



WOLKITE UNIVERSITY

COLLEGE OF SOCIAL SCINCE AND HUMANITIES

DEPARTMENT OF SOCIOLOGY

TITLE:-ASSESSING THE ROLE OF OMO MICRO FINANCE INSTITUTION FOR SOCIO ECONOMIC EMPOWERMENT OF WOMEN IN WOIKITE TOWN,SNNP REGION

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This is to certify that the Senior Essay prepared by mekides fekadu, entitled: The : the role of omo micro finance for socio-economic empowerment of women wolkite town. The Case of Wolkite town and submitted in partial fulfillment of the requirements for the Degree of Bachelor of Arts in Sociology complies with the regulations of the University and meets the accepted standards with respect to originality and quality.

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Acronyms

MFSI:	Micro Finance and Saving Institution
MF:	Micro Finance
NGOs:	Non- Governmental Organization
DCSI:	Dedebit Credit and Saving Institution
ADLI:	Agricultural Development Lead to Industrialization
NBE:	National Bank of Ethiopia

Abstract

This study aims to assess the role of micro finance for socio-economic empowerment of women in wolikte town the case of wolkite Credit and Saving Share Company.

The sppcific objective of our study was To exmine the role of microfinance for social empowerment and saving habit of women, microfinance services in improving women's income the study area, impact of microfinance on raising women's participation in the society.

To achieve the research objectives both quantitative and qualitative data was collected and analyzed. Quantitative data was collected through structured questionnaire from 48 respondents selected randomly among women customers of wolkite Credit and Saving Share Company in case of in wolkite city administration. The descriptive statistics was employed to analyze the quantitative data and in-depth-interview was conducted to analysis the qualitative data by using content analysis method.

Finally the researcher was preparing conclusion and recommendation by using percentage and tabulation

CHAPTER ONE

INTRODUCTION

1.1 background of the study area

Throughout the years, woman was considered only as a housewife whose main job is to cook food and care about the children and the husband, due to this perception, she was unjustly treated and faced with many difficulties and obstacles in most societies. This leads to limiting their capabilities, restricting their mobility, reducing their freedom and losing their opportunities to contribute to household income and its improvement. In spite of this unfair treatment, women have proved to be an effective element in many societies. As time passes, women, to some extent, were able to change this negative attitude about them, presently, women are competing with men at everywhere and getting jobs. Women play a double role in every community, they work in productive and reproductive activities to support men and to attain better living standard.(Ramanian and Gowri, 2011).

According to the World Bank (WB) report, the main Western governments and their bilateral ad agencies, many major corporation as well as the international NGO sectors. MF has an enormous potential to reduce poverty by providing poor individuals with access to very small amount of loan capital with this micro loan. The recipient can start his\ her own micro business, generate some income ,accumulate some assets, perhaps extend their education and skill, maintain in their personal health and ultimately it hoped that micro enterprise can grow n to a small enterprise (SMS) or even in to a much larger enterprise (WB, 2011).

In some region like Africa microfinance institution is used to describe the supply of financial services to low-income employers, which is closer to the retail finance model prevalent in main stream banking. For some microfinance is a movement whose objective is a world in which as many poor and near poor households as possible have permanent access to an appropriate range of high quality finance services all including not just credit only but also saving, insurance and fund transfer (Audrey Linthorst, 2003).

Women everywhere, particularly in poor countries are seriously disadvantaged due to various reasons. Gender in equality is characteristic feature of poverty in Ethiopia. Though the country has undertaken commendable policy, legislative and program measures to promote gender equality, cultural norms, traditional and practices continue to impede women's substantive equality (Kalmar Barktkawuski, 2000).

Microfinance institutions also provide benefits to women and play an important role in their empowerment. The goal of microfinance institution as development organization is to serve the financial needs of un-served or underserved market as a means of meeting empowerment status (Woldaya Amah, 2007).

This study is about the role of mf for socio-economic empowerment of women in wolkite town of omo micro finance institutions. The main purpose of this study is to identify the role of microfinance in empowering the socio-economic status of women in Wolkite .

1.2. Statement of the Problem

Women constitute about 50 percent of the Ethiopian population and they involves in different sectors of the economy. Although poor women are engaged in heavier and highly time-consuming workloads, they never obtain the commensurate earnings. This leads them to be highly dependent on their husbands (Haimanot Eshetu, 2007).

According to world banks gender statics database, women have higher un employment rate than men in virtually every country. In general, women also make up the majority of the lower paid, unorganized informal sector of most economics. These statics are used to justify giving priority and increasing women's access to financial services on the grounds that women disadvantaged than men [[www,genderstats.worldbank.org](http://www.genderstats.worldbank.org)].

IN AFRICA "empowerment of women and gender equality are prerequisite for achieving political,social,economic,cultural and environmental security among people"[Beijing 1995].as it has been cited earlier, access to credit is an important mechanism for reducing women s poverty and to empower them. Both the convention on the elimination of discrimination against women and the beijing plat form for action[BPFA, 1995]address women's accesses to financial resource.

Current Ethiopia is an ongoing process in implementing the policies and strategies which are formulated to work towards the national economic development. Though we are in the 21st century where science and technology plays a vital role in the place of development, many parts of the country suffered from hunger, ill health, mass poverty and illiteracy. To curb all these awful conditions, there is a need of massive financial resources. It is all the more important to understand and solve the problems of the places where economic development is concerned not working (Mangala 2011).

But recently, many scholars, policy-makers and development planners have started advocating the important role of the emerging new phenomenon, microfinance program, for the advantage of poor Ethiopian women. Microfinance institutions in the country are formed with major objectives of poverty alleviation and women empowerment to mention a few. The extent of success on the objectives and activities of MFIs' is but subject to the level of real changes brought on the targeted group of population. Microcredit empowers women since they are the major beneficiaries. In the past, women were not able to participate in economic activities. Microfinance institutions now provide women with the capital they require to start business projects. This gives them more confidence and allows them to participate in decision making, thereby encouraging gender equality. (Haimanot Eshetu, 2007).

