

ADDIS ABABA UNIVERSITY
SCHOOL OF GRADUATE STUDIES
DEPARTMENT OF SOCIOLOGY

THE ROLE OF AMHARA CREDIT AND SAVING INSTITUTION
(ACSI) IN THE SOCIO-ECONOMIC EMPOWERMENT OF WOMEN
IN BASONA WERANA WOREDA

BY

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The Role of Amhara Credit and Saving Institution (ACSI) in the Socio-
Economic Empowerment of Women in Basona Werana Woreda

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Sociology

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June 2019

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Declaration

I hereby declare that the thesis entitled: “The Role of Amhara Credit and Saving Institution (ACSI) in the Socio-Economic Empowerment of Women in *Basona Werana Woreda*”, submitted to award of the Degree of Master of Arts in Sociology at Addis Ababa University, is my original research work that has not been presented anywhere for any degree. To the best of the researcher’s knowledge, all sources of material used for the thesis have been fully acknowledged.

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This is to certify that the thesis prepared by Dagnachew Terefe, entitled: *The Role of Amhara Credit and Saving Institution (ACSI) in the Socio-Economic Empowerment of Women in Basona Werana Woreda* and submitted in partial fulfillment of the requirements for the Degree of Master 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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Abstract

This study set out to assess the role of Amhara credit and saving institution (ACSI) in the socioeconomic empowerment of women. To this end, the study was conducted on married women credit clients of Debre Berhan Zuria Woreda ACSI's center to examine the role of the credit service in improving the social and economic condition of clients, and to identify clients' attitude towards the institution and the credit service. Besides, an assessment has been made on the institution's credit service provision process and the requirements to become eligible for the credit service, and to identify types of credit service and purposes the credit is rendered. Also, an endeavor has been made to identify local institutions involvement in the socioeconomic empowerment of married women. A concurrent triangulation approach was employed to collect and analyze the data needed to address the forgoing objectives. Accordingly, data were collected from 248 married women survey participants and 14 married women in-depth interviewees. In addition, key informant interviews were conducted with four ACSI experts and two Women and Children Affairs Office officer. The study employed a guiding conceptual framework developed based on literature to articulate and direct its empirical investigation. The study reveals ACSI's significant contribution in the socioeconomic empowerment of married women clients. The social and economic condition of married women clients has improved due to the credit service. Women's social and economic empowerment indicators have shown an improvement after the credit service. However, the study disclosed, the institution has faced with problems such as lack of adequate transportation service and shortage of personnel to achieve its mission of improving the economic situation of low income, productive poor people. Also, cultural attitude is among the pillar challenges in the socioeconomic empowerment of women. ACSI provides two types of credit services; individual and group. However, the study shows, the former is not practiced among rural married women clients. The study further reveals married women credit clients have a favorable attitude towards the institution and the credit service. As the study finding has shown, local institutions have also a role in the socioeconomic empowerment of married women with exception of religious institutions.

Key Words: ACSI, Married Women, Concurrent Triangulation Approach, Economic Empowerment, Social Empowerment

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Table of Contents

Contents	Pages
List of Table.....	IX
List of Figures.....	XI
Acronyms.....	XII
CHAPTER ONE	
INTRODUCTION.....	1
1.1. Background of the Study.....	1
1.2. Statement of the Problem	4
1.3. Objective of the Study.....	7
1.3.1. General Objective	7
1.3.2. Specific Objectives	7
1.4. Scopes of the Study.....	7
1.5. Significance of the Study.....	8
1.6. Organization of the Thesis	8
1.7. Definitions of Terms	9
CHAPTER TWO	
LITERATURE REVIEW.....	11
2.1. Concept and Definition of Microfinance.....	11
2.2. Overview of Microfinance Service in Ethiopia	13
2.3. Microfinance Service and Women Inclusion in Ethiopia	15
2.4. Microfinance Lending Models	16
2.4.1. Grameen/Group Guarantee Lending Model	16
2.5. Microfinance and Women Empowerment.....	19
2.5.1. Dimensions of Women Empowerment.....	20
2.5.2. Indicators for Women Empowerment through Microfinance	22

2.6. Theoretical Framework: Paradigms about Microfinance and Women Empowerment	25
2.6.1. Feminist Empowerment Paradigm	26
2.7. Empirical Evidences on the Impact of Microfinance service on Women Socio-Economic Empowerment.....	26
2.7.1. Empirical Studies in the World	26
2.7.2. Empirical Studies in Ethiopia.....	28
CHAPTER THREE	
METHOD OF THE STUDY	32
3.1. Research Approach	32
3.2. Study Design.....	33
3.3. Sources of Data	33
3.3.1. Secondary Sources	33
3.3.2. Primary Sources	34
3.4. Methods of Data Collection.....	34
3.4.1. Sample Survey.....	34
3.4.2. In-Depth Interview	35
3.4.3. Focus Group Discussion.....	36
3.4.4. Life History	37
3.5. Sampling Design	37
3.5.1. Participant Selection for Gathering Qualitative Data	41
3.6. Instrument of Data Collection	41
3.6.1. Instrument for quantitative data collection	41
3.6.2. Instrument for qualitative data collection	42
3.7. Methods of Data Analysis	42
3.7.1. Quantitative Data Analysis.....	42
3.7.2. Qualitative Data Analysis.....	42
3.8. Ethical Consideration	44
3.9. Description of the Study Area	45
3.10. Description of Amhara Credit and Saving Institution (ACSI).....	46
CHAPTER FOUR	
4. DATA PRESENTATION, ANALYSIS, AND INTERPRETATION	49

4.1. Background Characteristics of the Respondents	50
4.2. ACSI Credit Service Provision Process and Eligibility Requirements	52
4.2.1. ACSI Credit Service Provision Process.....	52
4.2.2. Eligibility Requirements	53
4.3. Types of ACSI Credit Service and its Purposes	59
4.3.1. Types of ACSI Credit Service.....	59
4.3.2. Purposes of ACSI Credit Service	61
4.4. Economic Condition of Credit Clients'	65
4.4.1. Household Economic Condition.....	65
4.4.2. Command over Resources and Assets.....	70
4.4.3. Financial Independence.....	71
4.4.4. Decision over Household Economic Issues.....	72
4.4.5. Belief on Economic Empowerment.....	76
4.5. ACSI's Role in Improving the Social Condition of Credit Clients.....	80
4.5.1. Belief of Social Position Enhancement	80
4.5.2. Health Situation.....	81
4.5.3. Education	83
4.5.4. Discrimination against Daughters	84
4.5.5. Equal Opportunities	84
4.5.6. Social Participation	84
4.5.7. Household Level Social Situation	87
4.5.8. Self-Confidence and Self-Esteem.....	91
4.6. Attitude about ACSI and Its Credit Service	95
4.6.1. Respondents Attitude towards ACSI and the Credit Service.....	95
4.7. Local Institutions Involvement.....	98
4.7.1. Government Institutions.....	98
4.7.2. Non-Governmental Organizations.....	102
4.7.3. Religious Institutions	102

CHAPTER FIVE

SUMMARY AND CONCLUSIONS.....	104
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REFERENCES.....	109
------------------------	------------

APPENDIX

Appendix I. Questionnaire for Household Survey.....	I
Appendix II. Interview guide for in-depth interview with married women ACSI Clients.....	VIII
Appendix III. Interview guide for Key Informant Interviews.....	XI
Appendix IV. Interview Guide for life history Interviews.....	XIII
Appendix V. Guidelines for Focus Group Discussion.....	XVI

Lists of Table

Table 3.1: Summary of Specific Objectives, Unit of Analysis, Observation Units and Methods of Data Collection.....	43
Table 4.1: Socio-Demographic Characteristics of Respondents.....	50
Table 4.2: Purposes of credit received from ACSI.....	62
Table 4.3: Current economic activities of the respondents.....	64
Table 4.4: Respondents household economic condition after the credit Service.....	68
Table 4.5: Average annual household expenditure.....	69
Table 4.6: Ability to command over household resources and assets.....	71
Table 4.7: Financial Independence to Spend and make purchases.....	72
Table 4.8: Autonomy to Decide on Household Economic Matters.....	73
Table 4.9: Decision over household economic issues.....	74
Table 4.10: Belief of economic empowerment.....	76
Table 4.11: Respondent's belief of social position enhancement and its manifestations.....	81
Table 4.12: Respondents health situation after having ACSI credit service.....	81
Table 4.13: Respondents household-level education situation.....	83
Table 4.14: Discrimination against Daughters.....	84
Table 4.15: Access to Equal Opportunities	84
Table 4.16: Level of Participation in Community Issues	85
Table 4.17: Participation in Local Institutions and Associations.....	85
Table 4.18: Household level social situation after the credit service.....	90
Table 4.19: Self-Confidence and Self-Esteem.....	92

Table 4.20: Likert Scale Employed to Measure Respondents' Attitude	96
Table 4.21: Respondents Attitude towards ACSI and its Credit Service.....	96
Table 4.22: GOs Contribution in Socioeconomic Empowerment of Women.....	98
Table 4.23: Contributions of Education Institution	99
Table 4.24: Contributions of Health Institution.....	99
Table 4.25: NGOs Involvement	102
Table 4.26: Religious Institutions' Role.....	103

List of Figures

Figure 2.1 Microfinance service and Women Empowerment Model.....	31
Figure 3.1 Sample Selection Procedures for the Household Survey.....	40
Figure 3.2 Map of the Study Area	44

Acronyms

ACSI	Amhara Credit and Saving Institution
AEMFI	Association of Ethiopian Microfinance Institutions
CGAP	Consultative Group to Assist the Poorest
CSA	Central Statistical Authority
GO	Governmental Organization
IFAD	International Food and Agricultural Development
MFI	Microfinance Institution
NGO	Non-Governmental Organization
UNDP	United Nation Development Program

CHAPTER ONE

INTRODUCTION

1.1. Background of the Study

The pursuit of development has taken the direction of socio-economic development. Both men and women are involved in the development process although in the past women, in comparison to men, were marginalized and disadvantaged in various aspects of development. Throughout the history of the development process, the development practitioners have tried to identify strategies that could promote the level of women's participation in the race for development. Thus various interventions, such as microfinance lending, have been specifically targeted at the women in a bid to improve their socio-economic levels of development (Luyirika 2010: 2).

Microfinance as a poverty alleviation tool and development pathway, as it is perceived by many, especially in developing countries, is associated with gender issues as well. In this regard, it is seen as having potential and, more often, as a panacea for the empowerment of women. This has contributed to promoting microfinance not only within the domain of economics but also in the fields of social sciences (Degefe 2009: 2).

Microfinance has come to play a major role in many gender and development strategies because of its direct relationship to both poverty alleviation and empowerment of women. As Kuhn (2002) stated; "by giving women access to working capital and training, microfinance helps mobilize women's productive capacity to alleviate poverty and maximize economic output." Additionally, investing in women has proven to increase the positive impact of microfinance programs since women are more likely than men to spend their income on household and family needs.

The origins of microfinance and microcredit are found in several areas of Asia and Latin America especially Bangladesh, Indonesia, and Bolivia. Since their emergence in the 1970's, they are perceived as a social program that aims to help the poor people to earn their living through the provision of micro-loans without collateral for the purpose of income generation thus

being successful in social and economic development in the vast majority of developing countries (Sakwa & Kireti 2014: 44).

In Ethiopia, microfinance services were introduced after the fall of the Derg regime following the policy of economic liberalization. It is taken as a shift from government- and NGO-subsidized credit programs to financial services run by specialized financial institutions (Degefe 2009: 3). Government and nongovernmental organizations (NGOs) consider microcredit as a prime policy instrument in fighting poverty and increasing the productivity of the poor (Siyoum, Hilhorst & Pankhurst 2012). The establishment of long-lasting microfinance institutions serving a large number of poor people has been a crucial element of Ethiopia's development strategy. While non-governmental organizations' credit schemes and informal sources of finance have existed in Ethiopia for many years, the government instituted a legal and policy framework for microfinance in 1996 (Esayas 2009: 3).

Microfinance institutions are established to promote the financial activities mainly saving and credit in community. Microfinance's activities are focused on reducing poverty level of the community. Poor, disadvantaged, marginalized and women are in mainstream of microfinance's programs. It is a powerful tool to self-empower especially women worldwide and in developing countries. Microfinance activities can give them a means to climb out of poverty. Working women contribute to national income of the country and maintain a sustainable livelihood of the families and communities, throughout the world (Taye 2014: 1).

In the 1990s microfinance targeting women became a major focus of gender policy in many donor agencies. Literature prepared for the 1997 Microcredit Summit, donor policy documents and NGO funding proposals all present an extremely attractive vision of increasing numbers of expanding, financially self-sustainable microfinance programs reaching large numbers of women borrowers. Through their contribution to women's ability to earn an income, these programs are assumed to initiate a series of 'virtuous spirals' of economic empowerment, increased well-being for women and their families and wider social and political empowerment (Mayoux 2002: 27).

Proponents of microcredit claim that it helps poor people to reduce risk, raise productivity, obtain high returns on investment, increase income, and improve the quality of their lives and that of their dependents. It is believed that microcredit can play a major role in assisting the poor to move out of poverty by providing start-up capital which they have been unable to access historically because financial markets are undeveloped in poor economies (Getaneh 2004). It is further believed that microfinance will enable poor women to easily access credit facilities without collateral (IFAD 2003).

However, there is so far no consensus among academics about the actual impact of microcredit on poverty reduction and household food security (Aghion & Morduch 2010). Siyoum, Hilhorst & Pankhurst (2012: 2) argue that, despite claims about the role of microcredit in lifting the poor out of poverty, there is little agreement as to whether credit does borrowers more good than harm.

