian scholars argue that spiritual transformation is the core element for poverty reduction and effective development intervention. Without spiritual transformation there would be no change in human attitude, behavior, and value systems, as human beings are known to be self-centered creatures.

As an example, if we take the secular development approach designed for economic development through credit provision, we can draw a learning point from its failures. Yirsaw Alemayehu discusses during the Marxist government era in Ethiopia

¹³³ Jan Nederveen Pieterse, *Development Theory* (Sage, 2010), 8.

¹³⁴ Narayan-Parker, 403.

¹³⁵ Narayan-Parker, 406.

(1974 to 1991) the Rural Finance Department of the Ministry of Agriculture and Cooperative sporadically provided loans, largely for the purchase of oxen, fertilizer, and improved seeds. He further pointed out the focus was given only for credit delivery service, completely ignoring the saving component. Unclear policy, poor strategy, politically motivated credit provision and implementation has heavily damaged the credit provision sector.¹³⁶ As a result, this experience has ruined the confidence between the service providers and the clients. This study observed the strategy of the existing development models, especially the provision of credit without encouraging the saving factor. In addition, without addressing the holistic need of the individual it is impossible to establish an ethically sound and morally accountable community. Moreover, it questions the relationship between the clients and the service provider and the institution's sincerity in responding to the existing development problems in fighting persistent poverty in Ethiopia.

Likewise, Makonen Getu points out the role of microfinance serving the poorest and discusses that by the end of 2009, 3,500 Microfinance Institutions (MFIs) served 190 million active clients. Of these, over 128 million were among the poorest at the start of the microfinance program, and 82 percent of the 190 million were women clients.¹³⁷ Critics in the sector question the efficiency of microfinance in reaching the poorest in society. David Hulme and Paul Mosley stress that while microcredit has contributed

¹³⁶ Yirsaw Alemayehu, "The Performance of Microfinance Institutions in Ethiopia: A Case of Six Microfinance Institutions," (M.Sc. Thesis, Addis Ababa University, 2008), 14.

¹³⁷ Makonen Getu, *Transforming Microfinance: A Christian Approach* (Eugene, OR: Wipf and Stock, 2013), 23.

positively to the well-being of poor people in general, it has failed to reach the poorest.¹³⁸

It is observed that in many countries MFI became a business scheme, and its primary objective changed to attain full financial self-sustainability and profits as quickly as possible.¹³⁹

Alternatively, Sam Daley-Harris and Anna Awimbo, argue the failures of MFIs to reach very poor clients resulted not from failure of the very poor to benefit from microfinance, but from failures to design programs to meet their needs.¹⁴⁰ Milford Bateman notes microfinance turns out to be a poverty trap, and further points out the crises that emerged at Andhra Pradesh relate it to the rising farmers' debt. For example, just in three months from May to July 2004, more than 400 farmers committed suicide, and the numbers were rising fast.¹⁴¹ I stress that disregarding the human spiritual need and influence has a profound effect on the benefiting community. This is one evidence that during such crises (failing to pay their debt and settling the accumulated amount) people fall into various life struggles that lead to hopelessness and destruction. People's spiritual transformation begins with helping them discover that they are created in God's image, their human dignity and identity are inherently related to God in Christ through His redemptive purpose in salvation.¹⁴² Studies show that in order to respond to the needs

¹³⁸ David Hulme and Paul Mosley, *Finance Against Poverty*. Vol. 2 (Psychology Press, 1996), 32.

¹³⁹ Milford Bateman, *Why Doesn't Microfinance Work? The Destructive Rise of Local Neoliberalism*. (Bloomsbury Publishing, 2010), 2-3.

¹⁴⁰ Sam Daley-Harris, and Anna Awimbo, eds. *More Pathways out of Poverty* (Bloomfield: Kumarian Press, 2006), 11.

¹⁴¹ Bateman, 133,166.

¹⁴² Bryant, 116.

of the poorest, program designers need to understand and respond to the day-to-day desperation of the poor and address their holistic needs.

Roger Riddell reinforces this argument, and discusses the challenge practitioners, and organizations face in delivering development assistance to the poorest:

One objection is simply that the poorest cannot be reached directly or only at such a high cost that the efficiency of providing them with aid is put into question. Alternatively, it is argued that the poorest are incapable of being incorporated into the wider development effort to recipient countries; the best that can be achieved therefore is to provide them with charitable handouts and to cease pretending that they can be assisted by projects that could be considered developmental.¹⁴³

According to this description, hand-outs are regarded as an alternative to assist the poorest. In other words, the poorest are depicted as only good for welfare hand-outs, but not for other initiatives. Moreover, this study enquires the role of microfinance institutions, and their contribution towards poverty alleviation. Thus, asked whether MFIs serve those near the poverty line, or serve the poorest of the poor, they often fail to benefit all on equal terms. C. S. Reddy and Sandeep Manak, argue “the penetration of microfinance to the poorest of the poor is still weak and needs a wider reach.”¹⁴⁴ Linda Mayoux and Maria Hartl question the extent of sustainable services reaching the poorest.¹⁴⁵ This study questions that unless there is a tool to target the poorest, they will either be missed or they will exclude themselves because they do not see the program developing for them. In order to address this exclusion and the gap created between

¹⁴³ Riddell, 217-218.

¹⁴⁴ C. S. Reddy, and Sandeep Manak, "Self-help groups: A keystone of microfinance in India-women empowerment and social security." *Andhra Pradesh Mahila Abhivruddhi Society (APMAS). India: Hyderabad, 2005*, 3.

¹⁴⁵ Linda Mayoux and Maria Hartl, *Gender and Rural Microfinance: Reaching and Empowering Women: Guide for Practitioners*. Italy: International Fund for Agricultural Development (IFAD). 2009), 13.

different poverty levels, practitioners and development agencies expected to make all efforts to come up with a new approach that targets the poorest as a primary beneficiary.

Following this line of argument, David Hulme and Karen Moore point out “microfinance helps, but it is not a poverty reduction panacea.”¹⁴⁶ There is evidence that microfinance in general shows a positive impact in terms of income growth and reducing vulnerability, but it has its own limitations or failures.¹⁴⁷ Some studies disclosed that in some countries, microfinance became a business scheme, and in order to stay in business, it charged clients high interest rates that in return affected the livelihood of the poor. Critics such as David Roodman view the scheme as a profit-making opportunity whereby a lack of government regulation made the poor more vulnerable. He further stated “Commercialization has been a terrible wrong turn for microfinance. Commercialized microfinance is not really microfinance. It is usury, profiteering off the poor.”¹⁴⁸ In light of this we can review the case of Andhra Pradesh in India as a good example for the crisis that took place due to unregulated MFI practices. In the year 2005-2006, following allegations of illegal working practices, high interest rates, unethical collection, and exploitation the Andhra Pradesh district government closed fifty branches of four MFIs.¹⁴⁹ The alarming and exasperating situation in the microfinance sector required

¹⁴⁶ David Hulme and Karen Moore, "Why has Microfinance been a policy success in Bangladesh and beyond?" Global Poverty Research Group, GPRG-WPS-41. (2006), 10.

¹⁴⁷ Learning experience gained from the failure of some MFI programs; this has been used to develop more effective ways of providing financial services. Reddy and Manak, 5.

¹⁴⁸ David Roodman, *Due Diligence: An Impertinent Inquiry into Microfinance*. CGD Books, 2012), 331.

¹⁴⁹ Andhra Pradesh, "Global implications of the crisis in Indian microfinance." *CGAP*. November 144 (2010): 3.

organizations and practitioners to look for alternative means, and one of them turned out to be the SHG approach. This does not mean SHG replaced MFIs, but it is set up to complement and enhance the efforts of MFIs with additional options. The following section discusses poverty and women's participation in development, and empowerment.

Poverty and Women's Empowerment

Myers highlights "the poor are often women, and the poverty of women is both a special concern and a special opportunity."¹⁵⁰ He further argues development that does not include gender analysis and work towards the empowerment of women will fail.¹⁵¹ Christian put both poverty and power together, as they are related. He further argues "poverty is not about numbers, it is about inequality, and specifically about inequality in power relationships."¹⁵² The 2008 United Nation report confirms that gender inequality, lack of women's empowerment, violence against women, and the unequal relationship between men, and women were deeply rooted in culture.¹⁵³

Women's Deprivation and the Role of Religion

Tuyizere associates empowerment to self-reliance in all aspects of life; unequal gender relations that oppress women are a consequence of cultural, and religious teachings.¹⁵⁴ Development approaches that tend to ignore or reject religion and culture

¹⁵⁰ Myers, 65.

¹⁵¹ Ibid.

¹⁵² Christian, 121.

¹⁵³ United Nations 2008: 2.

¹⁵⁴ Alice P. Tuyizere, Gender and development: The role of religion and culture. (Makerere University, 2007), 326.

either for being irrelevant or because of their patriarchal religious teachings and practices are considered to be one factor amongst many that contribute to women's unequal treatment.¹⁵⁵ Sandhaas depicts the significant difference of the socio-economic roles of men and women in Ethiopia, and the disproportionate burden on women to bear the vicious cycle of poverty.¹⁵⁶ He argues that religion and traditional culture influence, limit women's roles within the household rather than providing access to equal participation in family and community affairs.¹⁵⁷

Newton describes feminism as social, cultural, and political movements, theories, and moral philosophies concerned with gender inequalities and equal rights for women. It also represents a way of thinking that contrasts patriarchy.¹⁵⁸ Tuyizere argues women's discrimination was not only economic and social but also religious. Taking this point further, she stresses that religious teachings are the root cause of women's inequality worldwide.¹⁵⁹ Discussing the feminist theology of liberation she states:

The feminist theology of liberation provides a unique opportunity to ignore the differences between men and women and to dare to leave the beaten paths of the revealed Christ so that he may empower both African men and women to live their lives in full, as men and women and children of God. The principal message of Christianity is the good news of salvation that liberates the whole being not only from sin, death, and hell but from all dehumanizing influences, including oppression, domination, exploitation, injustice, discrimination, and poverty.¹⁶⁰

¹⁵⁵ Odèn, 151.

¹⁵⁶ Sandhaas, 99.

¹⁵⁷ Sandhaas, 103.

¹⁵⁸ Newton, 42; Dziedzic 2012:14.

¹⁵⁹ Tuyizere, 5,7.

¹⁶⁰ Tuyizere, 31.

In this light the feminist liberation theology gives a broader perspective of freedom for both men, and women. It necessitates Christian leaders reinterpret scriptures in relation to the church doctrine, history, and from women's point of view. In addition, it emphasizes the leader's responsibility to challenge religious beliefs that discriminate against women.¹⁶¹ Challenging this view Tomalin argues, certain practices that oppresses women might not be part of a religion, but could be the product of the patriarchal culture.¹⁶² Moreover, Raewyn Connell discusses that gender arrangements have two parts: (1) sources of pleasure, recognition and identity, and (2) sources of injustice and harm.¹⁶³ This means that gender is inherently political, however, the politics can be complicated and difficult.¹⁶⁴

Tuyizere argues that “the bible is rooted in a patriarchal society, and its teachings is the cause of inferior position of women in the Christian society.” She further stresses that biblical “teachings have been used to justify the subordination of women and discrimination against them.”¹⁶⁵ Other scholars oppose her view and challenge her interpretation of the biblical texts and teachings. Jawad Syed argues with regards to gender relations, secular feminists have generally defined themselves in opposition to religious viewpoints, blaming religious institutions for continued operation and

¹⁶¹ Tuyizere, 29.

¹⁶² Tomalin, 27.

¹⁶³ Raewyn Connell, *Gender: in world perspective; [short introductions]*. (Cambridge: Polity Press, 2009), 7.

¹⁶⁴ Ibid.

¹⁶⁵ Tuyizere, 5,8.

disempowerment of women.¹⁶⁶ Myers, referring to key biblical texts, argues the truth of equality of all persons under God is grounded in creation and that all humans (men and women) are created in God's image.¹⁶⁷ God shows no favoritism for one group of people over another (James 2 and Acts 10:34). The book of Galatians teaches that in the new covenant all believers are "sons" or heirs, of God in Christ, so there is no longer any distinction in spiritual privilege or status between Jew or Gentile, slave or free, male, or female (Galatians 3:26-28).

Besides, the Bible is well-defined and explicit: all human beings created in His likeness, and all believers are children of God equally. Each person has an equal right, and responsibility to represent God, to hear from, conform, and stand directly accountable to Him.¹⁶⁸ These rights of sonship, and the irrelevance of feminist description to the determination of these rights, rule out the notion that males should have some sort of unique access to God through a divine representation. Christian scholars argue the need to understand the governing principles behind specific biblical interpretation, application, and faithfulness to the right meaning to the text. Christian underscores "the devil is busy in poverty situation reinforcing divisive forces and creating new ones."¹⁶⁹ He attacks the positive relationship between men and women and their journey towards becoming what God wants them to be.

¹⁶⁶ Jawad Syed, "Reconstructing gender empowerment." In Women's Studies International Forum, vol. 33, no. 3, pp. 283-294. Pergamon, 2010), 286.

¹⁶⁷ Genesis 1:26-27, Myers, 25.

¹⁶⁸ Myers, 25, 55.

¹⁶⁹ Christian, 152.

Women's Empowerment

Berhane-Selassie argues that development will strive to break down the structures of gender inequality and subordination, and promote a vision for women as full and equal participants at all levels of social life.¹⁷⁰ In this light, the former Nigerian President Ibrahim Babangida stated “No national development will be meaningful without the full involvement of women in the development process.”¹⁷¹ He gave this declaration at the United Nations sponsored conference on the priorities of women in Africa. Moreover, development is also seen as social reformation to foster women's self-definition, and boost the strategies of self-actualization, and empowerment.¹⁷² Gariyali and Vettivel state that “women's empowerment is about changing the gender-discriminatory norms, practices, values, mind-set, and behavior in order that there is greater gender equality, and better gender relations between man and woman in the family and society.”¹⁷³ Bénédicte Brahic and Jacobs Susie argue empowerment is a much-used term; they argue it has been overused or turned into a buzzword without clear meaning. On the contrary it is seen by others as a source of richness.¹⁷⁴

The concept of women's empowerment was introduced in 1985 at the International Women's Conference in Nairobi. The Conference defined empowerment as the

¹⁷⁰ Berhane-Selassie, 2.

¹⁷¹ Breneman, Anne, et. al. *Women in the New Millennium: The Global Revolution*. Hamilton Books, 2006), 86.

¹⁷² Berhane-Selassie, 2.

¹⁷³ Gariyali and Vettivel 2006:225.

¹⁷⁴ Bénédicte Brahic and Jacobs Susie "Empowering women: A labor rights-based approach: Case studies from East African horticultural farms." *Journal of Agricultural and Environmental Ethics* 26, no. 3 (2013): 602.

redistribution of social power, and control of resources in favor of women.¹⁷⁵

Empowerment implies power and it is “both a means to an end, and an end in itself.”¹⁷⁶

For a woman, empowerment is a process of challenging the existing power relations and obtaining greater control over the sources of power. Once women acquire power, it needs to be exercised, sustained, and preserved. Women’s empowerment comprises developing individuals who are socio-politically active, economically productive, and independent, and are able to make decisions in matters that affect their life.

Lailulo argues since women’s education is lower than that of men, this gap must be bridged or it would be difficult for women to be empowered.¹⁷⁷ Tomalin highlighted the usefulness of the nurturing of female leadership roles within religious traditions.¹⁷⁸ She further pointed out that issues facing women in developing countries can only be addressed through involving men in education and discussion.¹⁷⁹ In this respect, to achieve gender equality in all spheres of life, men and women need to exercise equal rights, enjoy the same opportunities, obligations, and outcomes. It can be argued though that women’s empowerment entails women being able to feel the power, and challenge and change the culturally established gender-based controls that the society has established on their advancement.¹⁸⁰ Studies show that equality exists when both sexes

¹⁷⁵ K. Leelayathy, “Empowerment of Women through Self-help Groups in Tiruvannamalai.” *International Journal of Scientific Research and Management* (IJSRM). Vol. 2. Issue 10. (2014): 1488.

¹⁷⁶ Gariyali and Vettivel 2007:19.

¹⁷⁷ Lailuo, 2.

¹⁷⁸ Tomalin, 46.

¹⁷⁹ Tomalin, 26.

¹⁸⁰ Gariyali and Vettivel 2006:215–216.

are able to share equally the distribution of power and influence, enjoy equal access to education, have equal opportunities for financial resources, and develop personal ambitions. The change starts with men changing their mind-set about the worth of women and acknowledging their capacity, and position. Then, through mutual respect and dialogue, the empowerment of women takes place. This requires dealing with men and gaining their support, and then men withdrawing from dominance and relinquishing their controlling power.

Conclusion

The paper discussed two development perspectives, the Christian and non-Christian worldviews. Since poverty is one of the root causes of all evils, tackling the main cause, and the complex nature of poverty is essentially inevitable. Additionally, the paper reviewed women's holistic transformation, the distressing poverty, and the SHG effect for the Adama City community. In response to this adversity, the EKHC model was designed to deal with economic empowerment, socio-political empowerment, and spiritual transformation. Spiritual transformation in this context signifies liberating women from harmful spiritual practices wherein women make sacrifices for supernatural power, which drags them back into more poverty.

