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DEPARTMENT OF MANAGEMENT

**ASSESSMENT OF THE CONTRIBUTION OF MICRO-FINANCE SERVICE
FOR WOMEN ECONOMIC EMPOWERMENT (THE CASE STUDY OF
HARBU MICRO FINANCE INSTITUTION IN SEKA TOWN)**

A RESEARCH PAPER SUBMITTED TO THE DEPARTMENT OF
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ACRONYMS/ABRVEATION

NGO - Nongovernmental organization

MFI - Micro financial institution

DWE-Dimensions of women's empowerment

IWE-Indicators of women's empowerment

PRSDP-Poverty reduction and sustainable developmental program

PASDEP-Plan for accelerated and sustainable development to end poverty

GTP-Growth transformation plan

Mo FED-Ministry of finance and economic development

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Abstract

The Study entitled as the assessment of the contribution of microfinance service for women's economic empowerment "was conducted with the general objective of assessing the contribution of microfinance institutions activities on enhancing women's to economic empowerments. The study was designed to evaluate service provided by harbu microfinance to women clients and the extent to which the program changes the living standard of their family life. The research was used primary data collected through interviewing the manager of harbu microfinance institution and by distributing questionnaires to women clients of the institution. The analysis of the data was done using table and percentage for qualitative and quantitative type data. Based the result of the analysis the researcher concluded that there is no that much enough awareness is providing to the clients and access of loan is also not good. Finally, the researcher recommended that the microfinance manager should provide enough information and expand access of loan to empower the women's economically.

Key words: Economic empowerment, Microfinance service

CHAPTER ONE

1. Introduction

1.1. Background of the study

The micro finance enterprises contribute to the reduction of poverty and vulnerability of poor through enabling them to break the vicious cycle of poverty and also enabling them to enhance self-empowerment, respect and social dignity. It allows poor people to increase their income, accumulate assets, and enter into mainstream society. The benefits of starting micro-enterprises go beyond an individual and a household. Others in the society are also get benefited from the microenterprise development as it fosters social relations or networks, civic engagement, community solidarity, and social capital (Ssewamala et al., 2006). In spite of prevalence of the term empowerment, many people are confused as to what the economic empowerment of women implies in social, economic and political terms. Knowledge regarding the economic empowerment strategies such as integrated rural development, women's development, community participation and awareness building is even less clear. As stated by Harper, (1996) women everywhere, particularly in poor countries are seriously disadvantaged due to various reasons. While women handle a large part of the world's work, they receive a very small part of the reward of the work, in terms of money which they can control and social position. According to the World Bank (2001), gender inequalities in developing societies inhibit economic growth and national development. According to Harper (1996), women economic empowerment differs from one country to another and between different income groups within each country. However, women's economic, social and political position is generally worse in poor countries as compared to the rich. Women empowerment is giving the ability to generate choices and exercise bargaining power, developing a sense of self-worth, a belief in one's ability to secure desired changes and the right to control one's life (Narayan, 2002:10). The introduction of microfinance in Ethiopia has been gradual with its initiation attributed to the proclamation in 1996 (WABEKON, 2006). It also states that prior to the 2 issuing of the proclamation, only a few NGOs and the Development Bank of Ethiopia offered limited and isolated microfinance services on an ad-hoc basis. According to Woodley (2006), as of June 2005, there are 26

microfinance institutions registered under the National Bank of Ethiopia with an active loan portfolio of about 1.5 billion Birr (173 million USD) delivered to 1,211,305 active clients. They also mobilized about 501 million Birr (58 million USD) savings. The clients served by the microfinance institutions in Ethiopia are mainly the rural people. In addition to that about 38 percent of the clients of microfinance service in Ethiopia are female category. Microfinance institutions also provide benefits to women and play an important role in their empowerment. The goal of microfinance institutions as development organizations is to service the financial needs of un-served or underserved markets as a means of meeting development. It includes reducing poverty, empowering women or other disadvantaged population groups to create employment (Lidgerwood, 2000). Microfinance empowers women by putting capital in their hands and allowing them to earn an independent income and contribute financially to their households and communities. The economic empowerment is expected to generate increased self-esteem, respect and other forms of empowerment for women beneficiaries. It is clearly visible that involvement in successful income generating activities should translate into greater control and empowerment (Narayan, 2002). Recognizing the importance of investigating the impact of microfinance services on the empowerment of women, Specialized Financial and Promotional Institution (SFPI) has been considered for this study. SFPI is one of the earliest micro financing institutions in Ethiopia established in 1997. Its main objective is to enhance socio-economic empowerment of disadvantaged people, especially women, by providing them access to support services like credit saving and business training. SFPI provides both financial and non-financial services. The attention given to women's economic empowerment is usually based on the premises that it is a role of microfinance status. Women mostly suffer from poverty in many developing countries. Ethiopia, being one of the developing countries, the case is a burning issue in the country. Considering the above, these research deals with the contribution of microfinance enterprise service on economic empowerment of women in seqa town, jimma.

1.2. Statement of the problem

According to the World Bank's gender statistics database, women have a higher unemployment rate than men in virtually every country. In general, women also make up the majority of the lower paid, unorganized informal sector of most economies. These statistics are used to justify giving priority and increasing women's access to financial services on the grounds that women are relatively more disadvantaged than men. (www.genderstats.worldbank.org). It is important to

understand patriarchy in order to understand present day relations between women and men. Eshetu (2000) defines patriarchy as father rule, male domination on women's productive labor power, property and other economic resources. Economic 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 (CEDAW) and the Beijing Platform for Action (BPFA, 4 1995) address women's access to financial resources. For example, BPFA includes thirty five references to enabling poor women to gain access to credit. As stated by Narayan (2002), in most poor countries, men's domination of women is strongest within the household. Access to credit and participation in income-generating activities is assumed to strengthen women's bargaining position within the household thereby allowing them to influence a greater number of strategic decisions. Ethiopia is also one of the poor countries where women have a low standard of living. This study looks into microfinance institutions as contributing to women's knowledge and self-confidence by widening their social networking. It also gives women the tools and skills they need to participate more effectively and successfully in formal politics and to informally influence decisions and policies that affect their lives. The economic empowerment approach attributes women's subordination to lack of economic power. It focuses on improving women's control over material resources and strengthening women's economic security. Women may work in a range of areas, including savings and credit training and skills development, new technologies or marketing as well as provide such supports as child care, health services, literary programs and legal education and aid. The consciousness raising approach asserts that women's empowerment requires awareness of the complex factors causing women's subordination. According to Wolday (2006), as of June 2005, there are 26 microfinance institutions registered under the National Bank of Ethiopia with an active loan portfolio of about 1.5 billion Birr (173 million USD) delivered to 1,211,305 active clients. They also mobilized about 501 million Birr (58 million USD) savings. The clients served by the microfinance institutions in Ethiopia are mainly the rural people. There for the aimed existence of the study is to minimize the gap and ensure the late people access to financial services in order to alleviate poverty in addition to analyzing the contribution of micro finance institution in enhancing women's economic empowerment

1.3. Research questions

The Research questions would be presented as follows:

1. Does women's have potential to improve economic growth by using Harbu microfinance institutions in Sea town?
2. Does Harbu micro finance bring positive change in their living standard through using the credit facilities?