Today, female borrowers continue to be the primary target in the microfinance sector across the globe, with coverage of 84% in 2016. East Asia and the Pacific had the highest coverage in female borrowers with 94%, closely followed by South Asia with 92%. Latin America and the Caribbean and Middle East and North Africa regions registered more than 60% of female borrowers, while Eastern Europe and Central Asia had the lowest coverage with 46% (Perron 2017: 2).

In Ethiopia, although, the establishment of microfinance institutions is relatively a recent phenomenon, within the last decade the number of microfinance institutions, the funds which have been allocated to them and the number of people who have been benefiting from the services have been rapidly growing (Esayas 2009: 4). Currently, thirty five (35) licensed microfinance institutions (MFIs) are operating in Ethiopia, with an aggregate capital of 10.5 billion birr, and more than 4 million active borrowers (AEMFI 2017). Among the microfinance institutions operate in Ethiopia, Amhara Credit and Saving Institution (ACSI) is the largest in terms of both borrowing clients and total loan provision. It constitutes the country's 28.1% and 28.2% microfinance borrowing clients and total loan provisions respectively. It operates in all the ten administrative Zones of the Amhara region with 461 branch offices (<http://www.acsi.org.et/>). According to the 2018 World Bank Group microfinance performance

assessment report; ACSI has 1,056,390 active borrowers. Out of these active borrowers, 621,245 are women (World Bank Group 2018: 5).

ACSI is gender sensitive in its credit service provision program; it gives a special focus to women as they are the ones' who most suffer from all kinds of poverty and deprivation, and at the same time improvement in women's income can have immediate impact on household poverty and nutrition. Women are encouraged to start some business activities so as to improve their bargaining power within the household through enhancing their "breakdown position". ACSI has a target of delivering at least 50% of the credit service to women. Special emphasis is given to the socio-economic improvement of low income productive young women (ACSI 2004: 15).

Therefore, this study made an attempt to examine and show ACSI's role in the socio-economic empowerment of married women in *Basona Werana Woreda* using a mixed research approach. To do this, the study examines ACSI's credit service provision process and the requirements to become eligible for the credit service, types of ACSI credit service and the purposes the credit service is rendered, the credit clients attitude towards the institution and the credit service, and local institutions involvement in the socioeconomic empowerment of women.

1.2. Statement of the Problem

Empowerment of women has been one of the topical issues in developing countries in contemporary times. This is due to the fact that it has been realized that for women to make meaningful contributions towards the development of their countries, they must be empowered (UN 2010). However, due to cultural problems, un-participatory policies and lack of awareness, women continue to be burdened with back-breaking domestic chores for long periods of time (Haimanot 2007: 3). In most developing countries, as a result of the social setting women have been marginalized and traditionally assumed the role of house wives and had to take care of household chores and the upbringing of children while the men went out to work in order to provide financial assistance for their families. Women did not therefore take part in the decisions affecting their households and community (Joseph 2005).

As stated by Mandal (2013), in almost every society and in every sphere of life women assume unequal position and status; thus it is necessary to empower them by providing equal opportunities. A male dominated social system, literally known as ‘patriarchy’, predominantly affects women empowerment in various aspects in every society especially in developing nations. Women in Ethiopia are not exceptional. Ethiopia as one of a patriarchal society keeps women at a subordinate position, using religion and culture as an excuse. These excuse have for many years been supported by laws and legislation that uphold patriarchy and women’s subordination. This has brought about and maintained disparities between men and women, in division of labor, share of benefits, in law and state, in how households are organized, and how these are interrelated (Sida 2003:11).

According to Helina (2015), in order to emancipate from such kind of oppressive social system, reduce the poverty levels, and empower women in developing countries; the important development intervention is to provide them with microfinance service (p. 23). Getaneh (2010) also stated microfinance programs have significant potential or contributing to women’s economic, social and political empowerment. Access to savings and credit can initiate or strengthen a series of interlinked and mutually reinforcing ‘virtuous spirals’ of empowerment. To this effect, in Ethiopia, recently many scholars, policy-makers and development planners have started advocating the important role of 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 (Cull 2017).

Accordingly, to demonstrate the actual effect of microfinance credit service on the socio-economic empowerment of beneficiary women; studies were conducted in Ethiopia on the issue of microfinance and women empowerment. However, most of these studies were one sided and favored to examine and show the effect of microfinance service on the economic dimension of women empowerment. The effect of microfinance service on the social dimension of women empowerment has been remained untouched by most of these studies. For instance; Haimanot (2007) in her study entitled: *Impact of Micro-finance (ACSI) on Women’s Economic Empowerment*; indicated that micro-financing scheme has a positive impact on women’s economic empowerment. The study was mainly concerned on testing the effect of microfinance service on three economic variables such as; income, asset possession and savings habit, and its

consequent impact on women's household decision making. But, Haimanot's study was confined only on measurement of economic variables of empowerment indicators. The impact of microfinance credit service beyond the economic spheres has been left.

Another attempt in studying the issue of microfinance and women empowerment made by Dereje, Yenenesh & Jemal (2013) in a study entitled: *Constraints of Rural Women to Utilize Microfinance Institutions: the case of Members of Microfinance Institutions in Rural Districts of Dire Dawa Administration*. This study identified and showed the major constraints women microfinance beneficiaries faced to effectively utilize microfinance service. However, this study failed to indicate the role of microfinance service in the socio-economic empowerment of beneficiary women.

Similarly, Taye (2014) in his study entitled: *The impact of micro-financial service (Wisdom Micro finance) on economic empowerment of women*; indicated that micro financing program has a positive impact on women's economic empowerment by improving their business. The study showed improvement of microfinance beneficiary women participation in household decision making. However, as like his counterparts, Taye's study has given a special concern for examination of microfinance service effects on economic empowerment of the credit service beneficiary women. The social dimension empowerment of the credit service beneficiary women has been got a little consideration by his study.

Furthermore, Yilkal (2016) in his study entitled: *Impact of Microcredit Programs on Female Headed Households in Jimma Zone*; showed that microcredit program has significant and positive impact on female headed rural households' annual expenditure. Yet, the social dimension of effects of the microcredit program on the credit beneficiary female headed household was remained untouched by his study. Thus, as the aforementioned discussion revealed, researches, so far, have generated a limited knowledge regarding the issue of microfinance service and women socio-economic empowerment; and that does not suffice to understand the issue under study.

Accordingly, this study was conducted with the aim of filling the above identified gap thorough the employment of a mixed research approach. The study was conducted in *Basona Werana*

Woreda, north Shewa Zone, Amhara national regional state with the aim of examining ACSI's role in the socio-economic empowerment of married women credit clients.

1.3. Objective of the Study

1.3.1. General Objective

The general objective of this study is to examine the role of ACSI in the socio-economic empowerment of married women in *Basona Werana Woreda*.

1.3.2. Specific Objectives

The following are the specific objectives of the study.

- To examine ACSI credit service provision process and the requirements to become eligible for the credit service
- To identify the types of ACSI credit service and the purposes for which is used
- To examine the role of ACSI credit service in improving the economic condition of credit beneficiary married women
- To examine the role of ACSI credit service in improving the social condition of credit beneficiary married women
- To identify ACSI credit service beneficiary married women's attitude towards the institution and the credit service
- To identify local institutions involvement in the socioeconomic empowerment of married women

1.4. Scopes of the Study

This study has examined ACSI's role in the socioeconomic empowerment of married women in *Basona Werana Woreda* through employment of mixed research approach. Sample survey, in-depth interview, life history, focus group discussion and content analysis have used as the methods of data collection for the study purpose. The study was selectively targeted married women ACSI credit clients. The rationale behind is that, in a patriarchal society like us, married women credit clients are not free from the deprivation of their husbands to employ the credit service for its intended purpose. According to Yilkal (2016), women microfinance borrowers in

rural areas of Ethiopia used microfinance services for consumption smoothing purposes and they encountered default. They used this income for financing social ceremonies and would not empower them.

Accordingly, ACSI's credit service provision process and the requirements to become eligible for the credit service, the types of credit service and the purposes for which the credit service is rendered, and the role of the credit service in improving the social and economic condition of credit service beneficiary married women's has been examined in this study. Also, ACSI credit service beneficiary married women's attitude towards the institution and its credit service, and local institutions involvement in the socioeconomic empowerment of married women has been explored.

1.5. Significance of the Study

The very purpose of this study is to identify the role of Amhara Credit and saving Institution (ACSI) in the socioeconomic empowerment of married women credit clients in *Basona Werana Woreda*. Accordingly, this study is very noteworthy for the following reasons.

The study provides information regarding ACSI credit service provision process, eligibility requirements to have the credit service particularly for married women clients, types of ACSI credit service and the principal purposes it serves. Also, this study helps to know whether ACSI has a role or not in the social and economic empowerment of married women clients.

Furthermore, the outcome of the study adds some insights to the existing gap in literature on the issue of microfinance service and women socioeconomic empowerment in our country. Finally, this study is too crucial to instigate further research on the issue of microfinance service and women empowerment by making the voids left by this study as a benchmark.

1.6. Organization of the Thesis

This paper is organized in to five major chapters with specific sections and subsections under each chapter. The first chapter deals with the foundation of the research and the rationales which instigated to conduct the study. It comprises background of the study, problem statement, objectives of the study, scopes of the study, significance of the study, and definitions of terms.

The second chapter presents literature related to the issue of microfinance and women empowerment. The concept of microfinance and women empowerment along with its various dimensions and indicators has been discussed in-depth under this chapter. Besides, empirical researches conducted on the issue under investigation have been presented. Furthermore, the chapter includes a conceptual framework that guided the study. The third chapter comprises the methodology employed to conduct the study, description of ACSI and description of the study area. The fourth chapter focuses on presentation, analysis, and interpretation of the major findings of the study. The final chapter presents summary and conclusions along with limitations of the study and the voids left by this study.

1.7. Definitions of Terms

Microfinance: The provision of financial as well as non-financial services to low income and poor people particularly vulnerable segment of society specifically women to enable them improving their socioeconomic conditions and being empowered (Based on excerpts from literature).

Social Empowerment: It is understood as the process of developing a sense of autonomy and self-confidence, and acting individually and collectively to change social relationships. It strengthens women's social relations and their position in social structures, and addresses the social discriminations existing in the society based on gender (Based on excerpts from literature).

Economic Empowerment: It means enhanced economic opportunities for women so that they can have access to more and better jobs, a business climate that supports them in starting and doing business, a financial sector that gives them access to financial services for their needs and greater livelihood security in terms of food and fuel crisis, securing women's legal rights especially to land and other property and ensuring voices and priorities to be heard and acted upon (Based on excerpts from literature).

Socio-economic Condition: a combination of social and economic situation of a particular individual, group, community or society (Based on excerpts from literature).

Social Impact: the effect of microfinance service on social fabric of the community (women) and the wellbeing of the individuals and families (Based on excerpts from literature).

Patriarchy: is an institution of male rule and privilege, dependent on female subordination; it manifested itself in the social, legal, political, and economic institutions of different cultures (Based on excerpts from literature).

CHAPTER TWO

LITERATURE REVIEW

In this section of the paper, literature related to the issue of microfinance and women empowerment have been presented and discussed. Thus, literatures which best explain the issues central to the study are presented. The empirical literature presented under this specific section helps the researcher to identify gaps missed by previous researches.

2.1. Concept and Definition of Microfinance

Microfinance has evolved as an economic development approach intended to benefit low-income women and men. The term refers to the provision of financial services to low-income clients, including the self-employed (Ledgerwood 1999: 2).

The concept of microfinance is not new. Savings and credit groups that have operated for centuries include the "susus" of Ghana, "chit funds" in India, "tandas" in Mexico, "arisan" in Indonesia, "cheetu" in Sri Lanka, "tontines" in West Africa, and "pasanaku" in Bolivia, as well as numerous savings clubs and burial societies found all over the world. Formal credit and savings institutions for the poor have also been around for decades, providing customers who were traditionally neglected by commercial banks a way to obtain financial services through cooperatives and development finance institutions (Shivaji University Nd: 1).

Dhakal & Nepal (2016: 134) define microfinance 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”. It is mostly used in developing economies where SMEs do not have access to other sources of financial assistance.

For Ledgerwood (1999: 2) the term microfinance is used to refer to institutions of saving, credit, insurance and money transfer used by relatively poor people. Therefore, Microfinance has been defined as “a collection of banking practices built around providing small loans (typically without collateral) and accepting tiny savings deposits”. Rhyne (2001) also added that microfinance is the “provision of financial services to the self-employed low-income clients,

poor and excluded people enabling them to raise their income and living standards”. These services include savings, credits, insurance, payments services, money transfers and social intermediation. They are performed by a variety of institutions, such as credit unions, savings and loan cooperatives, commercial banks, as well as NGOs and government banks.

For Robinson, ‘microfinance refers to small-scale financial services for both credits and deposits that are provided to people who farm or fish or herd; operate small or micro enterprises where goods are produced, recycled, repaired, or traded; provide services; work for wages or commissions; gain income from renting out small amounts of land, vehicles, draft animals, or machinery and tools; and to other individuals and local groups in developing countries, in both rural and urban areas’ (Robinson 1998 cited in Srinivasan & Sriram 2010).