The non-Christian approach associates development mostly on economic and socio-political empowerment, emphasizing social wellbeing, physical, and emotional support. In this model development is related with access to resources, and income increase, health, and nutritional improvements, educational achievement, and political freedom. Likewise, the Indian SHGs model helped members to be organized in groups, and enabled women to grow their savings, and to access credit from banks. Moreover,

this model promotes economic growth, shared responsibility, women's empowerment, and self-esteem development. SHGs represent a form of intervention that is distinct from existing poverty alleviation programs. As discussed above, the secular development perspective focuses on non-spiritual factors and disregards human spiritual transformation and people's relationship with the Creator.

The Church or the Christian development model strives to encompass individual women to develop an increasing harmony with God, with others, and within themselves as God intended. God's intention is where God is already working to bring His promised reign to fulfillment. This is where the Word of God is proclaimed, the voice of the oppressed is heard, injustice addressed, all people and creation are restored to health. In this respect, the NCDP focus and devotion for spiritual transformation has a significant difference and value than the Indian model or non-Christian development organizations. Furthermore, the church approach has opened-up opportunity and enables the staff to witness Christ both in word, and deed. By doing so, women's needs are met not only physically but spiritually. Moreover, this study acknowledges the church model as a foundation to establish an ethical and moral society. Using this as a background, the next Section will propose and substantiate a theoretical solution to the problem.

SECTION THREE: WOMEN'S HOLISTIC TRANSFORMATION

Introduction

This section discusses the role of EKHC applying the SHG model and its effect on holistic transformation. The church is the largest denomination in Ethiopia with over ten million members, and over 9,850 denominations.¹⁸¹ For over the past nine decades the church has played a pivotal role in transforming people through evangelism and social activities. The NCDP is one of the development projects committed to instigating holistic transformation through a savings and credit scheme called SHG.¹⁸² The concept was implemented as a pilot project for the first time in Adama City in June 2002, with two staff members, five groups, and 100 women.¹⁸³ The main reason for the church's intervention was relentless poverty, migration coupled with socio-economic problems, and spiritual problems. The target beneficiaries of the project were marginalized poorest women who were vulnerable through different economic, social, and spiritual problems.¹⁸⁴

In order to fully understand the church's holistic transformation model, this dissertation assessed women's situation before and after joining SHGs. The study

¹⁸¹ Ethiopian Kale Heywet Church, accessed May 23, 2022, <http://www.ekhc.org>.

¹⁸² Mesfin Shugie, "Ethiopian Kale Heywet Church Development Program: Integrated Urban Development Department, Project Proposal for Nazareth Community Development (Setting up grass root level community organizations) project beneficiaries-female-headed destitute families in various Kebeles of Nazareth," (2002), 6-7.

¹⁸³ Isabel Carter, "Releasing potential-a facilitator's learning resource for self-help groups." (Addis Ababa: Tearfund 2013), 8.

¹⁸⁴ Mesfin Shugie, "Ethiopian Kale Heywet Church Development Service: Integrated Urban Development Department-Nazareth Community Development Project-Project Proposal, March 2005," (Addis Ababa Ethiopia, 2005), 3-4.

reviewed women's circumstances in light of the church's development approach, experiences, and existing encounters. It recommends and substantiates the contribution of the NCDP SHG model, highlighting its distinctive effect promoting women's spiritual transformation. Moreover, the study emphasizes on the theoretical, and practical outcome of the NCDP intervention, and draws an effective solution for a holistic transformation.

Theological Foundation

Creation and the Fall

Theology is the study of God, and God's role in the world, specifically referring to the Christian God.¹⁸⁵ Alister McGrath offers the following definition of theology: "Christian theology is talking about God from a Christian perspective," that is who God is, and what God is like.¹⁸⁶ Christian theology involves exploring basic beliefs, investigating their foundation in the bible, and their effect on Christian thinking and living.¹⁸⁷ The bible teaches that God's inherent nature is good and all He has made was very good (Gen 1:31). He is love (1 John 4:8). He is compassionate, and gracious (Ex 34:6).¹⁸⁸ He gives life in abundance: "I have come that they may have life and have it to the full" (John 10:10). Tearfund defines that the "life of wholeness encompasses all

¹⁸⁵ Kte'pi Bill, Theology, Salem Press Encyclopedia. 2020, accessed August 19, 2022. <https://eds.s.ebscohost.com/eds/detail/detail?vid=2&sid=0231a2f2-641d-4f21-a167-a31ad842fcd8%40redis&bdata=JnNpdGU9ZWRzLWxpdmU%3d#AN=113931227&db=ers>.

¹⁸⁶ Alister E. McGrath, ed. *Theology: The Basic Readings*. (John Wiley & Sons, 2018), xxviii.

¹⁸⁷ Ibid.

¹⁸⁸ E. A. Speiser, Genesis: Introduction, Translation, and Notes. *The Anchor Yale Bible*, Yale University Press, 2008), 5.

aspects of life: being, having, doing, and interacting.”¹⁸⁹ Genesis 1 and 2 teaches the life of wholeness in the creation; God created men and women in his own image and likeness (Gen 1:26). God is depicted as a shepherd, a king, a rock, and a father to all his creatures. Psalm 23:1, 80:1, Isa 40:11, and Ezk 43:12 talk about God as He cares, protects, and leads. However, this relationship was broken due to human disobedience, and rebellion. The Apostle Paul, describing sin and the human condition, teaches “for all have sinned, and fall short of the glory of God” (Rom 3:23). As a result, the world has departed from the trajectory upon which God placed it and became deflected from its intended course. This led the whole creation to fall from the glory of God in which it was created.

The Fall as the Root Cause of Poverty

Scholars have debated for years to understand poverty, and its root causes. In this regard, the way we understand poverty will determine the way we respond to it. For many scholars, poverty is associated with a lack of economic growth or wealth accumulation. This study perceived poverty from a different perspective and discusses its significance from a holistic point of view. Studies show that poverty and injustice are expressions of our separation from God, which impacts humankind and the environment. Tearfund, describing the causes of poverty, states “poverty is not God’s plan, it is caused by broken relationships, and human behavior.”¹⁹⁰ Moreover, it is the result of a broken

¹⁸⁹ Tearfund, Understanding Poverty: Restoring Broken Relationships, accessed August 19, 2022, <https://res.cloudinary.com/tearfund/image/fetch/https://learn.tearfund.org/-/media/learn/resources/tools-and-guides/2019-tearfund-understanding-poverty-en.pdf>.

¹⁹⁰ Tearfund, Our theology, accessed August 20, 2022, <https://www.tearfund.org/about-us/our-vision-and-values/our-theology>.

social, and structural system backed by unequal relationships.¹⁹¹ The organization insists that poverty and oppression are symptoms that something wrong has taken place in the relationship between God and humanity.¹⁹²

Genesis 3 describes the consequence of the broken relationships between God and ourselves, with each other, and with the whole of creation. Genesis 3:8 depicts, as the consequence of sin, Adam and Eve's relationship with God changed and they were expelled from the garden. Peter J. Gomes stresses that the situation became "the beginning of the siege of the hearts of men, and of women."¹⁹³ As a result, destitution took away their identity, they became uncomfortable with each other, and made covering for themselves (Gen 3:7). Subsequently, Eve's desire became for her husband, and Adam started to rule over her (Gen 3:16). In Genesis 3:17, the ground was cursed, Adam and Eve were forced to toil, with no guarantee of an equal return on their effort in working the land. John MacArthur explains the second curse imposed on Cain that affected the productivity of the soil; Cain's destiny would be a wanderer and vagabond all his life, with sin ruling over him (Gen 4:9-14).¹⁹⁴ Hence, the world we see is not what it was intended to be.¹⁹⁵

¹⁹¹ Paul J. Achtemeier, *Harper's Bible Dictionary*. "Journal of the American Oriental Society 110, no. 3 (1990), 807.

¹⁹² Tearfund, Our theology, accessed August 18, 2022, <https://www.tearfund.org/about-us/our-vision-and-values/our-theology>.

¹⁹³ Peter J. Gomes, *The Good Book: Reading the Bible with Mind and Heart*. (Compass Press, 1997), 247.

¹⁹⁴ John F. MacArthur, *The MacArthur Bible Commentary*. (Thomas Nelson, 2005), 19.

¹⁹⁵ Tearfund, Understanding Poverty: Restoring Broken Relationships, accessed August 18, 2022 <https://res.cloudinary.com/tearfund/image/fetch/https://learn.tearfund.org/-/media/learn/resources/tools-and-guides/2019-tearfund-understanding-poverty-en.pdf>

Restored Relationships with God

The holistic approach goes beyond meeting basic needs and embodies enabling and empowering people to flourish through establishing the right relationship with the Creator. The books of Ephesians and John teach our relationship that we are “made alive in Christ” (Eph 2), and that we are attached as “the vine and the branches” (John 15). Human relationships depend on a living relationship with God the Father through Jesus in the power of the Holy Spirit. Our peace with God is sustained through the right relationship with God through repentance and the forgiveness of our sins. This gift is dependent on God’s grace not on a human achievement. Thus, the bible teaches us to love God with all our hearts, all our souls, all our minds, and all our strength (Luke 10:27; Deut 6:4-5). This response enables personal transformation, through the Holy Spirit, which is reflected in our character, values, and behavior. We also bear God’s image and show Jesus to the world in all areas of our life (1 Thes 1:4; 1 Cor 12:12-30). On the other hand, Jayakumar stresses that the passages “I came” of Jesus reveals that the mission of God is simply deliverance that is rescue-oriented.¹⁹⁶ Jesus told the outcast, tax collectors, and the Pharisees: “the Son of man came to seek and save the lost,” (the sinners) (Luke 19:10; Mark 2:17, 10:45). Moreover, the Gospel is very clear that Jesus’ mission was spiritual, redemptive, and has a worldwide scope.¹⁹⁷ Hence a restored relationship with the Creator helps individuals to be inspired to break the cause of poverty and declare freedom from the bondage of the Evil power.

¹⁹⁶ Jayakumar, 10.

¹⁹⁷ Ibid.

Evangelism and Social Action

The Lausanne Movement summarizing the link between evangelism and social action offers this truth: “there is no biblical dichotomy between evangelistic and social responsibility.”¹⁹⁸ It insists that the scope of the gospel and building the Kingdom of God requires body, mind, soul, and spirit. Therefore, it calls for enhanced integration of service to society and proclamation of the gospel.¹⁹⁹ Hence, the most important question to answer is this: has the Kingdom of God been planted in the hearts of individuals that demonstrated a Christ-centered living and have women’s lives transformed holistically? Bussau insists people need to transform themselves before they could transform others.²⁰⁰ In line with this, NCDP applied Jesus’ model for holistic ministry, i.e., “Jesus shared God’s love through his words, his deeds, and his character, and he sought to transform the lives of the people he met in whatever way they needed most.”²⁰¹ Evangelism is not to say things about Jesus, but it is something we do, it is to show what Jesus’s character and His power must be like.²⁰² Evangelism does not mean undertaking activities through which people will be told about the gospel, whether they want it or not. Instead, it is the personal attention and follow-up given to individual women that had a significant effect on their response towards the Gospel.

¹⁹⁸ Lausanne Movement: Integral Mission, access August 19, 2022, <https://lausanne.org/networks/issues/integral-mission>.

¹⁹⁹ Padilla, 5.

²⁰⁰ Bussau, 67.

²⁰¹ Tearfund. Our history, accessed August 20, 2019, https://www.tearfund.org/en/about_us/history/.

²⁰² Maggay, 27.

Maggay stressed that evangelism or “the proclamation of the gospel has a verbal as well as a visual aspect.”²⁰³ Evangelism requires more than preachers; it demands the whole body of Christ to be visibly present in all areas of human life. As stated in Isaiah 61:1-2, Christian practitioners are called to set God’s people free from both spiritual and physical bondage. Christian commitment is more than something we say, it is something we do. Maggay pointed out that while evangelism and social actions are distinct, both are essential parts of our witness to the kingdom.²⁰⁴

Methodology

This section examines and suggests a solution for the church’s commitment for a holistic transformation, and the recorded impact. To answer the four questions, I have selected nine individuals to interview. These individuals, I believe, in one way or another, have been impacted by the NCDP. Four individuals are professionals and played a leadership role in the SHG field. They come from different walks of life bringing their distinctive experience. St 4 and St 3 were pioneers in the NCDP project and played a significant role in establishing and shaping the scheme. St 1 and St 2 were involved in the SHG project leadership in different capacities; currently they oversee its operation. The remaining five women are project beneficiaries. Sm 1, Sm 4, and Sm 5 are SHG members, presently selected to serve the groups as facilitators. Sm 1 and Sm 5 were promoted to a leadership position.²⁰⁵ The interview questions are attached in Appendix 2.

²⁰³ Maggay, 30.

²⁰⁴ Maggay, 30.

²⁰⁵ Currently Sm 1 serves as NCDP coordinator and Sm 5 as an accountant.

Throughout these interviews I build trusting relationships and confidence with the interviewee, so I could record and represent accurately and adequately the individual's experience and unfold their practices.²⁰⁶ During the interviews women confirmed that after joining SHGs, they changed religious and traditional practices that did not match their training and avoided anything that did not contribute to their well-being. They specified that their SHG membership helped them to come out of harmful practices and they started to enjoy a new way of life that liberated them from spending their meager sources for unproductive spiritual practices. The study findings highlighted the church's strategy that enabled women to realize their situation, helping them to be resilient in overcoming poverty and striving for a better opportunity. The NCDP vision to reach out to other religious groups was strategic and was an encouraging move for women's spiritual transformation. Besides, the program's commitment to share the gospel, and the number of people who came to know Christ and their commitment to an ethical lifestyle was recognized as a remarkable achievement. Moreover, the study acknowledged that women's attitudinal changes that took place in their own mindset was central to their economic empowerment, socio-political empowerment, and spiritual change contributing to their holistic transformation.

SHG and its Organization

The SHG approach sets up three tiers: SHG, Cluster Level Association (CLA), and Federation Level Association (FLA), which is known in Ethiopia as *Timret*, an

²⁰⁶ Dwyer and Jennifer, 59.

Amharic name given to express the coalition of groups.²⁰⁷ Albert Eiden stated there is no hierarchy between the three structures and they play different roles, with the functions complementing one another to achieve holistic development.²⁰⁸ According to C.S. Reddy and Manak Sandeep, SHGs are known as an informal institution but the CLA, and *Timret* operate from a legal status.²⁰⁹ Steiner further points out eight to ten SHGs come together to form a CLA and eight to ten CLAs form *Timret*.²¹⁰ In this model, the *Timret* registers itself as a Community Based Organization, and thus has a legal identity representing the entire group.²¹¹

The SHG practice reveals that members develop their own norms and guidelines.²¹² Group members commit themselves to meet on a weekly basis and decide the place, the day, and the time convenient for all. Steiner underscores that regular meetings give members a sense of belonging.²¹³ SHGs in Ethiopia highly consider weekly meetings as compulsory and as one of the requirements for group cohesion and smooth facilitation. SHG members perceive weekly meetings as essential, binding, and

²⁰⁷ C. S. Reddy, and Manak Sandeep. "Self-help groups: A keystone of microfinance in India-women empowerment and social security." *Andhra Pradesh Mahila Abhivruddhi Society (APMAS). India: Hyderabad* (2005), 8; MYRADA 2010:4, APMAS 2009:8 and Steiner 2008:12-14.

²⁰⁸ Fernandez 2010:36, Tankha 2002:74, Eiden et al, 2014:15.

²⁰⁹ The *Timret* are being seen as a key interface with the SHG movement because of their formal registration and recognition. Reddy and Manak, 8.

²¹⁰ When it comes to group representations, SHGs carefully nominate two members to represent their groups in the next level of SHG structure CLA and the *Timret*. Steiner 2008:12-13.

²¹¹ Steiner 2008:13.

²¹² APMAS 2009:8.

²¹³ Steiner, 20.

are more appropriate to pay savings, to borrow, to repay loans, and avoid unexpected expenditures.²¹⁴ In terms of procedure, SHGs use an individual passbook, minutes recording book, and joint bank account, which is also governed in a transparent way. Members open bank accounts, appoint signatories, and establish their own guidelines. The group record confirms that members meet on a weekly basis for savings and loans, and the weekly savings are recorded in individual passbooks. Following the meeting, the assigned person will deposit all the savings at a local bank in the group account opened for this purpose. SHG members decide on compulsory savings amounts, interest rates, lending norms, and the distribution of surpluses. According to the SHG manual, leaders are encouraged to play facilitative roles and all decisions are made in consultation with the group.²¹⁵ In terms of participatory leadership, members are encouraged to moderate the weekly meetings, and opportunities are given to all members to practice leadership roles in turn known as ‘rotational leadership’.²¹⁶

The Cause of Poverty, and Women’s Circumstances

The 2002 project proposal identified that the Adama City issues involve destitution, unemployment, lack of decent housing and basic facilities, poor infrastructure, prostitution, HIV and AIDS, begging, homelessness, and crime.²¹⁷ Moreover, the community identification (as stated in Section 1 Figure 1) is the major

²¹⁴ APMAS, 7.

²¹⁵ Steiner, 39-40.

²¹⁶ APMAS, 41.