1.4. Objectives of the study

1.4.1. General objectives

The general objectives of the study would be to assess the contribution of Harbu micro finance for women's economic empowerment in the case of Seka town.

1.4.2. Specific objectives the study

The specific objectives of the study would be:

- To identify the contribution of SekaHarbu micro finance in encouraging women's participation on economy.
- To assess whether the women's have improved their living standard through the use of credit facilities extended from sekaHarbu micro finance.

1.5. Significance of the study

The study would be significant for understanding more about Harbu micro finance contribution in Seka town on creating job opportunities and future planning. Also as an instrument of monitoring evaluation and controlling ongoing credit or loan service rendered to women by Harbu micro finance in the Seka town and enable women's to get their interested activity. The researcher assumes that the study would have the significance for: - government, savers, investors, researchers and for others agents of the economy.

1.6. Scope of the study

The study would be done at woreda level in Oromia regional state, Jimma zone, Seka Town to examine the contribution of Harbu micro finance in enhancing the women's economic empowerment and how they solve their problems. The study will be limited to the women customer of the Harbu microfinance at seka branch.

1.7. Limitation of the study

The study would have some limitations. The problems put their own challenges on the quality of the result of this study would be financial constraints to get sufficient materials for study, lack of sufficient data sources and even the data available was varying from source to source, lack of experience of the researcher and limitation of time. In order to manage this limitation, the researcher would try to collect the sufficient data from few sources to reduce inconsistency of data. In addition, the researcher would be tried hardly to explain the activities that had been undertaken throughout the research work.

1.8. Organization of the paper

This paper would be organized in to five chapters the first chapter covered the introduction part which includes the background, statements of problem, objective, Scope and Significance of the study, limitations of the study and organization of the study. Chapter two includes both the theoretical and empirical literature review. Chapter three consist the research methodology including types of data, source of data, method of data analysis. Chapter four, deals with work plan and reference.

CHAPTER TWO

2. REVIEW OF RELATED LITERATURE

2.1. Theoretical background

Women hold an equal or even a more powerful position under the communal mode of production. However, women's role and their corresponding power in the household and the community eventually diminished with the evolution of private ownership. The family also changes to a patriarchal one where women are treated as the property of men as the latter control property and manage to generate surplus. The rise of capitalism also further intensified men's control over women making the latter economically dependents on the former (Engles, 1942). According to Engles (1942), the development of socialism and the socialization of housework are required to attain the full liberation of women. In addition, feminists should join the struggle against capital if the objective of women's liberation is to be met (Cliff, 1984). Liberal feminists call for the involvement of women in the public sphere while maintaining the existing class structures. On the other hand, Engles argued for the elimination of private property as the key to women's liberation (Friedan, 1963). A number of Marxist feminist thinkers have conducted studies on the earlier kinship and economic models and the role of sexual and/or gender division of labor in support or against the social power of women (Reed, 1973). Economic independence is called for by various theories to ensure the equality of women. Housework is denounced by the Second Wave Movement, including liberal feminists, because it is basically unpaid. It is insisted that such work devalues women and makes them dependent on men since it is not within the sphere of public economic production (Friedan, 1963). Feminists propose interventions to provide access to economic resources such as micro credit as a stepping point to promote the empowerment of women in the economic, social and political arena (Solomon, 1999).

2.2. The Concept of Empowerment

The term empowerment is used to refer to self-reliance and self-respect in order to enable each person reach his/her God given potential (Cheston and Kuhn, 2002: 12). They also state that empowerment is about change, choice and power. Empowerment is also considered as process of change by which individuals or groups with little or no power gain the power and ability to make choices that affect their lives. Empowerment is also defined as a process through which women

are able to transform their self-perceptions-equivalent to alchemy of visibly transforming gender roles. Empowerment generally involves change at three broad levels: within the household, within the community, and at a broader institutional or policy-making level (Zafar, 2002:63) According to Rowlands, (1995) the definition of empowerment is bringing people on the outside of a decision process into it. It is also considered as the ability to obtain an income that enables participation in economic decision making. Individuals become empowered when they obtain the right to determine choices in life and to influence the direction of change, through the ability to gain control over material and non-material resources. The idea of power is at the root of the term empowerment. Power might operate in different ways (Oxaal and Baden, 1997). The effective use of resources requires agency, which is, the process of decision making, negotiation and manipulation (Kabeer, 2005). Women who have been excluded from decision making for most of their lives often lack this sense of agency that allows them to define goals and act effectively to achieve them. Movements which seek the empowerment of women as a group increase opportunities available to individual women, and economic empowerment can increase women's status in their families and societies. The lack of empowerment, on the other hand, eventually slows down economic and political development, just as the lack of progress in meeting people's basic needs will limit empowerment because poverty itself is disempowering (Skarlatos, 2004); Poverty is usually defined in relation to the capacity to meet basic needs. However, in terms of a dynamic approach meeting one's needs today do not guarantee that they will be met tomorrow. Vulnerability refers to the basic uncertainty which surrounds the capacity of poor people to meet their needs on a regular and assured basis. Owing to a wide variety of risks and shocks, the poor appear to be more vulnerable than the rest of the society (Kabeer, 2005).¹⁰ In addition to being economic phenomena, poverty and vulnerability are also social incidents reflecting who people are. Dominant cultural norms and values in most parts of the world stress male responsibility for protecting and providing for household members and treat women as their life-long dependents. Men are basically given authority within the household and control over resources. On the other hand, women are assigned subordinate status within their households and the society. The risks faced by women increase with their increasing dependence on men. Generally, women are more vulnerable to poverty due to their economic, social, cultural status, caste, ethnic and religious values (Kabeer, 2005). The United Nations Conference on Environment and