Furthermore, Consultative Group to Assist the Poorest (CGAP) has been defined Microfinance as “*The provision of financial services to low-income people*”. The term microfinance does not only mean the extension of small loans to disadvantaged people, it further includes different types of small products and financial services such as saving, insurance, micro leasing. The term microfinance has its root in microcredit which has been evolved in latest decades, it is considered to be one of the new tools used for poverty and unemployment mitigation in various developed and developing countries (CGAP cited in Degefee 2009: 1).

According to Sakwa (2014) in addition to financial intermediation, microfinance refers to the provision of social intermediation services such as group formation, development of self-confidence, and training in financial literacy and management capabilities among members of a group. Thus the definition of microfinance often includes both financial intermediation and social intermediation. Microfinance is not simply banking; it is a development tool.

Generally, the aforementioned discussions revealed, microfinance is the provision of financial as well as non-financial services to low income and poor people particularly vulnerable segment of society specifically women to improve their socioeconomic conditions and enable them having good living standard.

2.2. Overview of Microfinance Service in Ethiopia

In Ethiopia, microfinance services were introduced after the fall of the Derg regime following the policy of economic liberalization. Microfinance is taken as a shift from government-and NGO-subsidized credit programs to financial services run by specialized financial institutions. With this shift some NGO and government microcredit programs were transformed to microfinance institutions. A regulatory framework was put in place to license and supervise the institutions (Proclamation No.40/1996) under the country's central bank (Degefe 2009: 3).

The regulatory framework was put in place as part of government's effort to liberalize the financial sector and lay down an alternative institutional framework to provide financial services mainly to the rural poor to boost agricultural production, enable food self-sufficiency, and reduce rural poverty. Most importantly experts observing the unsound financial practices of NGOs and government agencies recommended the regulatory framework to promote more systematic financial service provision and bring microfinance in the country within the existing financial system (Degefe 2009: 4).

As the June 2017 Association of Ethiopian Microfinance Institution (AEMFI) report indicates, currently there are 35 microfinance institutions operating in the country, with an aggregate capital of 10.5 billion birr, and more than 4 million active borrowers. All are registered as share companies to comply with the requirements of the proclamation which transformed them from NGO credit programs into microfinance institutions (AEMFI 2017).

These institutions, on one hand, face several challenges related to their products, resources, organizational structure, governance, and lack of proper information systems to guide management decision making and external challenges as a result of the unregulated credit system of the past. They struggle to become viable institutions that provide appropriate financial services as demanded by clients. The demand for financial services in the country is also high (IFAD 2001), and the prospect to meet the demand largely depends on the success and sustainability of these institutions. There is a general consensus that governmental agencies and regional governments should relinquish their role in supplying credit for farmers to the MFIs. It is, therefore, imperative to design and operate microfinance services that serve the poor in a sustainable manner, which requires the building of viable institutions (Degefe 2009).

The problem of MFIs in Ethiopia is how to build sustainable institutions to meet the financial needs of the poor. Different methods are employed by researchers and donor communities (especially within the framework of the CGAP) to evaluate sustainability of MFIs. Most of the methods or approaches used however concentrate on what interest rate charged by MFIs would generate sufficient revenue to cover costs (Degefe 2009). The establishment of long-lasting microfinance institutions serving a large number of poor people has been a crucial element of Ethiopia's development strategy (Sebstad 2003). Although, in Ethiopia, the establishment of microfinance institutions is relatively a recent phenomenon, within the last decade the number of microfinance institutions, the funds which have been allocated to them and the number of people who have been benefiting from the services have been rapidly growing (Amha 2000; Fekade and Alemu 2008 cited Esayas 2009: 4).

Similar to microfinance approaches in many other parts of the world, MFIs in Ethiopia focus on group-based lending and promote compulsory and voluntary savings. They use joint liability, social pressure, and compulsory savings as alternatives to conventional forms of collateral. Currently, the Proclamation requires MFIs to provide credit through group based lending methodologies. It allows MFIs to mobilize savings but restricts the size of MFI loans to a maximum of Birr 5,000 and the repayment term to no more than one year. An earlier ceiling on the interest rate was lifted in 1998 so interest rates are no longer restricted under this law. Interest rates vary across organizations (Sebstad 2003: 6).

A feature of all Ethiopian MFIs is that they are actively involved in savings mobilization, which is explicitly sanctioned by the microfinance law. Thus, they are in a position to play a financial intermediary role, a standard 'best practice' of microfinance. Savings are central to their operations and provide an important source of funds for lending, especially in the larger MFIs. Two types of individual savings include compulsory savings and voluntary savings (Sebstad 2003: 7).

A socio-economic profile of clients shows that 78 percent of MFI clients reside in rural areas. With respect to gender, the urban-based programs reach a larger proportion of women, who comprise from 60 to 85 percent of all clients. Overall, approximately forty one percent of all microfinance clients are women. The rural-based government supported MFIs reach large

absolute numbers of women but, proportionately, less than half of all their clients are women (IFAD 2001).

As articulated by Getaneh (2005), in Ethiopia, MFI spread across urban and rural areas to offer deposit, withdrawal and accept a draft to the public and to manage the microfinance business funds which are allowed by law. The Ethiopian deposit-taking MFIs provide different financial services such as; savings, micro insurance, loan, remittance, and payment such as collecting taxes, pension payment, and another related service charge. Consequently, a progressive transition has been seen in Ethiopian MFIs from microcredit to microfinance and finally to financial inclusion (Getaneh 2005: 56). The Ethiopian five-year growth and transformation plan (GTP) and the micro and small enterprise development agency (MSEDA) strategy has given more emphasis on the saving behavior of household and saving mobilization and this is why all MFIs in Ethiopia offer both compulsory and voluntary savings (ibid: 56).

The financial performance of this sector shown a remarkable achievements and the sector outreach is impressive, according to AEMFI's 2016 annual report, the Ethiopian MFIs has shown a remarkable progress in terms of outreach and performance, the sector outreach or the number of active borrowers is 3.9 million (AEMFI 2016).

2.3. Microfinance Service and Women Inclusion in Ethiopia

In line with the development of micro-finance institutions, the incumbent government of Ethiopia set up participatory rules and policies which gave space for women productivity.

Padma and Swamy (2003) noted that government has formulated and issued the Ethiopian Women's Policy to speed up the economic and social advancement of women. This policy gives special emphasis to rural women by facilitating the necessary conditions whereby they can have access to basic services and to ways and means of lightening their workload. Consequently, all development programs at national and regional levels should be able to integrate gender concerns in their plans and programs to ensure that women participate, contribute, benefit, become recognized, and obtain technological support. Rural development programs need to reorient their implementation strategies so that they would target rural women as beneficiaries of

development initiatives and programs. Within this framework, anti-poverty and women empowerment could be aspects of the major development strategies.

However, according to Yilkal (2016), women microfinance borrowers in rural areas of Ethiopia used microfinance services for consumption smoothing purposes and they encountered default. They used this income for financing social ceremonies and would not empower them (p. 547).

2.4. Microfinance Lending Models

There are different types of microfinance lending models employed by microfinance institutions. Various microfinance institutions in the world adopted various credit lending models. Grameen/group guarantee lending model, individual model, community banking model, Bank guarantees model, rotating saving and credit association model and village banking models are some of the commonly used microcredit and finance models employed by various MFIs.

In Ethiopia, the Grameen/group guarantee lending model is the most widely practiced microfinance lending model employed by the existing microfinance institutions. Gramneen model of micro-financing was first emerged to provide loan to poor women's. Due to this fact, in this study group guarantee lending model of microfinance is given due emphasis.

2.4.1. Grameen/Group Guarantee Lending Model

Grameen model is set by Prof. Mohammed Yunus in Bangladesh targeting women from low –income group as the main borrower. Along with its vision of empowering the poor, has drawn widespread recognition in recent decades and is being adopted by many countries around the globe (Suzuki, Bari & Adhikary 2011: 130). In this model, a bank manager and workers visit villages to explain the purpose and model of operation of the bank to the local people. In first stage, two out of five people in a group receive loan. The group is then monitored for a month to see if they are following the rule of the bank. The other member of that group can borrow money only when the first two borrowers repay money with interest within fifty weeks of lending period. This pressurizes the group to keep individual record clear (Shakya 2016: 14).

The Grameen Bank micro-credit model has been successful in providing financially viable lending structures in a number of countries in ways that economically empower impoverished

women by giving them access to credit. This success has led to replications of the Grameen Bank's model throughout the world (McDonnell 1999: 2).

In Grameen model groups are ideally suited to maximize the “information advantages” of monitoring, for instance by clubbing together those who live in the same part of the village and therefore have tacit knowledge of the activities of other group members—but are not related and, therefore, less likely to be incentivized (or gently socially coerced) into concealing defaults. Group members are also required to be from roughly similar socioeconomic backgrounds in order, for instance, to prevent implicit social domination of one group member over the others. Groups are further organized into “centers”—embedding the groups in the wider community still—classed under the supervision of a “center” manager, a Grameen employee with whom the members have ongoing interaction (Halder & Stiglitz 2016: 465).

In its outset, the target group for Grameen is the family, and it has been found that family welfare is best served with women as the conduit: women are more concerned about family welfare and tend to be more forward-looking than men. Also, when wages are as low as \$2 per day, just one wage earner in a family turns out to be insufficient and getting women of the house to earn augments family welfare. But Grameen also benefits the women themselves. Traditionally, there was no interface between commercial banks and women—but the activity of borrowing boosts the confidence of women borrowers, especially as a function of their having to learn to sign their names, learning to administer loans and so on (Halder & Stiglitz 2016: 264).

Experience obtained by the Grameen Bank suggests that potential borrowers need to complete several steps in order to ensure loan repayment. The first is for members to self-select themselves into groups of five. Experience has taught the Bank that loans are more likely to be repaid if groups include only individuals of the same gender, from the same village and from similar economic backgrounds (Khandker, Khalily and Khan 1995:10). Before a loan is granted, groups participate in a week long training program where they are taught the rules and regulations of the Bank. If the Bank is satisfied with the group's response to this training then loans are issued. Each member identifies the purpose of their loan with guidance from other members of the group (McDonnell 1999).

To overcome problems of loan defaults the Grameen Bank has developed a system of mutual accountability based on a peer group lending structure. Under this structure the group as a whole becomes ineligible to receive any additional loans if any member of the group defaults. This ensures that peer pressure is exerted on members to maintain regular payments. A group may decide to fine or expel a member who fails to attend group meetings or who willfully defaults on payments of installments. Conversely, groups may encourage and sport a member who cannot repay in times of genuine difficulty. A member may leave the group when their loan is repaid. If a member leaves before repaying their loan, the responsibility for repayment falls on the group as a whole. In this way the mutual accountability fostered by the Bank works as a form of social capital, as opposed to the financial capital which is the basis for mainstream commercial banking (McDonnell 1999).

The social relationship or social capital that exists between members also has a direct impact on the repayment rate of a group. Participation in village life often requires a restraint on self-interested behavior, and a variety of enforcement mechanisms, in the form of social sanctions, are invoked to ensure this. Working from this understanding, it has been argued that if an individual does not repay their loan this will cause a loss to other members of the group invoking social sanctions against the defaulting member. Within the Grameen Bank, contributing members' report the behavior of a defaulting member at a centre meeting, thereby augmenting the admonishment felt by the defaulting member. If social penalties are sufficiently severe, group lending will yield higher repayment rates than individual lending (McDonnell 1999). Thus it appears that social capital, in the form of sanctions available to community members to discipline poor repayment behavior, is a key element in the operation of group lending schemes. This may explain why group lending schemes, such as the Grameen Bank, have been so successful in developing countries where interdependence within communities is typically high. In contrast, an absence of interdependence in most communities in developed countries may help to explain why group lending schemes in these countries have been less successful (McDonnell 1999: 6).

Indications of the success of the Grameen Bank's micro-credit model in Bangladesh are the repayment rate of its loans and in the benefits accompanying its membership. Between 1987 and 1992 the repayment rates of the Grameen Bank's individual loans were consistently in excess of

95 percent. These repayment rates are higher than those recorded by most mainstream financial institutions. In terms of the benefits that accrue to members, studies indicate that membership of the Grameen Bank empowers women (who make up approximately 95 percent of all members), increases the income and employment opportunities of member and improves their housing and nutrition (Wahid 1994 cited in McDonnell 1999: 7).

2.5. Microfinance and Women Empowerment

Women have been the focal point of many development strategies since the 1980s. Although perceived as an especially vulnerable group, the general understanding that women are taking on the financial responsibility for family and household promised a greater development impact on a collective level. According to the 2006 report of the Microcredit Summit Campaign, 84.2% of the poorest microfinance clients worldwide are women. In contrast to other development tools, microfinance has had less difficulty targeting women, generally keeping loan sizes small and borrowing within groups, thus negating the need for collateral, as women are asset poor (ADA Dialogue 2007: 3).

Economist, Professor Muhammad Yunus came up with the idea of microfinance which is now known as “The Grameen Model” in 1976. During a field trip to a relatively poor village in Bangladesh with his students, he lent a small amount of money to a group of women who were rural basket-weavers. The loan did not only to help the poor women to survive but also to create the spark of personal initiative and enterprise in the people, necessary to pull themselves out of poverty. This presupposes that microfinance originally emanated with the view to empowering women, no wonder it is sometimes called ‘women finance’ (Addai 2017: 2).

According to Gideon, with the international development community impressed by the uplifting picture and outcome of microfinance, it has become an important policy and intervention tool for uplifting millions of disempowered people, especially poor women, from their undesirable situation. With the provision of tiny loans accompanied by training and educational programs, microfinance programs seem to be an effective means for "bottom-up" development and have opened up the possibility for women to advance their status in society (Gideon 2011).

