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Beyond The Ledger: A Phenomenological Study of Women's Transformation Through Self-Help Groups in Adama, Ethiopia

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Beyond The Ledger:

A Phenomenological Study of Women's Transformation Through Self-Help Groups in Adama, Ethiopia

A Final Research Project Submitted in Partial Fulfillment of the Requirements for the Course: - GD 730: Research Methods II: Qualitative Research Methods

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Abstract

Although Self-Help Groups (SHGs) are widely recognized as effective community-based approaches to poverty reduction, evaluations often emphasize financial indicators such as savings, loans, and repayment rates while giving less attention to the personal, social, and spiritual changes experienced by participants. This qualitative phenomenological study explored the lived experiences of women participating in Self-Help Groups mobilized by the Ethiopian Kale Heywet Church Humanitarian Aid and Development Commission (EKHC-HADC) in Adama, Ethiopia. Guided by the William Carey International University Integrated Framework, the study drew on Naila Kabeer's Empowerment Framework, Robert Putnam's Social Capital Theory, and Bryant Myers' theology of *Shalom* to examine holistic transformation.

Using purposive sampling, data were collected through fourteen semi-structured interviews, two Focus Group Discussions involving sixteen participants, and non-participant observations of four weekly SHG meetings. Audio-recorded interviews and discussions were transcribed, translated into English, and analyzed using thematic analysis. Emerging themes were interpreted through the study's integrated analytical framework, enabling the researcher to examine participants' experiences across personal, relational, economic, and spiritual dimensions.

The findings indicate that the impact of the SHGs extends well beyond economic improvement. Participants described increased self-confidence, renewed dignity, and greater agency in making personal and household decisions. Many also reported stronger family relationships, broader social networks, increased participation in community leadership, and deeper spiritual resilience. The study further found that the groups fostered trust across religious backgrounds while

providing spiritual encouragement through communal prayer, mutual care, and shared faith practices. Together, these experiences contributed to a holistic process of transformation affecting participants' relationships with themselves, their families, their communities, and God.

This study contributes to the growing literature on faith-based community development by demonstrating that the most significant outcomes of Self-Help Groups cannot be measured through financial indicators alone. Rather, sustainable transformation emerges through the integration of economic empowerment, social capital, leadership development, and spiritual formation.

Ultimately, this study demonstrates that participation in faith-integrated Self-Help Groups drives holistic human flourishing by restoring personal dignity and agency, fostering cross-religious social trust, and cultivating spiritual resilience that extends far beyond economic savings.

Keywords**:** Self-Help Groups; Women's Empowerment; Social Capital; Holistic Development; Shalom; Phenomenology; Ethiopia.

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List of Acronyms and Abbreviations

- **AI** Artificial Intelligence
- **CLA** Cluster-Level Association
- **EKHC** Ethiopian Kale Heywet Church
- **EKHC-HADC** Ethiopian Kale Heywet Church Humanitarian Aid and Development Commission
- **ETB** Ethiopian Birr
- **FBO** Faith-Based Organization
- **FGD** Focus Group Discussion
- **NGO** Non-Governmental Organization
- **SHG** Self-Help Group
- **SQ (RSQ)** Sub-Question (Research Sub-Question)
- **WCIU** William Carey International University

1. Introduction

Self-Help Groups (SHGs) have become one of the most widely adopted community-based approaches to poverty reduction, women's empowerment, and community development across the developing world (Harper, 2002; Nichols, 2021; Kursie, 2024; Meniga et al., 2024). By encouraging regular savings, access to small loans, mutual accountability, and peer support, SHGs have enabled many women to strengthen their livelihoods while building confidence, leadership, and social networks (Harper, 2002; Nichols, 2021; Putnam, 2000). In Ethiopia, churches, faith-based organizations, and non-governmental organizations have increasingly adopted the SHG model as an important strategy for promoting sustainable and locally owned development (Butare-Kiyovu, 2011; Myers, 2011).

Among these initiatives, the Ethiopian Kale Heywet Church Humanitarian Aid and Development Commission (EKHC-HADC) has implemented a holistic SHG model that intentionally integrates economic empowerment with spiritual formation, mutual support, and community participation. Rather than viewing poverty solely as a lack of financial resources, this approach seeks to strengthen relationships with self, family, community, and God while fostering long-term human flourishing.

Despite the growing popularity of Self-Help Groups, much of the existing literature continues to assess their effectiveness primarily through measurable economic outcomes such as savings, loan repayment, business growth, and household income. Although these indicators are important, they provide only a partial picture of participants' experiences. Less attention has been given to

the personal, relational, and spiritual transformations that women may experience through sustained participation in faith-based SHGs.

To address this gap, this qualitative phenomenological study explored the lived experiences of women participating in EKHC-HADC-mobilized Self-Help Groups in Adama, Ethiopia. Drawing on in-depth interviews, focus group discussions, and non-participant observations, the study examined how participation in these groups influenced women's sense of dignity and agency, household relationships, social capital, and spiritual well-being. By looking beyond financial transactions, the study sought to provide a richer understanding of how faith-integrated Self-Help Groups contribute to holistic community transformation.

This study demonstrates that sustained participation in faith-integrated Self-Help Groups drives holistic human flourishing by restoring participants' personal agency and self-worth, fostering socio-religious bonding and bridging social capital, and cultivating deep spiritual resilience that undergirds and sustains economic progress.

2. Purpose Statement & Problem Statement

2.1. Statement of the Problem

Self-Help Groups (SHGs) have become an important strategy for promoting women's economic empowerment and community development in Ethiopia. Consequently, most evaluations of SHG programs have concentrated on measurable outcomes such as savings, access to credit, income generation, and business development. While these indicators provide valuable evidence of economic progress, they offer only a partial understanding of participants' experiences. Much less is known about how women themselves perceive the personal, relational, leadership, and

spiritual changes that may emerge through sustained participation in faith-based Self-Help Groups.

This gap is particularly evident in the context of the Ethiopian Kale Heywet Church Humanitarian Aid and Development Commission (EKHC-HADC), where SHGs are intentionally designed to integrate economic empowerment with holistic development grounded in Christian values. Although the program has operated successfully for many years, limited qualitative research has explored how women experience this integrated approach or how they understand its influence on their lives. Without such insights, important dimensions of transformation remain insufficiently understood.

2.2. **Purpose of the Study**

The purpose of this qualitative phenomenological study was to explore and describe the lived experiences of women participating in EKHC-HADC-mobilized Self-Help Groups in Adama, Ethiopia. Through semi-structured interviews, focus group discussions, and non-participant observations, the study sought to understand how women perceived the influence of SHG participation on their sense of personal agency, household relationships, social connectedness, leadership, and spiritual well-being.

Guided by the William Carey International University Integrated Framework and informed by Naila Kabeer's Empowerment Framework, Robert Putnam's Social Capital Theory, and Bryant Myers' theology of Shalom, the study examined transformation beyond financial outcomes. By focusing on participants' own narratives, the research aimed to provide a richer understanding of how faith-based Self-Help Groups contribute to holistic human flourishing within their families, communities, and faith.

3. Overarching Research Question

The overarching research question guiding this qualitative phenomenological study was:

How do women participating in Ethiopian Kale Heywet Church Humanitarian Aid and Development Commission (EKHC-HADC) Self-Help Groups in Adama, Ethiopia, describe and make sense of their lived experiences of personal, social, economic, and spiritual transformation?