Development (UNCED) agenda 21 mentions that women's advancement and empowerment in decision making including women's participation in national and international ecosystem management and control of environment degradation, as a key area for sustainable development (Wee and Heyzer, 1995), (Fourth World Conference on Women, 1995), Development Alternatives with Women for a New era (DAWN, 1995), The international conference on population and development in Cairo (ICPD, 1994) and the Copenhagen declaration of the World Summit on Social Development (WSDD, 1995) also treat the empowerment of women as the main objective of development which requires the full participation of women in the formulation, implementation and evaluation of decisions determining the functioning and wellbeing of societies. The World Bank has also identified empowerment as one of the key constituent elements of poverty reduction, and as a primary development goal (Malhotra et al, 2000). The promotion of women's empowerment as a development goal is based on the dual argument that social justice is an important aspect of human welfare and is intrinsically worth pursuing. A similar dual rationale for supporting women's empowerment has been articulated in the policy statements put forth at several high level international conferences in the past decade e.g. (Beijing Platform for Action, 1995), (Beijing +5 Declaration, 2000), and (CEDAW, 1979). However, no major development agency has developed a rigorous method for measuring and tracking 11 changes in levels of empowerment. It is, therefore, difficult for the international development community to be confident that their efforts to empower women are succeeding (Malhotra et al, 2000). The empowerment of women is essential for achieving the goals of sustainable development centered on human beings (Malhotra et al, 2000). It also requires appropriate public policies to ensure that women enjoy all human rights and fundamental freedoms and participate fully and equally in all spheres of public life including decision making. Public policies to promote women's economic potential and independence and their full and equal participation in development are also essential for women's empowerment. Measures are also needed to ensure women's equal access to education and to training and retraining. Women's empowerment should also reflect on their sexual and reproductive rights and health. An empowerment approach to women's health emphasizes women's individual sense of self-worth connecting to the values they attach to their own health (linked to "power within") women's individual decision making over access to health care ("power to") and women's collective empowerment through organizing to make health

services more accountable and to increase women's choice decision making and control over their bodies ("power with") (Cheston and Kuhn, 2002). Furthermore, links between empowerment and health in general, and specifically for women are receiving growing recognition. Presentation made by WHO at the Fourth World Conference on Women at Beijing states that the empowerment of women is a fundamental prerequisite for their health. This means promoting access for women to resources, education and employment and the protection and promotion of their human rights and fundamental freedoms so that they are enabled to make choices free from coercion or discrimination (WHO, 1995). Education plays a vital role in the social empowerment of women (Indian National Policy, 2001). The empowerment requires the provision of equal access to education for girls and women. It also requires taking special measures to eliminate discrimination. Universalize education, eradicate illiteracy, create a gender-sensitive education system, increase enrollment and retention rates of girls and improve the quality of education to facilitate lifelong learning as well as development of occupational/Vocational/ technical skills by women. Empowerment is essentially a bottom-up process rather than something that can be formulated as a top-down strategy (Cheston and Kuhn 2002). It then follows that the empowerment of women basically rests on women themselves rather than development agencies. The empowerment of women involves women themselves setting the agenda and managing pace of change (Carolyn, 2003). Empowerment comes from within, i.e., women empower themselves. Other parties such as development cooperation agencies or NGOs can, however, play an important role in facilitating capacity building and networking. Appropriate external support can be important to foster the process of empowerment. In this regard, development agencies can support women's empowerment by funding women's organizations that work towards addressing the causes of gender subordination by promoting women's participation in political systems and by facilitating dialogue between those in positions of power and organizations with women's empowerment goal (Carolyn, 2003). Development activities have become closely associated with the promotion of women's empowerment, such as micro credit, political participation and reproductive health and much innovative work has been done in these areas. However, there are limits on the extent to which such activities are by themselves empowering (Cheston and Kuhn, 2002). Empowerment approaches are utilized in a variety of development initiatives in addition to micro credit programs, democratization programs and leadership training programs. However, question has to

be raised as to what constitutes empowerment and when is the program empowering and when it is not. For example, increased decision-making power¹³ at individual level and greater access to economic resources of women does not necessarily translate into greater representation on power of women within political institutions (Cheston and Kuhn, 2002). Furthermore, empowerment in one area cannot be sustained without attention to other facets (Cheston and Kuhn, 2002). For example, reproductive and sexual rights cannot be fully exercised where women lack independent economic resources. The promotion of empowerment also requires addressing organizational structures and processes in addition to policy frameworks. Empowerment is demonstrated by the quality of people's participation in the decisions and processes affecting their lives. For participation to promote empowerment it needs to be more than a process of consultation over decisions already made elsewhere. Strategies to support women's empowerment should encourage women's participation at all stages of projects including evaluation (Cheston and Kuhn, 2002).

2.3. Microfinance

Microfinance is a term used to refer to the activity of provision of financial services to clients who are excluded from the traditional system on account of their lower economic status. The financial services will most commonly take the form of loan and savings by removing collateral requirement and creating banking system which is based on mutual trust. (WWW.WIKIPEDIA.ORG) Micro credit programmes aimed at empowering women have become popular among donors and NGOs. Development policies with the approach of women's empowerment through women organizing for greater self-reliance has also resulted in a change of policies for the enhancement of women's economic role. Since microfinance organizations have financial focus, they are expected to impact the lives of the poor (Kabeer, 2005). Micro credit is about much more than access to money. It is about women gaining control over the means to make a living. It is about women lifting themselves out of poverty and vulnerability. It is about women achieving economic and political empowerment within their homes, their villages, their countries. (Beijing +5 Conference, 2000) (Kabeer, 2005) states that in order to bring women's empowerment microfinance needs to help poor women address their daily needs as well as their strategic gender interests. It is recognized that strategic gender interests go to the very heart of the structures of patriarchal power: the abolition of a coercive gender division of labor; of unequal control over resources; ending male violence, women's control over their own

bodies, the establishment of political equality and the ending of sexual exploitation (Molyneux 1985).