Several studies indicate that microfinance plays a great role in empowering women. (Daba Moti, 2003), (Bamlakualamiraw Alemu, 2006), Andinet Asmelash (2011) and (Haimanot Eshetu, 2007). The gap between the previous and this research is that the previous researcher put their own ideas that the role of microfinance in empowerment of women in Addis Ababa by Meron Hailesele [July 2007]. and the previous researchers conducted their study on the role of microfinance on the reduction of women poverty in Harema by Hana [July, 2009]. The previous researcher was used only qualitative methods but the researcher uses mixed qualitative and quantitative methods. There is no researcher who studied on these areas. I try to fill the gap of the role of microfinance for women's socio-economic empowerment in Wolkite town.

1.3. Objective of the study

1.3.1. General objective of the Study

The general objective these research is to assess the role of micro finance for socio-economic empowerment of women in wolkite town

1.3.2. Specific objectives of the Study

The Specific objectives of this study area:

- To examine the role of microfinance for social empowerment and saving habit of women in the wolkite town.
- To assess the role of microfinance services in improving women's income in the study area.
- To examine the impact of microfinance on raising women's participation in the society.

1.4 Research questions

The research question of the study area:

1. What are the roles of microfinance for social empowerment saving habit of women in the wolkite town?
2. What are the roles of microfinance services in improving women's income in the study area?
3. What are the main impacts of microfinance on raising women's participation in the society?

1.5. Significance of the study

The the main objective of the study is to look in to the role of micro fiancé in the socio economic empowerment in women. The finding of these study are beloved to show the economic, political and social benefits of micro fiancé delivery to women and enhancing their awareness and knowledge. In addition the result of the study was serve as assures of information for people that need know the role of MFI in empowerment of women. study was Significant in creating awareness among people about role of microfinance in socio economic women empowerment. The study were help one to understand how women who are clients of macro finance and saving institution of the study area are benefits from the service.

1.6. Scope of the study

- The study will be limited only on socio economic empowerment of women and it is geographically limited to wolikte town.
- The women outside the town are not considered under investigation because of limited availability of resources and time to undertake the study on a wider scale.
- The limitations on my study was the study does not depend on political and environmental situations.

1.7 Limitation of the study

The main problem this paper is failures expected numbers of participant in could not found in time data collection because of the respondent's togetherness less due to their separate living, other lock of sufficient related materials, the time given for we to conduct the research is very limited, there is no reliable and adequate data on the topic, and shortage of budget is another constraint this study.

CHAPTER TWO

2 LITERATURE REVIEW

INTRUDACTION

This section addresses the available researches and written materials regarding the concept of empowerment, the target of women under microfinance, social impact of microfinance, gender based delivery microfinance, microfinance experience in Ethiopia, microfinance development and women's participation in Ethiopia are addressed in addition different theoretical and empirical explanation on the role of microfinance in socio-economic empowerment of women's are presented

2.2. The Concept of Empowerment

The term empowerment is used to self-reliance and self-respect in order to enable each person reach his or her God given potential (Padma. M and Swamy .P.G 2004). They also stated that empowerment is about change, choice and power. It is also considered as process of change by which individual or groups with little or no power gain the power and ability to make chooses that affect the lives.

Empowerment is also defined as processes through women are able to transform their self-perception equivalent to alchemy of visibly transforming gender roles. Empowerment generally involves change at three broad levels: within the household, within the community, at broader institutional or policy making level (Veallareal. M 1994). According to Mayoux. L (1997) the definition of empowerment is bringing people on the outside of a decision process in to. It is also considered as the ability to obtain an income that enables participation in economic decision making. Individuals are become empowered when they obtain the right enables participation in economic decision making. Individuals become empowered when they obtain the right to determine choice in life and to inference the direction of change through the ability to gain control over material and non-material resource.

The idea of power is at a root of the term empowerment power might operate in different ways (Narayan .D 2002). Power over involves in either or relationship of domination or subordination while power to relate to having decision makings authority to solve problems. Power with

involves people organizing with a common purpose or common understanding to achieve collective goals whereas power within refers to self-confidence, self-awareness and assertiveness. Power tends to accrue to those who control or are able to influence the beliefs, values, attitudes, behavior and resources that govern social relation at both public and private levels. Empowerment of women processes tends to identify power in terms of the capacity of women to increase their own self-reliance and internal strength and gain and use power in alternatives constructive ways (Borchgrevink .A 1995).

2.3. Microfinance

Microfinance is defined as a development tool that grants or provides financial services and products such as very small loans, savings, micro-leasing, micro-insurance and money transfer to assist the very or exceptionally poor in expanding or establishing their businesses (Robinson. M .S1998).

In addition to financial intermediation, some MFIs provide social intermediation services such as the Formation of groups, development of self-confidence and the training of members in that group on financial literacy and management(Ledgerwood, J 1999). There are different providers of microfinance (MF) services and some of them are, on-governmental organizations (NGOs), savings and loans cooperatives, credit unions, government banks, commercial banks or non-bank financial institutions. The target group of MFIs are self-employed low income entrepreneurs who are, traders, seamstresses, street vendors, small farmers, hairdressers, rickshaw drivers, artisan's blacksmith etc (Ledgerwood, J 1999).

As Kabeer Micro finance is a term used to refer to the activity of provision of financial services to clients who are exclude from the traditional system on account of their lower economic status. The financial services will most commonly take the form of loan and creating banking system which is based on mutual trust (Kabeer .N1998).

Micro-credit programmers aimed at empowering women have become popular among donors and NGO'S development policies with the approach of women empowerment through women organizing-for grater self-reliance has also resulted in a change of polices for the enhancement of Women's economic role. Since micro finance organization has financial focus, they are expected to impact the lives of the poor (Kabeer. N 1998).

2.3.1 Micro-finance and Women Empowerment

Empowerment as a strategic development approach for women involves two levels: intrinsic and extrinsic. The extrinsic level refers to gaining greater access to and control over financial and physical resources. On the other hand, the intrinsic level involves changes within, such as the rise in self-reliance, confidence, motivation and positive hope for the future. It recognizes women's multiple roles and seeks to meet strategic gender needs through bottom-up participation on resources and development issues that concern the life of women (Padma M. and Getachew Ayalew 2004).