To explore this overarching question, the following sub-questions guided the inquiry:

1. How do women describe the influence of Self-Help Group participation on their personal agency, confidence, and decision-making?
2. How do participants describe changes in their relationships with family members, fellow group members, and the wider community as a result of participating in Self-Help Groups?
3. How do women perceive the contribution of Self-Help Groups to their economic well-being and livelihood opportunities?
4. How do participants describe the role of faith and spiritual practices in shaping their experiences of transformation within Self-Help Groups?

These research questions guided every stage of the study, including participant selection, data collection, thematic analysis, and the interpretation of findings presented in the subsequent sections.

4. Justification (Significance of the Research)

This study is significant because it contributes to a more comprehensive understanding of women's experiences within faith-based Self-Help Groups in Ethiopia. While previous studies have primarily evaluated SHGs using economic indicators such as savings, access to credit, income generation, and business performance, this research explored how women themselves experienced personal, relational, economic, and spiritual transformation through sustained participation in EKHC-HADC-mobilized Self-Help Groups. By focusing on participants' lived experiences, the study provides insights that are often overlooked in predominantly quantitative assessments.

From an academic perspective, the study contributes to the growing body of qualitative research on women's empowerment, holistic development, and faith-based community development. It demonstrates the value of integrating Naila Kabeer's Empowerment Framework, Robert Putnam's Social Capital Theory, and Bryant Myers' theology of Shalom within the William Carey International University Integrated Framework to better understand multidimensional transformation in community development settings.

From a practical perspective, the findings offer valuable insights for faith-based organizations, churches, non-governmental organizations, and development practitioners seeking to design, implement, and evaluate holistic Self-Help Group programs. The study highlights the importance of recognizing outcomes such as increased confidence, strengthened relationships, community participation, leadership development, and spiritual growth alongside economic progress.

The study also contributes to Christian development practice by illustrating how biblical values, mutual care, and community participation can be intentionally integrated with livelihood

initiatives to promote holistic human flourishing. Rather than viewing poverty solely as a material condition, the findings affirm that sustainable transformation involves restored relationships with self, others, creation, and God.

Finally, this study contributes to the limited qualitative literature on faith-based Self-Help Groups in Ethiopia. By documenting women's own narratives of transformation, it provides contextually grounded evidence that may inform future research, policy discussions, and community development initiatives seeking to move beyond financial measures toward a more holistic understanding of sustainable development.

5. Overview of the Literature Landscape

A growing body of international and Ethiopian research demonstrates that Self-Help Groups (SHGs) contribute significantly to women's empowerment, poverty reduction, financial inclusion, and community development (Alemu et al., 2018; Harper, 2002; Nichols, 2021; Kursie, 2024; Meniga et al., 2024; Wallole et al., 2024). Across Africa and Asia, studies consistently report improvements in household income, savings behavior, access to credit, entrepreneurship, and women's participation in household decision-making (Alemu et al., 2018; Harper, 2002; Nichols, 2021). These studies have established SHGs as an effective community-based development strategy capable of strengthening both economic resilience and social participation.

Beyond economic outcomes, more recent qualitative studies have highlighted that participation in SHGs often leads to increased self-confidence, stronger social networks, improved leadership capacity, and greater civic engagement. Researchers have shown that the supportive relationships

developed within SHGs enhance women's collective agency and strengthen their ability to address challenges affecting their families and communities. Such findings suggest that the value of SHGs extends beyond financial services to include important relational and psychosocial dimensions of development.

Within faith-based development, scholars have further argued that sustainable transformation should be understood holistically, recognizing that poverty affects not only material well-being but also relationships, identity, hope, and spiritual life (Butare-Kiyovu, 2011; Myers, 2011). Faith-based organizations therefore often integrate livelihood interventions with discipleship, mutual care, leadership development, and community participation. Although this holistic perspective is widely discussed conceptually, relatively few qualitative studies have explored how women themselves experience these interconnected dimensions of transformation within faith-based Self-Help Groups in Ethiopia.

This study addresses that gap by exploring women's lived experiences of participation in EKHC-HADC Self-Help Groups in Adama, Ethiopia. To interpret these multidimensional experiences, the study draws upon three complementary analytical perspectives: Kabeer's Empowerment Framework, Putnam's Social Capital Theory, and Myers' theology of *Shalom*. Together, these frameworks provide an integrated lens for understanding personal agency, social relationships, and holistic human flourishing.

5.1. **Artificial Intelligence (AI) Usage Disclosure**

In accordance with institutional guidelines, Artificial Intelligence tools (AI) were utilized during the research and drafting process. ChatGPT was used to assist with language refinement,

literature organization, and conceptual structuring. All analysis, interpretation, coding, findings, and conclusions were independently completed and verified by the researcher.

5.2. Women's Empowerment: Expanding Agency

The first pillar of the literature landscape drew from the field of gender and development, specifically utilizing Naila Kabeer's (1999) conceptualization of empowerment. Kabeer defines empowerment as the process by which those who have been denied the ability to make strategic life choices acquire such ability. This framework is structured around three closely interrelated dimensions:

1. Resources (Pre-conditions)**:** The material, human, and social resources that enhance an individual's choices.
2. Agency (Process): The capacity to define one's goals and act upon them, which includes decision-making, negotiation, and cognitive shifts in self-worth.
3. Achievements (Outcomes): The resulting differences in well-being and life choices.

The study utilized this framework to analyze how the material resources accessed through weekly SHG micro-savings enabled the women to exercise personal agency, dismantle internalized fatalism, and realize achievements in personal well-being and household decision-making.

While Kabeer's framework explains how women gain agency and resources, it pays less attention to the relational dimensions of transformation. This leads naturally to Putnam's theory of social capital.

5.3. **Social Capital: Strengthening Relationships**

The second pillar of the framework utilized Robert Putnam's (2000) Social Capital Theory to evaluate the social and civic transformations experienced by the participants. Putnam conceptualizes social capital as the features of social organization—such as networks, norms, and social trust—that facilitate coordination and cooperation for mutual benefit. This study categorized the social capital generated by the SHGs into three distinct types:

- Bonding Social Capital**:** Refers to close, horizontal ties between individuals who are highly similar, such as the intense, family-like trust and emotional safety nets developed among the SHG members.
- Bridging Social Capital**:** Encompasses horizontal connections that cut across diverse social groups, such as the collaborative trust developed between Muslim, Orthodox Christian, and Protestant Christian women within the SHGs.
- Linking Social Capital**:** Refers to vertical alliances between marginalized groups and formal, systemic power structures, such as the capacity of federated SHG leaders to advocate before municipal authorities.

Putnam's theory provided the conceptual tools necessary to examine how the internal trust developed within the weekly meetings overflowed into the wider civic and public spaces of Adama.

Although social capital explains how relationships facilitate collective action, it does not fully address the spiritual dimensions of human flourishing that characterize faith-based SHGs. Myers' theology of Shalom provides this broader perspective.

5.4. Shalom: Holistic Human Flourishing

The third and foundational pillar of the study was anchored in Bryant Myers' (2011) holistic Christian development framework, which conceptualizes poverty as a relational deficit. Drawing from biblical theology, Myers posits that human flourishing is defined by *Shalom*—the state of relational harmony, justice, and peace with oneself, with others, with God, and with the physical environment.