2.3.1. Targeting of women under microfinance

Most micro finance organizations target poor women and usually those from socially excluded groups. The reason for the targeting of women under microfinance schemes is the relationship between gender and development. Various researches conducted by institutions such as UNDP (1995) and the World Bank (2001) indicate that gender inequalities inhibit growth and development. Hence, acknowledging the prevalent gender inequalities and the impact on development, microfinance provides women with access to working capital and training to mobilize women's productive capacity to alleviate poverty and pave the way for development. Women are basically the poorest of the poor. According to UNDP (2003) Human Development Reports, women make up the majority of lower paid and unemployed portion of most economies. It is believed that the welfare of a family is enhanced, when women are helped to increase their incomes. This is due to the fact that women spend most of their incomes on their households. Hence, assisting women generates a multiplier effect enlarging 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 repayment records and cooperativeness (Cheston and Kuhn, 2002). Women's repayment rates also excel that of men and their lower arrears and loan rates have an important effect on their efficiency and sustainability of the institutions. Women's equal access to financial resources is also a human rights issue (Beijing platform for action, 1995). According to USAID (1995) financial institutions that offer deposit services are very attractive to women. If a gender based organization is aiming to meet the preferences and needs of its clients, savings services must be an integral component of its program. Saving programs targeting at women have the potential to enhance economic empowerment since women make financial security safety and provision priorities in their households (UN Expert group on women and Finance, 1995). As indicated previously, microfinance services initially target women. However, it is not sufficient only to cater to women clients to solve gender issues. A gender sensitive approach is inclusive rather than exclusive (Jahan, 1995). Gender sensitivity is assured when taking into account the needs and constraints of both women and men during the design and delivery of finance. On the other hand, the "women only" targeting approach might further exacerbate gender inequalities.

2.4. Paradigms of Microfinance Institutions towards Women Empowerment

Support for targeting women in microfinance programs comes from organizations of widely differing perspectives. Mayoux (2005) identifies three contrasting paradigms with different underlying aims and understandings and different policy prescriptions and priorities in relation to microfinance and gender policy. The three paradigms, namely the feminist empowerment, poverty reduction and financial sustainability, also have different emphasis in the way they perceive the inter-linkages between microfinance and women's empowerment.

2.4.1. Feminist empowerment paradigm

With a focus on gender awareness and feminist organization, microfinance is promoted in light of a wider strategy for women's economic and socio-political empowerment. In this regard, microfinance must be part of a sectional strategy for change that identifies opportunities and constraints within industries which can raise the prospects for women, when addressed. In addition, microfinance should be based on participatory principles to build up incremental knowledge of industries and enable women to develop their strategies for change.

2.4.2. Poverty reduction paradigm

This paradigm is touched by many NGO integrated poverty-targeted community development programs. The main focus of such programs is the development of sustainable livelihoods, community development and social service provision like literacy, health care and infrastructure. The programs typically target the poorest of the poor. The strategies target women because of higher levels of female poverty and women's responsibility for household well-being. The assumption is that increasing women's access to microfinance will enable them to make greater contribution to household income which is believed to translate into wellbeing for women and result in changes gender inequality.

2.4.3. Financial sustainability Paradigm

This underlies the models of microfinance promoted since the mid-1905 by most donor agencies. Large programs which are profitable and self-supporting and that, compete with other private banking institutions and capable of raising funds from international financial markets, is the ultimate aim of such endeavors. Financial sustainability is seen as addition to create institutions which reach significant number of the poor. The success of the programs is measured in terms of covering costs from incomes. The need for targeting women is justified on grounds of high female repayment rates and the need to stimulate women's economic activity. It is believed that

increasing women's access to microfinance services will in itself lead to individual economic empowerment though enabling women's decisions about savings and credit use to set up micro enterprise, increasing incomes under their control.

2.5. Economic impact of microfinance

Women's access to credit is generally believed to result in their economic empowerment. As a result, the provision of microfinance to women has been called for by various international and national organizations in light of their productive role for economic development and women's rights. However, many still question the empowering capacity of credit in relation to the economic social and political conditions of women. (Mayoux, 2002) The impact of microfinance on income has been observed to be variable. It appears that for the majority of borrowers income increases are small and even in some cases negative. This is due to the fact that most women invest in existing activities which are low profit and insecure. In addition, women's choices and ability to increase income is constrained by gender inequalities in access to other resources for investment in household responsibility and lack of mobility (Mayoux, 2002). Hence, the presumption that access to credit automatically leads to women's empowerment is not often true. This is because women with access to credit are usually unable to gain and maintain control of it. In addition there are additional disadvantages that women face including inability to access information, productive resources and social networks that hinder their access to and control of resources (Mayoux, 2002). As mentioned earlier, access to microfinance, by and large, has a positive economic impact. The impact becomes larger for those closer to the poverty line and it also increases with the duration of membership or intensity of loans as members begin to invest in assets rather than consumption (Morduch and Haley 2001). Microfinance delivery in various points of the world has improved the economic position of households, enhancing the asset base and diversification into higher return occupations among members. However, there are also a number of issues within the women's empowerment framework that impede the poverty reduction capacity of microfinance (Skarlatos, 2004). First the size of the loans is too small which does not enable the women to make long lasting income change for the household. Secondly, the increased access to credit in the same geographic area could contribute to market saturation of products provided by women. This is because poor women usually engage in similar businesses. Thirdly, there is the possibility that the women's successful business might have a negative impact on the girl child who might be required to help her mother leaving the school. Women

have a stake in the overall economic achievement of the household. However, in societies where there are restrictions on women's public mobility the impacts of microfinance on women are marginal or even nonexistent. In addition, the economic impact of microfinance on women depends on whether they have full control over the loan secured and their voice in household decision making (Goetz and Gupta, 1996).