Economic exclusion reinforces and perpetuates social exclusion. In the context of women, particularly poor women, their conditions become even more vulnerable due to unequal distribution of resources within and outside the domain of the household. Any mismatch between the minimum basic requirements and the resources available results in unfulfilled practical gender needs. In other words, poverty is the end state implying lack of entitlement emerging from insufficient assets and capabilities for the fulfillment of basic livelihood needs. This results in the social and economic exclusion of a certain class and category of people and their consequent disempowerment. Hence, the idea of 'empowerment' has influenced development practitioners, development agencies (government and non-government), theoreticians and donor agencies in the last decade (Padma M. and Getachew Ayalew, 2004).

Women's economic empowerment is thus the process, and the outcome of the process, by which women gain greater control over material and intellectual resources, and becomes less dependent on external forces. Even though great debate tends to persist as to whether the provision of microfinance for poor women could change the social and economic equations in which this subset of the population live in villages, and further tend to empowerment.

According to Mayoux, (2007), there are four basic views on the link between micro-finance and women's empowerment: 1. There are those who stress the positive evidence and are essentially optimistic about the possibility of sustainable micro-finance programs empowering women world-wide; 2. Another school of thought recognizes the limitations to empowerment, but explains those with poor program design; 3. Others recognize the limitations of micro-finance for promoting empowerment, but see it as a key ingredient as important in themselves within a

strategy to alleviate poverty; empowerment in this view needs to be addressed by other means; 4. Then there are those who see micro-finance programs as a waste of resources.

2.3.2 Targeting of women under microfinance

Most M.F organization groups the reason for the targeting of women under M.F scheme is the relationship between gender and development. Various researches conducted by institutions such as UNDP (1995) and the world bank (2001) indicate that gender in equalities and the impact on development. M.F provides women's productive capacity to collective's poverty and pave the way for development (Mayouxi, L 1997).

Women are basically the poorest of the poor according to UNDP (2003) human development report. Women make up the majority of lower paid and unemployed portion of most economic. It is believed that the welfare of family is enhanced, when women are helped to increase their incomes. This is due to the fact that when spend most of their households. Hence, assisting women generates a multi-power effect enlarge the impact of the family needs and therefore, another justification for giving priority to them.

Another argument in favor of priorities to women is their efficiency and sustainability. Women are believed to be better in their re-payment records and cooperatives. (Ackerly, B.A, 1991). Moment's re-payment rates also excel that of men and their efficiency and sustain ability of the intuition women's equal access to financial resource is also a human rights issue. Another argument in favor of priorities to women is their efficiency and sustainability. Women are believed to be better in their re-payment records and cooperatives (Padma, M. and Swamiy. P.G 2003). Women's re-payment rates also excel that of man and their lower areas and loan rates have important effects on their efficiency and sustainability of the institution. Women's equal access to financial resource is also a human rights issue (Padma. M. and, Getachew 2004).

2.3.3 The Micro-finance Experience in Ethiopia

A study conducted on the Dedit Credit and Saving Institution (DCSI); found that DCSI's program has had a positive impact on the livelihoods of its clients. Compared to no clients, clients have experienced greater improvements over the last five years (2000 – 2004). Their situation has improved in terms of income, consumption and assets. They also seem to be more food secure and less vulnerable to shocks and have a greater diversification in terms of income

sources. The study found that the improvement in economic condition of the clients is a necessary condition for DCSI's program that could lead to social and political empowerment for the marginalized groups. The study also concluded that economic empowerment leads to social and political empowerment (Borchgrevink, A 2005).

On the other hand, this study also indicated the negative effects of DCSI's program. A considerable number of credit-financed ventures fail with a possible effect on indebtedness and asset depletion of clients. In addition, a high level of school dropout rates of client's children is registered. This is for a purpose of shepherding animals purchased by program fund (Borchgrevink, A 2005).

The other study was conducted on Omo and Sidaama micro-finance institutions' women clients in Awassa town, Southern Nations and Nationalities Peoples' Regional State. According to this study, a majority of the clients are involved in the making and trading of food, and food-related products. The study also witnessed there is no diversification in their business activity. The reason for this is that the production of food and related items trade involves less risk compared to other activities. The study further found that 92% of them are not very much aware that the savings are more important than credit to build their future. The researchers' explanation of this finding is that MFI's savings policy is only to cover the risk situation rather creating any element of thrift among the clients (Haimanot Eshetu, 2007).

Nevertheless, the study argued that there is a good influence of micro credit on the urban women working groups in terms of income and self-employment generation. Furthermore, it also reflected in many cases in business improvements, decision making process and asset formation at low levels, and it is believed not sufficient (Haimanot Eshetu. 2007).

2.3.4. Microfinance Development and Women's Participation in Ethiopia

Until the early 1990s, the sources of finance for rural and urban poor and micro and small enterprise operators in Ethiopia were confined only to informal sources of finance like moneylenders, friends and relatives (ItanaAyana., 2004). He further noted that, starting in the mid-1990s, following the drought of 1984/85, some Non-Government Organizations (NGOs) introduced the idea of saving and credit among poor people as a strategy for rehabilitation and development. Later on, special government programs operated mainly in collaboration with

international financial institutions came into the picture. However, both types of programs were operated in a scattered manner and lacked sustainability until 1996 (Itana Ayana, 2004).

programs. Within this framework, anti-poverty and women empowerment could be aspects of the major development strategies (Padma, M. and Swamy, P. G. (2003).

Ethiopian MFIs have served 1,211,305 clients nationwide up to June 2005. The loan portfolio in the hands of active clients was about Br 1.5 billion (173 million USD). The average loan size was about Br.1000 (116 USD).Ethiopian microfinance industry is dominantly serving the rural poor. About 38 percent of clients of the MFIs are female (Woldaya Amaha, 2007).