Under this framework, poverty is understood as the result of fundamentally broken relationships:

- Broken Relationship with Self**:** Manifesting as internalized shame, loss of dignity, and fatalism among the poor (which Myers terms "marred identity").
- Broken Relationship with Others**:** Expressed through domestic oppression, social isolation, and institutional marginalization.
- Broken Relationship with God**:** Resulting in spiritual hopelessness, fear, or a lack of moral anchor.
- Broken Relationship with the Environment**:** Leading to ecological exploitation and vulnerability to environmental shocks.

This theological paradigm was vital for analyzing the holistic mobilization model of the EKHC-HADC. It allowed the study to interpret the women's spiritual coping mechanisms, communal prayers, and relational reconciliations not as peripheral occurrences, but as the essential, restorative work of *Shalom* that undergirds and sustains all economic and social achievements.

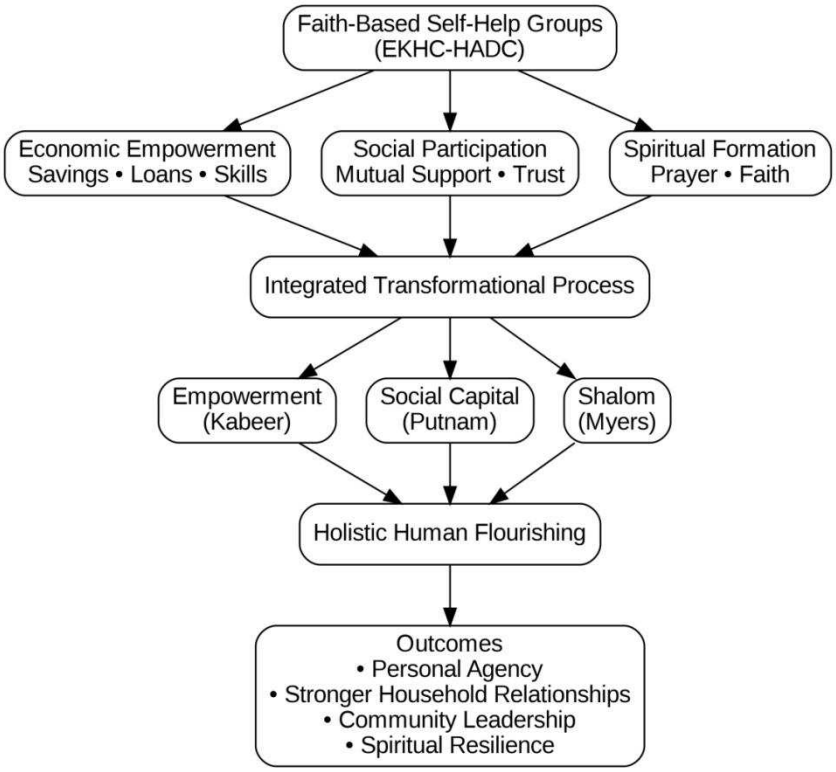
Together these three perspectives provided a multidimensional lens for understanding the lived experiences of women participating in EKHC-HADC Self-Help Groups.

5.5. **Integrated Analytical Framework**

Rather than viewing women's transformation through a single theoretical lens, this study integrates three complementary perspectives to provide a more comprehensive understanding of participants' lived experiences. Kabeer's Empowerment Framework explains how access to resources, personal agency, and achievements contribute to women's empowerment. Putnam's Social Capital Theory highlights the importance of trust, reciprocity, and social networks in strengthening collective action and community participation. Myers' theology of Shalom extends this understanding by emphasizing restored relationships with self, others, creation, and God as the foundation of holistic human flourishing.

Together, these perspectives formed the analytical framework for interpreting the qualitative data collected through interviews, focus group discussions, and field observations. Rather than treating economic empowerment, social relationships, and spiritual well-being as separate outcomes, the framework recognizes them as interconnected dimensions of transformation. This integrated perspective guided the thematic analysis and informed the interpretation of participants' narratives throughout the study.

Figure 1 *Conceptual Framework of Holistic Transformation Through Faith-Based Self-Help* Groups.



The framework illustrates how participation in EKHC-HADC faith-based Self-Help Groups contributes to holistic transformation. Economic empowerment, social participation, and spiritual formation interact through an integrated transformational process that is interpreted using Kabeer's Empowerment Framework, Putnam's Social Capital Theory, and Myers' theology of Shalom. These interconnected processes culminate in holistic human flourishing, reflected in increased personal agency, stronger household relationships, community leadership, and spiritual resilience. The framework was developed by the author based on the thematic findings of this study.

6. Research Methodology

This study employed a qualitative phenomenological research design to explore how women participating in EKHC-HADC Self-Help Groups experienced personal, relational, economic, and spiritual transformation. Because the purpose of the study was to understand participants' lived experiences from their own perspectives, qualitative methods were considered the most appropriate approach. The methodology was intentionally designed to generate rich, contextually grounded data through multiple sources of evidence while ensuring ethical integrity and cultural sensitivity throughout the research process.

6.1. **Research Design: The Phenomenological Approach**

To capture the lived experiences of women moving "beyond the ledger" of financial transactions, this study employed a **qualitative phenomenological research design**. A phenomenological approach was selected because the purpose of this study was to understand how women themselves interpreted their experiences of participating in faith-based Self-Help Groups.

Because the holistic SHG model implemented by the Ethiopian Kale Heywet Church Humanitarian Aid and Development Commission (EKHC-HADC) aims for deep psychological, relational, and spiritual transformation, quantitative metrics were fundamentally insufficient. A phenomenological design allowed the researcher to investigate the subjective meaning that participants ascribed to their journey—tracking how their cognitive self-perception changed, how household power dynamics re-negotiated, how trust was built across socio-religious barriers, and how their faith sustained them through economic hardship.

6.2. **Sampling Strategies and Participant Profile**

Purposive sampling was used to intentionally recruit women who had actively participated in EKHC-HADC Self-Help Groups and could provide rich descriptions of their lived experiences.

6.2.1. Individual Interview Participants

The researcher selected and interviewed **14 women** from various EKHC-HADC-mobilized SHGs in Adama. To capture a robust evolutionary spectrum of transformation, the sample included both founding members of long-standing, mature groups (some running continuously for up to 24 years, such as *Radiet* and *Siket*) and members of relatively newer groups.

The selected participants represented diverse demographics:

- Age Range**:** 34 to 53 years of age.
- Marital Status**:** Married women, single mothers, and divorced women.
- Educational Background**:** Ranging from Grade 8 completion to those holding BA degrees and professional diplomas (e.g., 10+4 Purchase Diploma).
- Occupations: Small-scale retail traders, livestock fatteners, and community/federation coordinators.

6.2.2. Focus Group Discussions (FGDs)

To capture collective norms, shared histories, and group-level dynamics, the researcher conducted two Focus Group Discussions (FGD-A and FGD-B). Each group consisted of 8 active SHG members, facilitating a democratic and interactive space where participants could build upon and compare one another's lived experiences.

6.2.3. Field Observation Sites

To cross-reference verbal testimonies with actual group behavior, the researcher conducted direct, non-participant observations of **four distinct SHG weekly meetings** in Adama:

1. Kisanet SHG**:** An 8 years old highly organized, cohesive group of 17 attending members exhibiting rapid financial transactions and a warm social support atmosphere.
2. Tesfa SHG ("Hope"): An inclusive 5 years old group consisting of 20 registered members (11 present during observation) representing a socio-religiously diverse demographic.
3. Hulu Bersu SHG ("All in Him"): A mature, 7 years old group consisting of 20 Muslim, Orthodox, and Protestant women collaborating in close social harmony.
4. Radiet SHG: One of the oldest, exemplary faith-based groups established 24 years ago, running autonomously with 20 active members.