2.6. Social impact of microfinance

In addition to economic impacts, social changes also result from the work of microfinance organizations (Kabeer, 2005). The delivery of microfinance is expected to result in social changes because women working in groups can achieve what might not be achievable individually. Microfinance organization strategies provide the poor the possibility of belonging to a group they choose despite the socially or economically imposed relationships (Kabeer, 2005). This allows for meeting with others of similar experience and share knowledge. Such practices in effect are believed to empower them both individually and collectively. The provision of financial services is directly associated with two specific sets of social relations. The first relate to interactions with the staff of the organizations which have the potential to bring change through training and other activities. The second set of social relations is those between members of the groups organized by microfinance organizations. However, these groups do not embody the same principles of organization or the same kind of relationships between members (Mayoux, 2005). Child education also improves with the provision of microfinance. In this regard, the delivery of microfinance to women results in greater return as compared to men (Kaber, 2005). Microfinance members are also expected to have enhanced decision making powers regarding reproductive rights than non-members. These include the decision on abortion, contraception use, and number of children and age at marriage for their daughter. In addition, the livelihood of female decision making has been increases when channeling loans through women's groups rather than to individual women (Goetz and Gupta, 1996). Claims that participation in microfinance activities has implications for women's empowerment within the household were investigated by a number of studies with varying results. Intra-household decision-making was one commonly investigated indicator of women's empowerment. While there is evidence that microfinance can have an impact on women's role in household decision-making, it has not occurred evenly in all contexts or in all areas of decision-making (Cheston and Kuhn, 2002). The other social impact of microfinance is on domestic violence. Domestic

violence might reveal either a declining or an increasing trend with women's access to microfinance (Goetz and Gupta, 1996). The reason for the decline could be the increase in awareness among family members that provides women a public forum where the discuss matters that were previously kept privately. On the other hand, according to the report compiled by (Rahman, 1999) an increase in domestic violence has been observed for 70 percent of 120 women borrowers of Grameen Bank (microfinance institute found in Bangladesh) following their involvement in microfinance.

2.7. Political impact of microfinance

Microfinance is viewed as an effective tool for overcoming the political exclusion of women (Cheston and Kuhn, 2002). The global average of women's representation in national parliaments remains low at 17 per cent as of 31 January 2007(UN, 2007). Women in government, parliament, the judiciary and other institutions serve as role models and thus as pull factors for other women. There are a range of possible mechanisms to increase women's participation in political life with varying degrees of success (Byrne et.al, 1996). The first is the reform of political parties through quotas and other forms of affirmative action. Another mechanism is training to develop women's skills and gender sensitive working with women's political organizations is the other mechanisms to enhance their participation. Measures that can be taken by microfinance institutions to increase the quality of women's political participation include awareness raising, training programs for female candidates, the cultivation of links and networks between women in local government and quotas in NGOs and timing of meetings and provisions of child-care to fit with women's domestic responsibilities. Measures to increase the quantity of women representatives need to be accompanied by measures to improve the quality of their participation. Even programs that are not explicitly addressing women's rights and political participation have had some impact on political and legal empowerment (Cheston and Kuhn, 2002). By contributing to women's knowledge and self-confidence and by widening their social networks, many microfinance programs give women the tools and skills they need to participate more effectively and successfully in formal politics and to informally influence decisions and policies that affect their lives.

2.8. Gender Based Microfinance Delivery

Women's access to financial resources has been substantially increasing over the years. However; their ability to benefit from the access in is limited by the gender related disadvantages (Skarlatos, 2004). In addition, despite their growing capacities, some microfinance institutions provide a decreasing percentage of loans to women. The loan size provided to women also appears to be smaller in comparison to men although both participate in the same program and belong to the same community. In addition to women's poverty levels, social discrimination against women results in smaller loan sizes in comparison to men. Furthermore there are only a limited number of women in the leadership of microfinance institutions, which might be one reason for the biased loan access. However, regardless of the odds, microfinance programs still have the potential to transform power relations and empower the poor. Although microfinance does not address all the impediments to women's empowerment, it can contribute to their empowerment if properly implemented (Kabeer, 2005). The goal of empowerment can be achieved through microfinance programs that are broad based, gender focused and financially sustainable. A gender based policy involves more than just targeting women. Creating gender-based policy involves a process through which an institution re-examines all of the underling structures and assumptions about gender roles, rights and responsibilities that have historically discriminated against women as borrowers and employees. It is also important for microfinance institutions to set guidelines pertaining to employee recruitment, promotion, roles and responsibilities. In this regard, the formulation and enforcement of the guidelines is expected to bring about positive social changes. Furthermore, involving women both as staff and borrowers has the potential for increased levels of economic empowerment and financial stability that will benefit the individual women, their families and communities (Mayoux, 2002). The following are some general considerations that should be made when designing programs with the aim of creating gender based strategy (Vyas, 2002). First, a program must contribute to the self-esteem, confidence and competency of women. This is because women often find it difficult to express their concerns about harmful political and economic policies much less discuss their consequences for gender empowerment. Second, there must be a strong female contingency in the leadership and planning roles of microfinance program. Filling management positions with women would help to break the belief that women are not capable of handling jobs traditionally held by men. With proper education and increased self-esteem, women will have the ability to

break traditional cycles of subordination and inherent cultural procession. Lastly, a microfinance program with a focus on gender must have an idea, founded on solid research and reliable information of the financial senses that will be most beneficial to women clients. Agencies also need to develop approaches that provide opportunities for women to decide for themselves about their needs and interests and how positive change can be achieved. Promoting empowerment also requires some fundamental changes within agencies in reviewing their structures and procedures to increase their accountability to the women whose empowerment they aim to support. Generally, it is essential that empowerment strategies are designed to enable women to gain greater access to information, access and control over resources and the ability to make decisions themselves. (Kabeer, 2005) In order to enhance women's access to credit, the establishment of new and strengthening of existing micro credit mechanisms and micro-finance institutions needs to be undertaken to enhance the outreach of credit (Cheston and Kuhn, 2002). In addition, other supportive measures should be undertaken to ensure adequate flow of funds. The promotion of women's political participation is an important approach to supporting their empowerment. This includes promoting women in government and national and local party politics as well as supporting women's involvement in NGOs and women's movements. Generally although women are found in large numbers in lower-level positions in public administration political parties, trade unions and business, their representation in chief executive and economic areas is generally very poor. Microfinance has also been strategically used by some NGOs as an entry point for wider social and political mobilization of women around gender issues (Mayoux, 2002). However, in most programs there is little attempt to link micro-finance with wider social and political activity. In the absence of this, it is not possible to measure the contribution of microfinance. To the contrary, there is the possibility that micro-finance and income earning may take women away from other social and political associations

CHAPTER THREE

3. RESEARCH METHODOLOGY

3.1. RESEARCH DESIGN

The researcher was used the descriptive design. This is because to describe and explore current situation as it exists related to the role of micro-finance institutions in empowering women's.

3.2. Source of data and method of collection

3.3 Source of data

The types of data are going to be used in this research; this primary data. The primary data refers to data was collected either by or under the direct supervision and interaction of the researcher so the source for primary data collection in this study would those women client of Harbu micro finance institution and from the manager of the institution. The primary data was collected from the records of the organization.