As the overriding objective of MFIs in Ethiopia is to provide a broad range of micro-finance services to large numbers of poor households, it should be their (MFIs') priority to accommodate remarkable numbers of women clients to accomplish tangible changes in the livelihood of the poor. (Wolday]

2.4 Sen's and Nussbaum Capabilities Approach on Women Empowerment

The capability approach was originally developed by Sen and has its origin in Development Economics. He refines and transforms the concept of entitlements into the capabilities approach. A person's capability to live a good life is defined in terms of the set of valuables like 'beings and doings' like being in good health and having loving relationship with others which they have access to Empowerment and participation are decisive elements of achieving freedom. He defines an "agent" as someone who acts and brings about change, and whose achievements can be judged in terms of her own values and objectives (Sen, 1999). In assessing people's level of freedom in a society, Sen evaluates both the well-being aspect and agency aspect of freedom (Sen 1985). On one hand the well-being aspect is passive and indicates individuals own advantages related to quality of life such as being well educated, nourished and healthy. On the other hand, the agency aspect which is related to individual's actions suggests exercising their choice to achieve freedom and wellbeing. Sen pays more attention to agency aspect than the wellbeing aspect in the enhancing people's "capability". He has insisted that women should not be understood as passive recipients of welfare instead they should have the ability to find a job,

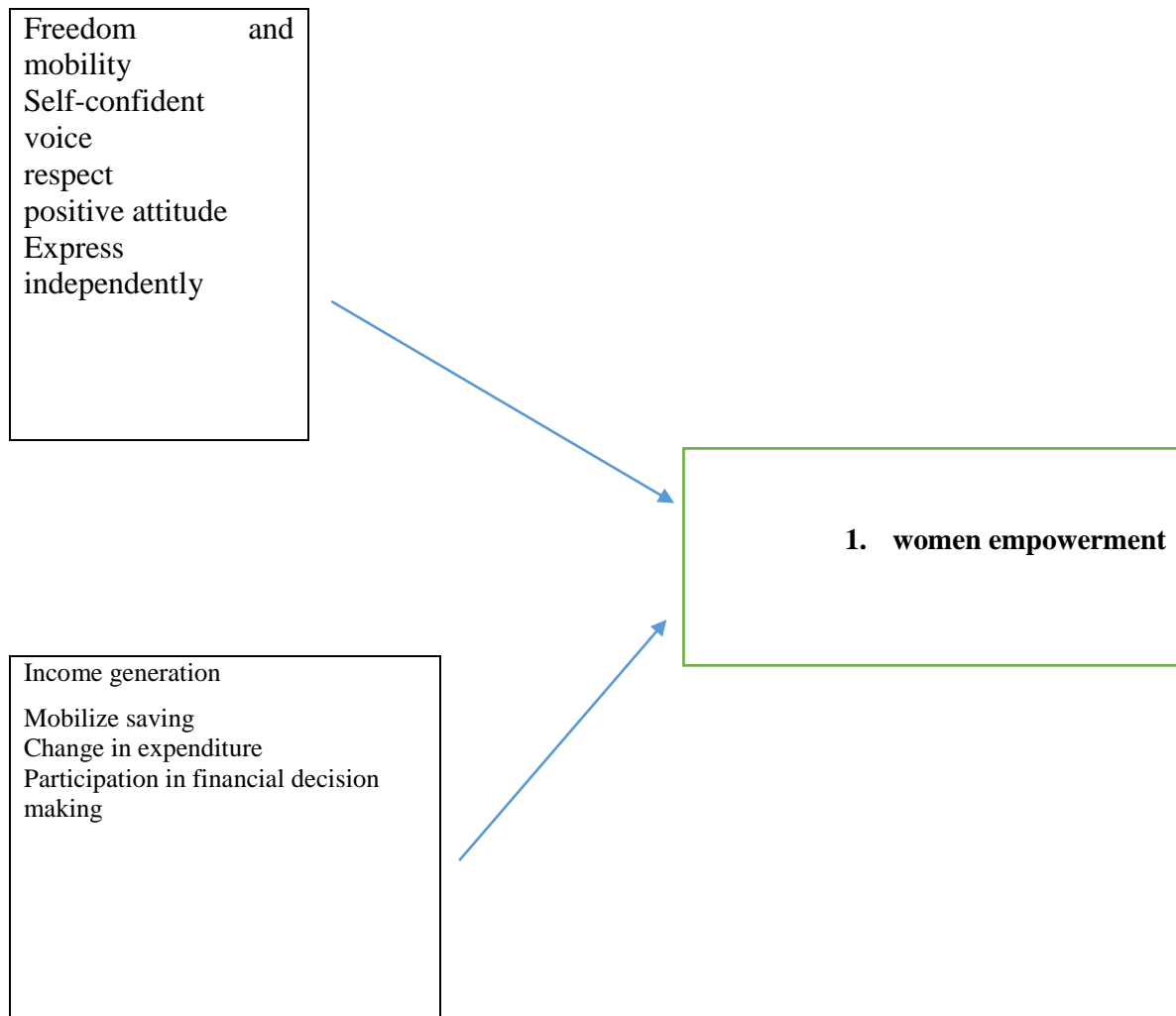
earn an independent income and participate in decision making processes within and outside the family. Capabilities are assumed to play a significant role in helping women to make strategic life choices and to control resources and decisions that could significantly affect their lives outcome. Microfinance on the empowerment of women is to be assessed in terms of these capabilities. Freedom in one area that is of being able to work outside the household seems to help foster freedom in other areas also, by enhancing freedom from hunger, illness and relative deprivation (Sen, 1999). This is the support for the case of micro-finance, which enables women to earn an income outside the household. Thus, the assessment of microfinance in accordance within the context of Sen's capability theory will particularly focus on its impact on education, health and the empowerment of women. According to Sen, micro-credit can have two positive impacts. First, microfinance can increase women's incomes and their social status within a society, leading to greater gender equality. Second, microfinance can empower women by increasing their decision-making power over fertility and family planning. Nussbaum has utilized the approach within a philosophical framework. She has applied the capability approach to feminism. While she acknowledges that feminism is multi-faceted and that making universal claims about fundamental human

2.5 Theories of Women Empowerment

Kabeer (2001) outlines three dimensions of empowerment, explaining these are the pathways through which empowerment occurs. Resources are in form of material, human or social in form. Resources increase the ability to exercise choice and are the means through which agency is carried out. She makes note of a few distinctions and nuances regarding agency. She distinguishes between passive and active agency. Passive agency means when an action is taken under circumstances with few realizable options, and active agency refers to purposeful behavior. Kabeer also differentiates between agency that is effective agency and transformative agency. Effective agency provides women with greater efficiency in carrying out their roles, where as transformative agency gives women the ability to challenge the restrictive nature of their roles. Transformative agency provides women with greater ability to consider and respond to the patriarchal constraints in their lives. Kabeer depicts achievements as the extent to which one's capabilities (i.e. resources and agency) are realized. These are understood as outcomes. It is critical to note whether differences in achievements are because of one's ability to challenge

inequalities, rather than difference in personal preference or individual characteristics, such as laziness, where power is not an issue (Kabeer, 1999;Kabeer 2005, cited in Arnoff,2011).