6.3. **Data Collection Methods**

Data collection was conducted between **July 9 and July 17, 2026** utilizing three qualitative methods to ensure methodological triangulation:

6.3.1. Semi-Structured Individual Interviews

The researcher conducted 14 face-to-face semi-structured interviews. Each interview lasted 35-45 minutes and was conducted in quiet spaces of SHG meeting place and participants' homes to ensure confidentiality and comfort. With the explicit verbal and written consent of the participants, the interviews were audio-recorded. The semi-structured format allowed the researcher to follow an established interview protocol while maintaining the flexibility to probe deeper into unexpected, rich narrative avenues.

6.3.2. Focus Group Discussions

Two Focus Group Discussions, each involving eight SHG members, were conducted and facilitated using an interactive FGD guide in a quite EKHC HADC project office compound. The researcher acted as a moderator, introducing open-ended questions regarding the communal strengths, systemic challenges, and structural sustainability of the SHG model. The discussions note were captured and audio-recorded and focused heavily on how collective trust emerged over decades of shared savings.

6.3.3. Non-Participant Field Observations

The researcher conducted observations during the regular weekly meetings of Kisanet, Tesfa, Hulu Bersu, and Radiet SHGs. To minimize intrusion and preserve the natural behavioral environment:

- Positioning: The researcher sat slightly outside the primary physical circle of the women to maintain a respectful, non-intrusive boundary.
- Stance: The researcher maintained a passive, non-participant stance, avoiding any interference in financial ledger transactions, logical arguments, or spiritual rituals.
- Note-Taking**:** Minimal, discreet notes were taken during meetings, with comprehensive descriptive and reflective field notes finalized immediately following the conclusion of each meeting.

6.3.4. Data Analysis Procedures

The qualitative data collected through the semi-structured interviews, Focus Group Discussions (FGDs), and non-participant observations were analyzed using thematic analysis. Following the

completion of data collection, all interview and FGD audio recordings were transcribed verbatim in their original languages (Amharic and Afaan Oromo where applicable) and subsequently translated into English by the researcher. Field observation notes were expanded immediately after each observation session to preserve contextual details and researcher reflections.

The researcher repeatedly read the interview transcripts, FGD transcripts, and observation notes to become thoroughly familiar with the data and to gain an overall understanding of participants' lived experiences. During these readings, meaningful words, phrases, and statements relevant to the research questions were identified and assigned initial codes. Similar codes were then compared across the different data sources and grouped into broader categories based on recurring patterns and shared meanings.

These categories were further refined into themes that reflected the major dimensions of participants' experiences. Throughout the analytical process, data from interviews, Focus Group Discussions, and field observations were continually compared to identify areas of convergence and divergence, thereby strengthening the credibility of the findings through methodological triangulation.

The interpretation of the themes was guided by the study's integrated analytical framework. Kabeer's Empowerment Framework provided a lens for understanding changes in personal agency and decision-making; Putnam's Social Capital Theory informed the analysis of relationships, trust, and community participation; and Myers' theology of *Shalom* provided the theological perspective for interpreting participants' experiences of holistic transformation. This iterative analytical process enabled the researcher to move from individual narratives to broader themes that addressed the overarching research question and the four supporting sub-questions.

6.4. **Detailed Data Collection Instruments**

Specific instruments were constructed to address the qualitative research questions, aligning directly with the theoretical lenses of Kabeer, Putnam, and Myers:

- Semi-Structured Interview Guide (Appendix A): Structured into seven distinct sections:
    - *Section A:* Demographics and Beginning the Journey (reasons for joining).
    - *Section B:* Personal Transformation (self-esteem, confidence, and cognitive agency).
    - *Section C:* Economic Change (savings, small-scale investments, and asset ownership).
    - *Section D:* Household Relationships (spousal communication and decision-making power).
    - *Section E:* Social and Community Networks (bridging trust and public civic leadership).
    - *Section F:* Spiritual Experiences (prayer, communal support, and faith-based coping).
    - *Section G:* Reflection and Meaning (existential impact and single-phrase summaries).
- Focus Group Discussion Guide (Appendix B): Contained open-ended questions focusing on collective challenges, trust-building mechanisms, and hypothetical scenarios
- Observation Protocol Checklist (Appendix C): Focused on physical seating arrangements, communication patterns, verbal voice distribution (who speaks/who remains quiet), power dynamics, and the integration of economic transactions with spiritual/social rituals.

6.5. **Cultural and Ethical Considerations**

6.5.1. Cultural Nuances and Language

Conducting qualitative research in Adama, Ethiopia, required deep sensitivity to local social and linguistic structures.

- Linguistic Translation: Interviews and discussions were conducted in Amharic (and Afaan Oromo where appropriate), the native languages of the participants. Transcripts were carefully translated into English by the researcher, taking care to preserve the cultural idioms, metaphorical nuances, and authentic voices of the women (such as translating references to God as the ultimate "backbone" and the SHG as a "great school of life").
- Gender and Power Dynamics**:** As a male researcher interviewing women in a patriarchal society, the researcher established an environment of mutual respect, using active listening and formal cultural greetings to minimize power asymmetries.

6.5.2. Researcher Positionality

In qualitative phenomenological research, the researcher serves as the primary instrument of data collection and interpretation. As a male researcher conducting interviews and discussions with women participating in Self-Help Groups, I remained conscious that my gender, professional background, Christian faith, and previous experience in holistic community development could influence both participant interactions and my interpretation of the data.

Throughout the research process, I intentionally adopted a posture of humility, respect, and active listening to encourage participants to share their lived experiences openly and honestly. Rather than assuming that I already understood their situations because of my professional

experience, I approached each interview with genuine curiosity, allowing participants to describe their experiences in their own words. Open-ended questions and follow-up probes were used to clarify participants' meanings while avoiding leading questions or imposing my own assumptions.

To strengthen reflexivity, I continually reflected on how my personal beliefs, values, and experiences might shape the research process. Following each interview, Focus Group Discussion, and field observation, I reviewed my field notes and reflected on my reactions, assumptions, and emerging interpretations. This reflective practice helped me distinguish participants' perspectives from my own prior experiences and reduced the likelihood of interpreting the findings through preconceived expectations.

Throughout the analysis, I repeatedly returned to the interview transcripts, Focus Group Discussion transcripts, and observation notes to ensure that the themes remained grounded in participants' narratives rather than my personal perspectives. Comparing evidence across the three qualitative methods further strengthened the credibility of the interpretations by confirming recurring patterns from multiple sources of data.

Recognizing that complete objectivity is neither possible nor expected in qualitative inquiry, I sought instead to practice reflexivity, transparency, and faithful representation of participants' voices. These efforts enhanced the trustworthiness of the study and supported an interpretation that remained closely connected to the lived experiences shared by the women participating in the research.

6.5.3. Ethical Protections

Ethical clearance and participant protection protocols were rigorously implemented:

- Informed Consent: Prior to any data collection, the researcher read oral consent script aloud in the participants' native language. Participants signed (or gave verbal assent to) the consent forms, indicating voluntary participation and permission for audio recording.
- Anonymity and Pseudonymity**:** To protect the identities of the participants, numeric codes and pseudonyms (Participants 1 to 14) were assigned to all transcripts and final write-ups.
- Confidentiality**:** Audio files and transcripts were secured in password-protected digital files. For the FGDs, participants collectively agreed to a mutual confidentiality covenant before commencing discussions.