²¹⁷ Mesfin 2002, 7.

factor for the causes of poverty.²¹⁸ This study sums-up the root cause of the problem into two major areas: women's relentless poverty coupled with unproductive spiritual practices, and the non-Christian organizations' pessimistic views towards holistic transformation. Sm 2 and Sm 3, sharing their experience in the interview, specified that before joining SHGs, they lived in abject poverty, and they were compelled to experience different traditional and religious practices that persistently affected their livelihoods.²¹⁹ Both women expressed their resentment and specified that to find oneself as a poor woman in a society is to be more exposed to abuse, intimidation, and rejection. As the result Sm 3, sharing her experience, stated "we were forced to be involved into unproductive traditional practices including consulting witchdoctor's which became our way of life."²²⁰

Furthermore, the 2002 NCDP proposal and society experience show that in some Ethiopian traditions, feasting is called on for every possible occasion.²²¹ Alemayehu Mekonnen describes the causes: christenings, funerals, memorial services (starting from a week to several years), engagements, weddings, *Mahebir*, and annual holidays.²²² This

²¹⁸ Mesfin 2002,12.

²¹⁹ Sm 2 and Sm 3, interview by Desta Madie through telephone conversation, San Jose, California, June 24, 2022.

²²⁰ Sm 3, interview by Desta Madie through telephone conversation, San Jose, California, June 24, 2022.

²²¹ Mesfin 2002,12.

²²² Alemayehu, Mekonnen. *Culture Change in Ethiopia an Evangelical Perspective*. Oxford: Regnum Books International, 2013:37.

Mahebir is mostly practiced within the Ethiopian Orthodox Church celebrated with members following one of the preferred saint's days. Currently *Mahebir* is changing itself in different forms such as extended families, friends, work colleagues, associations and different groups meet in the form of *Mahebir*.

study observed that due to such practices and lifestyles, some women held on to traditional or superstitious beliefs and spent their meager resources. The Ethiopian Orthodox Church Saints' Day feast tradition is a good example. Women's intention for using these practices was related to developing social networks or obtaining supernatural support to overcome poverty, gain good health, and gain protection. These practices also incur high economic and physical costs and draw women into a poverty trap.²²³ During the interview St 3 described women's situation at the beginning of the program and stated that "when we started to mobilize women to join SHGs they were actively engaged and devoted to practicing different superstitious beliefs."²²⁴ Due to this reason the team encountered witchdoctors living around them and coming from Welenchitie town. He expressed that because of poverty most women were involved in various Harmful Traditional Practices (HTPs), accepting it as their way of life. He specified women's association to various traditional beliefs, sacrificing to supernatural power, and witchcraft affected them economically, physically, morally, and psychologically. He stressed that "as the organizing team we believed that this is a curse imposed on women that must end through this intervention and our Christian commitment."²²⁵

In addition, women believed that these practices would help them to strengthen their social networks, and secure emotional and physical support when they need them. Due to these reasons, they spend their money and time making feasts on different

²²³ The 2002 proposal describes that various religious and traditional practices incur women in high economic and labor costs. Mesfin 2002:12.

²²⁴ St 3, interview by Desta Madie through telephone conversation, San Jose, California, June 20, 2022.

²²⁵ Ibid.

traditional festivals and events.²²⁶ Likewise, women spend their time, labor, and resources on extended mourning, celebrating on different days and years.²²⁷ Due to community pressure and deep connection with the tradition, even if they do not have the money, they borrow from friends or moneylenders. As both women specified, the financial pressure makes their life more stressful, and depressing leading to the day-to-day struggle. Moreover, the rituals and other events drag down their time and resources, exposing them to more debt and poverty. Sm 2 and Sm 3 testified that “without understanding the effect and the burden on our family, we were preparing ceremonies and feasting with friends and family members, but after joining SHG we learned its negative effects, and we stopped unnecessary traditional practices that drain our meager sources.”²²⁸ David Bussau, describing poverty from a biblical perspective, stated that poverty is “much more a characteristic of the enemy’s stronghold than it is of God’s kingdom,” and stresses fighting poverty is a spiritual battle.²²⁹ In line with Bussau description the cause of poverty is not only lack of material or financial sources, but it has a spiritual component. Therefore, fighting poverty requires churches and practitioners

²²⁶ Extended memorial service takes place with food and drinks on the 7th, 40th, 80th, 180th days and then in a year and 7th year time. The Ethiopian Orthodox Tewahedo Church Faith and Order, Religious Holidays and Calendar, accessed November 13, 2017, <http://www.ethiopianorthodox.org/english/calendar.html>.

²²⁷ The 7th, day to the 7th year celebrations involve a memorial mass at the church followed by a meal at the family home.

²²⁸ Sm 2 and Sm 3, interview by Desta Madie through telephone conversation, San Jose, California, June 24, 2022.

²²⁹ David Bussau and Russell Mask, *Christian Microenterprise Development an Introduction* (Oxford: Regnum Books International, 2003), 66.

to understand the depth and complex nature of poverty, and equip themselves in multiple ways.

Challenging Conventional Practices

This study identified the multiple causes of poverty as material, spiritual, cultural, and socio-political, and fighting poverty is perceived as a spiritual battle. Myers discussed “the need to develop a deep understanding of the complexity of poverty and its many dimensions and expressions.”²³⁰ He argued the need to study the social sciences and scripture to understand the causes of poverty manifested as material, spiritual, cultural, and socio-political. He further emphasized the need of understanding “religious context and how this context works for and against the well-being of the poor.”²³¹ St 4, describing the NCDP approach stated “we turned women’s situation to an opportunity, and we recruited a few individuals and organized a drama team to act on women's lifestyle. Women were able to see their real life and situation through the drama and they were convicted.”²³² This helped the team to present to women their arduous and dysfunctional lifestyle in a simple way so that they could be open for the training and change their long-term practices. The entire practice inculcated in their mind and women were challenged to change this practice and learn a different way of life.²³³ Considering this, and to assist women to come out of the identified traps, NCDP facilitated awareness

²³⁰ Myers, 155.

²³¹ Ibid.

²³² St 4, interview by Desta Madie through telephone conversation, San Jose, California, June 29, 2022.

²³³ Ibid.

creation and capacity-building training.²³⁴ The skill training package is designed to help women combat traditional and superstitious practices and connect them with their Creator.²³⁵ Mekonnen suggests “people’s values evolve from their beliefs about what is good and what is bad and their beliefs about good and bad change as culture changes.”²³⁶ This study gives high value, and acknowledges the contribution of the training program in helping women to reflect back to their past, and make a decision on their future. Moreover, it was fundamental in helping women to understand that they are created in God’s image with a potential for change and realize His will for their well-being. This study acknowledges the open discussion conducted on the positive and negative side of superstitious practices like sacrifice to witchdoctors and extensive festival ceremonies had significantly challenged women’s perspective.

Furthermore, NCDP trained women to build their capacity through identifying resources and income generating schemes. The training focused on the reduction of unnecessary expenses (related to unrealistic religious and traditional expenditures) and developing a saving culture.²³⁷ After participating in the training, women reach a decision to abandon any experiences that do not match their plan and contribute to their benefit. Besides, women believed that by avoiding such practices and being involved in income generating activities they could overcome poverty and accomplish a better livelihood. This study identified that the training and the day-to-day interaction focused on helping

²³⁴ Carter, 25.

²³⁵ Mesfin 2002:15,16; Mesfin 2005: 4,13.

²³⁶ Mekonnen, 41.

²³⁷ Mesfin 2005:17, 23.

women to understand that they are created in the image of God and live to glorify Him.²³⁸ The training package is designed to help women to identify themselves with God, and to deter them not to make any sacrifice to evil practices.²³⁹ As a result of the training, women reduced unnecessary religious practices, and instead increased their savings that helped them to come up with practical solutions such as being involved in income generating activities. Furthermore, it enhanced women's confidence and built their capacity to fight poverty, harmful traditional practices, and lead a better moral life. Moreover, women became willing to listen to the Word of God, and pray with the group and facilitators; some of them committed their life to Jesus Christ.²⁴⁰ St 4 describes the first approach, which was to introduce to women a new way of thinking, to change their old way of thinking, and help women to believe in themselves, to say "yes, I can do it," and then primarily to believe in God."²⁴¹ The training stresses, "if we lose our relationship with our Creator and live in a sinful life, giving no recognition to the Lord then our situation remains the same, and we will expect no transformation."²⁴²

The SHG Effect and Women's Spiritual Transformation

The following section discusses in brief women's spiritual transformation. This study observed that following the awareness creation and capacity-building training

²³⁸ Gen 1:26-27, Rom 8:29, 2 Cor 3:18, Isa 43:7.

²³⁹ Mesfin 2002:12,15.

²⁴⁰ NCDP 2013:12, NCDP 2011:13.

²⁴¹ St. 4, interview by Desta Madie through telephone conversation, San Jose, California, June 29, 2022.

²⁴² Ibid.

women changed religious and traditional practices that did not match their training or anything that did not contribute to their well-being. Women specified that after joining SHGs, the group membership helped them to come out of harmful traditional practices and they started to enjoy a new way of life.²⁴³ This lifestyle liberated them from spending their scarce possessions for unproductive practices. Women believed that avoiding such practices, and through hard work, they could overcome poverty and achieve a better livelihood.²⁴⁴ Besides, the SHG training helped women to develop and exercise strong moral and ethical values among members, families, and the community. According to Al Dueck and Johnson Austin, spiritual transformation is a process in which an individual is socialized into a particular ethical and cultural practice of another tradition as a whole being.²⁴⁵ This study highlighted that women's participation in SHGs affected their spiritual transformation, enabling them to exercise Christ-centered moral and ethical values.²⁴⁶ This change comprised doing business in an ethical way and establishing healthy relationships at home and within the community. The study emphasized that participating in SHGs helped members to avoid unproductive religious and traditional expenses, women's savings increased, they became involved in income generating activities, all of which contributed to their holistic transformation.

²⁴³ NCDP 2014:11-12.

²⁴⁴ NCDP 2013,12.

²⁴⁵ Al Dueck and Johnson Austin. "Cultural psychology of religion: Spiritual transformation." *Pastoral Psychology* 65, no. 3 (2016): 322.

²⁴⁶ NCDP 2014,15.

Samuel and Sugden state the biblical model of spiritual transformation must begin in the individual, but it should spread to encompass the transformation of all of society and all creation.²⁴⁷ One of the effects of SHGs on women's holistic transformation is the consciousness members developed to be considerate towards others in their day-to-day life. Padilla Melba Maggay stresses that all change begins from the inside, so coming to faith had a considerable effect on the interior life of individuals, an inner empowerment clearly seen in improved self-image, character, and family relationships.²⁴⁸ This study emphasized that spiritual transformation is comprehensive and needs to be demonstrated in all aspects of life. This means that women are expected to reveal this quality in their workplace, at home, church, and in public places. Samuel and Sugden argue the transformation that the bible calls for is not just about a better life but a better way of living with others, with an emphasis on biblical value, which requires a change both in individuals and social structures.²⁴⁹ As St 4 described after the training, a few individuals initiated a new way of thinking: "your situation is worse than mine, and I will let you use the opportunity given to me."²⁵⁰ Regardless of the existing challenges, women learned to share their insufficient resources with those who were in desperate needs. Hence, this

²⁴⁷ Samuel and Sugden, 47.

²⁴⁸ Padilla Melba Maggay, *Rise Up and Walk: Religion and Culture in Empowering the Poor* (Oxford: Regnum Books International 2015), 182-183.

²⁴⁹ Samuel and Sugden, 47.

²⁵⁰ In the interview St 4 described that this is a new tradition observed on the women that they learn to make others' needs more important than their own. St 4, interview by Desta Madie through telephone conversation, San Jose, California, June 29, 2022.

study underlined that for the church that is working towards holistic transformation, this change demonstrates the SHG impact that relates to moral, spiritual, and social values.²⁵¹

Furthermore, the biblical principle to give the first chance to others who are in desperate need applied in the project in different forms. Dueck and Johnson argue spiritual transformation includes the willingness to subordinate oneself to a tradition. In all faiths, institutional religion carries spirituality, and this spirituality may be concerned with an ethical understanding of religion where loss of self is encouraged.²⁵² The concept is to give priority to women in a desperate need, which encourages “loss of self” or making others’ needs more important than their own. NCDP highlighted that Jesus’s teaching in Matt 5:13-14, “you are the salt and the light of the world” was the key verse used in the training sessions.²⁵³ This shows the effect of SHGs on women’s transformed personality to become more considerate to one another, especially those in desperate needs. For example, individuals who benefited from the priority were women who needed urgent medical care, with family problems, and emergencies.²⁵⁴ These women received the first loan, or the group organized a special contribution that intended to resolve their problems. Women expressing the support they render to other women described their moral responsibility as helping their sisters, especially those in desperate

²⁵¹ Dietrich Werner, et al., eds. *Handbook of Theological Education in World Christianity: Theological Perspectives, Ecumenical Trends, Regional Surveys*. (Wipf and Stock Publishers, 2010), xx.

²⁵² Dueck and Austin, 313.

²⁵³ Carter, 15. Mesfin Shugie, interview by Desta Madie through telephone conversation, San Jose, California, June 29, 2022.

²⁵⁴ Emergency is related to death in the family or travel for family urgent cases. On some occasions women call for urgent meetings and ask for financial contributions to respond to the call to assist fellow members, which demonstrates women’s compassionate response to the victims.

need of recovering from loss of business or debt. In this study I have observed that some women give their loan turn for the most desperate women to recover from their financial shocks. As stated above, this is not only out of humanity but a biblical principle that women share with those who are in less privileged positions. Moreover, this study highlighted the compassionate act of the women as one of the effects of SHGs directing towards women's spiritual transformation.

This study acknowledged the positive effect of SHG in identifying and responding to community needs. The other profound outcome of the SHG is social cohesion, ability to relate, and the sense of support that they feel from one another. Carter highlights the church mobilization effort has been expressed in terms of love and support for the disabled, widows, elderly, and orphans.²⁵⁵ In this light, the best example is Besu Fekad Cluster Level Association (CLA). This association introduced free education for orphans and poor families who cannot afford to pay school fees.²⁵⁶ Accordingly, six children were given a chance to attend Kindergarten. This privilege encouraged other women who could not afford to pay and enabled them to send their children to school without any financial burden. Women built their confidence and reported the group initiative that emerged out of their discussion and the goodwill of members to support needy families. Besides these initiatives, women support the neediest in their group through contributing money, free labor, moral support, and showing a caring attitude. St 1 stresses that participating in SHG helped women to create a social capital and network, which helped them to create financial capital. This is then transferred to plan and work as

²⁵⁵ Carter, 15.

²⁵⁶ NCDP 2014, 3.

a team, create jobs and motivate women to transform from hopelessness to self-worthiness.²⁵⁷

In addition, the training that is based on biblical principles helped women to develop a new perspective of life and work together to ease tension and build family unity. The NCDP report revealed that 95 percent of SHGs use their own written bylaws, which comprise saving, and loan management and conflict resolution mechanisms.²⁵⁸ Women reported that when their income grows, the level of conflict reduces, especially tension in financial matters between a husband, and wife. One of the reasons is that when women generate more income, they stop frequently demanding daily expenses from their husbands. Women's commitment to resolve conflict demonstrated their independence, self-confidence, and trustworthiness gained through economic gain and spiritual change.²⁵⁹ Furthermore, Christ-centered spiritual transformation can be described as a change from a self-centered to God-centered way of life. Besides, the study recognizes women's spiritual transformation resulted in practicing ethical values and principles in both their businesses, and personal lives.

Ohihon Benson Igboin argues spiritual transformation should bring about positive, and enviable qualities in social, economic, and political interaction.²⁶⁰ Christ-

²⁵⁷ St 1, interview by Desta Madie through telephone conversation, San Jose, California, May 31, 2022.

²⁵⁸ All SHGs are required to generate their own bylaws, and it is regarded as a user's manual and encompasses rules and regulations on social and monetary, conflict resolution and related issues. NCDP 2012:9.

²⁵⁹ Carter, 45, 87.

²⁶⁰ Ohihon Benson Igboin "Bias and conversion: An evaluation of spiritual transformation. *Evangelical Review of Theology* 37, no. 2 (2013): 178.

centered spiritual transformation implies the unity to Jesus Christ through salvation, and it is a new development in which individuals experience a shift from self-centered to a God-centered way of life. A Christ-centered life focuses around God's purposes and ways, rather than one's own distorted human perspective; it strives for God's perspective in all circumstances, with holy and godly living.²⁶¹ Contrary to that, self-centered life focuses on one's own accomplishments, and selfish and ordinary living that is self-loving, and overlook other people's needs which are antithetical to the teaching of Scripture.²⁶² Kenneth Pargament explains spiritual transformation as a fundamental change in the place of the sacred or its character in the life of the individual.²⁶³ It also comprises efforts to overcome obstacles that block the individual's spiritual journey.²⁶⁴ Moreover, spiritual transformation is associated with a process in which individuals tend to mix into another belief, ethical practice, and culture. Williamson and Hood quoting, Paloutzian (2005) discuss spiritual transformation as "a change in the meaning system that a person holds as a basis for self-definition, the interpretation of life, and overhanging purposes, and ultimate concerns."²⁶⁵ Likewise, this study acknowledged that as the result of the SHG intervention Christ-centered spiritual transformation became a core value, and outcome. During the interview St 2 affirmed that as the result of SHG

²⁶¹ Mk 10:45, Phi 2:3-4, Thes 5:21, Matt 4:19 and Lk 9:23.

²⁶² Rom 2:8, Jam 3:16, 1Cor 13:4-7.

²⁶³ Kenneth I. Pargament, "The meaning of spiritual transformation." *Spiritual Transformation and Healing: Anthropological, Theological, Neuroscientific, and Clinical Perspectives* (2006): 18.

²⁶⁴ Pargament, 20.