For Raji (2017); gender-specific policies designed by women and for women keeping the grass-roots reality in mind can be one way to provide workable solutions to disparities and even out prevailing anomalies. In developing countries, the growth of microfinance institutions (MFIs) which specifically target low-income individuals is viewed as potentially useful for the promotion of financial inclusion of women. Microfinance programs are mainly aimed at women and it is estimated that more than 70% of the MFI clients were women in 2007 (Pp. 8-10).

The main arguments in lending to women are: (i) it improves household income, (ii) it leads to better health and education outcomes and (iii) it increases livelihood diversification and higher school enrolment for girls (Raji 2017: 9). Women in many studies reported their benefits from the participation in microfinance programs, this participation lead to greater independence, more freedom, and improvement in their business skills, better self-esteem, and more self-confidence. The opportunities to take decision in the family and outside increased and their economic situation improved, resulting in increasing their income and securing their future (Ali 2015: 20).

2.5.1. Dimensions of Women Empowerment

Empowerment of women is a multi-dimensional process, which should enable the individuals or a group of individuals to realize their full identity and powers in all spheres of life. Empowerment of women means enjoyment of equal rights, equal status and freedom of self-development with men (Mandal 2013: 19). Empowering women' implies developing them as more aware humans who are socially developed, politically active and economically productive. Moreover, this development would enable them to make judicious choices and intelligent decisions in matters that affect their lives. Empowerment helps women to evolve as workers, citizens and human beings. It serves as a powerful instrument for them to attain upward social and economic mobility and enhance status in society (Joseph 2005).

There are various dimensions of women empowerment which rose in feminist literatures. Psychological, cultural, social, educational, political and economic empowerments are some of them. For the purpose of this study, due emphasis is given for the social and economic dimensions of women empowerment.

2.5.1.1. Social Empowerment

Social empowerment of women understood as the process of developing a sense of autonomy and self-confidence, and acting individually and collectively to change social relationships. It is strongly influenced by women's personal assets (such as land, housing, livestock, savings) and capabilities of all types-human (such as good health, and education), social (such as social belonging, a sense of identity, leadership relations), and psychological (self-esteem, self-confidence, the ability to imagine and aspire a better future) (Joseph 2005: 29).

For Mandal (2013), social empowerment of women refers to the enabling force that strengthens women's social relations and their position in social structures. Social empowerment addresses the social discriminations existing in the society based on disability, race, ethnicity, religion, or gender. Women empowerment as a methodology is often associated with feminism (p. 19).

2.5.1.2. Economic Empowerment

According to Joseph (2005) economic empowerment of women implies to make them financially independent. It means enhanced economic opportunities for women so that they can have access to more and better jobs, a business climate that supports them in starting and doing business, a financial sector that gives them access to financial services for their needs and greater livelihood security in terms of food and fuel crisis (Joseph 2005: 30).

For Mandal (2013), economic empowerment can be described as a means by which the poor, landless, deprived and oppressed people of all societies can be freed from all kinds of deprivation and oppression; can directly enjoy the benefits from markets; can easily manage nutritious food and fulfill basic requirements such as house, cloth, medicine and pure water etc. (p. 21). In this regards, women's empowerment could be described as a process in which women gain greater share of control over resources – material, human and intellectual like knowledge, information, ideas and financial resources like money and access to money – and control over decision making in the home, community, society and nation, and to gain power. Economic empowerment gains through equal work opportunities, equal organizational benefits, equal treatments and equal working environment (Kapur 2001 cited in Mandala 2013: 21).

Thus, economic empowerment is a device to enable poor women to think beyond immediate daily survival and to exercise greater control over both their resources and life choices. It enables households to make their own decisions with regard to making investments in health and education, and increasing their level of income. Thus, economic empowerment can strengthen vulnerable groups' participation in the process of decision-making. Micro-finance has shown a major way to women to have influence within the household and marketplace also. It has set a direct path towards gender equality, poverty eradication and inclusive economic growth in rural areas (Joseph 2005: 31).

Generally, according to (Joseph 2005); empowerment, in its various dimensions is important for holistic development of women. These understandings of empowerment have evolved through different social and environmental movements in which women have remained a part. Feminist movement, at different point of time, has contributed a lot in evolving the current understanding of the concept of 'women empowerment' (Pp. 29-30).

2.5.2. Indicators for Women Empowerment through Microfinance

There are numerous indicators of effects of microfinance on socioeconomic improvement of women. Those are economic, social and political indicators. These indicators are used mostly by researchers to identify whether the microfinance has really helped in making some positive changes in the life of women or not. Some of the major indicators are stated below.

2.5.2.1. Economic Indicators

Economic empowerment indicators focus mainly on the economic status of the woman, they investigate whether microfinance has led to additional income, created new employment opportunities, contributed to the savings of the household, allowed the control over the available resource, gave a chance to open saving account in the bank and finally participated in decision making inside the family and outside (Ali 2015: 21).

Women's access to savings and credit gives them a greater economic role in decision making through their decision about savings and credit. Women control over decisions regarding credit

and savings could benefit men through preventing leakage of household income to unproductive and harmful projects.

2.5.2.2. Socio-Cultural Indicators

The socio-cultural indicators concentrate more on how far has the woman become freer, confident, self-reliant, gained strength to move out to purchase goods from market, obtained a better education level for her and her family members and finally participation in local issues (Ali 2015).

Besides, according to Kabeer (2005) social empowerment includes freedom of movement, lack of discrimination against daughters, commitment to educating daughters, participation in domestic decision making, control over sexual relations, ability to make childbearing decisions, use contraception, control over spouse selection and marriage timing and freedom from violence.

2.5.2.3. Political Indicators

These indicators concentrate on how far the woman has been able to exercise her right in voting and fighting for their right in society, participating in important meetings that might affect her future (Kabeer 2005). According to Joseph (2005), political empowerment means participation in the administrative decision making process, negotiating political power and having access to opportunities that give power. It means women have the capability to analyze, organize and mobilize for social change.

2.5.2.4. Business and Soft Skill Indicators

These indicators are related to examining the ability of woman to read and write, literacy level, ability to record daily transactions, understanding the basic concept of banking processes , reading newspapers and finally on and off job training (Ali 2015: 22).

However, women empowerment is a global challenge because most women have been relegated to the back side and subjected under control of men as a result of unfair social, cultural and political structures in many parts of the world. About 70% percent of world's poor are women. These poor women have no access to financial services from conventional banks for lack of

collateral security. In the past, women were restricted to the kitchen while men schooled and as such women were not expected to influence the decision-making processes from domestic level to the national level. In the family, men are still considered as heads of households which limit women in influencing allocation of domestic resources (Addai 2017: 3).

Thus, the transmission flow from the availability of microfinance and the effect of that on women beneficiaries is not very easy to trace.

Some of the reasons for this are that loans taken in the name of women may be used by the male members in the household or even if women access the credit, it may get utilized in male-dominated household activities in which they may not have co-ownership. Moreover, the patriarchal social norms and entrenched division of labor within rural households may often limit the business activities in which investments are made by women. Also loans given to women may result in a greater dependence on the men folk for repayment of loan installments and sometimes may even cause domestic stress (Raji 2017: 8-10).

Kabeer (2005) establishes women empowerment as the processes by which women take control and ownership of their lives through expansion of their choices. Women empowerment refers to the process by which women who have been denied the ability to make strategic life choices acquire such ability, where strategic choices are critical for people to live the lives they want.

Generally, according to UN (2001), women empowerment is a process by which women gain the ability to generate choices, exercise bargaining power, and develop a sense of self-worth. It is a belief in one's ability to secure preferred changes, enrichment of resources and capabilities of women. For Mayoux (1999), empowerment is a process by which women become aware of their own situation and strive communally to gain greater access to public services. Empowerment is also defined as a process through which women are able to transform their self-perception and gender roles. By and large, women empowerment involves transformation at three broad levels: within the household, within the community, and at a broader institutional level (Abdulahi 2014: 14).

2.6. Theoretical Framework: Paradigms about Microfinance and Women Empowerment

Support for targeting women in microfinance programs comes from organizations of widely differing political perspectives. There has recently been an apparent convergence of policy and terminology and common concerns with sustainability, participation and empowerment as donor agencies and NGOs have attempted to address their critics, and activists have become engaged in constructive dialogue (Mayoux 2005: 3).

However, underlying the current apparent consensus, it is possible to identify three contrasting ‘paradigms’ with different underlying aims and understandings and different policy prescriptions and priorities in relation to both micro-finance itself and to gender policy. They also have rather different emphases in the ways they perceive the inter-linkages between microfinance and women's empowerment. The three paradigms are the Financial Self-Sustainability paradigm, the Poverty Alleviation paradigm, and the Feminist Empowerment paradigm. However, in this study, feminist empowerment paradigm is given due emphasis and serves as theoretical framework of the study.

Feminist activists stress that women's empowerment should lead to the liberation of men from false value systems prevalent in a patriarchal society. It should lead to a situation where each one can become a ‘whole being’, regardless of gender, and use their fullest potential to construct a more humane society for all. Women empowerment is seen as a bottom-up process and cannot be bestowed from the top to down (Joseph 2005: 27).

According to Sabhlok (2006) women empowerment is viewed as a political process and brings transformation in social relations in the realm of patriarchy in the family or community. Empowerment is not a passive process and its outcomes would lead to renegotiations of gender relations, enhance women's access and control over human, material, financial and intellectual resources legitimize women's entry into non-traditional spaces, create new spaces and support systems to sustain the process of empowerment. In this context, empowerment has both individual and collective dimensions. Thus, as a group oriented model, Self-Help Group is a mechanism for women's development to bring in individual and collective empowerment

through improvement in both ‘condition’ and ‘position’ of women. Through participation in groups, women will gain, generate and acquire power, and improve their ‘position’ within the family and the society (Cited in Jonsen 2005: 28).

2.6.1. Feminist Empowerment Paradigm

It currently underlies the gender policies of many NGOs and the perspectives of some of the consultants and researchers looking at gender impact of micro-finance programs. Here, the underlying concerns are gender equality and women’s human rights. Women’s empowerment is seen as an integral and inseparable part of a wider process of social transformation. The main target group is poor women and women capable of providing alternative female role models for change. Increasing attention has also been paid to men's role in challenging gender inequality. Micro-finance is promoted as an entry point in the context of a wider strategy for women’s economic and sociopolitical empowerment which focuses on gender awareness and feminist organization. Under this paradigm, micro finance must be based on participatory principles to build up incremental knowledge of industries and enable women to develop their strategies for change (Mayoux 2005: 6).

2.7. Empirical Evidences on the Impact of Microfinance service on Women Socio-Economic Empowerment

Global and local literature related to the issue of microfinance service and women socio-economic empowerment has reviewed. Thus, in this section of the paper empirical studies which are conducted at the global and local levels on the issue under study has presented and discussed. Studies indicate that microfinance service affects women empowerment more of positively than negatively.

2.7.1. Empirical Studies in the World

In Ghana, a study conducted by Konadu & Assan (2007) revealed that access to microfinance service has a positive effect on women empowerment. The study indicates women who received microfinance service show overall improvement of living standard at individual as well as household level. “Access to microfinance has effect on the individual, household/family,

community and enterprise levels of beneficiary women's. In that, some were able to increase their savings level, diversify their business, and improve upon the living standards of their household" (p. 2).

A study conducted by Luyirika (2010) in Uganda Mpigi Town Council revealed microfinance institutions operating in Mpigi Town Council provide services like training and skills development, insured credit facilities and savings mobilization, banking facilities, supervision and monitoring of the clients, provision of agriculture inputs like seeds and chemicals and physical items like animal. The services are particularly provided to women groups, salary earners, and individual women. The repayment of the credit facilities is usually through weekly and monthly installments. The size of the loan depends on the MFI. The security usually required is group collateral in case of groups, salary in case of salary earners and any other as deemed necessary for the individual by the MFI.

Besides, the study shows that microfinance service beneficiary women are able to improve their socio-economic status through starting up and or expanding investments and enterprises, paying school fees for their children, purchase of household items like furniture, land and solar installation, building of houses, confidence building, participation in leadership roles etc. In spite of the benefits women acquired from microfinance services; the study shows that women face some challenges in their access and utilization of the MFI services and these include; small amounts of money disbursed, diversion of funds, high interest rates, low returns on investment, short grace periods, unfavorable repayment schedules and risk of property confiscation by the MFI.

In Tanzania, Gogadi (2011) in a study entitled: *the role of PRIDE microfinance on women empowerment*; found that service offered by PRIDE microfinance helps to empower women economically by leading to high level of entrepreneurship skills, contribute to reduction of poverty, leading to job creation and helping them to improve their standard of living. However, Gogadi failed to show the multidimensional effect of microfinance service on beneficiary women, and restricted in showing only the economic effect of microfinance service on beneficiary women.

In Kenya, Kireti & Sakwa (2014) in their study entitled: *Socio-Economic Effects of Microfinance Services on Women*; revealed that microfinance services has effects on the socio-economic status of women. Access to microcredit services increased income levels, increased stocks and output of the enterprise as well as increased expenditure on health and education services. On the other hand, the availability of micro-savings services to women increased capital resources to cater for education and health care services, smoothened irregular income levels to manage consumption needs and also increased income to generate wealth. Moreover, the results of the study indicated that micro finance services enabled women build stronger trust bonds, created more social networks as well as motivate participation in development activities.