2.1: Conceptual Framework of Women Empowerment



CHAPTER THREE

3. Research Methodology

3.1. DESCRIPTION of the Study Area

The study was conducted in Wolkite town. Distinct the purpose of study was to assess the role of micro finance institution in women in study area. Wolkite is a town and separate woreda in south-western Ethiopia. The administrative center of the Gurage Zone of the Southern Nations, Nationalities and Peoples' Region (SNNPR), this town has a latitude and longitude of 8°17'N 37°47'E /8.283°N 37.783°E and an elevation between 1910 and 1935 meters above sea level. It is surrounded by Kebena woreda and it was part of former Goro woreda Which is found in the capital 'city' of Gurghe zone (wolkite) located at a distance of 158km south of Addis Ababa, Ethiopia. According to the Gurage Zone government, Wolkite is one of 12 towns with electrical power, one of 11 with telephone service and one of nine that have postal service (Gurage Zone Socio-Economic Profile Gurage Zone Government web page, 4 September 2007).

Based on the 2007 Census conducted by the Central Statistical Agency, this town has a total population of 28,866, of whom 15,074 are men and 13,792 women. Socio economic back ground of the people found in this area mainly engage in trade and agricultural activity like, production of enset, teff, corn, and different vegetable production .The town of wolkite comprises people with diversified ethnic and religious such as Amhara, Hadya, Kembata and other diversified people. The plurality of the inhabitants practiced Ethiopian Orthodox Christianity, with 48.17% of the population reporting that belief, while 42.31% were Muslim, 7.86% were Protestants, and 1.34% were Catholic (Census 2007 Tables).

The SNNPR'swolkiteof Finance and Economic Development, adds that as of 2003 Wolkite also had a bank branch and other financial institutions, as well as a hospital ("Detailed statistics on hotels and tourism" , wolkite of Finance and Economic Development website ,4 September 2009). An all- weather road was built in 1963 which connects Wolkite to Addis Ababa by way of Endibir(Ethiopian Village Studies, 5 July 2009).

3.2 Design of the study

In this study the researcher used mixed research method. The main reason to use the combine method of qualitative and quantitative method is that using either of these methods may not fully solve the research problem and objective to be achieved. The researcher also use cross sectional method because it was gather information on population at single point of time across sectional survey design entails the collection of data on relatively large of cases and single point of time.

The researcher used to descriptive statics because it involves frequency, tables and percentage and all steps of statics such as collect organize and interpret.

3.3 Sampling technique

The researcher used probability sampling technique used to collect data from respondents. The researcher used probability sampling technique because of this method is one in which member of the population has equal chance of being selected. From probability sampling technique random sampling used to collect data from respondents

3.4 Sampling Design and sampling size

The researcher used simple random sampling technique to select respondents. The study was include 48 sample sizes from total population 1600. The study also included 8 in depth interview participants

The sampling selection method is based on [salant,p 1994]

$$\text{Sampling size } [n] = \frac{N}{1 + N[e]^2}$$

Where n=sample size

N=number of total women socio economic empowerment

E=indicate level of

percentage or error

Where e=10%

Confidence interval 90%

$$1600/1 + 1600*[10\%]^2$$

$$1600/1 + 1600*[0.1]^2$$

$$1600/1 + 1600*[0.01]$$

1600/1+32

1600/33 =48 Which means 48 respondents are arrested by using simple random from probability sampling.

3.5 Source of Data

The data require for the study was include both primary and secondary sources of data. The contribution of both sources was effective to accomplish this study.

Primary Source

Primary source of data was used to gather first hand information directly concerning to topic under study. It is gathered through questionnaire and interview. It is collected from employees, cliant. Primary data is obtained from the employees through used of questionnaire and interview.

Secondary Source

Secondary source of data was gathered from various books, reliable internet, Journals, magazines, Newspaper and other related sources that have relations to the topic under study is consults to collect the require secondary data. This information were used to provide further insight to research and as additional background to support the conclusion and recommendation of this study. Secondary is obtained by review available literature that goes with the topic.

3.6 Method of data collection

3.6.1 Quantitative data collection Instruments

3.6.1.1 Structured questionnaire

Structured questionnaire and un structured questionnaire was the instruments for the data collection. The questionnaire relies write information supplied directly by respondents. It was as structure investigator administered to know the role of micro finance on (their socio-economic condition).The questionnaire incorporate both open and closed ended questions.

Questionnaire was to collect data sucessesefully distribute to selected sample people to the clients ,the interview scechedule in order to get detail information from sample respondents from employees.

The researcher identified 8 interview respondents of our creditors of omo micro finance institution in Wolaita town.

3.6.2 Qualitative methods of data collection

Qualitative data was collected through semi-structured interview.

3.6.2.1 Semi-structured interview

Semi-structured interview was conducted to get full information about the role of Wolaita in empowering the women in socio-economic conditions.

3.7 Data Analysis

The researcher used mixed research approach of data collection instrument because to increase and assure the reliability of that were questionnaire and interview in quantitative data analysis methods.

3.7.1 Quantitative data analysis

The researcher used survey a quantitative data analysis is always due to the fact that survey is a quantitative by its highly detailed structure and results can be easily collected and presented statically. The researcher used to descriptive statistics because it involves frequency, tables and percentage and all steps of statistics such as collect, organize and interpret.

3.7.2 Qualitative data analysis

The researcher used to interview their data analysis section includes qualitative expression and were analysis present and interpret to use statement and description of the qualitative.

3.8 Ethical Considerations

When the researcher conducted this research at the moment of data collection by any means was confidentiality, secretive, systematic and take only information for the purpose of studying issue. Because as I have learned in research course confidentiality, secretive and systematic gathering of information are the main principle for any doing research and get for appropriate information and the respondents are assured that their participation is voluntary and they are free to pull out of the study at any stages.

CHAPTER FOUR

4. Data Presentation and Analysis

4.1. Introduction

This chapter deals with the Socio-Demographic Profile of Respondents which is presented by table, source and level of income of the respondents before and after joining the institution, decision making and asset ownership right issues and awareness of respondents about the Micro Finance Institution.