6.5.4. Trustworthiness of the Study

To enhance the rigor and trustworthiness of this qualitative phenomenological study, several strategies were employed throughout the research process. Credibility was strengthened through methodological triangulation by integrating three complementary sources of evidence: fourteen semi-structured individual interviews, two Focus Group Discussions, and four non-participant field observations. The convergence of evidence across these multiple data sources increased confidence in the consistency of the findings.

Dependability was promoted through the use of structured interview guides, a consistent observation protocol, and systematic documentation of field notes and research procedures. Confirmability was enhanced by grounding interpretations in participants' own narratives through the use of direct quotations and by maintaining detailed field notes throughout the data

collection process. Finally, while the findings are not intended for statistical generalization, providing rich descriptions of the research setting, participants, and contextual factors supports transferability by enabling readers to determine the relevance of the findings to similar faith-based Self-Help Group contexts.

6.5.5. Actualized Timeline for Completion

The transition from the conceptual proposal to the finalized project was systematically completed according to the following actualized schedule:

Phase	**Core Activities**	**Actualized Timeline**
Phase 1: Institutional Preparation	Secured organizational endorsement from EKHC-HADC and translated qualitative guides.	*July 9-10, 2026*
Phase 2: Data Collection	Conducted 14 individual interviews, facilitated 2 FGDs, and completed 4 field observations in Adama.	*July 13-17, 2026*
Phase 3: Transcription & Translation	Transcribed raw audio files, translated narratives, and completed thematic analysis.	*July 18-22, 2026*
Phase 4: Thematic Analysis	Integrated theoretical framework, synthesized findings, and finalized research report.	*July 23-31, 2026*

The methodological procedures described above provided the foundation for generating rich qualitative data from participants' lived experiences. The following section presents the

preliminary findings organized around the overarching research question and supporting sub-questions, integrating evidence from interviews, focus group discussions, and field observations.

7. Preliminary Research Findings

This section presents the empirical findings of this qualitative phenomenological inquiry, synthesized directly from the narratives of the 14 semi-structured individual interviews, two Focus Group Discussions (FGD-A and FGD-B), and four field observation reports.

The analysis is organized systematically around the four central sub-questions of the study. By integrating Naila Kabeer's Empowerment Framework, Robert Putnam's Social Capital Theory, and Bryant Myers' relational *Shalom* model, these findings demonstrate how the participants experienced a multidimensional transformation that moved far "beyond the ledger" of financial transactions.

7.1. **Personal Well-being, Dignity, and Agency**

The first dimension of qualitative transformation identified in the study was a profound cognitive and psychological shift. The research revealed that participation in the weekly SHG meetings dismantled deeply internalized fatalism, replaced shame with personal dignity, and fostered self-efficacy and leadership confidence.

7.1.1. Dismantling Internalized Fatalism and Embracing Agency

Prior to joining the SHGs, many participants viewed their poverty as an unalterable, structural "destiny." **Participant 1**, age 50, Female reflected on this initial cognitive state:

"Before joining the Self-Help Group, my family lived in extreme poverty. We belonged to one of the poorest households... I believed poverty was simply my destiny and that there was nothing I could do to change it."

Participants articulated how the combination of systematic financial training and consistent peer encouragement broke this mental paralysis. This transition from fatalism to active agency was powerfully articulated by **Participant 14, 42 years old woman**:

"My mindset has completely changed. My attitude of saying 'I can't' has become 'I can'."

7.1.2. Reclaiming Self-Care and Personal Dignity

As the women realized their economic agency through small micro-savings (often starting with as little as 50 Ethiopian cents, or ETB 0.50), they experienced a renewed sense of self-worth that manifested in physical self-care, presentation, and personal hygiene. **Participant 6, 50 years old** woman described this deeply personal transition:

"Before, my life revolved only around staying at home. What did I wear? Did I wash? Did I do this or that? That was all. Now I take care of myself... I tell myself, 'I'm going to this place—I should present myself well.' Before, life was simply passing: day after day, night after night, without purpose."

7.1.3. Cultivating Public Voice and Leadership Confidence

Operating within the circular, non-hierarchical spaces of weekly meetings empowered women to transition from silence to active public speaking. **Participant 4, 53 years old woman**, who stepped into the role of Cluster-Level Association (CLA) representative, shared:

"I am no longer afraid to visit different government offices or speak with officials. The strength I gained from the Self-Help Group and the communication skills I developed have given me tremendous confidence."

Similarly, **Participant 11, 53 years old woman** highlighted this shift in her own life, contrasting her past timidity with her current civic prominence:

"When I first joined... I was not even confident enough to speak openly in front of my own husband. Today, I confidently speak before large public gatherings, facilitate discussions, and advocate for women's rights."

7.2. **Household Relationships and Decision-Making**

Participants described how the economic tools and personal confidence cultivated within the SHGs reconfigured domestic relationships, gradually shifting their households from patriarchal dominance toward collaborative partnerships.

7.2.1. Shifting toward Collaborative Partnerships

Participants described a widespread transition in their homes, moving away from male-dominated financial management toward mutual, joint decision-making with their husbands. **Participant 9, 42 years old woman** explained how her increased economic contribution changed her husband's perception of her:

"My role has clearly changed. Even my husband's perception of me has changed... He now consults me, respects me, and my children respect me as well."

7.2.2. Navigating Domestic Reconciliation and Autonomy

The emotional resilience and mature relational skills developed within the groups enabled women to navigate complex domestic conflicts without sacrificing their personal agency or faith. **Participant 1, 50 years old woman,** shared a remarkable narrative of standing firm in her Christian faith despite her husband's initial opposition, which led to a temporary separation, independent living, and an eventual, respectful reconciliation:

"Later, after recognizing his mistake, my husband sought reconciliation through community elders. We reunited, and today he has also accepted the Christian faith. Our home is now a place where we pray together, worship together..."

7.2.3. Cushioning Single Mothers and Divorced Women

For divorced and single mothers, who faced intense economic vulnerability and social stigma, the SHG served as an essential institutional cushion. **Participant 5, 48 years old woman**, a divorced mother of three, described how the SHG helped her raise her children independently and with dignity: *"I have been supporting myself independently since 2009... My personal life, my children, my ability to go out, interact, and communicate with people today—all of it is because of the Self-Help Group. It is the Self-Help Group—nothing else."*

7.3. **Social Capital, Civic Space, and Community Leadership**

Viewed through Putnam's social capital framework, participants' accounts illustrated how the SHGs served as highly effective incubators for bonding trust, bridging relationships across faith lines, and linking pathways to community leadership in Adama.

7.3.1. Bonding Social Capital: The SHG as a Primary Safety Net

Over decades of shared savings, members developed a deep, family-like trust. The SHG transcended its role as an economic cooperative to become a primary emotional safety net. **Participant 8, 34 years old woman** expressed this sentiment:

"The Self-Help Group is my home—my safe place... Apart from God, the people I can openly share my deepest secrets with are those in my Self-Help Group... This group has become my home, my friend, and the keeper of my deepest confidences."