3.1.2.2. Method of data collect .ion

The researcher could be used questionnaires to collect primary data from valuable source who are clients of Harbu micro finance institution and interview to the manager of the institution.

3.1.2.3. Sampling technique and sample size

Among total population of Jimma, seka town 820 women are clients. From that target population the sample size of 82 **respondents was** selected because finance constraint and the study was be used simple random sampling, because it is the simplest form of probability sampling. Sample size would be determined as follows;

$$\text{Sample size (n)} = \frac{N}{1+N(e)^2}$$

Where N = Population size e =Sampling error

$$\text{Sample size (n)} = \frac{820}{1+820(0.1)^2} n = 82$$

3.1.3. Data analysis technique

After the completion of data collection with the above listed methods the researcher was **analyzed and inter** prated the data through descriptive statistical tools like the use of table and

percentage, because the data which had been collected from primary source are qualitative and quantitative in nature.

CHAPTER FOUR

4. DATA ANALYSIS AND PRESENTATION

This chapter deals with analysis of data collected from respondents based on the methodology stated. Data were collected from targeted population. This data were collected through distributed set of questionnaires and interview. There for the overall results of data are analyzed in the following givens

4.1 Analysis of personal information

table 1. 1 Personal information of respondents

No.	Item	Respondents	Percentage
1	age rang	5	6.10
	<20	31	37.85
	21-30	31	37.85
	31-40	14	37.85
	41-50	1	17
	>50		1.20
	Total	82	100%

(Source; own survey, 2020)

As it can be seen from table 3.1 on item one larger number that means 37.85 are range is found between age 21-30 and 31-40 years 6.10% are below 20 years while 17% are between 41-50 years and 1.20% is above 51. Thus it would possible to draw a conclusion that the highest number of Harbu microfinance institution clients are at their productive age range.

table 1. 2 Martial status

No. 2	Item martial stats	Respondents	Percentage
-------	--------------------	-------------	------------

	Single	21	25.60
	Married	36	43.90
	Widowed	15	18.30
	Divorced	10	12.30

Table 4.2 shows marital status form the total number of respondents 43.90% are married where as 25.60% are single 18.30% widowed and 12.20% are divorced. This implies that majority of the clients an stable and responsible in leading families that means married women's can deal everything with their husbands even how to be come in good life status and how they can work their business.

table 1. 3 Family size

No. 2	Item Family size	Respondents	Percentage
	1-3	36	43.90
	4-6	40	48.90
	7-9	1	1.20
	<10	5	6.00
	Total	82	100%

(Source; own survey, 2020)

As it can be seen from table 3.3 shows family size of the clients of Harbu micro finance institution 43.90% of the clients have 1.3 number of family size 48.90% have between 4-6 number of family size 1.20% of them have between 7.9 number of families and 6.00% of them have family size which is equal or greater than 10. Thus it can be drown from the data that women who have low and medium family size are the highest users of microfinance program

table 1. 4 Educational background

No. 4	Item educational background	Respondents	Percentage
	Primary education	28	34.14
	Secondary education	30	36.60
	Certificate	15	18.29

	Total	82	100%
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(Source; own survey, 2020)

From the above table 3.4 as it can be seen the educations background of the total number of respondents 10.97% are illiterates 34.14% of them are primary education. 36.60% of women are considered to be at secondary education level and 18.29% of women have certificate. This indicates that most of the omo microfinance clients are secondary and primary education levels and literate. This have positive impact on the improvement of women's economic empower.

4.2. Analysis on microfinance service

table 1. 5 Income before credit

No. 5	Item martial stats	Respondents	Percentage
	<150 birr	60	73.17
	151-500 birr	13	15.90
	501-750 birr	7	8.53
	751-1000 birr	2	2.4
	>1001 birr	0	-
	Total	82	100%

(Source; own survey, 2020)

From the above table 3.5 as it can be seen monthly income of women clients of Harbu microfinance before they joined it according to the collected data 73.17% of the respondents earned less than or equal to 150 birr monthly income before they get credit from the institution 15.90% respondents earned the monthly income of ranges from 151-500 birr on the other hand 8.53% of them earned monthly income of 501-750 birr and the rest of them that means 2.40% earned monthly income of 751-1000 and none of them earned monthly income of greater than or equal to 1001birr. From this it is possible to conclude that microfinance program have generally provides an opportunities to peoples who have less income and to access to financial service through women's responsible for loans by ensuring repayment.

table 1. 6 income after credit

No. 6	Item monthly income after credit	Respondents	Percentage
	< 150 birr	0	-
	151-500 birr	2	2.43
	501-750 birr	30	36.60
	751-1000 birr	33	40.24
	➤ 1000 birr	17	20.73
	Total	82	100%

(Source; own survey, 2020)

Table 4.6 above shows monthly income of women clients of Harbu microfinance after they joined it. According to the data collected from the respondents 2.43% of respondents earn monthly income of 151-500 birr, 36.60 of the respondents earn monthly income of 501-750 birr, 40.24% of the respondents earns monthly income of 751-1000 birr, 20.73% of them earn monthly income of greater than equal to 1000 birr and no one earns monthly income of less than or equal to 150. From this is possible to conclude that microfinance program can contribute allot in increasing women's income and people who have developing income level.

table 1. 7 Frequency loan

No. 7	Item frequency	Respondents	Percentage
	One time	29	35.40
	Two time	37	45.10
	Three time	14	17.07
	Four time	2	2.43
	Total	82	100%

(Source; own survey, 2020)

Table 4.7 above shows women clients of Harbu microfinance institution frequency of borrowing according to the data collected from respondents. 35.40% of the respondents borrowed from the institution for one time 45.10% of the respondents borrowed for two time 17.07% of the respondents borrowed for three time and 2.43% of the respondents borrowed for four time this implies that clients are satisfied by the service provided form the institution and the more they borrow, the more they are economically empowered or benefited.

table 1. 8 activity they work after credit

No. 2	Item types of activity	Respondents	Percentage
	Beverage and food	25	30.50
	hand craft	13	15.85
	Local alcohol trade	16	19.51
	Small business	28	34.14
	Total	82	100%

(Source; own survey, 2020)

Table 3.8 shows types of activities in which women clients of Harbu microfinance in generating income. 30.50% of the respondents participate in Beverage and food trade activities. 15.85% of the respondents participated in hand craft activities. 19.51% of the clients or respondents are participated in local alcohol trade activities and 34.14% of the respondents participated in activities of small business like retail or kiosk activities. These types of activities classified by considering the income generating activities of the clients that means most of the clients of Harbu microfinance institution are beneficiary by using these activities.

table 1. 9 client's attitude toward service provided by sekaHarbu microfinance institution

Item	number of respondent	Percentage
Actual service you earned meet your expectation		
Strongly agree	39	47.57
Agree	43	52.43
Disagree	0	0
Strongly disagree	0	0
	0	0
Total	82	100%

(Source; own survey, 2020)

As it is shown in table 3.9 47.57% of the respondents strongly agreed with the idea about actual service provided by the institution meet the expected level of services. 52.43% the respondents are agreed and the rest the respondents are neither strongly agree nor agree. Thus the figure helps

us to conclude that Harbu microfinance institution highly beneficial to the women's empowerment.

table 1. 10 effects of Harbu microfinance institution service towards on women's income.