4.2. Socio-Demographic Profile of Respondents

Table 1: Frequency distribution of the respondents by their age

Age	Frequency	Percent
18-27	14	29.16%
28-37	11	22.91%
38-47	10	20.83%
48 and above	13	27.08%
Total	48	100%

Source: survey conducted by the researcher.

As table above shows 14(29.16%) of respondents fall in the age group of 18-27 years, 11(22.91%) respondents in the age group of 28-37 and also 10(20.83%) of the respondents fall in the age of 38-47, while 13(27.08%) of the respondents are in the age group of 48 and above.

The table indicates that most of women participate in MFI are the women who are in the age group of 18-27. This indicates that majority of these women are join to the institution and take loan fore purpose of business, because the age majority respondents are found in is productive age.

Table 2: Frequency distribution of respondents by their religion

Religion	Frequency	Percent
Orthodox	23	47.91%
Muslim	10	20.83%
Protestant	15	31.25%
Catholic	0	0%
Total	48	100%

Source: survey conducted by the researcher.

The table 2: indicates that 23(47.91%) of women respondents are orthodox Christians,15(31.25%) of women respondents are protestants, 10(20.83%) of respondents are Muslims and catholic are 0(0%). From this one can understand that the highest respondents are orthodox religion followers.

As the above data indicates, there is verity in number between different religion followers. For example. Orthodox religion followers are highest in number whereas, from catholic religion followers no participants in the institution. This may be due to some religions encourage women’s participation in business activity whereas, some religion not encourage women in business activity.

Table 3: Frequency distribution of respondents by their marital status

Marital status	Frequency	Percent
single	20	41.66%
Marriage	7	14.58%

divorce	15	31.25%
widowd	5	10.41%
Total	48	100%

Source: survey conducted by the researcher.

Table 3: data indicates that 7(14.58%) of women are married, 5(10.41%) are widowed, 15(31.25%) are divorced and 20(41.66%) are single. As the information indicates the majority of respondents are single. Majority of respondents also have no husband. From this we can conclude that women who have no husband lead family alone. Therefore they obligated to have source of income. This led them to join the institution to get loan.

Table 4. Frequency distribution of respondents by their level of education

Level of education	Frequency	Percent
Able to read and write	24	50%
Unable to read and write	10	20.83%
1-4	4	8.33%
5-8	5	10.41%
9-10	3	6.25%
11-12	2	4.16%
Total	48	100%

Source: survey conducted by the researcher

Table 4: shows that 24(50%) of respondents are able to read and write whereas, 10(20.833%) are women who are unable to read and write. 4(8.33%) are attained their education in primary schools (1-4) grades and 5(10.41%) are attained their education at elementary school (5-8) grades. Respondents who are between grades 9-10 are, 3(6.25%). 2(4.16%) of respondents are between grades 11 and 12. From the above table we see that majority of respondents are able to

read and write. These women can simply understand training which is given about advantage of MFI in written form. Therefore they able to get information more than women who are not able to read and write. This is why majority of respondents who participate in the institution are who able to read and write.

Table 5: Frequency Distribution of respondents by their occupational status.

Occupational status	Frequency	Percentage
Run own business	29	60%
Work with micro organization	19	40%
Total	48	100%

Source: survey conducted by the researcher

The above table indicates that 19(40) of respondents are work with micro organization whereas, 29(60%) of respondents are running their own business.

The above data shows that all respondents are not employed of any other body. Rather they created their own business by credit they get from the institution. The data also shows that there is no unemployed among the respondents.

As qualitative data stated, reducing unemployment is one aim of the institution. Reducing unemployment is the first step of poverty alleviation. So the institution is playing great role in poverty alleviation. Additionally it has great contribution of reducing migration. Because when

unemployed women get chance of creating one's own job, migration to abroad country is decreased. Like migration to Arab countries.

4.3 Source and level of income of women before and after joining the institution

Table 6: Frequency distribution of respondents by their source of credit before joining microfinance.

Source of credit	Frequency	Percentage
Private money lenders	4	8.33%
Relative/ friends	5	10.41%
Ekub/ Idir	12	25%
No means	27	56.25%
Total	48	100%

Source: survey conducted by the researcher

As table 6 shows before joining MFI, 4(8.33% of respondents of women's are got money from private money lenders. 5(10.41%) of respondents are depend on their families and friends, 12(25)% of respondents are got money from equib and idir and 27(56.25)% of respondents are didn't have any source of credit.

As the above table indicates the majority of respondents had lack of means of credit before they joining to MFI, because of different social factors as women's cannot work outside home and the society have the attitude that women's may not be successful and did not borrow because of as they have no any means.

Women who has no any means of income are exposed to different social problems. So giving credit for such women is solving the problems unemployed women faced. Therefore the institution is playing great role in this way.

Table 7: Frequency distribution of respondents by their level of income

Level of income	Before joining the institution(MFI)		After joining the institution(MFI)	
	Frequency	Percentage	frequency	Percentage
<100	6	12.5%	0	0%
101-200	7	14.58%	0	0%
201-300	5	10.41%	0	0%
301-400	3	6.25%	0	0%
401-500	4	8.33%	0	0%
>500	12	25%	37	77.08%
No means	11	22.91%	11	22.91%
Total	48	100%	48	100%

Source: survey conducted by the researcher

The above Table indicates regarding the income of women's before and after joining MFI. 12(25.5%) of respondents have monthly income above 500 birr before they joined the Institution. And after they joining to MFI, 78% of respondents have above 500 birr of monthly income. 7(14.58%) of respondents monthly income is 101-200 before they joining MFI. As the above data shows, 14.58% respondents are receive less than 200 birr monthly income before their joining to the institution, 22.91% and 12.5% of respondents have no information about how much is their income before and after their joining to MFI respectively. The above data shows that income of the respondents increased after they joined the institution compared to the income that they got before joining to the institution.