²⁶⁵ Paul W. Williamson, and Hood W. Ralph Jr. "The Lazarus Project: A longitudinal study of spiritual transformation among substance abusers." *Mental Health, Religion & Culture* 15, no. 6 (2012): 612.

women from different religious backgrounds were able to hear the Word of God, and 428 individuals committed their life to Christ.²⁶⁶

Holistic Transformation

The study defines holistic transformation as the proclamation, and demonstration of the gospel through word and deeds and the transformation of both individuals and social structures to move toward an increasing harmony with God, the world, ourselves, and the environment as God intended. This study recognizes that poverty is the result of a social and structural legacy of broken and unjust relationships. Therefore, the gospel is the hope of the restoration of these relationships at a human and cosmic level. It is important to note that the holistic transformation, as presented in this dissertation, incorporates two distinct elements: the “input” and “outcome” elements. The following figure describes the process.

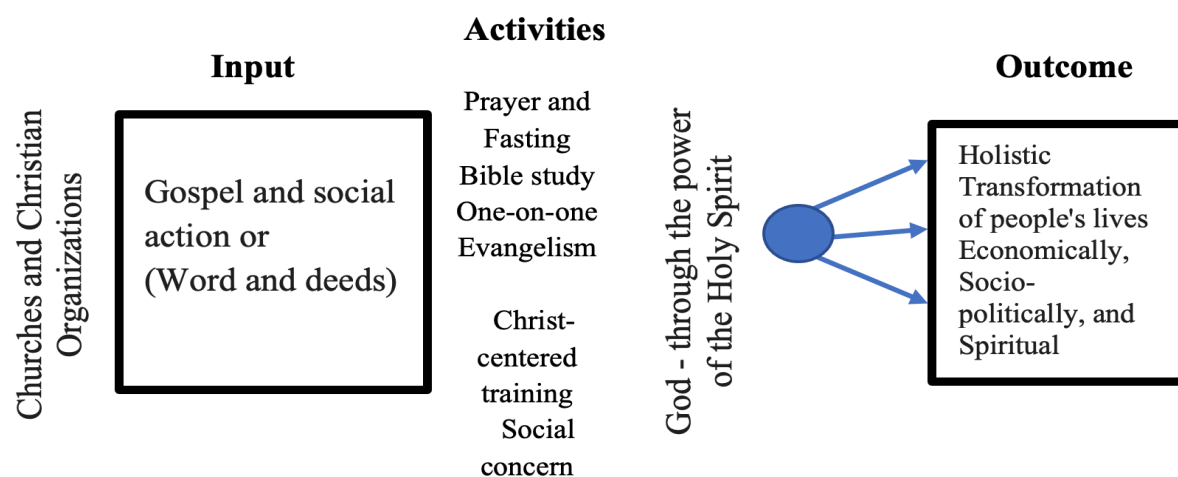


Figure 2: Holistic Transformation Process: Input and Outcomes

²⁶⁶ Dinku Shumie, interview by Desta Madie through telephone conversation, San Jose, California, June 19, 2022. In addition, the NCDP 2022 report shows that the total SHG members in Adama City counts 7225 out of them 428 accepted Jesus Christ as their Lord and Savior.

As described above holistic transformation embraces two quite distinct elements: the “input” element and the “outcome” element. The input is the combination of gospel and social action (word and deeds), as opposed to doing only one or the other of those two. It is churches and Christian organizations who are active in making this input happen through the power of the Holy Spirit. The contributing factors are fasting and prayer, bible study, one-on-one evangelism, and social concern through compassion. The outcome element is what actually happens in people's lives as a result of the input: this is the transformation of people's lives. In line with Getu's argument the whole person development considers “an individual as a total of five beings: economic, social/emotional, political, spiritual, and behavioral.”²⁶⁷ Christian development practitioners contribute to the understanding and promotion of spiritual transformation as the central component of human development, which leads to holistic transformation. This study stresses that development theories and programs that do not address an individual's personal relationship with Christ are inadequate, because God's purpose and design for human existence involves spiritual transformation.²⁶⁸ Without spiritual transformation there would be no holistic transformation.

SHG and the Role of the Church

Samuel and Sugden, in relation to the Christian response to human need, identified the local church as the central place for communicating the Gospel of Jesus Christ, both in word and deed. They stress that the church is a group of men and women

²⁶⁷ Getu 2002:92.

²⁶⁸ Touch the World, accessed September 20, 2019. https://touchtheworld.org/wp-content/uploads/2015/02/conceptual_framework_for_transformational_development.pdf.

who have experienced transformation through receiving Jesus Christ as their Lord and Savior, and demonstrate His values as individuals, and as a community.²⁶⁹ For this to take place, Christian identity must be demonstrated in our daily life, eagerly and joyfully serving God and the community.²⁷⁰ Myers writes that transformational development is a lifelong journey which never ends.²⁷¹ As long as the Church is non-partisan, she is called to serve the whole of society, putting God at the center of her work. Furthermore, Myers argues “it is impossible to imagine a transforming community without a transforming church in its midst.”²⁷² However, at times the role of the church was confused. The church assumed its responsibility only for a spiritual matter and believed it had nothing to do with social concern for the wider community. A good example for this is the reaction of participants in the Lausanne Covenant, when they express penitence both for their neglect and for having sometimes regarded evangelism and social concern as mutually exclusive.²⁷³ Campbell stresses the importance of the local church, as a representative of God’s universal and multifaceted agenda. God in His divine plan has chosen the local church to administer his agenda, and the church will advance God’s holistic purpose.²⁷⁴

²⁶⁹ Samuel and Sugden, 273.

²⁷⁰ Samuel and Sugden described the local church as the basic unit of Christian society. Samuel and Sugden 2009, 271. (1 Pet. 2:5; 4:10).

²⁷¹ Myers, 3.

²⁷² Myers, 115.

²⁷³ The Lausanne Movement: Lausanne Covenant, accessed May 30, 2022, <https://lausanne.org/content/covenant/lausanne-covenant#cov>.

²⁷⁴ Campbell, 66. Eph 3:9-11 and Col 1:20.

As stated above the church favorably considered SHGs to be the preferred development approach to fight persistent poverty aiming to bring in spiritual transformation. Mark Oxbrow and Tim Grass stress that in Christianity there is no other way of spiritual transformation except that which goes through Christ and his church.²⁷⁵ On the other hand, Campbell highlights the Church cannot fill her role until it understands her significance, and equips and mobilizes individual members to purposefully represent God's holistic agenda.²⁷⁶ As Samuel and Sugden suggest, the local church is the best model to ensure that all transformational development dimensions are integrated and applied.²⁷⁷ Starting from 2002, NCDP used different evangelistic, and bible study methods to spread the Word of God among SHG members. Samuel and Sugden underscored that throughout the generations, the local churches have been the medium for the transmission of the Gospel of Jesus Christ, as their primary goal.²⁷⁸ In line with this thought, and conviction, NCDP focuses its intervention on the following four areas: one-on-one evangelism, a prayer team in four corners of Adama City, bible study tools, and sharing SHG meetings with the family. St 4 and St 3 sharing their experience described that the staff, facilitators, and Christian SHG members were working as one team to spread the gospel using every opportunity i.e., fasting and

²⁷⁵ Mark Oxbrow and Tim Grass, eds. *The Mission of God: Studies in Orthodox and Evangelical Mission*. Wipf and Stock Publishers, 2016: 192.

²⁷⁶ Campbell, 66.

²⁷⁷ Vinay Samuel and Chris Sugden, eds. *Mission as Transformation: A Theology of the Whole Gospel* (Wipf and Stock Publishers, 2009), 273.

²⁷⁸ Ibid.

praying at least once a week, being a living model, and sharing the Word of God.²⁷⁹ As St 4 stated “the secret of all this is fasting and praying; as a team we were praying and fasting to break the bondage from SHG members, and God favored us and gave us victory over the evil power.”²⁸⁰ This study emphasizes that without prayer and fasting it is impossible to do God’s work; liberating people from captivity and leading them to Jesus Christ requires deep concern for the lost, an inherent devotion, and determination.²⁸¹

The study identified that the project spread the Word of God through prayer, one-on-one evangelism, the weekly meetings, and the skill development training programs. Following the church’s mission NCDP trained a few interested Christian women to carry out a one-on-one evangelism. After the training, the staff and the women worked together to share God’s love through his words and demonstrate that in their lives. In line with this, Bussau highlights people need to transform themselves before they could transform others.²⁸² By evangelism it was not meant undertaking activities through which people will be told about the gospel, whether they want it or not, but it was the personal attention and follow up given to individual women that had a significant effect on their response towards the Gospel. Nancy Horn, Tefera Talore, and Thala Mala specified “SHGs are the

²⁷⁹ St 4, interview by Desta Madie through telephone conversation, San Jose, California, June 29, 2022; and St 3, interview by Desta Madie through telephone conversation, San Jose, California, June 20, 2022.

²⁸⁰ St 4, interview by Desta Madie through telephone conversation, San Jose, California, June 29, 2022.

²⁸¹ The book of Luke 12:10 reads Jesus prayed the whole night before commissioning his disciples. Luke 19:10 says Jesus came to seek and to save the lost. John 17:18-20, 2 Cor 10:4-5, Rom 9:1-5,

²⁸² Bussau, 67.

best example of evangelism through action and love without directly preaching the word of God.”²⁸³ In this light it was affirmed that besides all efforts, the lifestyle of facility workers and the staff played the major role for the positive response to the Gospel. This study highlighted that the decision to equip women for a one-on-one evangelism and their commitment to be an example was a core strategy and a powerful transformational tool that helped women to commit their life to Christ. Sm 1, sharing her personal testimony, stated that she committed her life to Jesus Christ through observing the lifestyle and testimony of facilitators.²⁸⁴ Moreover, the bible study tools and sharing SHG meetings with the family enabled women to mature and gain strength in their faith.

Samuel Jayakumar writes that the local church is the basic unit of Christian society, and throughout generations local churches have been the vehicle to spread the Gospel of transformation.²⁸⁵ Referring to Vinay Samuel he stated that “missionary work in the nineteenth century was always wholistic-church and school, church and hospital, church and employment.”²⁸⁶ Moreover, transformation takes place in the lives of Christians as individuals, families, and communities revealing a holistic change.²⁸⁷ Similarly, the church needs to be engaged in a transforming relationship in its society that demonstrates its spiritual and social values. In this study, the most profound outcome of

²⁸³ Nancy, E. Horn. Tefera, Talore. and Latha Mala. *Project Gilgal II, Phase I. Ethiopian Kale Heywet Church: Mid Term Learning Assessment*. Ethiopia. Tearfund, Draft (November 21, 2011):18.

²⁸⁴ Sm 1, interview by Desta Madie through telephone conversation, San Jose, California, June 19, and June 25, 2022.

²⁸⁵ Samuel Jayakumar, *Mission Reader: Historical Models for Wholistic Mission in the Indian Context* (Oxford: Regnum Books International, 2002), 10.

²⁸⁶ Ibid.

²⁸⁷ Samuel and Sugden, 271. Acts 2:44-47. Luke 4:18.

SHG is the opportunity opened for the church to mobilize the community using their own source.²⁸⁸ Carter emphasizes the idea of “using our own resources,” that allows churches to discover their potential and explore how it can support the most vulnerable in their community. Before the introduction of SHG many local churches saw their role as only spiritual: “having nothing to do with social action, and concern for the wider community.”²⁸⁹ The SHG approach and its positive impact “has transformed the church from being a bystander to being relevant and active in community affairs.”²⁹⁰ Moreover, as churches are able to address wider community issues, their relationships with people change significantly.

Finally, in order to understand the root cause of poverty and help women live a holistically transformed life, this study highly recommends that the church use its structure and network to expand the church based SHG model throughout the nation. The current statistics shows that over 9,850 local congregations, and 154 bible schools operate under the EKHC structure.²⁹¹ It is vital for the local churches to embrace SHG in their programs and train facilitators to lead by example, equipping women for a holistically transformed life. This includes sharing best practices, testimonies, exchange visits between SHGs, strengthening prayer and fasting, strengthening the bible study groups, and employing the capacity building and training programs on a weekly basis.

²⁸⁸ This is mobilizing the community and helping them to start to save their own money. The church will also look at its own sources and raise funds to support such initiatives. This means self-dependence and involves minimum operational cost. In both cases the fund is mobilized locally rather than always being dependent on external sources.

²⁸⁹ Carter, 15.

²⁹⁰ Ibid, 15.

²⁹¹ Ethiopian Kale Heywet Church, accessed May 23, 2022, <http://www.ekhc.org>.

Conclusion

This study reviewed the Church's development intervention against the non-Christian development perspectives, considering their worldviews in responding to the community's prevailing needs, and their commitment for a holistic transformation. The study focused on the NCDP experiences, existing encounters, and the contribution of SHG towards spiritual transformation. It studied both models, taking into account women's circumstances and their role in SHG development. The non-Christian organizations' development intervention model focuses on non-spiritual factors. Such groups associate development with aid and economic growth, such as the accumulation of commodities and wealth, social wellbeing, physical, and emotional support; the spiritual dimension is often absent.²⁹² As discussed above, the secular development perspective focuses on non-spiritual factors, and disregards human spiritual transformation and people's relationship with the Creator.²⁹³

However, in this dissertation, spiritual change is emphasized as the core of human and social transformation, and the central component of human development. Likewise, the study highlights that development from the Christian perspective is holistic, and transformational that improves the total person from spiritual, social, and economic aspects of life.²⁹⁴ This study concludes that human nature is sinful and rapacious, and the

²⁹² Development is related with an increase in real income per capita; improvements in health and nutritional status; educational achievement; access to resources; a 'fairer' distribution of income; increases in basic freedoms. David, Barbier and Anil, 2.

²⁹³ Tim Allen and Alan Thomas, *Poverty and Development* (Oxford University Press, 2000), 48.

²⁹⁴ Julius Oladipo, "The role of the church in poverty alleviation in Africa" *Transformation*, 17 (4), (2000): 147.

cosmos is distorted by inequalities, and injustice. None of the development theories adequately accounts for the distortions introduced by sin; they have a partial view of human nature and social institutions.²⁹⁵ Spiritual transformation is the only way to be liberated from the bondage of evil powers, and it needs to be seen as a goal to be pursued. This study highlighted that SHG, without spiritual transformation, does not bring a holistic change in the individual or community life. In this light, spiritual transformation denotes the transformation of individuals and communities to reflect Kingdom values. This study witnessed a positive change in the whole of human life materially, socially, and spiritually. Spiritual transformation is comprehensive and needs to be demonstrated in all aspects of life, enabling women to exercise a renewed lifestyle at home, and in the society.

This study highlights that church based SHGs enabled women to understand the spiritual aspect of poverty, encouraged women to reduce harmful traditional practices, and develop a saving culture promoting God's vision for human life. Contrariwise, non-Christian organizations ignore the spiritual dimension or disregard human spiritual transformation, and their relationship with God. If poverty was simply an economic problem, money or wealth accumulation would be the way to solve it. However, poverty is about flawed relationships, such as greed, conflict, violence, discrimination, and marginalization. This study emphasizes that the best way to benefit development in its fullness is for people to be liberated from all bondages by restoring their relationship with the Creator.

²⁹⁵ Samuel and Sugden, 47.

In summary, to assist women to come out of the identified traps, the NCDP awareness creation, and capacity-building training played a vital role for all changes observed in women's day-to-day life. The skill development training package, besides the SHG concept, is designed to help women combat traditional and superstitious practices and connect them with their Creator. According to Philippians 2:9-11 and Mark 9:38-41, Christ has been given a name above every other name; before this name every power on earth and under the earth is forced to bow the knee, no matter how reluctantly.²⁹⁶ It should be highlighted that the scope of the gospel and building the Kingdom of God involves body, mind, soul, and spirit. Hence, women's participation in SHG brought a significant change to fight the root cause of poverty and enabled them to attain holistically transformed life. Therefore, the integration of service to society and the proclamation of the gospel must be enhanced, and the church needs to play its indispensable role.²⁹⁷ Using this as a background, the next Section will present the Artifact description that is a practical solution to the problem.

²⁹⁶ Maggay, 115, 117.

²⁹⁷ René C. Padilla, "Holistic Mission," Occasional Paper No. 33, Lausanne Committee for World Evangelization in Pattaya, Thailand, Sep 29 to Oct 5, 2004 "A New Vision, a New Heart, a Renewed Call". *Lausanne Committee for World Evangelization* (2005): 15.

SECTION FOUR: THE ARTIFACT

WOMEN'S HOLISTIC TRANSFORMATION AND SELF-HELP GROUPS

This resource material is written to record the SHG process as implemented by the Ethiopian Kale Heywet Church (EKHC). Its primary function is to provide a learning resource for the church staff, and community facilitators, specifically for the Training of Trainers. This section explains the effect of the SHG practice as it has been implemented by the Nazareth Community Development Project (NCDP) in Adama City. It is a process that has borne considerable impact upon the lives of a substantial number of Ethiopian women. Scholars mostly associated poverty with a lack of resources, but it is about a lack of choices, rights, and opportunities. The poor lack access to capital, information, influence, and social support systems. However, when women join the SHG they get access to all of these. Besides, the SHG approach brings to the poor women a new hope and identity, economic empowerment, socio-political empowerment, and spiritual transformation. Addressing the financial need is only a small part of the SHG benefit. The significant change observed is members cease exercising unhealthy spiritual practices and work together to break the poverty trap. The strong ties developed within the groups demonstrate the profound change exhibited in terms of peer support and peer pressure for the group action.