A longitudinal study (1997-2013) conducted in Yemen by Khandare (2015) shows that, despite the presence of multiple factors and difficulties such as customs and traditions, high interest rate, financial literacy, wrong religious perceptions and demanded collaterals to empower women through microfinance in Yemen; women who are connected to microfinance programs have been positively affected with their households in various aspects.

Shakya (2016) in a study conducted in Nepal entitled: *Microfinance and Woman Empowerment*; showed that microfinance service improve women in both social and economic terms. “Microfinance service has a positive impact on living standard of women economically as well as socially. The women who were living in veil before and following to the words by their family members are now turned into small entrepreneurs. Their confident level has grown up to make any decision inside family” (p. 50).

Generally, the aforementioned studies indicated that microfinance service have improved beneficiary women’s socio-economic condition despite the presence of some adverse negative effects.

2.7.2. Empirical Studies in Ethiopia

Haimanot (2007) in a study entitled: *Impact of Micro-finance on Women’s Economic Empowerment in Kobo Woreda of Amhara National Regional State*; revealed micro-financing scheme has a positive impact on women’s economic empowerment as measured by the increased participation of women in household decision-making. As the study indicates, the microfinance

program in *Kobo Woreda* has improved the living conditions of its women clients compared to the incoming clients and non-clients. Household incomes, asset possession levels, savings habit and household decision-making participation of microfinance beneficiary women have improved. However, Haimanot's study has been restricted only on assessing and showing the economic effect of microfinance service on beneficiary women, while the effect of microfinance service on the social dimensions of women empowerment has been jumped.

Befikadu & Degefa (2013) in a study entitled: *microfinance and women empowerment in Southern Ethiopia*; made an attempt to explore the extent to which women's are empowered thorough micro finance programs. Through employment of mixed research approach they found that participation in microfinance programs has brought positive economic and social impacts on the lives of the beneficiary women.

Another attempt to study the impact of microfinance on women empowerment was made by Yilkal (2016). The study was conducted in Jimma Zone of Oromia national regional state by making female headed microfinance beneficiary households as a case study. The result of the study shows that microcredit program in the study area has a significant and positive impact on female headed households' annual expenditure. However, Yilkal's study was only restricted in assessing the economic effect of microcredit programs on female headed households in the study area. The social, political and cultural aspects of the effect of microfinance on beneficiary women remained untouched.

Similarly, Taye (2016) made an attempt to examine the contribution of microfinance to the economic empowerment of women in Ethiopia by taking Wisdom Micro Financing Institution (WMFI) microfinance program as a case study. His study result indicated that micro financing program has a positive impact on women's economic empowerment as it measured by the increased participation of women in household decision making. Besides, the study showed that access to microfinance has contributed immensely to the economic empowerment of women through improvement in their businesses, and improved the status of women both at the family level and in society as a whole.

Furthermore, Dirsan (2016) in a study entitled; *The Role of Microfinance Institution in Women's Household Decision Making in Adama Woreda*; found that improved access to microfinance has

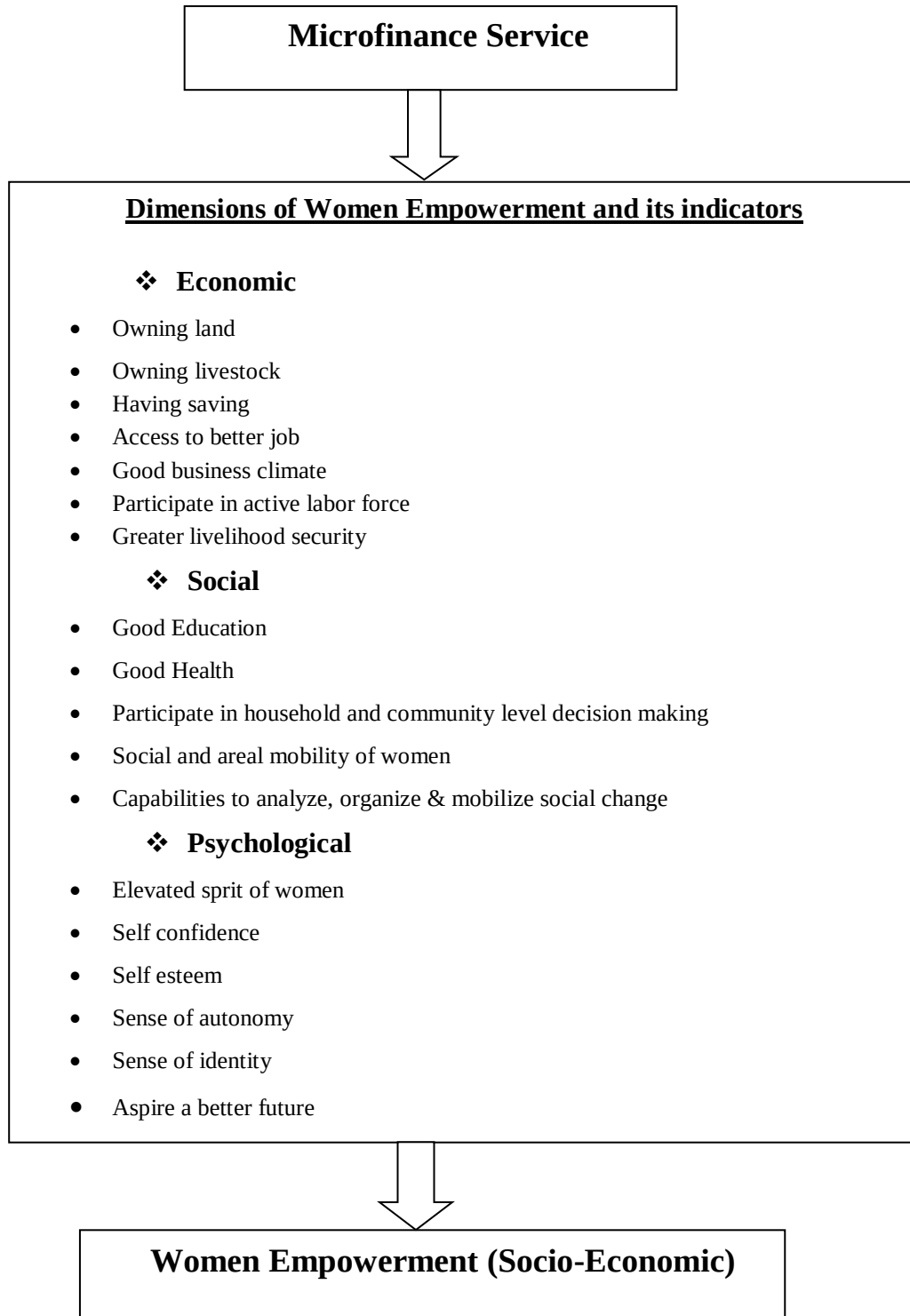
been able to empower women economically. The income and saving levels of the majority of microfinance clients have increased after the delivery of microfinance. Encouraging results have also been shown in the enhancement of the women's occupation, self-confidence with respect to the capability to work on their own business and improve their lives. However, according to this study little enhancement has been shown in the decision making power of microfinance client women's, predominantly among the aged ones.

Generally speaking, even though studies were conducted in Ethiopia on the issue of microfinance and women empowerment, most of them were one sided since more emphasize has been given to the economic dimension of women empowerment. Microfinances effect on the social aspect of women empowerment has given a little consideration by the previous works. As such, since development intervention has an effect on both social and economic situation of the target groups, this study would have explored both the economic and social impacts of microfinance service on credit beneficiary women.

2.8. Guiding Conceptual Framework

Employment of conceptual framework is too noteworthy to have an idea about cause and effect relationship among variables and to shape studies in a clear direction. Thus, the upcoming conceptual framework is constructed to show the effect of microfinance service on women empowerment. It is constructed based on excerpts of various literature related to the issue of microfinance and women empowerment. The framework helps the researcher to give due emphasis for the issues central to the study, and to not to waste resources on issues having negligible relevance for the study purpose. Accordingly, the model provided a bird eye insight of correlation between microfinance service and women empowerment. Also, women empowerment indicators through microfinance have presented.

Figure 2.1 Conceptual Model; Microfinance service and Women Empowerment



Source: - Researcher's Own Construction; based on excerpts from various literature

CHAPTER THREE

METHOD OF THE STUDY

The study was conducted with major objective of examining ACSI's role in the socioeconomic empowerment of married women credit clients. To this effect, a mixed research approach has employed in the study. The study objectives would be answered through primary data collected through both quantitative and qualitative data collection methods while supplemented with secondary data. The collected data would have also analyzed and described concurrently.

3.1. Research Approach

In order to address the various objectives of the study and to assure the validity of the research results through the use of different research methods and approaches, mixed research approach has been employed. According to Creswell (2009), in mixed research approach, the researcher converges or merges quantitative and qualitative data in order to provide a comprehensive analysis of the research problem. The investigator collects both forms of data at the same time and then integrates the information in the interpretation of the overall results (p. 214). Besides, mixed research approach helps as a means to offset the weaknesses inherent within one approach/method with the strengths of the other or conversely, the strength of one adds to the strength of the other. This approach avoids biases inherent in a single approach and enables the researcher to utilize the strength of both quantitative and qualitative approach (ibid: 14). Thus, due to the shortfall of employing a single research approach in a particular research project, and due to its inadequacy to answer the various objectives of this study, the researcher has employed a mixed research approach.

Among the mixed research approach strategies employed in the collection, analysis and interpretation of data, the researcher has employed "concurrent triangulation approach" for this study purpose. In this approach, the researcher collects both quantitative and qualitative data concurrently and then compares the two databases to determine if there is convergence, differences, or some combination. The mixing during this approach, usually found in an interpretation or discussion section, is to actually merge the data or integrate or compare the results of two databases side by side in a discussion. The discussion section first provides

quantitative statistical results followed by qualitative quotes that support or disconfirm the quantitative results. This mixed methods model is advantageous because it can result in well-validated and substantiated finding (Creswell 2009: 213-214).

Thus, in this study, sample survey, specifically household survey has been used in the gathering of quantitative data concerning the socioeconomic condition of ACSI credit client married women's, and to identify their attitude towards the institution and its credit service. Likert Scale measurement has been employed in the collection of the attitudinal data. On the other hand, in-depth interview, focus group discussion, and life history has been used in the gathering of the qualitative data and with the aim of substantiating the data obtained through household survey.

3.2. Study Design

The study was a cross-sectional study. It is helpful to overcome resource constraints inherent in longitudinal study in terms of time as well as finance. According to Neuman (2014), cross-sectional research is any research that examines information on many cases at one point in time. It is usually the simplest and least costly alternative but rarely captures social processes or change (p. 44). Thus, for this study purpose, both the quantitative as well as the qualitative data were gathered from different observation units at one point in time.

3.3. Sources of Data

The study has employed both secondary and primary data sources with the aim of addressing the various issues central to the study.

3.3.1. Secondary Sources

Literature related to the subject was reviewed in order to have a deeper understanding of the issue under study. Previous research works, books and journal articles related to the issue of microfinance and women empowerment has reviewed in order to identify gaps not filled by other researchers. This task helps the researcher to elucidate important concepts and research problems. Besides, it also helps in the choice of research methods and formulation of a theoretical framework.

ACSI document has also reviewed to know the institution's mission, vision, objectives, goal, and financial programs related to women. Besides, EMFIs current report has also reviewed to know the current status of microfinance institutions in Ethiopia. Furthermore, a performance assessment document produced by USAID concerning ACSI has used.

3.3.1.1. Content Analysis

In order to meet some of the study objectives and to substantiate the data obtained through other research methods; content analysis has employed in this study. It has been included reviewing of ACSI documents and reports. An assessment of government and non-government institution documents related to the issue under study has also executed. According to Neuman (2014) in a content analysis study, researchers gather and analyze the content of text. The text is anything written, visual, or spoken that serves as a medium for communication. It includes books, newspaper or magazine articles, advertisements, speeches, official documents, films or videotapes, musical lyrics, photographs, articles of clothing, Web sites, or works of art (Pp. 372-374).

3.3.2. Primary Sources

The study has primarily employed four methods of gathering primary data. These are sample survey, in-depth interview, focus group discussion and life history. These primary data sources have used to triangulate and validate data obtained from different unit of observation/data sources.

3.4. Methods of Data Collection

In order to properly address all the study objectives, different methods of gathering primary data have employed.

3.4.1. Sample Survey

For the purpose of gathering the quantitative data, the researcher has employed household survey. The household survey has specifically employed in the assessment of the socio-economic condition of ACSI credit service client married women, and to identify their attitude towards the

institution and its credit service. As articulated by Neuman (2014) survey research provides a quantitative or numeric description of trends, attitudes, or opinions of a population by studying a sample of that population (p. 12).

In survey research, the researcher follows different logics which are helpful to obtain valid data. For Neuman (2014) a survey researcher usually sample many respondents and ask all of them the same questions; measure many variables with the questions and test multiple hypotheses simultaneously; infer temporal order from questions about past behavior, experiences, or characteristics; statistically analyze associations among the variables to identify causal relationships; anticipate possible alternative explanation and measure them with other survey questions (i.e. control variables); statistically examine their effects to rule out alternative explanations. Surveys are sometimes called correlational because the researchers do not control and manipulate conditions as in an experiment (p. 319).

According to Kothari (2004), survey is a method of data collection which is characterized by selecting large sample of respondents and administering a structured questionnaire so as to extract information from the sample of respondents and to make inference about the whole population to which the samples are selected from. Thus, it is due to the above reasons this study has employed survey method.