This bonding capital was similarly emphasized by **Participant 3, 48 years old woman**: *"We began by saving together, but we became much more than that—we became a family. We became mothers, sisters, and brothers to one another."*

7.3.2. Bridging Social Capital: Harmonious Coexistence across Faith Traditions

Participants' narratives revealed a significant outcome of the groups: their remarkable ability to build bridging social capital and genuine trust across historically sensitive socio-religious divides in urban Ethiopia. During the researcher's direct observation of the **Hulu Bersu SHG ("All in Him")**, a group established seven years prior, the cohesive integration of diverse members was clearly evident:

The group consists of 20 women from diverse religious backgrounds, including Muslim, Ethiopian Orthodox, and Protestant, yet they demonstrated a remarkable level of unity, cooperation, and mutual respect... The observation of Hulu Bersu... highlights the SHG's role in promoting social cohesion, inclusion, and peaceful coexistence. (Observation Report - Hulu Bersu SHG)

This bridging capital was also observed in the **Tesfa SHG, a group established five years prior**, where dress styles and conversational references indicated diverse faith traditions, yet religious differences were subordinated to a shared commitment to mutual support (Observation Report - Tesfa SHG).

7.3.3. Linking Social Capital: Transitioning to Public and Civic Leadership

The vertical alliances built through the federated structure of the SHGs (CLAs and Federations) enabled marginalized women to step directly into formal community leadership roles. A key example of this was **Participant 11, 53 years old woman**, who, through her leadership in the SHG and CLA, was elected as the **Chairperson of the Adama City Women's Association**:

"I have been elected as a visible leader because of my active involvement in Self-Help Group activities and community development initiatives."

Furthermore, mature groups actively engaged in wider community development, such as tree-planting campaigns and environmental conservation projects, as shared by **Participant 10, 45 years old woman**: *"Together with other group members, I participate in tree planting campaigns, environmental conservation activities, and community clean-up programs."*

7.4. **Spiritual Experiences and Faith-Based Coping**

In alignment with Bryant Myers' theology of Shalom, participants' narratives revealed that economic development and spiritual growth were experienced not as separate activities, but as an indivisible, integrated reality.

7.4.1. Faith as the Foundational Anchor of Transformation

The women consistently identified their personal relationship with God as the foundational source of their resilience, viewing the SHG as a physical vehicle of divine intervention. **Participant 13, 48 years old woman**, a founding member of the 24-year-old Rediet SHG, emphasized this: *"First and foremost, God. No one can ever replace Him... What has happened to us is God's work and God's plan."*

This sentiment was echoed by **Participant 12, 38 years old woman**: *"After God, it has been the greatest blessing in my life... It has been my backbone."*

7.4.2. Communal Prayer as a Psychological and Coping Tool

Structured prayers and faith-based reflections functioned as powerful stress-relief and conflict-resolution mechanisms during weekly meetings, maintaining hope amidst acute economic pressures. The researcher's observation of the **Radiet SHG** meeting confirmed this integration:

The meeting began and concluded with prayer, reflecting the group's recognition of God's guidance... Spiritual values such as honesty, compassion, stewardship, and service were reflected throughout the discussions, reinforcing the integration of faith into the group's social and economic activities. (Observation Report - Radiet SHG)

7.5. **Synthesis of the Findings**

Although these findings are presented under separate themes, the women's narratives consistently revealed that their personal, social, economic, and spiritual transformations were deeply interwoven rather than independent outcomes. Increased savings often strengthened

women's confidence to participate in household decision-making. Greater confidence encouraged broader community engagement and leadership, while trusting relationships within the groups fostered mutual support, resilience, and spiritual encouragement. Rather than describing isolated changes, participants portrayed transformation as an integrated process affecting multiple dimensions of their lives simultaneously.

Analyzed through our integrated framework, these narratives make clear that women's lives cannot be fully understood through financial metrics alone. Instead, the experiences shared by the participants demonstrate how expanded personal agency, strengthened community trust, and restored relationships—aligned with the biblical vision of Shalom—worked together to nurture holistic flourishing. This synthesis strongly reinforces the study's core insight: the most meaningful transformations within faith-based Self-Help Groups happen far beyond the financial ledger.

Major Finding	Primary Evidence	Theoretical Lens	Contribution to Holistic Transformation
Personal agency and dignity increased	Interviews, FGDs	Kabeer's Empowerment Framework	Women developed confidence, self-worth, decision-making ability, and leadership.
Household relationships became more collaborative	Interviews	Kabeer + Putnam	Greater mutual respect, shared decision-making, and stronger family relationships.
Social capital expanded	Interviews + Observations	Putnam's Social Capital Theory	Bonding, bridging, and linking relationships strengthened community participation and leadership.
Faith nurtured	Interviews +	Myers' Theology	Prayer, spiritual support, and

resilience and hope	Observations	of Shalom	faith fostered resilience, healing, and holistic flourishing.
Transformation was multidimensional	All three data sources	Integrated Framework	Economic, relational, personal, and spiritual dimensions reinforced one another rather than operating independently.

7.6. **Implications of the Study**

The findings of this study suggest that faith-based Self-Help Groups function as far more than community savings and credit associations. While financial inclusion remains an important component of the SHG model, the lived experiences of participants indicate that sustainable transformation is rooted in the integration of economic empowerment, social relationships, leadership development, and spiritual formation. This holistic approach challenges development practitioners and policymakers to broaden conventional measures of program success beyond financial indicators alone.

For faith-based organizations, the study reinforces the value of integrating biblical principles, communal support, and participatory learning within community development initiatives. For development practitioners and policymakers, the findings demonstrate that strengthening social capital, fostering women's leadership, and promoting inclusive community participation are essential outcomes that contribute to long-term resilience and sustainable development. These implications affirm that holistic development initiatives should intentionally nurture both material well-being and relational flourishing.

8. Preliminary Recommendations

The recommendations presented below are drawn directly from the lived experiences shared by participants and the themes that emerged from interviews, focus group discussions, and field observations. Collectively, the findings suggest that the greatest strengths of the EKHC-HADC Self-Help Group model lie not only in promoting financial inclusion but also in fostering personal agency, supportive relationships, community participation, and spiritual growth. These recommendations are intended to strengthen those dimensions of transformation while informing future faith-based community development initiatives.

8.1. Recommendations for the Ethiopian Kale Heywet Church Humanitarian Aid and Development Commission

Participants consistently described the Self-Help Groups as spaces where they developed confidence, leadership skills, and stronger relationships in addition to improving their economic well-being. Building on these findings, EKHC-HADC is encouraged to continue strengthening its holistic approach by intentionally balancing economic empowerment with leadership development, family life education, psychosocial support, and spiritual formation.

The study also suggests that opportunities for advanced leadership training would benefit women who have demonstrated leadership potential within their groups. Developing experienced members as peer mentors and facilitators could further strengthen the sustainability of the SHG model while expanding opportunities for women to serve as community leaders.

Participants frequently emphasized the importance of regular training, mentoring, and follow-up support from EKHC-HADC staff. Continued investment in these areas will help maintain group

cohesion, encourage accountability, and support long-term transformation beyond the initial stages of group formation.

The findings also indicate the value of developing a structured capacity-building pathway for Self-Help Group members as they progress from new participants to experienced leaders. EKHC-HADC could consider introducing a graduated leadership development program that includes mentoring, facilitation skills, conflict resolution, financial stewardship, community mobilization, and advocacy. Experienced SHG members could be equipped to mentor newly established groups, thereby strengthening local ownership, reducing dependence on project staff, and enhancing the long-term sustainability and multiplication of the SHG model.