The artifact portrays the facilitator's guide developed to assist the facilitator to perform a capacity building training for SHG staff and facilitators for a ten-weeks period. Each session contains materials on SHG formation and development. The sessions involve facilitators (preferably women) who have had a firsthand experience in SHG or

for those who are willing to commit themselves for this task. To address word count, the artifact focuses on the facilitator's guide, which includes the formation, and development of SHGs. It gives highlights of SHG formation, and development. Since holistic transformation is the conceptual framework the training addresses both the spiritual, and physical aspect of SHG. After the training, the training of trainers (TOTs) will facilitate and create a conducive environment for active participation and address all aspects of SHG.

SECTION FIVE: THE ARTIFACT SPECIFICATION

Introduction

This document recognizes that the SHG approach represents a distinctive form of development intervention that has a profound difference from other poverty alleviation programs. SHGs implemented through local churches are one of the greatest tools used to fight poverty, and especially combining them with the provision of credit, and other services, they have the potential to empower women, and holistically transform their lives. Scholars describe SHGs as a progressive and popular approach to development interventions, intended to put the recipient in the driver's seat of their own development.²⁹⁸ Moreover, they are recognized as local financial intermediaries owned and managed by the poor themselves.

The church introduced the SHG model, with the understanding of a Christian commitment to liberate the whole person. Hence, evangelism and social action are critical to address all the diverse human needs: physical, spiritual, moral, economic, social, and political. The church with its holistic transformation approach, strives to address the stated needs, specifically meeting the spiritual needs of the community where others do not address this gap. Practitioners working towards holistic transformation are expected to proclaim and demonstrate the gospel through word and deeds and link their work to the gospel values. Christian professionals need to commit themselves to fasting and praying and seek divine guidance to encounter evil forces who are actively working in the society.²⁹⁹ It can be emphasized that worldly forces and structures are always contrary to

²⁹⁸ Tanya Jakimow, "The rationale of self-help in development interventions: a case study of a self-help group program in Tamil Nadu," *Journal of South Asian Development* 2, no. 1 (2007): 107-108.

²⁹⁹ Myers, 135-136.

God's vision for a transformed social order. Therefore, in order to change this, Christian practitioners need a good understanding of theology, and social science. The facilitator's guide offers both the spiritual and development features of poverty, enabling participants to understand the SHG effect pertaining to holistic transformation.

NCDP is a pioneer in promoting the SHG approach in Adama City and to the nation. Various reports and documentation reveal that through this project the poorest communities, especially women, have largely benefited and transformed their livelihoods. Moreover, poor women can generate sustainable income, manage their life meaningfully, feed their families three times a day, and send their children to school. Women who joined the program build self-confidence and are able to influence decisions at their family, community level. Hence, the SHG approach is taken as an effective model to alleviate persistent poverty and a means for women's holistic transformation.

Structure

The facilitator's guide aims to impart the SHG approach in a way that will enable churches or Christian organization staff to apply lessons or replicate the process in their own context. It uses the stories and words of the NCDP staff, facilitators, and beneficiaries who have been caught up in it to bring the SHG process to life. The structure of the facilitator's guide creates a dynamic and engaging experience as it relates to audience, culture, scope of lessons, location, goals, and strategies. Important consideration includes the type of audience who seeks to learn and understand the concept of SHG, holistic transformation, and development.

The scope of the facilitator's guide encompasses up to fifteen sessions but could easily expand into more if a need arises. Since piloting SHG in 2002, the approach has

now been adopted by many churches, NGOs, and government institutions throughout the country. Participants will be provided with a training manual and additional materials that are necessary to perform the training at different levels. Trainees will be asked to sign a term of reference (TOR). This is an agreement arranged for the participants to carry out training sessions, and report activities on a quarterly basis. The written agreement is intended to assess their effectiveness based on their performance. Their success will be measured on the following two aspects: organizing a set of training sessions and conducting follow up and monitoring every three months. A detailed, and separate plan of action will be included in the agreement.

Audience

The intent of the facilitator's guide is to equip the facilitator to train individuals interested in SHG formation, and development. The audience comprises those who are working or seek to work in the church or Christian development organizations. In developing this course, the main objective is to train fifteen to twenty TOTs composed of the church staff, and facilitators. After acquiring the training, they are expected to go to their local areas, and deliver similar training sessions for local church ministers, staff, and facilitators. Trainees will be provided with additional materials to perform similar training and monitoring tools. This course as well as the manual do not intend to focus on a theoretical concept of SHG alone, but it embraces the EKHC practical experience, highlighting the learning points. The audience is expected to be dedicated to Christian values, have a good heart for the poor, believe in fasting and prayer and be committed to see the work of God and His restoration power (Isa 58:9-12).

In this light the SHG project is intended for the poorest of the poor; it seeks to achieve holistic transformation and not just development. Women and girls are in this category experiencing double segregation. Targeting and helping the poorest is based on the biblical principle “to proclaim the good news to the poor” (Isa 61:1-2 and Luke 4:18), and “to speak up for the poor” (1 John 3:17, James 1:27, and Ps. 82:3-40). The target beneficiaries of SHGs are marginalized members of the community who are vulnerable to different social and economic problems. In line with this, participants must consider this fact, and be faithful to support disadvantaged women and their families. They are expected to be a committed Christian with devotion, passion, and be enthusiastic to work with the poor.

Culture

The facilitator’s guide helps and guides the facilitator to establish a hospitable environment for everyone and models the culture for participants to hold themselves and each other accountable with a Christian ethics. Then the facilitator engages in a training that maintains a specific posture for how individuals interact with one another. This training material embraces Jesus’ teaching as a divine calling, and guides professionals to a commitment to break the generational curse reaching out to those that are vulnerable and excluded. Jesus’ message of good news is addressed to the oppressed, the poor, and those who are worthy of freedom, who are created to live a dignified life. Poverty is a painful experience and a debilitating human condition that excludes women from enjoying the fullness of life. Christian professionals need to recognize that poverty causes powerlessness, exclusion, and isolation such that people live in a distressful and helpless condition. Women and children are the most exposed individuals and are often forced to

live in a dreadful situation. Therefore, they are called to liberate people living in poverty and make a meaningful contribution towards improving their livelihoods. The facilitator's guide includes practical experiences from the original source, exchange visits, field visits, discussion with SHG members, staff, and facilitators. Case studies and stories will be presented by group members and their passbooks, minute books, and bank accounts will be demonstrated in the sessions.

Scope of the Facilitator's Guide

The scope of the facilitator's guide consists of fifteen sessions. In light of this the SHG effect on women's holistic transformation will be addressed, including contemplative practices. Here is part of the recommended outline and the sequence for a couple of hours:

- Opening prayer and recognition of God's presence
- Participants introduction to each other
- Offering of material related to development, SHG, and holistic transformation
- Activity related to SHG material
- Theories and concepts on poverty, development, SHG, gender, and women
- Skill development training (around twenty-four kinds of training components are available)
- Biblical foundation for holistic transformation, and spiritual transformation
- Practice of spiritual disciplines/exercises/practices
- Field practice and community outing (sharing the plan)
- Closing prayer that offers a benediction

Participants are encouraged to discuss openly and share experiences and learn from each other.

Location

The place to meet depends on the audience involved, however the best location recommended is the NCDP site in Adama City. The Resource Center that has recently become operational will be the potential place to conduct the training. The experience-

sharing program will be facilitated to hear from the first SHG groups in the nation. The NCDP members will share their rich experience with both their success, and failure stories relating to case studies.

Goals and Strategies

The goal for this facilitator's guide is to introduce a new perspective about development that is holistic and transformational. The experience and tools with the use of this guide provide the agency for SHG to be implemented and practiced. Participants encounter the spiritual formation experience and the ongoing holistic transformation through SHG.

The end goal of the facilitator's guide demonstrates participants' expressions through their sense of understating relating to women's circumstances, the effect of SHG, and holistic transformation. The outcome sought is that members who were initially very poor become empowered economically and socially, and transformed spiritually, and women's basic needs and their social capital is enhanced.

The facilitator plays a key role in the course and serves as a catalyst for conversation. Since each session brings limited information through textbooks, manuals, and personal interaction, the facilitator provides context, culture, and sensitivity to what best serves the participants. In addition, the facilitator organizes a face-to-face dialogue, visiting SHGs on their weekly meetings and their business activities.

Participatory evaluation will be conducted to assess the goals involving the facilitator along with participants involved. The facilitator invests his/her time after each session and assesses the following questions: things that went well, things that need work, and how did the lesson affect the facilitator. An evaluation (self-assessment) form

will be provided for each participant to respond to questions related to SHG and overall sense of holistic transformation.

This facilitator's guide is an ongoing process, open for critique and improvement. After delivering each session assessment of the materials, experience, and overall effectiveness provides further insight for the next course. Duplicating and reproducing the document includes ongoing changes in materials, the facilitator, and the participants.

Artifact Description

Pictures and sketches are part of the facilitator's guide and participants guide to create artistically appealing material.³⁰⁰ The pictures reflect images of women conducting their weekly meetings in a circle to demonstrate genuine participation and group work. There would be other sketches that describe women's active involvement for their wellbeing and empowerment. Both guides' covers have the same graphics and logo to represent women's active role, with distinguishing bold print to indicate the proper use of the material.

³⁰⁰ Figures are attached in Appendix 4 Figures 1 and 2 shows the three and four pillars of SHG. Figure 3 shows the Three Tier SHG Model.

The following images demonstrate women's weekly meeting and the group work activities.



The above picture shows women carrying out weekly meetings in circle while a team of experts observing the meeting.



This picture describes women carrying out weekly meetings in a circle; this gathering demonstrates equality and shared responsibility.

Standards of Publication

I will follow the George Fox University guidelines to publish both materials.

Teaching the course starts in April 2023, using the first draft of the curriculum format. To assess the function and form of the curriculum I will do three to four series of tests with

facilitators and consultants and carry out a trial run with the draft copy starting February 2023. After conversation with the consultant and facilitators, the edits and additions will further augment the material so that it can be published within 2023. The capacity building training budget breakdown is attached in Appendix 3.

SECTION SIX: POSTSCRIPT

Summary of Execution

The aim of the SHG process can be summarized as follows: To bring about a holistic transformation in the lives of the poorest women by promoting personal change, access to financial resources, economic and socio-political empowerment, access to information, skill development, harmony among members, and freedom from the bondage of otherworldly powers. The written statement provides the theological foundation for spiritual transformation. The curriculum artifact provides practical application on how to carry out those thoughtful exercises pursuing women's holistic transformation.

The entire research journey and the process I went through was challenging and was a learning experience. My current role as a researcher helped me to see the same project from a different perspective. In this process, I faced many challenging questions and cases, and I was left with unforgettable memories, while learning to be a critical thinker. The direct involvement in the project as a professional staff as against my current role as a researcher differs largely.

As a practitioner and researcher, I am discovering new knowledge on this journey. One of the major learning curves was that women, after joining SHGs, developed changed personalities. In this process, I saw women developing wide-ranging skills, realizing their God-given potential, understanding the spiritual aspect of poverty and God's will for their wellbeing, and undergoing holistic transformation. Women developed self-esteem, started to demand their rights, challenged systems, and exercised negotiating their privileges. Moreover, women's collective action enabled them to

accomplish meaningful changes, such as developing SHG bylaws, group IGAs, literacy campaigns, and child education funds. The skill development training had a significant input for women's self-actualization that contributed towards their holistic transformation.

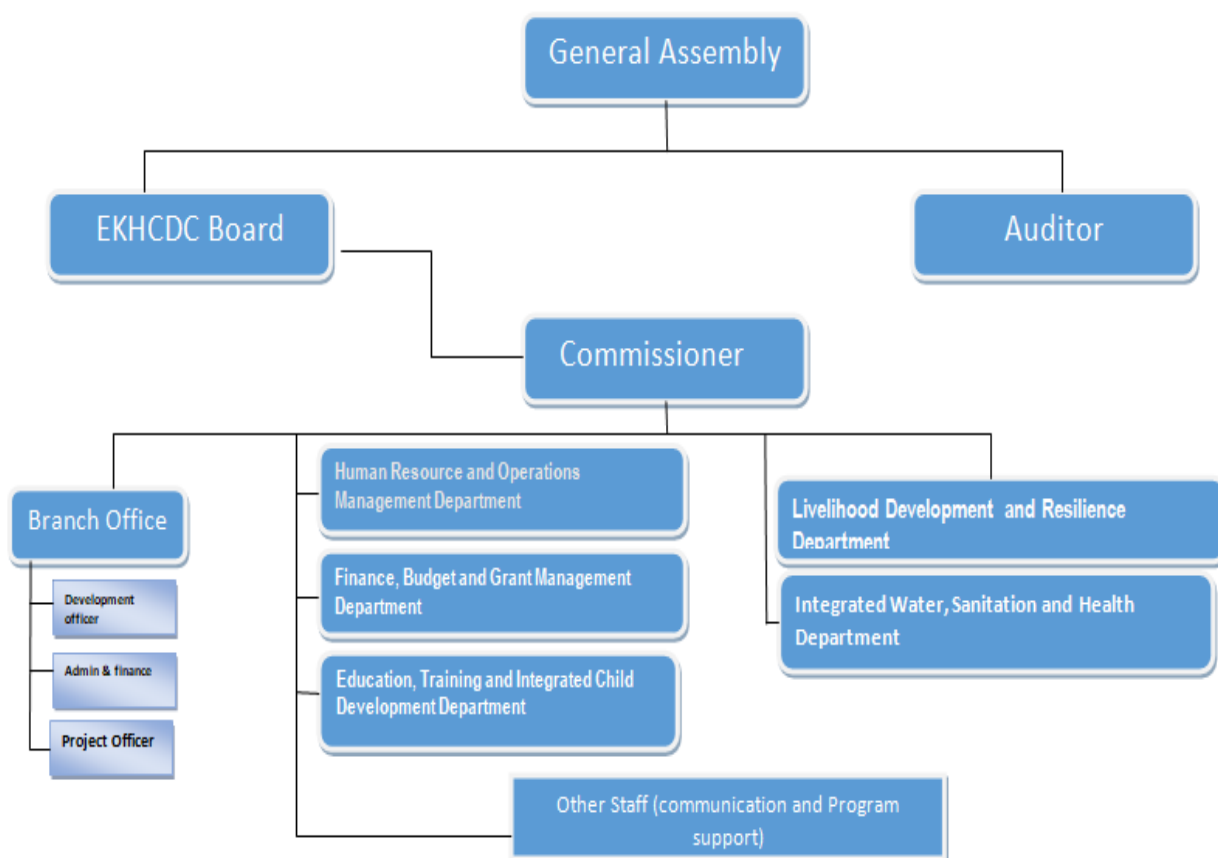
One of the biggest differences is SHGs mostly deal with changing women's mindsets or challenging their way of thinking. The SHGs effect in women's spiritual transformation was significant, empowering them to reject harmful traditional practices that contributed to their misery and destitution. SHG membership helped women to reconcile with God, with themselves, and others, exercising moral and ethical living at home and workplace. Overall, the SHG experience introduced a new dimension for policy development and further intervention in the church and to the wider Christian NGO community.

A possible area of future research is to explore whether the findings of this study on women's holistic transformation through SHGs would benefit from the inclusion of case studies, both that succeed and fail. This would allow the examination of more detailed issues on SHGs, and holistic transformation. The findings of such a study would not only advance the understanding of SHGs and their impact, but also elucidate the challenges and limitations.

In conclusion, this study recommends further research to address women's economic empowerment, socio-political empowerment, and spiritual transformation and provide a framework to link effective SHGs that apply Christ-centered holistic transformation with MFIs, and banks.

APPENDIX 1:

EKHC Development Commission Organizational Structure



APPENDIX 2:

Interview Questions

The following four unstructured interview questions were prepared and conferred for this study. Nine candidates were selected and participated: four technical staff and five beneficiaries. The first two questions were directly addressed to SHG members, however participants were given freedom to answer other questions.³⁰¹ In an unstructured or open-ended approach, respondents are not forced to choose from a pre-designed range of answers, instead they are free to express their views and connect them with other issues of relevance.

1. Explain your experience on poverty and its challenges referring to SHG participation and its effect in your life?
2. How does unproductive spiritual practices (making sacrifices for cosmic or supernatural power or sacrificing to witchdoctors), expose women into abject poverty and affect their spiritual transformation?
3. In your opinion what would you say is the most significant impact of SHG on women's holistic transformation compared to the church and non-Christian organizations projects?
4. How do you describe the SHG impact and its contribution to women's holistic transformation; their moral, ethical values within the family and on business transactions?

³⁰¹ Amir Marvasti, *Qualitative Research in Sociology*. Sage, 2004.