3.4.2. In-Depth Interview

This research method has been employed to gather rich information from ACSI's credit client married women interviewees. Ten married women ACSI credit client in-depth interviewees included in the in-depth interviews. According to Yeraswork (2010) in this method of data collection the interviewee is allowed to talk freely about various aspects of a topic. People interviewed at considerable length; and where the objective is to develop in-depth information only a few respondents may be involved. In-Depth-interviews or extended interviews provide richer material than is usually available from surveys (p. 28). To guide the interview session with informants, an interview schedule has been used in the data collection process.

3.4.2.1. Key Informant Interview

As stated in Yeraswork (2010) key informant interviewing is an integral part of field research. Good informants are people who you can talk to easily, who understand the information you need, and who are glad to give it to you or get it for you (p. 106). For this study purpose, individuals considered as having a good knowledge and understanding of the issue under investigation were interviewed. To this end, interviewing of key informants' has performed with ACSI officers who work in *Debre Berhan Zuria Woreda* ACSI center office.

Four ACSI officers participated in the key informant interview. Of which two of them are ACSI client relation officers and the remaining two are the institution client service officers. From the key informants, data were collected concerning ACSI credit service provision process and the requirements to become eligible for the credit service, the types of credit service rendered by the institution and its main purposes, the socioeconomic condition of married women credit clients, and about the involvement of other local institutions in the socioeconomic empowerment of married women. Also, key informant interview was performed with two *Basona Worana Woreda* Women and Children Affairs Office officers.

3.4.3. Focus Group Discussion

In order to validate the data, and to add up on the data obtained through sample survey, in-depth interview and other methods, FGD is conducted by selecting individuals considered too pertinent to provide good information in the focus group discussion session. Thus, prominent married women ACSI credit service clients have engaged in the focus group discussion session. A focus group discussion session (one) which comprised seven married women credit clients has been organized and conducted. The FGD session has conducted to gather information concerning ACSI's role in the socioeconomic improvement and empowerment of married women credit clients. Data were also gathered concerning other institutions involvement in the socioeconomic improvement and empowerment of married women's. An FGD guide contained lists of issues raised in the FGD session has been used by the FGD moderator/researcher. Neuman (2014) stated that focus group discussion is a special qualitative research technique in which people are informally "interviewed" in a group discussion setting (p. 471). Yeraswork (2010) also added

that focus group discussion is a method in which a number of people (usually 6-8) are asked to come together in order to discuss a certain issue (p. 27).

3.4.4. Life History

This method of data collection is used to acquire deep understanding and detailed information about the life experience of some selected married women ACSI credit clients'. In this connection, some selected credit client married women's life situations before and after acquiring the institution's credit service has been explored in detail. The informants participated in the life history interview were married women credit clients whose life situation have changed either positively or negatively due to the credit service. Four married women ACSI credit clients participated in the life history interview.

Life history or life story interviews typically involve two to ten open-ended interviews, usually recorded, of 60 to 90 minutes each. These interviews serve several purposes. First, they can assist the informant being interviewed in reconstructing his or her life memories. Second, these interviews can create new qualitative data on the life cycle, the development of self, and how people experience events that can be archived and added to similar data. Third, life story interviews can provide the interviewer with an in-depth look at another's life. This is often an enriching experience that creates a close personal relationship and encourages self-reflection in ways that enhance personal integrity (Neuman 2014: 465).

Life history interview is an open-ended interview with a person who describes his or her entire life. It used to designate the retrospective information to capture how the person understands his or her own past. The main purpose of this interview is to get at how the informant sees/remembers the past, not some kind of objective truth (Neuman 2014: 464). According to Yeraswork (2010), no other method of research can give us as much detail data about the life experiences, development of people's beliefs and attitudes over time (p. 24).

3.5. Sampling Design

A sampling design is a definite plan for obtaining a sample from a given population. It refers to the technique or the procedure the researcher would adopt in selecting items for the sample

(Kothari 2004: 54). Yeraswork (2010) stated that survey samples must be representative of the population if they are to provide useful estimates about the characteristic of the population. However, they need not be representative in all respects but only in regard to those characteristics that are relevant to the substantive interest of the study (Yeraswork 2010: 132). Thus, choosing appropriate sampling design is too vital to get representative sample, and to produce a finding which is valid, and generalizable to the population from which the samples are drawn. Therefore, in order to choose sample of respondents for the household survey and to gather quantitative data, multistage cluster sampling design has employed for this study purpose.

Multistage cluster sampling design is a design that involves the initial sampling of groups of elements or clusters – followed by the selection of elements within each of the selected clusters. This sampling design is used when it is either impossible or impractical to compile an exhaustive list of elements comprising the target population (Yeraswork 2010: 136).

This study was conducted in *Basona Worana Woreda* administration, specifically in *Debre Berhan Zuria Woreda*. This *Woreda* has preferred due to the reason that the researcher is interested to conduct the study in the area which is more familiar to him in terms of the community culture. In *Basona Worana Woreda* administration, ACSI have three main centers namely *Debre Berhan Zuria Woreda*, *Keyet* and *Goshe Bado*. These ACSI centers are responsible for provision of financial service to the *Woreda* administration residents. On the other hand, these three ACSI centers are accountable for the Zonal ACSI office and found under its supervision.

31 *Kebelle* administrations are found in *Basona Werana Woreda*. ACSI is operating in all the 31 *Kebelles* found in the *Woreda* administration. Of the 31 *Kebelle* administrations, 13 are found under the supervision of *Debre Berhan Zuria Woreda* ACSI center. While the remaining 10 and 8 *Kebelle* administrations are under the supervision of *Keyet* and *Goshe Bado* centers respectively.

Among the three ACSI centers operating in *Basona Werana Woreda* administration, *Debre Berhan Zuria Woreda* and the *Kebelles'* found under its supervision are included in this study. *Debre Berhan Zuria Woreda* ACSI center has preferred for this study purpose due to the researcher's incapability to conduct the study in all the 31 *Kebelle* administrations found under

the supervision of the three centers. Including all the 31 *Kebelle* administrations in the study is very costly in terms of resource.

Thus, in the first place, the list of *Kebelles* under the supervision of *Debre Berhan Zuria Woreda* ACSI center was found from this center office. Next, sample of *Kebelles* were randomly drawn from the sampling frame/list of *Kebelles*'. Thus, out of 13 *Kebelle* administrations found under the supervision of *Debre Berhan Zuria Woreda* ACSI center, five (5) *Kebelle* administrations are included in the study.

In the third stage of sampling, the researcher has found sampling frame of married women ACSI credit clients of each sampled *Kebelles* from *Debre Berhan Zuria Woreda* ACSI center office. After the researcher has found the sampling frame of married women credit clients' of each sampled *Kebelles*', the final sample of respondents were selected through employment of random sampling technique. The selection of sample of respondents from each sampled *Kebelles*' has conducted based on proportionate to their size sampling strategy.

According to Yeraswork (2010) proportionate to size sampling is used to insure the overall selection of a representative sample of elements and to give each element in the total population an equal chance of selection. The simplest way to accomplish this in cluster sampling would be to give each cluster the same chance of selection and to select a given proportion of elements from each selected cluster (p. 138).

654 married women credit clients are found under the supervision of *Debre Berhan Zuria Woreda* ACSI center office. This means ACSI have 654 married women credit clients from the 13 *Kebelles* which found under the supervision of *Debre Berhan Zuria Woreda* center. Thus, to draw a representative sample of respondents from 654 married women credit clients, Simplified Proportion Sample Size Estimation formula of Yemane's (1967) was used. The required sample size has determined at 95% confidence level, 0.05 margin of error and conservative estimate value of $(p=0.5)$.

Thus, $n = N/(1 + N(e)^2)$ Where;

- n -is the sample size to be selected
- e - is the acceptable sampling error

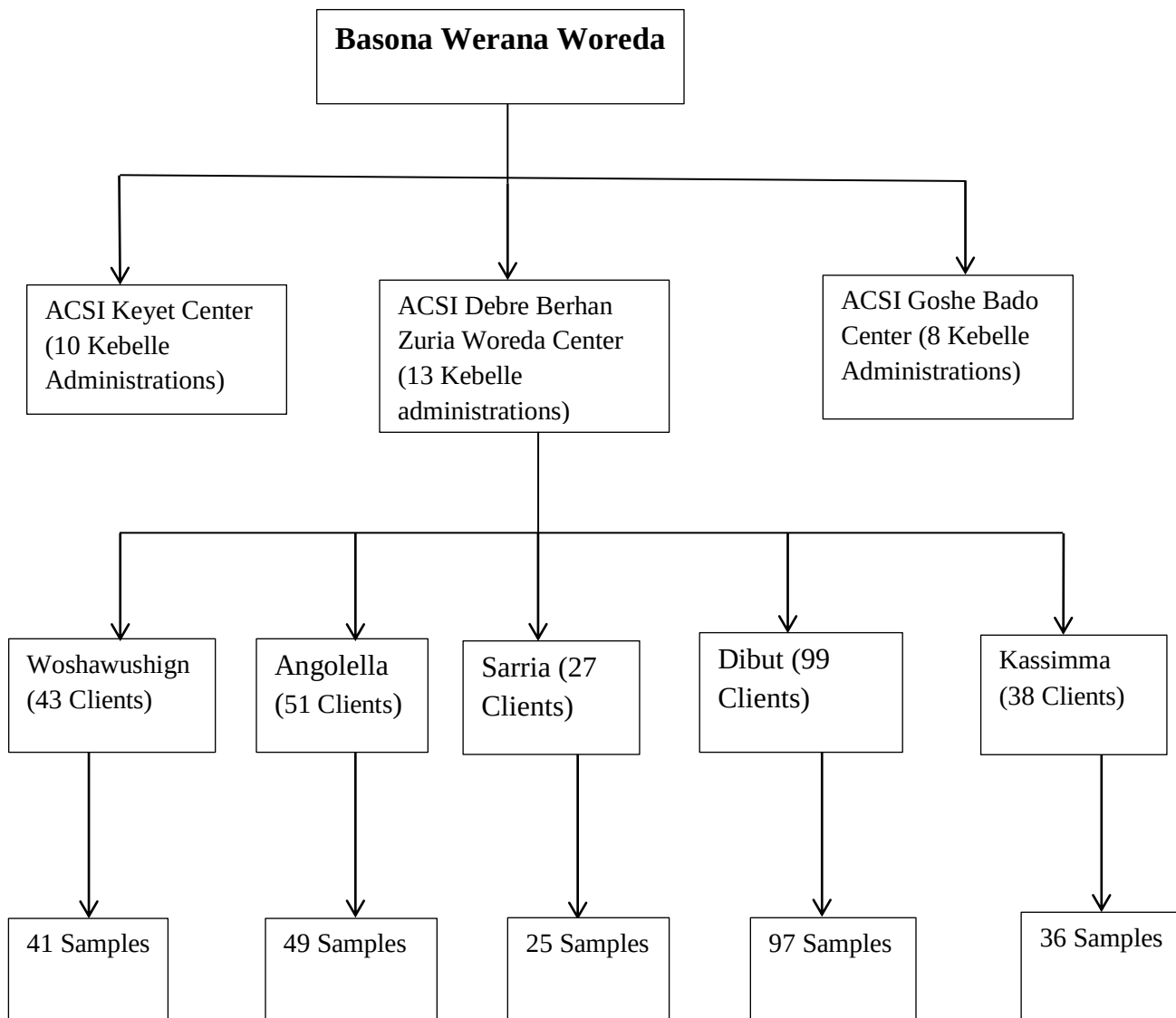
➤ N-is the population size

$$n = 654 / (1 + 654(0.05)^2)$$

$$n = 654 / (1 + 654(0.0025))$$

$$n = 654 / 2.64 \quad n = 248$$

Figure 3.1 Sample Selection Procedures for the Household Survey



3.5.1. Participant Selection for Gathering Qualitative Data

In order to gather the qualitative data pertinent to the study, informants were selected purposively. The qualitative data were mainly gathered from married women ACSI credit clients, ACSI experts who work in *Debre Berhan Zuria Woreda* center, and Women and Children Affairs Office staff of *Basona Werana Woreda* administration. Neuman (2007) stated that purposive sampling occurs when a researcher wants to identify particular types of cases for in-depth investigation. The purpose is less to generalize to a larger population than it is to gain a deeper understanding of types. It is used in situations in which an expert uses judgment in selecting cases with a specific purpose in mind (Pp. 142-143). Thus, informants who were considered as appropriate to provide qualitative information for this study purpose were included in the study.

3.6. Instrument of Data Collection

3.6.1. Instrument for quantitative data collection

To collect the survey data, researcher administered questionnaire containing both closed and open ended questions was administered. Questions were formulated in ways which are considered relevant to address the specific objectives of the study and an effort was exerted to make the questions easily understandable. Researcher administered questioner was chosen because women respondents are believed to have difficulty to comprehend and give their responses; despite this tool has a greater disadvantage in terms of time and cost. The questionnaire was first designed in English language and then translated in to Amharic language since women respondents are incapable of understanding English language.

Seven (7) data collectors participated and assisted the data collection process. Five of them were graduates of *Debre Berhan* University who searches a job by the time, and the remaining two were completed Technical and Vocational education. The data collection took two weeks. Started 15 February 2019 and completed 3 March 2019.

3.6.2. Instrument for qualitative data collection

In the gathering of the qualitative data, FGD guide and an interview checklist have used by the researcher/data collector. The employment of guides and checklists help the researcher to not miss important issues raised during the interview and focus group discussion session. As well, it helps the informants to concentrate on issues relevant for the study purpose.