8.2. **Recommendations for Faith-Based Organizations**

The experiences shared by participants demonstrate that faith-based organizations have a unique opportunity to integrate economic development with spiritual and relational transformation. Churches and Christian development organizations are encouraged to view Self-Help Groups not simply as savings and lending initiatives but as communities where women grow in dignity, mutual care, leadership, and faith.

Participants repeatedly highlighted the importance of prayer, encouragement, and mutual support during times of personal and family crisis. Faith-based organizations should therefore continue creating spaces where spiritual formation complements livelihood development, recognizing that restored relationships and strengthened hope are essential components of holistic transformation.

Greater collaboration among churches, local congregations, and development organizations could also enhance the long-term sustainability of Self-Help Groups by expanding access to mentoring, training, and community support networks.

Faith-based organizations should also intentionally strengthen partnerships with local churches, community leaders, and government development structures to ensure that economic empowerment initiatives contribute to broader community transformation. Integrating biblical teaching on stewardship, dignity, reconciliation, and servant leadership with practical livelihood interventions can further strengthen the holistic nature of Self-Help Groups while maintaining respect for participants from diverse religious backgrounds.

8.3. **Recommendations for Development Practitioners and Policymakers**

This study suggests that evaluating Self-Help Groups primarily through financial indicators provides only a partial understanding of their contribution to community development. Development practitioners and policymakers are encouraged to adopt broader evaluation frameworks that also consider changes in women's confidence, decision-making capacity, leadership, social connectedness, and community participation.

Programs designed to strengthen women's livelihoods should likewise recognize the importance of social capital and collective learning. Participants consistently described trusting relationships, mutual accountability, and shared problem-solving as essential factors contributing to both personal resilience and economic progress. Development initiatives that intentionally cultivate these relational dimensions are likely to achieve more sustainable outcomes than those focusing exclusively on financial services.

Development agencies and local government institutions are encouraged to complement conventional financial indicators with qualitative measures of transformation when evaluating Self-Help Group programs. Monitoring frameworks should include indicators related to women's confidence, leadership participation, household decision-making, social cohesion, mutual support, and community engagement. Such multidimensional evaluation approaches will provide a more comprehensive understanding of program effectiveness and inform more responsive development policies.

8.4. **Recommendations for Future Research**

Because this study was conducted within EKHC-HADC Self-Help Groups in Adama, Ethiopia, future research could explore whether similar patterns of transformation emerge in other geographical and organizational contexts. Comparative studies involving rural and urban Self-Help Groups, or faith-based and non-faith-based SHG models, would provide valuable insights into how different contexts shape women's experiences.

Longitudinal research following participants over several years would also contribute to a deeper understanding of how economic, personal, relational, and spiritual transformation develops and is sustained over time. In addition, future studies that include the perspectives of husbands, family members, church leaders, and community stakeholders would enrich understanding of the broader social impact of women's participation in Self-Help Groups.

Taken together, these recommendations reinforce the central conclusion of this study: the most meaningful outcomes of faith-based Self-Help Groups extend beyond savings and access to credit. Sustainable transformation emerges when economic empowerment is intentionally integrated with strengthened relationships, expanded agency, community participation, and

spiritual formation. Recognizing these interconnected dimensions will enable faith-based organizations, development practitioners, and policymakers to design programs that more fully promote holistic human flourishing.

Future qualitative studies could also explore the experiences of other stakeholders connected to the Self-Help Group movement, including husbands, adult children, church leaders, field facilitators, and local government representatives. Examining these perspectives would provide a more comprehensive understanding of how women's participation in Self-Help Groups influences family relationships, community dynamics, and institutional partnerships. Mixed-methods and longitudinal studies would further strengthen understanding of how holistic transformation develops and is sustained over time.

8.5. **Study Limitations**

Several limitations should be considered when interpreting the findings of this study. First, the research was conducted within Ethiopian Kale Heywet Church Humanitarian Aid and Development Commission (EKHC-HADC) Self-Help Groups in Adama, Ethiopia. As a qualitative phenomenological study, the purpose was to gain an in-depth understanding of participants' lived experiences rather than to produce findings that are statistically generalizable to all Self-Help Groups in Ethiopia or elsewhere.

Second, the study relied primarily on self-reported experiences gathered through semi-structured interviews and focus group discussions. Although participants openly shared their experiences, their responses may have been influenced by personal perceptions, memory, or a desire to present themselves or their groups positively. To strengthen the credibility of the findings, interview data were triangulated with focus group discussions and non-participant observations.

Third, the study was conducted over a relatively short period as part of a course research project. While the fieldwork generated rich qualitative data, a longer period of engagement could have provided additional opportunities to observe changes over time and deepen the understanding of participants' experiences.

Finally, the study focused exclusively on the perspectives of women participating in Self-Help Groups. The views of husbands, family members, church leaders, EKHC-HADC staff, and community stakeholders were beyond the scope of this research. Including these perspectives in future studies could provide a more comprehensive understanding of the wider social and community impacts of faith-based Self-Help Groups.

Despite these limitations, the study generated rich, contextually grounded insights into women's lived experiences and provides a valuable foundation for future qualitative research on faith-based Self-Help Groups, women's empowerment, and holistic community development in Ethiopia.

9. Conclusion

This qualitative phenomenological study explored the lived experiences of women participating in Ethiopian Kale Heywet Church Humanitarian Aid and Development Commission (EKHC-HADC) Self-Help Groups in Adama, Ethiopia. Guided by the William Carey International University Integrated Framework and informed by Kabeer's Empowerment Framework, Putnam's Social Capital Theory, and Myers' theology of Shalom, the study sought to understand how women experienced personal, relational, economic, and spiritual transformation through their participation in faith-based Self-Help Groups.

The findings suggest that the significance of these groups extends well beyond their financial functions. While participants consistently acknowledged the importance of savings, access to credit, and livelihood opportunities, they more frequently described changes in their confidence, decision-making, relationships, leadership, mutual support, and spiritual lives. Their narratives revealed that transformation was not experienced as a series of isolated outcomes but as an interconnected process in which economic empowerment strengthened personal agency, stronger relationships fostered resilience, and spiritual formation nurtured hope and purpose.

Viewed through the integrated analytical framework, the findings demonstrate that Kabeer's concept of empowerment, Putnam's understanding of social capital, and Myers' vision of Shalom complement one another in explaining the multidimensional nature of women's experiences. Together, these perspectives provided a richer understanding of transformation than any single framework could offer on its own. The study therefore contributes to the growing body of qualitative research demonstrating that holistic development is best understood as the restoration and strengthening of relationships with self, family, community, and God.

Although the findings are grounded in the experiences of women participating in EKHC-HADC Self-Help Groups in Adama and are not intended for statistical generalization, they provide valuable insights for faith-based organizations, churches, development practitioners, and policymakers seeking to promote sustainable and locally owned community development. The participants' stories demonstrate that lasting change is built not only through financial inclusion but also through trust, mutual care, shared learning, and opportunities for women to exercise leadership within their families and communities.