Quantitative data indicates that the institution assesses the success of borrowers by following up how the borrowers work with the money they took and by visiting

regularly. Therefore, wolikite Credit and Saving Share Company is effectively empowering women economically

4.4. Decision making and Asset Ownership Right issues

Table 8: Frequency distribution of respondents by their assessing decision making right before and after joined the institution

Characteristics	Before joining the institution(MFI)		After joining the institution(MFI)	
	Frequency	Percentage	Frequency	Percentage
High	16	33.33%	21	43.75%
Medium	5	10.41%	12	25%
Poor	15	31.25%	8	16.66%
Non	12	25%	7	14.58%
Total	48	100%	48	100%

Source: survey conducted by the researcher

As table 8 shows, 16(33.33%) of respondents had high level of right to own household assets, before they joined to the Institution And 21(43.75%) respondents have high level of right to own household assets after their joining to the institution. 5(10.41%) of respondents had medium level of right to own household assets before their joining to the Institution And 12(25%) respondents responded that they have medium level of right to own household assets after they joined the Institution. Also 32% of respondents responded that they had poor level of right to own household asset before their joining of the institution whereas, 8(16.66%) of respondents are reported that they have poor level of right to own household asset after they joined the Institution. Finally, 12(25%) of respondents reported that they hadn't any right to own household assents before joining the institution whereas, 7(14.58%) of respondents responded that they hadn't any right to own household asset.

As table above shows high percentage of respondents managed to secure their asset ownership right when we compare to before, after they joined to MFI. So this institution is played a great role in helping women so that they able to give decisions on their property almost equal to men.

Table: 9 by assessment of domestic respondents work load

Character of work load	Before joining the institution(MFI)		After joining the institution(MFI)	
	Frequency	Percentage	Frequency	Percentage
Very high	17	35.41%	7	14.58%
high	4	8.33%	8	16.66%
Medium	21	43.75%	21	43.75%
Low	6	12.5%	12	25%
Total	48	100%	48	100%

Source: survey conducted by the researcher

As table 9 shows 17(35.41%) of respondent's workload is very high before their joining and 7(14.58%) of respondent's work load is very high after their joining to MFI. 4(8.33%) of respondent's work load was high before and 8(16.66%) of respondent's work load was high after they joining the institution, the workload is medium for 21(43.75%) of respondents before joining to the institution, and for 21(43.75%) of respondent after joining to the institution. Finally the workload at lower level for 6(12.5%) of respondents before their joining to the institution and for 12(25%) of respondents after they joining to MFI.

This table indicates that the workload of women's is decreased. Because most of the women's engaged in business activities at the outside of home by participating in different activities.

Therefore micro finance is not only contributes for women's economic status but also their social relation with others.

Table10. Frequency distribution of respondents by their level of domestic violence before and after joining to the Institution

Level of domestic violence	Before joining institution (MFI)		After joining institution (MFI)	
	Frequency	Percentage	Frequency	Percentage
Frequently	18	37.5%	0	0%
Occasionally	10	20.83%	13	27.08%
Never	9	18.75%	12	25%
Rarely	11	22.91%	23	47.91%
Total	48	100%	48	100%

Source: survey conducted by the researcher

Table 10. indicates that 18(37.5%) of respondents answered as they have experienced domestic violence frequently before joining the institution but none of respondents have experienced domestic violence frequently after joined the MFI whereas, 10(20.83%) of respondents violated occasionally before their joining the institution and 13(27.08%) of the respondents were violated occasionally after they joined the institution. 9(18.75 % (of respondents and 9[18.75] of respondents before 12[25%]) and after they joined the institution respectively answered that they never violated. Finally the table shows that 11(22.9%) of respondents were violated rarely before their joining the institution whereas, 23(47.91%) of respondents were violated rarely after they joined the joined the institution.

The above information indicates that most respondents were suffer because of domestic violence before and after joining to MFI there is no any frequently domestic violence was happened. Finally, the table shows that the number of respondents who are never violated was increased after their joining the institution compered to before joining the institution.

4.5. Awareness of respondents about the MFI

Table 11 Frequency distribution of the respondents by their views about services of MFI

Why respondents preferred the institution (MFI)	Frequency	Percentage
Low interest rate than other informal source credit	4	8.33%
Steady source of working capital	36	75%
It is free from interest	8	16.66%
Total	48	100%

Source: survey conducted by the researcher

As the table 11 shows 4(8.33%) of respondents preferred this institution because of their thinking that the institution has a lower interest rate than other informal source of credit whereas, (38%) of the respondents like the credit facilities offered by MFI because it is steady source of working capital and 8(16.66%) of respondents are the participator join in MFI because of the institution being free from interest rate.

The above information indicate the most of women's prefer to have a credit from MFI because they need the money for using as source of working capital and different business.

Qualitative data also shows that the client are interest to become member of the institution because free of interest rate steady source of working capital

Table12 Frequency distribution of respondents by their participation in traditional institutions

Traditional institution	Frequency	Percentage
Iqub	25	52.08%
Idir	19	39.58%
Mehaber	0	0%
Never	4	8.33%
Total	48	100%

Source: survey conducted by the researcher

As table 12 indicates the percentage of the respondents who participate in equib is 25(52.08%) before they participate in MFI, 19(39.58%) of the respondents participate in idir, none of them participate in mahber and 4(8.33 %) of the respondents were not participate in any institution before they joined the institution in MFI.

Therefore the above information indicates that Most of women were participated in equib before they joining to the MFI.

As qualitative data Shows women are motivated to participate in the institution by observing and understanding from their neighbor about advantage of credit and saving. Also the institution motivate women to join the institution in different ways like home to home training, giving training in different public area etc.

Table 13 Frequency distribution respondents by their knowledge about the MFI

Level of information they have	Frequency	Percentage
Have enough information	13	27.08%
Have information but not enough	30	62.5%
Have not any information	5	10.41%
Total	48	100%

Source: survey conducted by the researcher

As above table shows 13(27.08%) of respondents had enough information about the MFI, whereas, 30(62.5%) of the respondents had information but not enough and 5(10.41) percent of respondents had no any information.

From this we see majority of the respondents had information about MIF. Only 10% respondents responded that they didn't have any information about MFI.

Qualitative data also indicates that the Institution gives awareness for the women to attract them to come and join to the institution. Therefore majority of women customers of wolkite Credit and Saving Share Company information before their joining to the institution.

4.6. Respondent's reflection on interview questions

The semi-structured interview question was presented for 8 micro institution experts including the manager of the institution. The participants reflected their answers as they asked.

As the reflection of interview participant the aim of the institution (the aim wolkite Credit Saving Share Company is alleviating poverty from the country creating awareness of saving habit, reducing un employment and increasing the rate of development of the country .When we see the quantitative data also supported the answers of interview participants.