APPENDIX 3:

Capacity Building Training: Budget Breakdown

No	Description	Budget	Total	Remark
1	Training Facility	100 x 5 days	500.00	
2	Accommodation	25x13x5 days	1,625.00	2 per room
3	Meal and drinks	30x25x5	3,750.00	
4	Training Materials	5x25x5	625.00	
5	Transportation	20x25x5	2,500.00	
6	Perdiem	20x25	500.00	
7	Publishing	500x5	2,500.00	Publishing the training material
		Sub Total	12,000.00	
		Contingency 10%	120.00	
		Total Cost	\$ 12,120.00	

NB: The training budget is based on the following specifics:

- No of trainees: 25
- The training package organized for 5 days
- The budget is in US dollars

APPENDIX 4:

A FACILITATOR'S GUIDE

FOR SELF-HELP GROUP FORMATION, AND DEVELOPMENT



Holistic Transformation Through SHG:
A Learning Resource for a Church Staff, and Community Facilitators

By Desta Demessie Madie

August 2022

List of Abbreviations

AIDS	Acquired Immunodeficiency Syndrome
APMAS	Andhra Pradesh Mahila Abhivrudhi Society
CF	Community Facilitators
CLA	Cluster Level Association
CSO	Civil Society Organization
EKHC	Ethiopian Kale Heywet Church
FLA	Federation Level Association
HIV	Human Immunodeficiency Virus
IGAs	Income Generating Activities
IUDD	Integrated Urban Development Department
KNH	Kindernothilfe
MFI	Microfinance Institution
MYRADA	Mysore Resettlement and Development Agency
NCDP	Nazareth Community Development Program
NGOs	Non-Governmental Organizations
OECD	Organization for Economic Cooperation and Development
PRA	Participatory Rural Appraisal
SAG	Self-help Affinity Groups
SHG	Self-Help Group
TOT	Training of Trainers

Background

This facilitator's guide is written to record and document the SHG process as implemented by the Ethiopian Kale Heywet Church (EKHC). Its primary function is to provide a learning resource for the church staff and community facilitators, specifically for the Training of Trainers. This section explains the effect of the SHG process as it has been implemented by the Nazareth Community Development Project (NCDP) in Adama City, 100km from the capital city. It is a process that has borne considerable impact upon the lives of over a million Ethiopian women.

Scholars mostly associate poverty with a lack of resources, but it is about a lack of choices, rights, and opportunities. The poor lack access to capital, information, influence, and social support systems, but when women join the Self-Help Group (SHG) they get access to all of these. Besides, the SHG approach brings to the poor women a new hope and identity, economic and socio-political empowerment, and spiritual transformation. Addressing the financial need is only a small part of the SHG benefit but members get the opportunity to work together and bring themselves out of poverty. The strong ties developed within the groups demonstrate the profound change exhibited in terms of peer support, and peer pressure for the group action.

In addition to its primary function this manual aims to share the SHG approach in a way that will enable other churches or Christian organization staff to apply lessons or replicate the process in their own context. It uses the stories, and words of the NCDP staff, facilitators, and beneficiaries who have been caught up in it to bring the SHG process to life.

Introduction

This facilitator's guide recognizes that the SHG approach represents a form of development intervention that is a radical departure from most of the existing poverty alleviation programs.¹ SHGs are one of the greatest tools used to fight poverty, and when combined with the provision of credit, and other services, they have the potential to enable women to become socio-politically, and economically empowered.² Scholars describe SHGs as a progressive and popular approach to development interventions, intended to put the recipient in the driver's seat of

¹ Ravindra, K. and Tiwari, Abhay Kumar, "Self Help Groups, Eradication of Poverty, and Inclusive Growth," *International Journal of Engineering Technology, Management, and Applied Sciences*, Vol. 4, Issue 7 (2016): 89.

² Usha Rani, Rathinam and Mamudu, Akudugu. "Self-help Groups as a 'Livelihood Development' for Rural Women: Experiences from India and Ghana," *Journal of Economics and Sustainable Development*, Vol.5, no.15 (2014):194-195.

their own development.³ They are also recognized as local financial intermediaries owned, and managed by the poor.⁴

When the church introduced the SHG model to the poor in Adama City, it was with the understanding of a Christian commitment to liberate the whole person i.e., working towards evangelism and social action. Hence, evangelism and social action are critical to address all the diverse human needs-physical, moral, spiritual, economic, social, and political.⁵ The church, with its holistic transformation approach, strives to address the stated needs specifically meeting the spiritual needs of the community where others do not address this gap. Christians working towards holistic transformation proclaim and demonstrate the gospel through word and deeds, and relate their work to moral, spiritual, and social values.⁶ Christian professionals need commitment, seeking always for divine guidance to encounter the evil one who is at work in the community.⁷ It can be emphasized that worldly forces and structures are always contrary to God's vision for a transformed social order. In order to change this, Christian practitioners need a good understanding of theology and social science to challenge and transform all dimensions of human sin.⁸

About the Facilitator's Guide

This facilitator's guide does not intend to focus on a theoretical concept of SHG alone, but it embraces the Ethiopian Kale Heywet Church's (EKHC) practical experience highlighting the learning points. The church is the largest evangelical denomination and is acknowledged for introducing the Self-Help Group approach in the nation. The Nazareth Community Development Project (NCDP) is the pioneer program promoting the SHG approach in Adama City and to the nation. Various reports and documentations reveal that through this project the poorest communities, especially women, have largely benefited, and transformed their

³ Tanya Jakimow, "The Rationale of Self-Help in Development Interventions: A Case Study of a Self-Help Group Program in Tamil Nadu," *Journal of South Asian Development* 2, no. 1 (2007): 107-108.

⁴ Hans Dieter Seibel, SHG Banking: A Financial Technology For Reaching Marginal Areas and the Very Poor: NABARD's Program of Promoting Local Financial Intermediaries Owned and Managed by the Rural Poor in India, No. 2001, 3. Working Paper, (2001): 5.

⁵ James Nkansah-Obrempong, "Africa's Contextual Realities: Foundation for the Church's Holistic Mission." *International Review of Mission* 106, no. 2 (2017): 281.

⁶ Dietrich Werner, et al., eds. Handbook of Theological Education in World Christianity: Theological Perspectives, Ecumenical Trends, Regional Surveys. (Wipf and Stock Publishers, 2010), xx.

⁷ Padilla Maggay, *Transforming Society: Reflections on the Kingdom and Politics* (Institute for Studies in Asian Church and Culture, 2004), 338.

⁸ God, the church, the holistic development practitioner, and the evil one are the four actors. Out of these three of them are working in favor of a better human future, while the mission of the fourth driven by demonic power is to distract, divide, and destroy. Myers 1999:135-136.

livelihoods. Moreover, poor women are able to manage their life meaningfully, feed their family three times a day, send their children to school, and generate sustainable income. Besides, women who joined the program build self-confidence, and can influence decisions at their family and community level. Hence, the SHG approach is taken as a best model to alleviate persistent poverty and as a means for women's holistic transformation. Recognizing its successful accomplishment and experience, on different occasions NGOs, civil societies, and churches approached NCDP, and were able to incorporate SHG into their programs. Since piloting SHG in 2002, the approach has now been adopted by many churches, NGOs, and government institutions throughout the country. In developing this manual, the main objective is to train twenty to twenty-five Training of Trainers (TOT), composed of the church staff and facilitators. This training will be conducted on a regular basis (at least four times a year depending on the availability of budget). After acquiring the training, trainees will go to their local areas, and train local church ministers, staff, and facilitators. The trainee will be provided with this manual, and additional materials that are necessary to perform the training at different levels. Trainees will be asked to sign an agreement to report the number of trainings they conducted, and support churches in monitoring, and follow up.

How to use the Facilitator's Guide?

- The manual is prepared for church, and Christian organizations staff and facilitators who may be interested to be involved in holistic transformational development.
- This manual describes the Self-Help Group approach concepts as one of the holistic transformation development approaches for poverty alleviation and specifies the expected outcome and impact.
- The manual explains the concept describing the three levels of institutions: the Self-Help Group (SHG), Cluster Level Association (CLA), and *Timret*, and indicates time periods for different stages of the process.
- It describes selection criteria for the implementation to include the operating area, beneficiaries, staff, and community facilitators.
- It provides an overall implementation plan, and shows how the process leads to economic, socio-political empowerment, and spiritual transformation.
- It explains the skill and capacity building training components, and their use.
- This manual does not include detailed SHG formation procedure, and exhaustive training material that may be needed for SHG formation, and for skill and capacity building training at various levels.

The Significance of Ethiopian Sayings and Proverbs

The NCDP and other SHG promoting organizations' experience shows that applying Ethiopian sayings and proverbs helped women to capture ideas and reflect with a better understanding. During the training sessions the following sayings and proverbs make a great meaning and have an impact on the trainees' comprehension. The project staff and facilitators can use Amharic or an alternative local language with physical demonstrations in the awareness, creation, and skills development training. This will challenge and motivate women to work together and help establish group solidity. The manual emphasizes that the following Ethiopian sayings and proverbs have an important and strategic contribution to mobilize women for SHG formation, and sustenance.

Dir biabir ambessa Yasir: 'If spider webs come together, they can bind up a lion.' The implication is even the mighty cannot beat the weak when they act in unison. A flimsy spider web may catch a fly or other insects. Nonetheless, it poses no challenge for a very strong animal like a lion. If, however, thousands of these flimsy webs are woven together, they form an unbreakable rope that can bind even a strong animal like a lion.

Ande ijje ayachebechebem: "One hand cannot clap" and *Ande enchet aynedim*, which means "a single wood cannot make a stove." Both sayings express the same concept: A single piece of wood can catch fire but, on its own, it neither generates enough heat to cook food nor to sustain the heat. One hand can move but it needs to move in sync with the other hand to clap. In the same way, for any effort or struggle to be effective, it needs to be organized.

Ke-and birtu hulet medhanitu: "For a strong one, two are the solution." The implication is that two heads are better than one. What one cannot achieve alone is possible to do with two.

Gundan teyayezo wenz yeshageral: "A colony of ants cross a river conjoined together." The implication is no challenge is insurmountable when faced collectively. Similarly, every woman from a personal capacity may be powerless and insignificant in the face of the powers and systems that are systematically and structurally oppressive. By organizing themselves and standing shoulder to shoulder with one another, women can become a power to reckon with, and a positive as well as mighty movement for change.

Reasons for Partnering with Churches and Christian NGOs

The local church is the closest institution to the heart of individuals and the community. God, in His divine plan, has chosen the local church to represent and administer His heavenly agenda, and for the church to advance God's holistic purpose.⁹ Ethiopian church history reveals that throughout the generations, the local churches have been the vehicle for the spiritual transmission to individuals as the result of the gospel. This manual emphasizes that there is no other way of

⁹ Evvy Hay Campbell, ed. Lausanne Committee for World Evangelization and its National Committees around the World (2005), 66. Eph 3:9-11 and Col 1:20.

spiritual transformation except that which goes through Christ and His church. In addition, the local church is identified as the central place for responding to the human need and for communicating the Gospel of Jesus Christ, both in word and deed.¹⁰

On the other hand, the church is not supposed to be inward-looking but is called to go out into communities, restoring the broken relationships.¹¹ Its ultimate aim is to bring people into the Kingdom of God where their souls and bodies will be saved and have eternal life. SHG or any development program that does not address an individual's personal relationship with Christ are inadequate. Christian NGOs or Church-based development initiatives need to be holistic, and transformational, focusing on spiritual transformation aiming for God's purpose, and design for human existence. Moreover, the church has a moral responsibility and obligation to work with the poorest. These are destitute women who are the poorest of the poor, and out of the reach of any development interventions. Therefore, since the main target of SHG are the poorest women, it needs to extend its hand to these women, and develop SHG policies that target vulnerable women. Four passages (two from the Old Testament and two from the New Testament) in the New International Version describe this: Luke 4: 18-19, Matthew 25: 34-40, Isaiah 61:1-11, and Proverbs 31:8-9. In the Gospel of Luke, Jesus proclaims:

The spirit of the Lord is on me, because he has anointed me to proclaim good news to the poor. He has sent me to proclaim freedom for the prisoners and recovery of sight for the blind, to set the oppressed free, to proclaim the year of the Lord's favor. Luke 4: 18-19.

The spirit of the Sovereign Lord is on me, because the Lord has anointed me to proclaim good news to the poor. Isaiah 61:1.

Jesus' message of good news is addressed to the oppressed, the poor, and those who are worthy of freedom and created to live a dignified life. This manual embrace Jesus' teaching as a divine calling, and guides churches and professionals to a commitment to break the generational curse reaching out to those that are vulnerable and rejected. Poverty is a painful experience, and a debilitating human condition that excludes people from enjoying the fullness of life. Christian professionals need to recognize that poverty causes powerlessness, exclusion, and isolation such that people live in a distressful and helpless condition. Women and children are the most exposed individuals and are often forced to live in a dreadful situation. Christian professionals must believe that they are called to serve people living in poverty and make a meaningful contribution towards improving their livelihoods.

The church through its functional structure can mobilize its members, and others to join SHGs, and allocate resources to support the initiative. By envisioning its

¹⁰ Vinay Samuel and Chris Sugden, eds. *Mission as Transformation: A Theology of the Whole Gospel* (Wipf and Stock Publishers, 2009), 273.

¹¹ This broken relationship is related to four areas - within oneself, between others or within society, with nature and with God.

mission through a regular meeting, it has the ability to empower individuals and the community. Besides, the church has rich human resources to mobilize when needed, in the form of experts, volunteers, facilitators, management teams, and coordination committees. Material and capital resources are available in the local churches, such as rooms for offices, and meeting places, office furniture, stationary, and other facilities. Hence, the local church has the capacity and the responsibility to use this fertile ground with immense potential and ability to promote SHG within its locality. Moreover, it is a fact that the church exists to fulfill the great commandment, and be a foundation for spiritually transformed society, and as the result serve, and care for the poorest.¹²

NCDP and the SHG Project Formation and Development

In this section we will take as an example the Nazareth Community Development Project. NCDP was established in June 2002 with two staff, five Self-Help Groups, and 100 members. Current data show that this figure grew to 425 SHGs with 7,225 members. All SHG under three Timret, and twenty-six CLAs are formally registered and recognized by the Oromia Regional State Government. The small seed planted in Adama City had spread throughout Ethiopia, impacting many NGOs and churches to join the SHG movement. The current NCDP report confirmed that groups organized through the Ethiopian Kale Heywet Church structure had reached 17,612 SHGs with 362,162 members, and over 63 million birr estimated asset value. At the beginning of the project in 2002 the total contribution was 100 birr. If NCDP could achieve this in ten years, why not others do the same in their area, and be an agent of transformation. Learning from this success story, the purpose of this section is to provide support for having confidence for organizations who wish to establish a new SHG. Any project could adopt the NCDP project format, and design and develop its own vision, mission, goals, and purpose.

The NCDP Project Vision, Mission, Goals, and Purpose

This manual uses as a sample the NCDP project vision, mission, goals, and purpose as shown below. Churches and Christian organizations are encouraged to adopt some of these values and draft their own objectives.

Vision: To see a nation free of poverty, injustice and live a godly life in a sustainable manner.

Mission: To enhance the capacity of the poorest of poor peoples in economic and non-economic aspects through a holistic approach.

¹² Matt 28:19-20, Rom12:2, Pro31:8-9.

Project goal: To alleviate urban poverty in Nazareth town and its catchment areas.¹³

- To empower women by decision making.
- To build and upgrade their capacity.

Project purpose: To improve the livelihood of at least 3,040 households in Nazareth town, and its catchment areas by the end of 2008 through the SHG approach. Forty new local churches reach out 27,125 poor households through organizing 1981 CSOs (1550 SHGs, 130 CLAs, 1 FLA and 300 CSHGS), and strengthening the existing 563 CSOs to bring about holistic transformation by December 2014.¹⁴

The outcome sought at the SHG level is that members who were initially very poor develop economically and socially are able to meet their basic needs and their social capital is enhanced. However, this project objective was history; NCDP has achieved its goal impacting many lives throughout Ethiopia.¹⁵

What is a Self-Help Group (SHG)?

There are different definitions, and conceptualizations of SHGs. In the context of this manual, the term SHG refers to the situation in which a group of individuals engages in activities aiming at promoting self-improvement in socioeconomic, political, spiritual, and physiological conditions among others. Therefore, SHG is defined as a group of people with common interests coming together to work to improve their living conditions. The SHG approach is a rights-based approach that views poverty as the denial of rights. The approach recognizes that poor women have the potential needed for self-development and can fight poverty. SHG is an informal association of poor persons, mostly women, with a common objective of working together for their economic and social development. Women usually come together for the purpose of solving their common problems through Self-Help or for a mutual benefit.

The SHG approach targets individual households and addresses poverty at the household level. For example, women's participation, and taking responsibility in their groups helped them to gain confidence and became more involved in decision making in their homes. Women's experience shows that as their income improved, their relationship with their husbands improved, and their children got

¹³ Nazareth Town is the former name for Adama City. The name Adama City is used in this paper.

¹⁴ This information was taken from the original document as it was indicated in the project agreement and posted on the project office wall. The time frame for the project implementation was from 2002-2008.

¹⁵ Ethiopian Kale Heywet Church Development Commission, Self-Help Group Promoting, and Enterprise Development Unit, accessed July 05, 2022, <https://ekhcdc.et/SHG%20promotion%20and%20enterprise%20dvt>.

more family attention. SHG is a group of individuals, mostly homogeneous in nature, who come together with the sole objective of collectively addressing their common problems or pursuing a common goal.

The Self-Help Groups are usually fifteen to twenty members, and the number of members in one SHG does not exceed twenty. Women meet on a weekly basis, name their groups, and then form a group identity. The group is generally expected to be homogeneous and related by affinity. Homogeneous refers to a group of people with similar economic status, who live in the same geographical area, and have social interaction, etc. Affinity refers to a group of people bound by mutual trust, respect, and affection who support one another; an affinity group exists within the community even before intervention. All members should share similar economic and social backgrounds to have a natural affinity with each other. SHGs are one of the tools used for poverty reduction, striving towards empowering its members. SHG is different from other development initiatives because women join the group using their own resources and start saving their own money.