Ultimately, this study affirms that the true value of faith-based Self-Help Groups cannot be measured solely by the size of savings accounts, the number of loans disbursed, or improvements in household income. Their deeper contribution lies in creating spaces where women discover their potential, strengthen relationships, support one another through life's challenges, and grow in hope, dignity, and faith. In this sense, the financial ledger represents only one visible expression of a much broader process of holistic human flourishing. Looking beyond the ledger allows us to recognize that sustainable transformation is ultimately about restored lives, resilient communities, and relationships that reflect the biblical vision of Shalom.

Beyond its contribution to understanding Self-Help Groups in Adama, this study illustrates the value of qualitative inquiry in revealing dimensions of transformation that are often overlooked by conventional development evaluations. By listening carefully to women's lived experiences, the research demonstrates that the most enduring outcomes of community development are not confined to economic gains but are also reflected in restored dignity, strengthened relationships, expanded agency, resilient communities, and renewed hope. Ultimately, this study affirms that holistic development is best understood not simply by measuring what people possess, but by understanding that they are becoming. In this sense, looking "beyond the ledger" invites development practitioners, faith-based organizations, researchers, and policymakers to recognize that sustainable transformation is rooted in the restoration of relationships with self, others, creation, and God—the very essence of the biblical vision of *Shalom*.

This study demonstrates that faith-based Self-Help Groups should be understood not merely as financial institutions but as communities of holistic transformation where restored agency, relationships, and faith become the true indicators of sustainable development.

Declarations

Funding

The author received no specific funding for this research from any funding agency in the public, commercial, or not-for-profit sectors.

Ethics approval and consent to participate

Ethical approval for this study was obtained from William Carey International University (WCIU). Written and verbal informed consent was obtained from participants before data collection. Participants were informed about the purpose of the study and the voluntary nature of their participation. Confidentiality measures were implemented, and pseudonyms or participant codes were used to protect participants' identities.

Consent to publish

Consent to publish was obtained for the use of participants' anonymized contributions and quotations in this publication. No personally identifying information about participants is included in this manuscript.

Clinical trial number

Clinical trial number: not applicable.

Appendices

Appendix A: Semi-Structured Individual Interview Guide

Overview of the Instrument

- **Target Population:** Women members of EKHC-HADC-mobilized Self-Help Groups in Adama, Ethiopia.
- **Method:** Face-to-face, semi-structured qualitative interview.
- **Duration:** 35 to 45 minutes.
- **Linguistic Execution:** Administered in Amharic and Afaan Oromo; translated into English.

Section A: Demographics & Beginning the Journey

1. Please introduce yourself (Name, Age, Marital Status, Educational Level, current occupation/business).
2. What is the name of your Self-Help Group, and how long have you been a member?
3. How did you first hear about the Self-Help Group, and what were the primary reasons you decided to join?
4. What was your family's financial and social situation like before you joined this group?

Section B: Personal Transformation (Agency & Dignity)

1. How has your perception of yourself changed since joining the Self-Help Group?
2. In what ways (if any) has your confidence to speak in public, share your ideas, or make independent decisions grown?
3. How has being a member of this group influenced your attention to self-care, hygiene, and how you present yourself within your community?

Section C: Economic Change & Livelihoods

1. How did you start your savings in the group (e.g., initial weekly contribution), and what are you saving now?
2. What kinds of business activities or investments (such as petty trade, livestock breeding, or housing) have you engaged in using group loans?
3. How have your household's economic security, nutrition, and ability to educate your children improved because of these activities?

Section D: Household Relationships & Marital Dynamics

1. How are financial decisions (budgeting, spending, and savings) made in your home today compared to before you joined the group?
2. How has your husband's (or family's) attitude toward you changed since you began contributing financially to the household?
3. Have you faced any domestic challenges or conflicts due to your participation, and how did you navigate or resolve them?

Section E: Social Networks & Civic Capital

1. How would you describe the relationships and trust among the members of your Self-Help Group?
2. Has participating in this group helped you build close friendships or working relationships with women from different religious or cultural backgrounds?
3. Have you taken on any leadership roles within your group, Cluster-Level Association (CLA), Federation, or the wider community?

Section F: Spiritual Experiences & Faith-Based Coping

1. How has your participation in this church-mobilized group influenced your personal spiritual journey?
2. In what ways do prayer and spiritual discussions during group meetings help you cope with personal stresses or economic hardships?
3. How do the members of your group support one another spiritually and emotionally during times of crisis or grief?

Section G: Existential Reflection

1. If you had to describe what the Self-Help Group means to you in a single sentence or phrase, what would you say?
2. Where do you think you and your family would be today if you had never joined the Self-Help Group?

Appendix B: Focus Group Discussion (FGD) Guide

Overview of the Instrument

- **Target Population:** 8 active members of an established SHG.
- **Role of Researcher:** Moderator / Facilitator.
- **Duration:** 1 to 1.5 hours.

Core Discussion Questions

1. **Motivations for Joining:** Why do women in this specific neighborhood feel the need to join Self-Help Group? What are the biggest social and economic challenges they face before joining?
2. **The Power of Example:** To what extent do the visible, positive changes in existing members' lives inspire other women in the community to register?
3. **Trust & Social Cohesion:** How does trust develop over time among group members? What happens when there are disagreements or personal conflicts within the group, and how are they resolved?

4. **Relational vs. Financial Value:** What is the difference between a church-led, holistic Self-Help Group and a secular savings group or standard microfinance institution? Which features make this model unique?
5. **Sustainability & Ownership:** What would happen to this group if there were no more external training, visits, or support from the church (EKHC-HADC) or donors? Do you believe you can manage and sustain this institution independently?
6. **Community Impact:** How does the existence of your Self-Help Group, Cluster, or Federation benefit the broader neighborhood or Adama City? What changes have you brought to public spaces?
7. **Hypothetical Scenario:** If this Self-Help Group ceased to exist tomorrow, what would be lost in terms of your personal life, your family, and your neighborhood support networks?

Appendix C: Non-Participant Field Observation Protocol

Overview of the Instrument

- **Method:** Passive, non-intrusive direct observation.
- **Role of Researcher:** Sitting outside the physical circle of the meeting; no active verbal or physical participation.
- **Checklist Categories:** Physical layout, communication, power dynamics, transaction transparency, and ritual integration.

Observation Checklist

Observation Domain	Specific Behavioral & Structural Elements Observed
1. Physical Layout	- Is the seating arrangement circular, semi-circular, or linear? - Is there a visible physical hierarchy (e.g., leaders sitting at a raised table while members sit on the floor)? - Does the physical space allow for private, comfortable communication?
2. Attendance & Demographics	- Total registered members vs. total present members. - Approximate age range of the participants. - Visible diversity in dress styles or cultural/religious indicators.
3. Communication Patterns	- Who dominates the talking time (leaders, certain vocal members, or distributed equally)? - Do members listen respectfully without interrupting when others speak? - Are there signs of active, supportive non-verbal feedback (smiles, nodding, physical comfort)?
4. Leadership & Governance	- How does the Chairperson facilitate the agenda? - Are decisions made democratically (by consensus or voting) or is direction dictated from the top? - How are disagreements or differences of opinion handled during the meeting?
5. Financial Transparency	- How is the physical collection of savings and loan repayments managed? - Is the ledger updated openly in front of the member making the transaction?

	- Are financial records read aloud to ensure collective accountability and trust?
6. Integration of Rituals	- How is the meeting opened and closed (with formal prayer, secular remarks, or silent reflection)? - Are there distinct moments set aside for emotional sharing, personal check-ins, or mutual care? - How naturally do economic transactions blend with social/spiritual fellowship?

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