No.	Item microfinance services	Number of respondents	Percentage
	contribute a lot in increasing women's income		
	Strongly agree	59	71.96
	Agree	23	28.04
	Neutral	0	-
	Disagree	0	-
	Strongly disagree	0	-
	Total	82	100%

e 4.10 shows effects of Harbu microfinance service on women's income accordingly, the responses of the respondents, 71.96% and 28.04% of them are strongly agree and agree respectively with the effects of Harbu microfinance institution service on women's incomes so by considering the clients responses. it is possible to conclude that microfinance service can play a great role in increasing women's income by changing living standers of the clients family life and their children education status.

table 1. 11 the contribution of microfinance in improving living standard of your family life.

Item	Number of respondents	Percentage
After the service of micro finance institution it realizes that they contribution improving living standard of your family life.		
Strongly agree	52	63.41
Agree	30	36.59
Neutral	0	-
Disagree	0	-
Strongly disagree	0	-
Total	82	100%

(Source; own survey, 2020)

Table 4.11 shows the contribution of microfinance institution in improving the living standard of your family life.

According to the responses of the respondents 63.41% of the respondents are strongly agree and 36.59% of the respondents are agree with the contribution of microfinance services in improving their family life. On the other hand the rest of them are out of the both that means from strongly agree and agree. Thus there is a great change on living standard of their family life.

table 1. 12 the credit size (the amount of money offered to loan).

Item	Response	Percentage
The credit size provided to clients of Harbu microfinance institution is determined by considering the types of business		
Strongly agree	9	10.98
Agree	35	42.68
Neutral	0	-
Disagree	38	46.34
Total	82	100%

Questionnaire 2020

Table 4.12 show the credit size provided to clients of Harbu microfinance institution is determined by consideration of their plan to engage in according to the response of the respondents 10.98% and 42.68% of them are strongly agree and agree respectively. On the other hand 46.34% are disagreeing on the providing credit size. This shows that there is difference in client view it allows as argue that either there is variation in loan provision or some clients are not satisfied by the credit size to them

table 1. 13 Assessment of women's empowerment

Item	Number respondents	Percentage
Before joining the program the status of empowerment was low		

Strongly agree	6	7.31
Agree	50	60.98
Neutral	2	2.44
Disagree	24	29.27
Strongly disagree	0	-
Total	82	100%

(Source; own survey, 2020)

As it can be seen from the table 3.13 about 7.31% of the respondents are strongly agree and 60.98% of the respondents are agree on the status of women's in their empowerment before joining the program was low on the other hand 2.44% of the respondents have no idea likewise 29.27% of the respondents are disagree on the status of women's in their empowerment before joining the program was low. This implies that microfinance have a great contribution in empowering women's.

table 1. 14 microfinance and women's empowerment

Item	Number respondents	Percentage
The relationship between microfinance program and women's empowerment.		
Strongly agree	67	81.70
Agree	15	18.30
Neural	0	-
Disagree	0	-
Strongly disagree	0	-
Total	82	100%

As it can be seen from table 3.14 about 81.70% of the respondents are strongly agree and 18.30% of the respondents are agree on the relationship between microfinance program and woman's empowerment. Thus indicated that microfinance has highly interrelated with women's empowerment and have great contribution changing women's life.

As it can be seen from the table 3.15 about 65.85% the respondents are strongly agree and 34.15% of the respondents are agree on the status of women's empowerment after joining the

program become higher. Therefore, it will be possible to conclude that microfinance are come up more contribution on women's empowerment. Like financial decision making empowerment negotiation and achievement that are the wellbeing out comes.

table 1. 15 credit source.

Item	Number respondents	Percentage
The difference between getting credit from omo microfinance and other institution		
Strongly agree	55	67.07
Agree	24	29.27
Neutral	3	3.66
Disagree	0	-
Strongly disagree	0	-
Total	82	100%

Table 3.16 shows the variation between getting credit form the Harbu microfinance and other institution.

According to the responses of the respondents 67.07% of the respondents are strongly agree 29.27% of the respondents are agree on the difference of getting credit form different source and on the other hand 3.6% of the respondents are no idea. Thus shows there is a great variation between borrowing many from different source.

4.2.1 Interview

1. How the harbu micro finance intuitions helps low income groups of the clients in seka?
2. 2.How women's are improved their living standard through the credit facilities extended from sekaHarbu micro finance institution?
3. What's are the main problems in saving of women at your worda and its solution

According to data collected interview with the manager of the Harbu microfinance institution and to the interview results from community used microfinance shows ,the manager of the Harbu microfinance push them to borrow money through giving detail awareness or information about the benefit of seka Harbu microfinance on clients life and how to change their life, how to increase their income level and in addition to this Harbu microfinance institution provides loan

for those who needs to get money and it does not concerned about searching when and where is a specific business makes its clients profitable. Not only had this additionally as the manager of Harbu microfinance institution and to the interview results from community used microfinance shows as to help disadvantage households and entrepreneurs gain access to affordable financial services to help them finance income generating acclivities accumulate assets through savings, provide for family needs, and protect themselves against the risks of daily life, such as to develop human, social and financial capital of communities of seka harbu. It provides financial services to low income clients, including the self-employed as result of this the low income of clients are benefited from harbu micro finance. Financial services generally include savings and credit, and gives credits and empowerment the female it means that to increase the spiritual, political, social, educational, gender, or economic strength of individuals and communities.