There is a wide consensus that the saving and lending schemes open up productive opportunities, create jobs, and build up the assets base. Moreover, access to financial services, through SHGs, unleashes the economic potential of disadvantaged women. It is an effective strategy for women's empowerment, poverty alleviation, and enables women to improve their livelihood.¹⁶ The SHG approach is an investment in people for their future. The most significant benefit of SHG is not about giving temporary or one-off aid in the form of money or food, but rather people are empowered to look after themselves, and their families in a comprehensive and sustainable manner. SHG promotes small savings among its members and the savings are kept in the bank under the name of the SHG. Each SHG develops its own norms regarding meetings, savings, lending, repayment, bookkeeping, and strategies for engaging in social activities. Although SHG is organized to help poor individuals to work together and fight poverty, this facilitator's guide states that coming out of poverty requires a renewed relationship with the creator.

Aim of the SHG process

The aim of the SHG process can be summarized as follows: To bring about a holistic transformation in the lives of the poorest women: promoting personal change, access to financial resources, economic and socio-political empowerment, access to information, and skill development, emotional and spiritual unity among members, and freedom from the bondage of otherworldly powers. These changes come through SHGs as a small group working together, and benefiting individuals, their families, and the community.

This manual assumes that the SHG approach is starting for the first time in a community, and that the church will engage with the approach for the first time. The SHG project is intended for the poorest of the poor, and that it seeks to

¹⁶ Isabel Carter, "Releasing Potential: A Facilitator's Learning Resource for Self-help Groups." (Addis Ababa: Tearfund 2013), 56. Steiner 2008:12, Khatibi and Indira 2011:30.

achieve holistic empowerment and not just development. Women and girls are in this category with double discrimination.

Targeting and helping the poorest is based on the biblical principle “to proclaim the good news to the poor” in Isa 61:1-2 and Lk 4:18 and “to speak up for the poor” (1 John 3:17, James 1:27 Ps 82:3-4). A situational analysis that shall serve as basis for deciding the target communities to promote the approach should articulate the reason for the cause of poverty. The analysis may identify traditions that cause individual’s destitution, unjust systems, harmful religious practices, gender issues, and concerns. The analysis must include an assessment of potential risks, their significance, and how they can be mitigated.

Features of SHG

- Homogeneous in nature and affinity among members
- Preferable group size is fifteen to twenty members
- Group members are made up of poor women, but in some cases, men are included
- Members mostly live in the same neighborhood
- Focus on economic, and socio-political empowerment, and spiritual transformation
- Conduct a weekly meeting and practice rotational leadership
- Democratic decision-making practice and shared responsibility
- Saving on a weekly basis and encourage internal lending
- Own a bank account in the name of SHG
- Maintain individual passbooks, group records and registration books
- Have own bylaws and regulations
- Transparency in operation and self-monitoring

The Two SHG Approaches

As a learning experience, and to understand the different approaches this manual will introduce two SHG models: the three pillars model, and the four pillars holistic approach. While the three pillars are viewed as a standard model; the four pillars approach is a scheme applied by the EKHHC identified as a holistic transformation model. The following figure illustrates the three solid pillars of empowerment. This is the conventional model widely applied by many organizations in Ethiopia.



Figure 1: The Three Pillars of SHG
Source: Adapted from Steiner 2008:16.¹⁷

As the figure portrays, SHG is compared with building an institution; it is a people's institution built on the foundation of empowerment. The three pillars represent social, economic, and political aspects, supported by the foundation of empowerment. The model strongly promotes that addressing women's economic, social, and political empowerment brings solutions for women's prevalent poverty. This model underestimates the spiritual aspects of poverty, suggests a partial solution, and is unable to recommend a comprehensive strategy. Alternatively, this manual introduces the four pillars holistic approach. This is a holistic transformation model of SHG that addresses the holistic needs of individuals, and the community at large. This manual will focus on this model recommending churches, and Christian Organizations to adopt the approach in their programs.

¹⁷ Gudrun, Steiner, ed. *"The Self-help Approach: Unleashing Human Potential."* (Kindernothilfe e.V., 2008), 16.

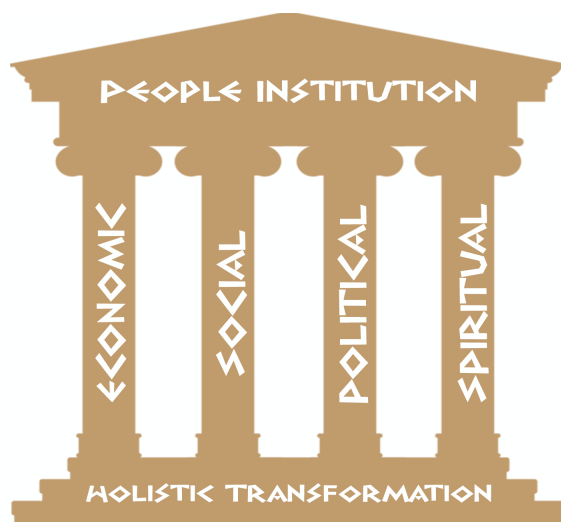


Figure 2: The four pillars holistic approach

Given the multidimensional nature of poverty, the Self-Help Group approach has an overall positive outcome in transforming communities economically, socially, politically, and spiritually. This approach has been proven to bring about changes in women's lives, regarding their attitude towards themselves, their Creator, and others. Through their involvement women developed self-esteem, gained power, knowledge, and capacity to own, and manage businesses, and freely involve themselves in community affairs that affect their lives. Women's practical experience shows that domestic violence decreases, and that traditional roles in the family, and the community are modified to their benefit, and children's growth in a healthy environment.

The Three Tier Organization

The three-tier organization is sometimes called three levels of the people's institution. The standard SHG approach sets up three tiers SHG, Cluster Level Association (CLA), and Federation Level Association (FLA). Federation Level Association in Ethiopia is known as *Timret*, which is an Amharic name given to indicate that the groups are forming alliances to show their coalition.¹⁸ The first SHG is formed with the poorest members of the community; this is the first level of people's institution. The second level of people's institution is a cluster of self-help groups or a Cluster Level Association (CLA), formed when there are about eight to ten strong SHGs. To represent, and speak on behalf of the group, two members are carefully selected by the SHG members from among themselves. Therefore, the CLA is made up of two representatives from each of the SHGs and these delegates from the CLA structure.

¹⁸ The Ethiopian Kale Heywet Church and other organizations that are implementing the SHG model in Ethiopia are applying this type of structure. Due to my exposure to this approach, this study uses this model. Reddy and Manak 2005:8. KNH recommends the same three tiers structure. KNH p. 5. Some call SHG Self-Help Affinity Groups (SAG) MYRADA 2010:4, APMAS 2009:8 and Steiner 2008:12-14.

As more SHGs and CLAs formed there are more CLAs established, which could lead to the third level of the Peoples Institution *Timret* is normally called Federation Level Association (FLA). A group of eight to ten CLAs could form the *Timret* structure. At this point the CLA experience brings about important changes within the groups and the community at large. This could be in terms of infrastructure development, women's active participation in the community affairs, improved social service delivery, and women's political participation. In the case of Ethiopia, current data shows that the *Timret* level is accepted to be legally registered in Oromia Regional State, but there is a hope that it will be approved by the Federal Government. The *Timret* take on a critical role in the socio-economic, and political development of their regions, and lobby for policy development. In this regard it must be clear that there is no hierarchy between the levels, but each level relates to the different roles, and functions that take place within the establishments.

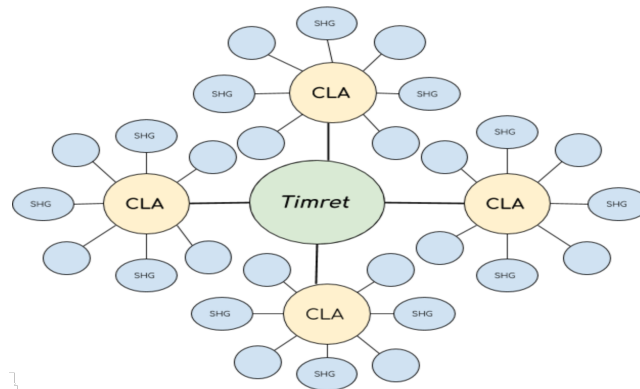


Figure 3: The Three Tier SHG Model
Source: Adapted from Steiner 2008:13.

Functions and Impacts at Each Level:

When SHG as a holistic approach is implemented according to the principles, it brings a meaningful impact for the individual, the community, and beyond. Different activities take place at each level that are complementary to one another to achieve holistic development that is sustainable. The SHG process is supported by some simple, and clearly defined guidelines for each group. Although they are simple, these guidelines are profound in their implications.

Functions at the SHG Level:

- Members meet together on a weekly basis to save and to take loans on a regular basis
- Safe handling of cash, with weekly collection deposited in a bank with receipt
- Start and enhance individual or group income generating activity and improve members' income

- Discuss and make decisions during the SHG meeting, decide common rules for all members, and monitor if they are respected
- Participate and identify areas for new group formation this includes motivating new SHGs, and enhance weaker sections
- Members discuss with each other issues and personal problems that are obstacles to them and give each other advice. This develops to a caring and considerate relationship among members
- Discuss an implementing strategy for resource mobilization and community action programs
- Participate in prayer and bible study groups
- Members set personal, and group goals to work on aspects of their life that need to change. They plan and implement activities to accomplish their goals and to solve issues in their families and the nearby community.
- Agree upon bylaws addressing the following issues: cost effective system for providing credit, making loans for agreed lengths of time for income generating purposes, setting interest rates on loans, repaying loans with interest etc.
- Maintaining accurate record books and accounts
- Mutual respect and social responsibility
- Fair and democratic group where rights, and responsibilities are open, and valued
- A relaxed, friendly approach to group learning
- Balanced support where personal interests are valued but cannot be promoted at the expense of the group and enables members to avoid risk in developing their livelihoods.

The outcome sought at this level is that members who joined SHG when very poor develop economically and socially, become open to hearing the Word of God and submit their lives to Christ. Individuals and their families are able to meet their basic needs and their social capital is enhanced. They start to make important decisions and challenge as a group any decision that affects their day-to-day-lives. The group discussion and decision-making process strengthens their self-esteem and opens new possibilities to be involved in family and community affairs. Things taking place at the SHG level are mainly related with issues that impact the life of individual members, their families, and their neighboring community.

Functions at the CLA Level:

- The CLA ensures all SHGs are represented equally and actively participate at both levels
- The CLA ensures the regular functioning of their SHGs, and forms new SHGs as need arises
- The CLA mobilizes resources for the needs of the community from the groups and other sources
- The CLA sets goals, and plans activities and projects to address the needs of the community, with or without support from external agencies

- The CLA networks with the local church and works together
- The CLA discusses values and traditional practices in the community with the SHGs, and agree on an acceptable social norm which are followed by all members
- CLA/SHG members participate in governance, both within the CLA, as elected representatives, and externally, through lobbying and advocacy

The outcomes sought at the CLA level are that community needs are effectively addressed, new SHGs are formed, existing SHGs are taken care of, a new value system is evolving and maintained, and the people participate in governance.

Functions at the Timret Level:

- A visible and sustainable People's Institution is established. In the long term the institution is able to stand on its own
- The *Timret* is aware of the rights of the people and jointly claim their entitlements, effectively utilizing the strength of numbers that it represents
- By playing the role of an effective bridge between the people, and the state, the *Timret* is able to contribute to peace, security, and justice
- The community is able to raise its voices against injustice and seek good governance and accountability from the responsible authorities and decision makers

The outcome sought at the *Timret* level is that a strong People's Institution is created that is constantly removing barriers that prevent people from making choices towards improving their well-being and preventing them from claiming their rights. Through the three levels the holistic needs of the people are accommodated, at the personal, community, and governance levels.

The SHG Approach is Based on Two Basic Principles

This guidebook presents the two basic principles that are foundations for the SHG approach. The first principle states that every human being has tremendous God-given potential. Secondly, by bringing the voiceless, the powerless, and the disadvantaged individuals together as a homogeneous collective, they can gain tremendous strength to claim their rights. The God-given hidden potential in the poor can be unleashed if a conducive, and encouraging environment is provided. The SHG approach seeks to bring out this potential and encourages individuals to integrate with the neighboring communities. SHG helps individuals to rediscover their potential gradually and realize that they are worthy to change their situation for the better and achieve a lot in life. Once they start discovering their potential and self-worth, there would be no power to stop them from this progress, and transformation.

The second principle is that by bringing together the voiceless, the powerless, and the disadvantaged individuals as a homogeneous collective who are aware of their rights, they can gain tremendous strength to claim their rights. SHG focusses on building robust, and more just communities bringing people together, developing

group cohesion, and empowering them in various ways. Through this process their value systems are systematically restored, redefined, and installed in the community. The group negotiating-power increases, enabling them to access better community services, information, and claim more privileges.

Case study: Changing from being a domestic housewife to a bread winner or contributor

Before joining a Self-Help Group, most of the women were housewives, carrying out domestic activities and raising children. Women were unable to imagine they could be a contributor to the family well-being, either being employed or involved in income generating activities. The patriarchal system disqualifies them from being involved in generating income or becoming additional breadwinners for the family. For most women the idea of employment was remote, let alone to be self-employed. Women were afraid of breaking the traditional norms and upset their husbands by going out and looking for a job for employment. As an unskilled laborer, the chance to be hired is low and it would be hard labor that would affect their health. In some areas it was a taboo for women to leave domestic responsibility, and their children at home, and join the workforce. Often the wage as unskilled labor was low and discouraging women to pursue this idea.

Following the establishment of SHGs, the situation has dramatically changed. Women built self-confidence and started their own businesses, becoming self-employed. Women generated incomes to meet their personal, and family needs. They were able to provide their children with three meals a day, send them to school, and have access to health facilities. In addition, they invest in their own personal hygiene and beauty, join school, and upgrade their skill to be competent in their businesses.

Economic empowerment helps poor people to think beyond immediate daily survival, and exercise greater control over both their resources and life choices. Women's exposure to their communities and the employment opportunities enables them to develop self-esteem and look for more opportunities and alternative ideas. This helps women to become an actor in the family and the community at large.

The Four Dimensions of the SHG Approach

This manual engages with the four important dimensions of life that are the focus of the SHG approach. These are economic, social, and political empowerment, and spiritual transformation all leading to a holistic transformation dimension.

The Economic Dimension

The key principles of the economic dimension are mutual trust, transparency, accountability, independence, participation, and creativeness. Women's economic empowerment signifies their right, autonomy, self-confidence, self-worth, and generally it relates to control over resources, and decisions. Women's economic empowerment enables them to change the patterns of traditional behavior to

which they are bound as a dependent member of the household. A simple fact is that when a woman contributes economically, poverty in the family reduces, and she will be able to bring changes to the household, and within a community. It should be noted here that economic empowerment is not a quick fix, because the process requires a holistic approach, comprehensive policies, and a long-term commitment.¹⁹

Economic empowerment in this manual is defined as the capacity of poor women to participate in, contribute to, influence, and benefit from growth processes, and make it possible for them to negotiate a fairer distribution of development. It also includes a woman having the power to make economic decisions, increasing her access to economic resources and opportunities.

Women in their weekly meetings save agreed amounts and give loans to their members. This will enable women to carry out small income generating activities and improve their economic situation. The lending process depends on each group capacity and agreement but needs to combine encouragement and group support for startup businesses. Even considering a three to four-fold of individual saving is encouraged to help women expand their businesses and generate more income to come out of poverty. These elements prevent external dependencies and protect the interest of the group. Members discuss and develop a problem-solving mechanism for individual, and community at the group meetings.

The Social Dimension

The key principles of the social dimension are affinity, trust, participation, and mutual responsibility. The term social empowerment is used to imply a process enabling collective decision-making and collective action. Social empowerment is conceived as a multidimensional process and scholars argue that social empowerment is a long-term process, not a “one-off end-product” decided by one project’s impact assessment.²⁰ In this manual social empowerment is defined as the process of developing a sense of individual or collective power, and capacity. Social empowerment embraces self-confidence, and acting to change social relationships, institutions, and discourses that excluded poor people and held them in poverty. When a woman believes that she is socially empowered and able to generate more money this adds to her total empowerment and helps her to make decisions independently. In order to get women out of vulnerability and powerlessness, they need to work together to challenge and change the structure and culture. Empowering women involves the women themselves analyzing the sources of their problems, exploring their needs, and developing their own strategies.

Members discuss problem solving mechanisms at the individual and community level. This is in private lives or in the community, enabling groups to develop solutions in their meetings. As the number of groups increases from time to time,

¹⁹ OECD 2011:3, 10.

²⁰ Implying the need to do more analysis on women’s lives and her true empowerment. Mayoux 2000:18.

the CLA further builds its capacity to develop, and strengthen the social dimension. It will also link the activities of groups and tackle social or community issues that are beyond the capacity of one group alone. In order to gain additional support SHGs join together at the CLA. This is a holistic approach to improving the lives of members, and their communities.

SHGs discuss social problems in their meetings and come to a consensus on values as well as harmful traditional and religious practices. Social change is an important aspect of overall development, and empowerment.

The Political Dimension

The key principles of the political dimension are representation, independence, and active participation. The working definition of this manual describes women's social, and political empowerment as enabling women to be more aware and independent individuals, who are socially and politically active, economically productive, able to make wise decisions, and seek to influence decision outcomes, in issues that affect the welfare of women and the community. Women's political empowerment ensures their representation in national parliaments and local governments and enables them to influence policy choices. However, their under-representation in politics is a failure of decision-makers in policymaking.