3.7. Methods of Data Analysis

The data gathered from respondents were both quantitative and qualitative in nature. For this effect, the collected data were analyzed and described both quantitatively and qualitatively.

3.7.1. Quantitative Data Analysis

In order to describe the survey data, the researcher has employed statistical tools predominantly simple descriptive statistics. The processing of the survey data was done by using statistical analysis tool (SPSS version 23). The collected questionnaires were checked for mistakes and coding of open ended questions was carried out. Then, the data were entered in to the program and appropriate statistical analysis was executed.

3.7.2. Qualitative Data Analysis

For the analysis of the qualitative data, the researcher has employed thematic method of qualitative data analysis. The researcher found patterns/themes for the data obtained from informants in line with the specific objectives of the study, and in accordance with concepts which have a resemblance.

According to Alhojailan (2012) thematic analysis is a type of qualitative data analysis used to analyze, classifications and present themes (patterns) that relate to the data. It illustrates the data in great detail and deals with diverse subjects via interpretations. It allows the researcher to associate an analysis of the frequency of a theme with one of the whole content. This will confer accuracy and intricacy and enhance the research's whole meaning (p. 40). Marks and Yardley (2004) also stated that thematic analysis gives an opportunity to understand the potential of any issue more widely. It moves beyond counting explicit words or phrases and focuses on

identifying and describing both implicit and explicit ideas. Codes developed for ideas or themes are then applied or linked to raw data as summary markers for later analysis, which may include comparing the relative frequencies of themes or topics within a data set, looking for code co-occurrence, or graphically displaying code relationships.

Table 3.1: Summary of Specific Objectives, Unit of Analysis, Observation Units and Methods of Data Collection

No.	Specific Objectives	Unit of Analysis (Information on What?)	Observation Unit(Data Source)	Method of Data Collection
1	Assessing ACSI credit service provision process and requirements to become eligible for the credit service	-Credit provision process -Requirements to become eligible for ACSI credit service	1. ACSI Staffs	1. Key Informant Interview
			2. ACSI Document	2. Content Analysis
			3. CACSI credit service client married Women	3. In-depth Interview
2	Identifying types of ACSI credit service and the purposes for which the credit service is rendered	-Types of ACSI credit service - Purposes of ACSI credit service	1. ACSI credit service client married Women	1. -Household survey - In-depth interview
			2. ACSI Document	2. Content Analysis
			3. ACSI Staffs	3. Key informant interview
3	Examining the role of ACSI credit service in improving the social condition of credit client married women	Social condition of credit client married women	1. ACSI credit service client married women	1. - Household Survey - In-depth Interview - Focus Group Discussion - Life History

			2. ACSI Staffs	2. Key informant interview
4	Examining the role of ACSI credit service in improving the economic condition of credit client married women	Economic condition of ACSI credit client married women	1. ACSI credit service client married women	1. - Household Survey - In-depth Interview - Focus Group Discussion - Life History
			2. ACSI Staffs	2. Key Informant Interview
5	Assessing local institutions involvement in the socioeconomic empowerment of married women	Local institutions involvement	1. ACSI credit service client married women	1. - Household Survey - In-depth interview - Focus Group Discussion
			2. ACSI Staffs	2. Key informant Interview
			3. Children and women affairs office staff	3. Key informant interview
6	Identifying ACSI credit client married women's attitude towards the institution and the credit service	ACSI credit client married women's attitude	1. ACSI credit service client married women	1. Household Survey (Likert Scale)

3.8. Ethical Consideration

Ethics is among the crucial components of social research. According to Yeraswork (2010) research must be regulated by ethical norms and values, even where there is disagreement over which ethical norms are applicable. Research projects which presuppose active participation

must as a general rule only be initiated with the freely obtained and informed consent of the participants. Informants are free at any time to discontinue their participation, with no negative consequences for withdrawal. Also, the subjects of research are entitled to confidential treatment of all information they give on personal matters. The researcher must prevent the use and transmission of information which may harm the individual on whom the research is being carried out (p. 221). Thus, this study was carried out in line with the above values, norms and code of ethics which required in scientific academic research.

3.9. Description of the Study Area

Basona Werana ("Baso and Werana") is one of the woredas in the Amhara Region of Ethiopia. Located at the eastern edge of the Ethiopian highlands in the Semien Shewa Zone. Basona Werana is bordered on the south by Angolalla Tera, on the southwest by the Oromia Region, on the west by Siyadebrina Wayu, on the northwest by Moretna Jiru, on the north by Mojana Wadera, on the northeast by Termaber, and on the east by Ankober. The town and woreda of Debre Berhan is an enclave inside this woreda. Towns in this woreda include Gudoberet (CSA 2012).

3.9.1. Demography

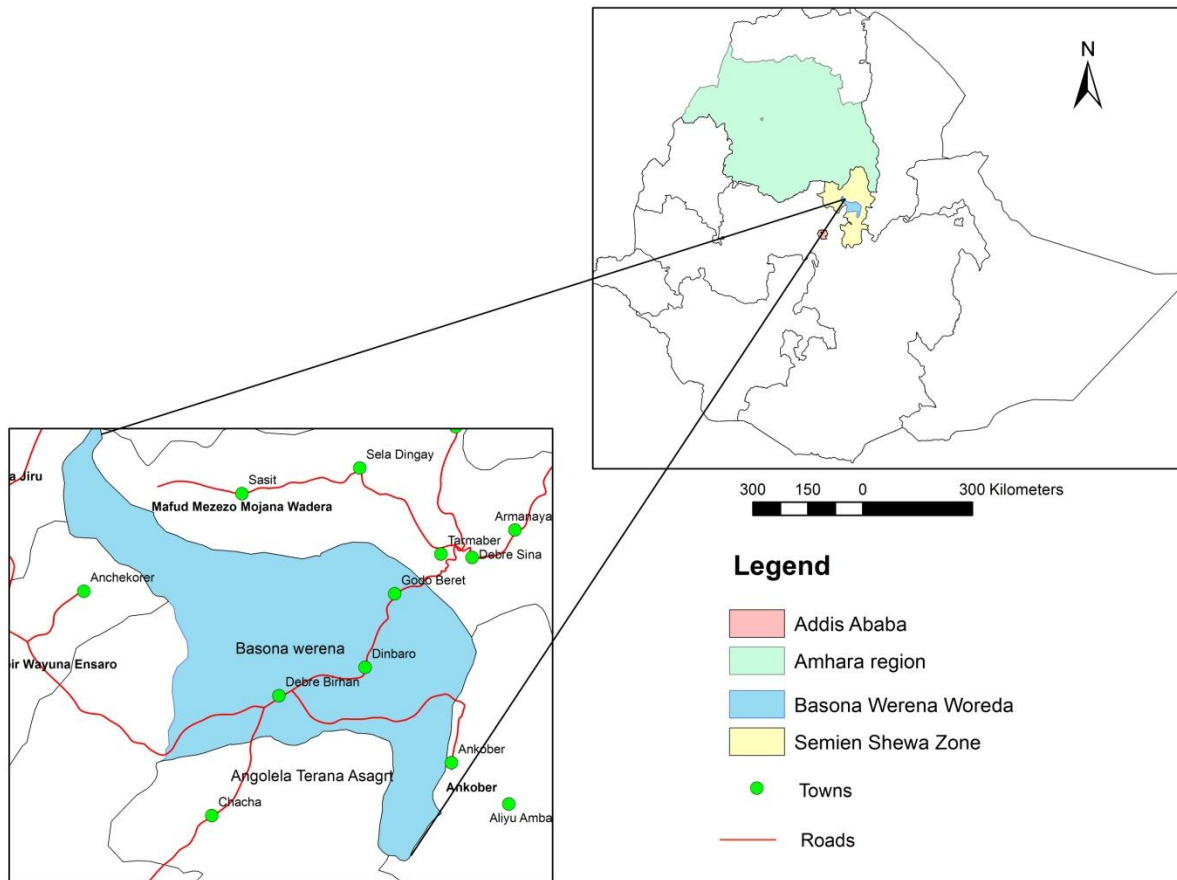
Based on the 2007 national census conducted by the Central Statistical Agency of Ethiopia (CSA), this woreda has a total population of 120,930, an increase of 7.81% over the 1994 census, of whom 61,924 are men and 59,006 women; 1,219 or 1.01% are urban inhabitants. With an area of 1,208.17 square kilometers, BasonaWerana has a population density of 100.09, which is less than the Zone average of 115.3 persons per square kilometer. A total of 27,753 households were counted in this woreda, resulting in an average of 4.36 persons to a household, and 26,918 housing units. The majority of the inhabitants practiced Ethiopian Orthodox Christianity, with 99.93% reporting that as their religion (CSA 2012).

3.9.2. Climate and Topography

Basona Worana has an estimated land area of 1,208.17 km² with elevations ranging between 1,980 and 3,000 meters above sea level. Average annual rainfall is 1,100 mm. In terms of land

use, 13.1% of land is under cultivation, 47.3% is under grazing, 8.5% is under forest, shrubs and bush lands and 31.1% has other uses (CSA 2012).

Figure 3.2 Map of the Study Area (*Basona Worana Woreda*)



Source: - Ethio GIS

3.10. Description of Amhara Credit and Saving Institution (ACSI)

The Amhara national regional state is one of the regions in the country where the rate of poverty is the highest. The Federal Rural Development Strategy put very high emphasis on microfinance as a key force in the poverty reduction struggle. ACSI believes that, with the support of its stakeholders, it can successfully dispose the heavy responsibilities it is being charged with in this struggle (ACSI 2004).

ACSI began operations in 1995 as a department of the organization for the Rehabilitation and Development of Amhara (ORDA), a local non-government organization, and was licensed as a separate micro finance share company in April 1997. Its primary mission is to improve the economic situation of the low income, productive poor in the Amhara region – primarily through increased access to lending and savings services. ACSI seeks to maintain cost effectiveness in service delivery and integrates its activities with government and NGOs working towards achieving food security and poverty alleviation (USAID 2006: 2).

ACSI was ‘established as a replica of the Grameen Bank of Bangladesh’. But, unlike Grameen bank, which was established during the 1970s whereby relatively microenterprise creation was not widely supported, ACSI was born during the time where microfinance was widely recognized as a key development strategy and neo-liberalism with its ethos of entrepreneurship, competitiveness and growth, was discoursed as ‘the only alternative to development’. ACSI faced limited oppositions from politicians, aristocrats, government bodies and international agencies (Esayas 2009).

Located in the Amhara region of Ethiopia, ACSI was the largest MFI in the country, with over 1 million active borrowers and 440 branches. ACSI had a well-established business in the group lending market but individual lending was still a new product line. Individual loans made up just over 10% of ACSI’s lending portfolio and screening for individual loans was still based on a traditional appraisal mechanism that relied heavily on the existence of fixed asset collateral, such as houses or buildings (World Bank Group 2018).

As institutional vision, ACSI aspires to see a society in which people are free from the grips of abject poverty with all the power determining their future in their own hands, and its own capacity as an institution well developed to provide best services for all in need in a sustainable manner. ACSI’s primary mission is then to improve the economic situation of low income, productive poor people in the Amhara region, primarily through increased access to lending and saving services. It will maintain cost effectiveness in service delivery, and integrates its activities with government and NGOs working towards achieving food security and poverty alleviation in the region (ACSI 2004).

Also, ACSI have two main objectives: productivity and outreach objectives.

Productivity Objective: To promote agricultural and non-agricultural economic activities of the rural productive poor by providing innovative financial services.

Outreach objective: to alleviate poverty, and stimulate the region's economic growth, giving priority to rural and remote communities, particularly women.

Despite operating in one of the poorest regions of the world, ACSI has recently been predominantly mentioned on the headlines of virtually every major document that deal with success in microfinance. For example, according to a report of Micro Rate (2005) based on its growth (growth measured in terms of its loan portfolio and savings mobilized), efficiency and sustainability, ACSI ranked first among MFIs that are found in Africa. In a recent detailed analysis of Forbes, ACSI ranked sixth from among the world MFIs on the basis of return on investment, efficiency, operational scale and risk minimization. ACSI has also won the 'Gold Category International Quality Summit Award of 2007'. Furthermore, ACSI is 'an Excellence Award Honoree' of the Grameen Foundation (Esayas 2009: 5).

CHAPTER FOUR

4. DATA PRESENTATION, ANALYSIS, AND INTERPRETATION

This chapter focuses on presentation, analysis, and interpretation of the major findings of the study obtained through both quantitative and qualitative data collection methods. The quantitative data have been mainly collected through a household survey; whereas the qualitative data obtained via in-depth interview, Key informant interview, FGD and life history. The analysis and interpretation of the study findings have mainly been executed through concurrent triangulation approach of data analysis and interpretation. The presentation and interpretation of the quantitative data have been followed by the qualitative data in order to support or disconfirm the quantitative results. Besides, secondary data obtained from different secondary sources concerning the issue were supplemented the primary data.

The chapter is subdivided into seven main sections, addressing the specific objectives of the study. The first part deals with respondents' background information that includes age group, religious affiliation, household size, and educational status. The second section presents ACSI's credit provision process and the requirements to become eligible for the credit service while the third is about the type of credit service and the purpose for which the credit service is rendered. The forth and the fifth part examine the role of ACSI credit service in improving the economic and social condition of credit client married women's; whereas the six part focuses on identify ACSI credit service beneficiary women's attitude towards the institution and its credit service. Finally, in the seventh section of the chapter an attempt has been made to assess the trends of local institutions involvement in the socioeconomic empowerment of women.