CHAPTER FIVE

5. SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 SUMMARY

The researcher comes with the following summary based on the findings regarding the assessment of the contribution of microfinance service for women's economic empowerment

- ❖ This study tries to identify the age range of respondents accordingly the highest age range of sekaHarbu microfinance clients are at productive age range.
- ❖ Majority of sekaHarbu microfinance women clients are married and can dele everything with their husbands and work their business properly.
- ❖ Women's who have low and medium family size are the highest users of microfinance program.
- ❖ Most of the sekaHarbu microfinance clients are secondary and primary education levels and literate. This has positive impact on the improvement of women's economic empowerment.
- ❖ Microfinance program have generally provides an opportunities to people who have less income level and enables access to financial service through women's responsible for loans by ensuring repayment.
- ❖ Micro finance program can contribute in enhancing women's income level and people who have developing income level.
- ❖ Microfinance clients are satisfied by the service provided from the institution and the more they borrow the more they are economically empowered or benefited.
- ❖ The service provided by Harbu micro finance is highly beneficial to women empowerment.
- ❖ Microfinance service can play a great role in increasing women's income by changing living standard of the clients' family life and their children education status.
- ❖ The credit size or the amount of loan microfinance provides to its clients are not satisfactory that means there is variation on the credit size and the business they need to operate.

- ❖ The status of women's in their empowerment before joining the program was low this implies that microfinance have a great contribution empowering women's.
- ❖ Microfinance program and women's empowerment have highly interrelated with women's empowerment and have a great contribution in changing women's life.
- ❖ Microfinance institution enables women's in household participation and decision making become higher and creates opportunities to achieve their goals.
- ❖ Borrowing form sekaHarbu microfinance and from other different source has a great variation.

5.2 Conclusion

- ❖ The role of microfinance institution is vital especially for seka town people where the role of women remain significant, financial assistance plays a key role. Such as facilitates availability or accessibility of sources of finance for the poor.
- ❖ Most of the respondents are in productive age, at this stage clients can work a lot of time and their mind is flexible in addition to this they can generate lot of idea about how to improve their life and business, as seen before most of microfinance institution clients are educated this enables them to become productive and creative.
- ❖ The finding indicate that sekaHarbu microfinance institution provide loan to the clients. Thus it increases level of awareness towards borrowing money. Most of the clients of sekaHarbu microfinance institution borrow many times this leads clients to improve their living standard and their family life.
- ❖ There is variation in loan provision some clients are not satisfied by the credit size or the amount of money loan to them this creates variation and it cannot enables them to operate what they need to operate. So the microfinance important to distribute funds up to survival.
- ❖ In generally harbu microfinance institution has a great role in empowering and changing women's who have low income level.

5.3 Recommendation

Based on the findings of this study the researcher towards the following recommendation to overcome the problem

- ❖ The institution must provide loan service to married women clients who have low income level.
- ❖ The institution provides loan service to the people who have in the productive age range and create job in well-developed manner.
- ❖ The institution should provide more amount of loan (credit size) based on their activity they need to operate.
- ❖ The institution must narrow the variation of borrowing from harbu microfinance and other institution or source.
- ❖ Harbu institution should provide loan to clients who have low, medium and large family size rather than lending only to the clients who have low and medium family size.

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APPENDIX A

QUESTIONARY FOE MICRO FINANCE EMPLOYERS

WOLKITE UNIVERSITY

COLLEGE OF BUSINESS AND ECONOMICS

DEPARTMENT OF MANAGEMENT

Dear respondents you are kindly requested to complete these questionnaires .these questionnaires to assess the contribution of micro finance service for women’s economic Empowerment for the case study in seka town harbu micro finance at seka district which is required for the partial fulfillment of BA degree in management. Therefore kindly request you to give the accurate information that I need from you.

PART ONE

1. In which age range you are found?

Below 20

between 21-30

between 31-40

Between 41-50

Above 50

2. Martial states

single

widowe

Married

divor

3. Family size

one – three

seven – n

For –

ten and a

4. Educational level

illiterate

primary educati

Secondary educati

certific

PART TWO

Question about seka micro finance services.

- 1.
- 2.
- 3.
- 4.
- 5.
- 6. Monthly income before joining the service

<150 birr	<input type="checkbox"/>	151-500birr	<input type="checkbox"/>		
501-750 birr	<input type="checkbox"/>	751-1000	<input type="checkbox"/>	1000 and above	<input type="checkbox"/>
2. Monthly income after joining the service	<150birr	<input type="checkbox"/>	151-500 birr	<input type="checkbox"/>	
	501-750	<input type="checkbox"/>	751-1000	<input type="checkbox"/>	
	above	<input type="checkbox"/>			

3. In what type of income generating you are involved?

Beverage and food	<input type="checkbox"/>	local alcohol trade	<input type="checkbox"/>
Hand craft	<input type="checkbox"/>	small business	<input type="checkbox"/>

4. For how long you have been borrowed?

One year	<input type="checkbox"/>	two years	<input type="checkbox"/>	Four years	<input type="checkbox"/>	other	<input type="checkbox"/>
Three years	<input type="checkbox"/>						

The following table is prepared to measure the attitude of seka micro finance institution; the respondents are requested to give their own answers for the question listed below by considering the value of each alternative and their respective meanings

Alternative	value
-------------	-------

Strongly agree.....5
 Agree.....4
 Neutral.....3
 Disagree.....2
 Strongly disagree.....1

No	Item	Responses				
		1	2	3	4	5
5	The service provided by seka micro finance is the same with your expectations before joining the program					
6	Micro finance services contribute a lot in increasing women`s income					
7	After using the service of seka micro finance institution it realizes there is an important in living standard of your family life					
8	The credit size(the amount of money offered to loan) is conceded with types of business that clients plane to operate					
9	Your status in the house hold participation and decision making before joining the program was					
10	The relationship between microfinance program and women`s empowerment is highly interrelated					
11	Your status in the households participation and decision making after joining the program become higher					
12	Is there any difference between getting credit from seka micro finance another institution like bank					

APPENDIX B

WOLKITE UNIVERSITY

COLLEGE OF BUSINESS AND ECONOMICS

DEPARTMENT OF MANAGEMENT

Interview Question for manager

1. What is the contribution of the sekaHarbu micro finance institution towards women's economic development?
2. How women's are improved their living standard through the credit facilities extended from sekaHarbu micro finance institution?
3. Whats are the main problems in saving of women at your woreda and its solution?
- 4 how the harbu micro finance intuitions helps low income groups of the clients in seka?