Women's political empowerment involves their participation in all institutions of power, such as religious institutions, parliaments, local councils, and other grassroot organizations. Social and economic empowerment leads to the next level of political empowerment. In this process, women sought to influence decision outcomes and issues that affected the welfare of the entire community. There are trends that some politicians viewed SHGs as a means to earn popular votes or to hold political positions.

SHGs take up issues of concern in their community, and work together towards a solution. If the need arises SHGs can join together with the CLA, represent their collective interest to the local, and regional government structures.

The Spiritual Dimension

The key principles of the spiritual dimension are a God-centered way of life, quality of relationships, conversion, ethical, and moral values all contributing to a holistic transformation. Spiritual transformation is a common term used by Christian professionals and its meaning varies according to their understanding and experiences. It takes place in the lives of individuals, families, and communities. The manual defines spiritual transformation as a Christ-centered spiritual change both in individuals, and groups wherein people establish a personal relationship with Christ (i.e., to be united to Jesus Christ through salvation). It is a shift from a self-centered to a God-centered way of life. Through the individual's spiritual transformation, God's will, and His love, is revealed to all the human races. Moreover, God's will for society is that the poor could be actualized in social, economic, and spiritual relationships.

This manual believes spiritual transformation as a religious conversion to describe a sudden, and/or gradual change in a personal, spiritual encounter which involves

a difference in the quality of relationships i.e., a vertical relationship with God, and a horizontal relationship with fellow humans. The term denotes the transformation of individuals, and communities to reflect the Kingdom of God's values. Hence, spiritual transformation should bring about positive and enviable qualities in social, economic, and political interaction.

Every human being is created in God's image and has tremendous God given potential. This manual emphasizes that spiritual transformation as revealed in the bible leads people to move towards an increasing harmony with God, with fellow human beings, with the environment, and with themselves. SHG generates an attitudinal change in the poor so that they can unleash their hidden God-given potential.

Case study: Transformational change and realization created in God's image

Before joining SHG, life was challenging due to poor living conditions and the community perception towards the poor. Due to such frustration the relationship within the community was tense, and often frail, encountering conflict. Lack of trust and exclusion by neighbors, while exercising harmful traditional and religious practices, aggravated their resentment in isolation and they considered themselves as worthless. The isolation and detrimental practices led women to more destitution, and susceptibility.

After joining SHG, besides economic progress, knowing Jesus Christ as their Lord and Savior helped women to live a more satisfactory life. The relationships between their husband as well as the community renewed. Women started to believe that they are created in God's image. Behavioral change was observed at home and in the workplace. Women established a good relationship with their neighbors. Women started ethical and moral business practices, and attracted more clients to work with them, and gained respect by the same community.

SHG Formation Procedure

The following procedures are recommended to start and build up a mature and successful SHG community.

Awareness Creation and Sensitization

A step-by-step training and vision sharing needs to be provided on the following concepts: holistic transformation, poverty, transformational development, and the Self-Help group. In general participants would be selected from different stakeholders and walks of life. Some of key participants include church leaders and members, government representatives, community leaders, women, and youth representatives. During the envisioning exercise emphasis will be given for the church to understand its responsibility, and recruit interested volunteers. Then the church will start to mobilize its human and material resources to implement the SHG project within its community.

Identifying and Selecting Target Beneficiaries

At this stage awareness creation training is provided to all stakeholders, and intervention areas and target groups are identified. To identify certain groups within a community, it is important to have regular visits to each village. In addition, besides the formal meeting, it is essential to have a discussion with informal groups gathered around coffee shops, markets, schools, churches, and mosques. The target beneficiaries of the project are marginalized members of the community who are vulnerable to different social and economic problems. Organizers must consider giving priority for disadvantaged women and women-headed households with large family responsibility. This will be carried out using the Participatory Rural Appraisal (PRA) tool and procedure.²¹ The PRA tool enables people to participate actively in the process, and it is used to gather information and data concerning potential candidates. During this process, a home-to-home visit, transect walk, and wealth ranking tools will be implemented. The project will gather specific information about the intervention area and potential beneficiaries. This will enable organizers or facilitators to observe the general environment, the village condition, the state of an individual's household, the community culture, coping mechanisms, and build a relationship with the beneficiaries.

The home-to-home visit is a very important tool to select the right beneficiaries and location. Therefore, during the visit the following steps and procedures must be carefully applied:

- Give greetings in a cultural way that is acceptable in the local area
- Introduce yourself
- Inform the purpose of your visit and ask people's willingness and if they have time to participate in the meeting
- Use an informal approach rather than using a questionnaire
- Have the names of individuals in the visitation
- Use the local language that the community speaks or use someone from the village
- Avoid technical words and terms that are not familiar or understood by the community
- Do not give a promise that you cannot provide
- At the end of the visit express gratitude for the individual or the group you met and fix the next meeting plan and place

Starting with Women

Women and girls mostly live in poverty compared to their counterparts. Women's poverty is worsened and supported by structural discrimination, which is a key

²¹ PRA is a research methodology consisting of systematic, semi-structured activities, the technique serves as important socio-economic indicators for rural development, accessed September 04, 2022. <http://www.fao.org/docrep/003/x5996e/x5996e06.htm>.

barrier preventing them from lifting themselves out of poverty. The SHG approach intends to embrace a framework of working with women to help them come out of this despair. The approach recognizes that given the chance and power, women can achieve a lot by bringing change and empowerment for themselves, their family, and others. Through sensitization and the awareness creation training provided for the community and church leaders, men can also play an important role in supporting women's empowerment. With regards to men's role and involvement, once women build their confidence, they may feel more comfortable to negotiate with men to be involved in ways that are beneficial for all. This includes men ensuring their wives freedom to attend weekly meetings, start their own IGAs, support SHG initiated community activities, and share domestic responsibilities.

Selecting the Staff

A full-time staff is recruited and assigned by the church to take full responsibility for the implementation of the SHG project. The following desirable qualities are expected from the designated Project Officer:

- A Christian commitment with devotion and passion to work with the poor women
- Understands the local culture and proficiency speaking the local language
- Understands basic development concepts (poverty, gender, empowerment, holistic transformation, MFI, and social entrepreneurship)
- Understands and believes the cause of poverty and its link with spiritual dimension
- Understands and internalizes the SHG concept
- Committed to and willing to identify and work with the poor
- Ability to train others and build the capacity of the local church and its ministers
- Ability to mentor and motivate CFs
- Commitment to empowering the poor and work towards holistic transformation
- Mature personality able to work independently and willing to travel in the community

Although this individual is assigned with full responsibility, it is important that the church and its staff members understand and support the project. The understanding and participation of the leadership, and ministers in the meetings is vital for the project success and address the holistic needs of the community.

Selecting the Community Facilitators

Since the community facilitators (CF) directly work with the SHGs their role is very crucial in the whole process. The CF is not a staff member of the church but a volunteer from the community who is willing and committed to serve her community. The CF selection must be done carefully and needs to be clear from

the beginning that she will be accountable to the CLA. It is necessary to pay her allowance or stipend. Some of the criteria for selecting a CF include:

- A committed Christian living, and serving in the same area
- Proficient speaking the local language
- Committed to and willing to identify and work with the poor
- Mature personality with education
- Can identify well with the group as well as having a good grasp of the situation in the community
- Good communication skills
- Good facilitation skills
- Open minded and willing to learn new ideas and things
- Ability to listen and encourage participation
- Willing to travel and work in odd hours
- Preferably with small scale business experience
- Ability to serve with integrity and transparency

Before signing the agreement, the prospective candidate must understand the roles and responsibilities listed above. This is not an employment opportunity, but it is a position that needs a strong passion and commitment to serve a community through implementing SHG.

Weekly Meetings and their Significance

This guide encourages SHG members to participate in the training, and to be ready to develop their own norms and guidelines. The group procedure will be the basis for the group's decisions, action, and commitment. Afterward, SHG members are expected to commit themselves to meet on a weekly basis, and decide the place, the day, and the time convenient for all. Regular meetings give members a sense of belonging. Considering the case of Ethiopia NCDP and other SHG promoting institutions highly, consider weekly meetings as compulsory, and as one of the requirements for group cohesion and smooth facilitation. Members need to perceive weekly meetings as essential, binding, and a more appropriate way to pay savings, to borrow, to repay loans, and avoid unexpected expenditure. Often, women use the money at hand to buy items or use it for unexpected expenses. The weekly meeting helps women to save on a weekly basis and avoid such temptations.

Weekly or regular contributions make the life of the poor easier, and enable them to save smaller amounts, rather than saving a large sum at one time. Considering members' living standards, to require large payments at one time is unrealistic, and may discourage individuals, and could lead to withdrawals. Alternatively, if they meet on a weekly basis, they regularly save, and loans could be approved more frequently and used for IGAs. Besides, the weekly meeting is another opportunity for women to share current information from personal to national level issues.



The above picture demonstrates women's weekly meeting and group work activities



This picture portrays the Ethiopian coffee ceremony while women conduct weekly meetings, they discuss group activities and personal matters. This is one of the places women share their personal challenges and get support from other women.

Leadership

The facilitator's guide emphasizes the SHG leadership role and responsibilities, which contributes to the group's success and sustainability. The presence of a strong and dynamic leadership has a significant contribution for the successful functioning and sustainability of SHGs.²² Existing practice shows that women

²² Anand 2002:41.

elect a person with experience or competence to discharge various functional responsibilities.²³ Although groups apply rotational leadership, the existence of the group depends on the leadership skill of members. The skill training program plays a major role in this aspect.

Facilitators need to help members to elect three leaders—a chairperson, secretary, and cashier; some groups designate a vice chair. These people are selected from among the group members through a democratic election process. Besides, to exercise participatory leadership, opportunities will be given to all members to practice leadership roles in turn known as *rotational leadership*.

Conducting SHG Meetings

The moderator and the secretary play a major role in executing this meeting. The secretary is required to record all meeting procedures on the group record book; the following procedures need to be maintained on the weekly meetings:

- Sit in circle
- Start with prayer
- Select a moderator and exercise rotational leadership
- Record the attendance
- Set the agenda
- Review the previous meeting minutes
- Ensure that all issues on the agenda are discussed
- Ensure that all members participate in the decision making
- Complete financial transactions related to savings, repayment, and lending, etc.
- During every meeting discuss at least one issue other than saving and credit
- Record the proceedings during the meeting, and read them out to all members
- All members must sign in the resolution book
- Conduct the meeting and other activities precisely as per the guideline

Norms of Successful Communication in the SHG–Meeting Procedures

- Conduct meeting in a calm place
- Organize meeting in a circular seating arrangement
- One member speaks at a time
- Provide chance to all members to voice their opinion
- Documentation of the discussions and decisions in minute book
- Use the language which majority of the members can understand
- Be clear and specific
- Make eye contact
- Address the group

²³ Although groups apply rotational leadership, the existence of the group depends on the leadership skill of members. The skill training program plays a major role in this aspect. Rathinam and Akudugu 2014:196.

Saving and Credit

Minimum savings start at the inception of the group developed with the consensus of all members. Some groups, besides the regular savings, establish an optional saving to meet urgent needs. Utilizing savings: for loaning once an SHG has accumulated a sizeable amount in the form of savings say for a period of about three to six months, the members may be allowed to avail loans against their savings for emergent consumption and supplementary income-generating credit needs. The amount saved is encouraged to be provided to members as loans rather than accumulated at banks.

Financial Management

With the help of a facilitator the group secretary and cashier need to perform the following procedure on a weekly basis.

- After the weekly meeting deposit unutilized money in the bank
- Maintain basic records and keep all financial information in the records. This is on the group record book, and individual passbook
- Prepare the cash receipt and cash payment statement in the minute book on a weekly basis
- Inform members about the financial position of the group
- For cash on hand, recorded information and actual money available must be the same
- Financial auditing must be done twice in a year

Rotational Leadership Functions and Advantage

In order to exercise participatory leadership, opportunities must be given to all members to practice leadership roles in turn, which is known as *rotational leadership*. The rotational leadership model encourages women to moderate the weekly meetings and enhance their leadership quality. Advantages of rotational leadership:

- It creates opportunity for all members to develop leadership qualities
- It enables the sharing of group responsibilities
- It allows the SHG to function smoothly even if some members are absent
- It promotes unity among members
- Creates equal opportunities in the group
- Decentralization of power by sharing responsibility
- Does not allow domination by a few members

Set of Bylaws

The SHG may discuss and finalize a set of bylaws, indicating rules and regulations for the SHG's functioning, and also the roles and responsibilities of members. The bylaws are written documents enriched through time. Facilitators need to help the groups to develop the first edition of their bylaws with clear

organizational structure and leadership. It should have clear roles and responsibilities for each member.

Group Learning and Activity Implementation Stage

This is a stage whereby the facilitator organizes various training, and experience sharing tours among members within the group and with other groups (within the district or/and outside the district) to enhance learning.

- Facilitate training based on step-by-step procedure: training facilitated on particular topics shall be followed-up by individual or group action, and then evaluated, before undergoing a new training.
- The training topics to be covered include, among others, urban agriculture, different techniques of preparing organic fertilizer, improved animal husbandry, products processing, and marketing, etc.
- The next training will be facilitated only if the group members have applied the previous training.

Expected Outcome of Capacity Building Inputs

- Better awareness on various issues
- Improved functional literacy
- Better communication skills
- Better leadership skills
- Confidence level gone up

Types of Capacity Building Training for SHG Members

- Self-Help group concept
- Development from biblical perspective
- Concepts on spiritual and holistic transformation
- Saving and credit management
- Business planning
- Record keeping of financial statement and implementation
- Banking
- CLA concept
- Home management
- Entrepreneurship
- Basic business skill
- Awareness creation on HIV and AIDS
- Home based care
- Family planning
- Environmental sanitation
- Training for CLA sub committee
- PRA tools
- Literacy campaign
- Urban agriculture
- Facilitation and leadership skill

- Operational planning and resource and mobilization
- Resource management
- Concept of proposal writing
- Introduction to social insurance system
- Federation concept
- Civil right and advocacy

Income Generating Activities (IGA)

There is a wide understanding that business attitude is contagious. When women see other women members engaged in active business in a viable environment, they tend to make a beginning. Generally, business activities could be broadly divided into two categories: Trading or production and providing services. Normally trading is a good starting point to help women focus on profit, and profit must be the bottom line in any business activity.²⁴

Suggested Areas of Income Generating Activities

Following the Adama City experience the following IGAs were found to be profitable. However, SHG can make their own feasibility or profitability study, and carry out different business schemes. Although it varies from place to place the following IGAs are suggested as a good beginning.

- Animal husbandry and milk production
- Cattle fattening
- Sheep rearing
- Weaving and spinning
- Selling *Tella*, *Injera*, and bread
- Cotton spinning
- Producing and selling smokeless stove
- Selling second hand cloth
- Traditional handcraft
- Petty trading
- Farming or urban agriculture
- Groups establish a kindergarten

²⁴ Steiner, 33.

Essential Documents for SHG Membership

The following documents are foundational, and compulsory for the day-to-day operation. Each SHG expected to have these documents at the initial stage and produce other materials according to their needs.

Types of Books Required for SHG Recording

No	Type of Book	Importance	Remark
1	Admission Book	It provides basic information, on members socio- economic status, at the time of joining SHG.	The data is compiled using various participator methods.
2	Attendance Book	This book helps the SHGs to trace the regular attendance, and the reason for their absence.	One of the indicators of members' performance is related to the level of attendance.
3	Minute Book	This is called the mother book because all transactions are verified through this book. This book establishes that it is a functional SHG.	Features such as regular meeting, members' attendance, financial transparency, and participator decision-making can be observed through this book.
4	Passbook for individual SHG members	This book confirms the cumulative saving, and loan position of each member in the SHG.	This gives individual members membership security. Build confidence in their SHG as an institution with reasonable financial systems.
5	Bank book	It is a book issued by the bank for the SHGs when they open an account.	Official document from a legal bank issued for their deposit.
6	Cash Book	Helps to find out the total cash receipt and cash payments at a given period.	Helps to verify the amount of cash in hand, and at the bank.
7	General Ledger	This book provides information about the financial position of each activity. The entries are written based on the entries in the cash book.	This is a book where similar transactions are grouped together.

Individual Savings Passbook

Date	Saving during the week	Total saving	Book writer signature

General Ledger

Purpose:			
Date	Particulars	During the week	Total

Cash Book

Date	Particulars	Receipts	Date	Particulars	Payment

Minute Book

Meeting date	Total members
Meeting no	Members attended
Agenda:	Decision:

Loan Ledger

Date	Purpose	Amount	Installment	Interest	Recovery		Balance	BW Sign
					Principle	Interest		

The goal of this manual is to help facilitators “see Ethiopian women live in dignity, be able to develop their full potential, and create a better future for themselves, and their families and communities.” The manual emphasizes spiritual transformation as described in the bible leading people to move towards an increasing harmony with God, with fellow human beings, with the environment, and with themselves. That leads to a God-centered way of life, quality of relationships, ethical and moral values, all contributing to a holistic transformation.

Furthermore, the facilitators guide, besides helping to build the capacity of the facilitators, serves as a tool for churches to assess their development policy concerning holistic transformation and carry out local church initiatives in their respective context. The church as the Body of Christ is called into being for the purpose of participating in God’s intention for the world. The church must articulate the purpose of its existence, and this manual calls on the church to reaffirm its mission by reflecting its holistic mission.

Thanks for being interested in SHG and using this material

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