The information I got from interview participants also shows that the institution motivate women to join it. To motivate women the institution works in cooperation with kebeles. In order to create awareness of advantage of using micro finance service the institution the institution educates women through different media. To select women borrowers the institution has different criteria. For example, the borrower should has motivation to work and change him or herself, should has not mental problem, should be free from different addiction etc.

The institution follow up whither the borrowers work with money took from the institution or not. The institution has program when visit the borrowers to evaluate the borrowers' success by going home to home.

Finally the information participants' gave me shows that the institution faces many problems from the borrowers. Some borrowers not pay the credit they took from the institute Generally as qualitative data shows, the role Micro finance institution plays is very appreciable .

Different studies are indicate that microfinance institution highly empowers women's 'socio-economic status. For instance numerous empirical supports the empowering effects of microfinance to women for e.g. Haimanot Eshetu ,(2007), Belay Asefa, (2001), Itana Ayana.(2004). Gebrehiwot Ageba and WoldayAmha (2001) .conducted a research on role of MFI in different place and in different times.

Few studies also demonstrated the potential effect of microfinance at women in reducing domestic violence. (Borchgrevink, A. (2005). He suggested also that women's access to independent income is likely free women from abusive marital relationship. Other stressed on the importance of women's credit group membership in reducing women's vulnerability to domestic violence. (Kalmar Barktkawuski, (2000). A recent study suggested that giving credit to women is more likely to increase women empowerment while leading to men is likely to worsen women's empowerment while leading to men is likely to worsen women's subordinate position within the household.

This study was conducted on the role of micro finance for socio-economic empowerment of women in wolkite town in the case of wolkite Credit and Saving Share Company. From the study I got the following findings

- The institution is playing great role in empowering women economically. This means the credit they get from the institution lets them to participate in different business activity.
- As the study shows after they joined the institution and started to run their own business, the community's attitude towards them changed positively, domestic violence is decreased
- The study indicates that women who joined the institution developed their saving habit and started their monthly income
- Participation of women was raised in the community after they joined the institution.

CHAPTER FIVE

5. Conclusion and recommendation

5.1. Conclusion

The study indicates that most of women participate in MFI are the women who are in the age group of 18-27. This indicates that majority of these women are join to the institution and take loan fore purpose of business, because the age majority respondents are found in is productive age. Also majority women customers of wolikte Credit and Saving Share Company are orthodox religion followers, single and able to read and write.

As the study indicates the majority of respondents had lack of means of credit before they joining to MFI, but after they joined the institution their level of income increased. As the institution is playing great role in empowering women, the women work load is decreased, domestic violence is also decreased after they joined the institution compared to before their joining the institution.

Majority of respondents were participate in traditional credit source specially equb. As majority of the respondents reported they have no enough information about MFI.

Generally these major findings of the research have indicated that there are significance change in women's economic life after they become members of the institutions. Due to this the women try to participate indifferent business activities which lets them to improve their income. They try to manage themselves without the expectation of their husbands income, this indicates that women can fulfill their interest and domestic materials without looking the hands of others and also women become a full right of property ownership .

5.2. Recommendation

On the bases of finding of this research I recommended or suggested the following recommendation

- The institution should continue working with the women in order to solve the problem related to socio-economic condition. Because the institution is playing great role in empowering women.
- Since the institution is playing a great role in reducing poverty, government should allocate enough budgets for the institution so that the institution work with many women.

Because the interest of women to join the institution is increasing. As I understood from respondents response changing of attitudes of the community to words women who joined the institution is motivated others women to joined the institution.

- Some borrowers do not pay the money they borrowed from the institution in gap of time given. This is obstacle for the institution that the institution cannot fulfill its aim. Therefore the institution should take measure on such borrowers to teach others borrowers The government should intervene and control to check what looks like the organizations condition in every duration of time to correct the organizational problem.

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Questioner and Interview

Wolkite University

Questions for RESPONDANTS.

This questionnaire is prepared for the study on the role of Microfinance institution on Women empowering in wolkite town. I kindly request you to give genuine response to the question because it is the information you provide which determines final result of the research. You are not expected to write your name, signature and address. I appreciate your cooperation and willingness.

Question related to demographic and socio economic backgrounds of the respondent

1. Sex: a) male b) female

2. Age: a) 18-27 c) 36-55

b) 28-37 d) 56-65

3. Destruction of respondent by Religion

a) Ortodox c) catholic e) others

b) Islam d) protestant

4. Classification of respondent by educational qualifications

A.

a) Unable to write and read c) 1-4 e) 9-10

b) Able to read and write d) 5-8 f) 11-12

5. Marital status a. Married b. widowed

c) Divorced d) Single

6. Occupational status a) Run own business b) work with micro organization

Source and Level of income

7. What was your source of credit before your joining to the institution

8. Why do you like the loan given by this institution?

a) Low interest rate than other informal source of credit

b) Steady source of working

c) Create group solidarity.

d) It have good guaranteed than others. _____

9. What was level of income before your joining of the institution?

10. What is your level of income after you joined the institution?

11. For what purpose you spend the credit that you get from the institution?

a) For food items b) For business activities

c) If any other please specify.

12. For how many years have you been the member of the institution?

Decision making and asset Ownership Right

13. How do you assess the decision making power you had before going the institution?

a. Full participations b. sometimes c. Rarely

14. How do you assess the decision making power you have after joining the institution?

a) Full participation b) sometimes c) Rarely

15. What was the level of domestic violence before joining to the institution?

a) Frequently b) occasionally

c) Rarely

d) Never

16. What is the level of domestic violence after joining to the institution?

a) Frequently

b) Occasionally

c) Rarely

d) Never

17. In which institution did you participate before your joining to the institution?

a) Equb

b) Idir

c) Mahaber d) If any other please specify. _____

18. What is the information you have before joining the institution?

19. What do you think the aim of the institution?

20. Do you think that you are active participant in the institution?

20. What is the attitude of the community you live in to words you after you joined the institution?

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Interview guide for the micro finance experts

- What are the challenges the institution faced from the borrowers?

- How did you motivate the women to come to your institution?

- What are the criteria the institution uses to elect the borrowers?

- How the women are encouraged to participate in the institution?

- How the institution assess the success of the borrowers?