4.1. Background Characteristics of the Respondents

Background characteristics of the respondents are important to understand the existing situation of the target population and help to judge the big pictures of the study participants. In the context of this study, therefore, background characteristics of the respondents comprised age group, religious affiliations, household size, and educational status of the study participants/ACSI credit service client married women's.

Table 4.1: Socio-Demographic Characteristics of Respondents

Socio-Demographic characteristics of Respondents		Frequency	Percentage (%)
Age	Below 30	21	8.5
	31-40	73	29.4
	41-50	97	39.1
	51-60	53	21.4
	Above 61	4	1.6
	Total	248	100.0
Religious Affiliations	Orthodox	242	97.6
	Muslim	3	1.2
	Protestant	2	.8
	Catholic	1	.4
	Total	248	100.0
Household Size	3 and below	53	21.4
	4-5	94	37.9
	6-7	65	26.2
	8-9	31	12.5
	Above 10	5	2.0
	Total	248	100.0
Educational Level	Illiterate	147	59.3
	Read and write	65	26.2
	Primary education	31	12.5
	Secondary education	2	.8
	Preparatory education	2	.8
	Vocational Training	1	.4
Total		248	100.0

Source: - Household Survey, 2019

Age

As shown in the Table above, the large majority 170 (68.5%) of the respondents are found in the age bracket of 41-50. While a sizable proportions 53 (21.4%) are in the age group of 51-60. Thus, most of the married women ACSI credit clients are in the age bracket of 31-60.

Religious Affiliations

As depicted in the Table above, almost all 242 (97.6%) the respondents belong to Orthodox Christianity religious affiliation.

Household Size

Respondents were asked about the number of individuals reside in their household. Large majority, 94 (37.9%) and 65 (26%) replied that they have a household size of 4-5 and 6-7 respectively. The remaining 53 (21%) and 31 (12.5%) of the respondents expressed that they have a household size of 3 and below, and 8-9 respectively.

Educational Level

The large majority 147 (59.3%) of the respondents are illiterate. A sizable proportions 65 (26.2%) of the respondents are able to read and write. Only 36 (14.5%) of the respondents have attended formal education. Of the 36 respondents attended formal education, 31 (12.5%) have completed primary (1-8) education. A very small proportion 2 (0.8%) and 2 (0.8%) of the respondents completed secondary (8-10) and preparatory (11-12) education respectively.

4.2. ACSI Credit Service Provision Process and Eligibility Requirements

4.2.1. ACSI Credit Service Provision Process

ACSI has different procedures and processes to provide credit service to married women clients. To have access to credit service of the institution, married women clients are expected to pass through certain bureaucratic procedures and processes. The bureaucratic processes are started from *Kebelle* administrations. One of ACSI client relation senior experts explained:-

In order to provide a credit service for all kinds of incoming clients including married women, the institution (ACSI) asks formalities filled and assured by the Kebelle administrations where the incoming clients are living in. First, the Kebelle chairman should write a letter of assurance to ACSI concerning the incoming clients' place of residence, conducts, participation in the Kebelle development activities and membership of development case team/group, and work habit. Besides, the Kebelle Social Court House should also write a letter of assurance to ACSI regarding the marital status of the incoming clients. Moreover, the married women incoming clients are expected to submit the copy of their land tenure book to ACSI. All these evidences have examined by ACSI client relation officers, and in the last stage the credit service has provided after the incoming clients have filled the institution loan disbursement form and signed with their marriage partner if they have.

One of the married women credit client in-depth interviewees also substantiated what was explained by the above ACSI client relation senior expert.

In order to get a credit service from ACSI, the process starts with the Kebelle administration we are living in. The different units of the Kebelle administration are expected to provide full evidence of us to have got the credit service. The Kebelle land administration is responsible to renew our land tenure book; whereas the Social Court House is accountable for providing evidence on our marital status. In addition, we are expected to bring evidence from the Kebelle police office regarding our conducts and assurance of not having prior criminal

acts. Moreover, the Kebelle development case team should write an assurance and letter of support regarding our participation in the Kebelle development activities. After we have submitted all these Kebelle administration evidences, we obliged to organize into a group of 3-7 individuals since the institution is practicing grouped based lending. Finally, we are expected to complete the institution loan disbursement form together with our husbands/marriage partners. After we (the marriage partners) have put our signature on the loan disbursement form, we have received the credit service permitted by the institution experts.

The institution/ACSI citizens' charter (2008) also clearly articulated the bureaucratic procedures and processes incoming (new) clients should pass through in order to have the ACSI credit service. The evidence found in the citizen charter has affirmed points raised by the institution client relation senior expert and the married women credit client in-depth interviewee. To serve all kind of clients, ACSI is structured with three-layers: the head office, branch and the sub-branch. The head office and branch office mainly perform the administrative tasks; while the sub-branch office is concerned with conducting the main marketing operation, with staff directly contacting credit and saving clients: loan delivery, monitoring, and recollection and saving mobilization. Within its organizational structure, ACSI has three major departments to implement its programs, namely: finance and logistics, Planning and operation as well as four services, namely: audit, administration, and promotion (ACSI 2004: 6).

4.2.2. Eligibility Requirements

As part of the institution mission and vision, ACSI gives a priority for the poorest and marginalized segments of the society particularly women in its credit service provision program. However, in order to have access to the credit service, married women incoming clients are expected to fulfill institutionally required formalities.

4.2.2.1. Group Formation

First and foremost, incoming (new) married women credit clients are obliged to organize into groups mostly comprise 3-7 individual members. The following statement by the institution indicates some of the basic prerequisites to become eligible for the credit service.

Given the problem of information asymmetry on the part of the client, giving rise to moral hazard and adverse selection problem, ACSI draws on the support of the local community (the Credit and Saving Committee) to screen out those who should get the service first (based on their poverty level), and to further facilitate follow up and monitoring. Clients are also required to organize into groups, to encourage monitoring among themselves.

The data obtained from the study participants has also further strengthened the above statement of the institution. The data obtained from key informant and married women interviewees have indicated forming groups for married women incoming credit clients is mandatory. The group formation is mainly based on residential proximity, willingness, and close relationship among the group members. As the data obtained from the key informants has shown, the rationale of forming a group to have a credit service is to make easy the loan repayment rate of the institution. That is why the institution typically operating with a group based lending.

Regarding the issue of group formation, one of the married women in-depth interviewees, age 57 forwarded her view as follows.

To have a credit service from ACSI, first and foremost we are asked to form groups. The group is formed from individuals who knew one another very well. Most of the time group members are individuals who are neighbors and have better social ties. If loan repayment failure has happened in our group, the repayment has covered by recruiting from all the group members. After that, the group members have the right to accuse the default maker to repay the loan through justice system. In this process, the institution is cooperating with us by providing the necessary evidence regarding the repayment failure of the default maker member.

One of the key informant interviewees further refine the data literally that:-

To provide a credit service, mainly for rural clients, forming a group having 3-7 members is mandatory. This is helpful to simplify the loan repayment track and reduce the risk of loan repayment failures. So that, due to the lending mechanism the institution is following, the loan repayment rate is above 98 percent.

Moreover, in addition to the above requirements, married women incoming clients are recruited for the institution's credit service based on their level of poverty. This means the poverty level of married women incoming clients is considered, and prior assessment has been made to identify and decide who should have access to the institution credit service. This is due to the fact that ACSI is mainly focused on assisting productive poor women to get out from the state of abject poverty. In relation to this issue the institution document (2004) stated that: "Focus is thus on the poorest, particularly women, as this is believed to have the highest impact on poverty/food insecurity through bringing about improvements upon both the rate as well as the depth of poverty/food insecurity". Therefore, the poverty level of incoming married women clients is another criterion to have access to the institution's credit service.

To have made a general assertion regarding this issue, group formation is among the crucial prerequisites to have access to ACSI credit service for married women incoming clients, particularly whom where from rural areas. Not less than the group formation prerequisite, poverty level of incoming credit clients is very crucial to have access to the credit service.

4.2.2.2. Kebelle Administration Evidence

As has been slightly shown on the above, *Kebelle* administration evidences are another requirement to have access to ACSI credit service. As the data obtained from in-depth and key informant interviewees have shown, married women incoming clients are expected to come up with evidences from the *Kebelle* administrations they are living in. The various units of the *Kebelle* administration such as office of the *Kebelle* chairman, social court-house, land administration, police office, and the *Kebelle* development case team are responsible for providing the evidences. One of the ACSI client relation senior expert said the following regarding the issue of *Kebelle* administration evidence.

Before requesting a credit service from ACSI, married women incoming clients are expected to come up with evidences from the Kebelle administrations where they living in. The Kebelle administration evidence should comprises the potential clients place of residence, Kebelle identification card, letter of recommendation regarding the conduct of the incoming clients, work habit of the incoming clients, marital status, land tenure book with its original copy, a letter of assurance which

assured the incoming client is free from any kind of criminal acts, a support letter which shows incoming clients participation in the kebele development activities, and others. The Kebele administration evidences should stamped with the seal of the Kebele and signed by the chairman. Without the fulfillment of the above evidences, incoming clients are not considered for the institution's credit service provision program.

The other ACSI client relation expert added the following explanation regarding the necessity of marital status evidence to have credit service of the institution.

The evidence regarding the marital status of incoming clients is acquired from the Kebele Social Courthouse. This evidence is needed by the institution because if the incoming clients are married, both of the marriage partners' should sign on the institution loan disbursement form up on the time of receiving the credit service. Otherwise, the institution principle is not permitted to provide the credit service. If the incoming clients have lost their marriage partners due to various reasons, the credit service has permitted with the evidence of the Kebele social Court House, and permission of other family members who are living with the loan seeker.

Moreover, loan seeker incoming clients are expected to submit a loan request application letter for the institution. According to the ACSI citizen charter (2008), in the application letter, applicants should express their previous loan status. If applicants have unpaid prior loan from other financial institutions, ACSI's financial principle has not allowed to provide credit service. Credit service is permitted only if incoming clients are free from any kind loan from other financial institutions/associations. The *Kebele* administrations where applicants are living in also confirm their previous loan status in order to have a credit service from ACSI.

In the final stage, applicants should submit a copy of land tenure book, and it has attached with the other files of the incoming client. Opening of voluntary saving account is also other additional requirement to have access to ACSI credit service. Opening of voluntary saving account for credit clients is voluntary but mandatory.

After all these requirements are fulfilled, the incoming married women clients have filled the institution loan disbursement form and sign with their marriage partner (if they have). Then, training is provided by the institution for both marriage partners before the loan is released. As explained by ACSI's client relation expert, the training is about how to employ the credit service for its intended purpose and how to make it lucrative. After the completion of the training, the loan is released in the name of the woman since the institution is prioritizing women clients in its credit service provision program.

4.2.2.3. Asset Registration

Incoming as well as senior (existing) married women credit clients are required to register their fixed and non-fixed assets. As the data obtained from key informant interviewees has shown, the aim of registering assets of incoming clients is to decide on the amount of loan that should be given, and to identify the productive investment area incoming clients shall make an investment with the loan. By examining the asset possession of incoming clients, ACSI experts recommend lucrative investment areas. The ACSI senior finance expert said "The loan size provided to clients does not exceed their asset possessions; this is the principle of the institution". In part registration of asset helps to prevent clients' as well as the institution from risk exposure.

However, contrary to the explanation of ACSI finance expert, credit client interviewees have believed that registration of assets of creditors is not for identifying the best investment area. They believed that it is to finance loan repayment failures if will happen. One of the married women ACSI credit client in-depth interviewees expressed her view as:-

I began to use ACSI credit service five years ago. When I received the credit service, the institution has registered all the fixed and non-fixed assets I have owned. The registration included plants, vegetables, animals, houses, land and other assets. Beyond this, in each borrowing period, we are requested to register all of our assets. I believe that the registration is for the purpose of financing debts if repayment failure will happen. If loan repayment failure has happened in the group, we all the other group members are accountable for the failure and the repayment of the loan. We have signed an agreement with the institution which made all the group members accountable for the loan repayment failure of the

other members. On the other hand, we know that we have the right to brought failed group members to the justice system to receive what we have paid for the institution on his/her behalf by selling the registered assets of the failed members. Due to this fact, I believe that registration of assets of creditors prior to having the credit service is intended to finance loan repayment failures.

Moreover, ACSI (2004) institutional document has stated the following regarding the requirements needed to have access to the credit service. This data has confirmed what was stated by the key informant and in-depth interviewees.

..., The ACSI lending program essentially targets the productive poor: those if appropriately assisted could by themselves create the activities that could enable them to get out of poverty (the entrepreneurial poor). This derives from institutional values and principles. Specifically, the individuals targeting criteria are included: the individual looking for credit must be in the productive age group; the productive poor, who is already engaged or ready to be engaged in some productive activity, but is handicapped due to lack of capital; good reputation in the community about his/her general characters, honesty; mentally healthy; free from other debts, from government, cooperatives, ...; permanent residence in the Kebele, ...;.

Generally speaking, in order to have credit service from ACSI for married women's, various prerequisites and requirements are needed mandatorily. Most of the requirements are uncompromised. However, married women credit clients and the institution experts have different way of understanding regarding the purpose of the requirements.

4.3. Types of ACSI Credit Service and its Purposes

In this section of the chapter, types of ACSI credit service and its principal purposes has presented and discussed. As stated in the institution's citizen charter (2016), the institution has provided four types of financial products and services. These are credit, saving, money transfer and pension fund management. However, the focus of this study is on the credit aspect of ACSI financial service, and its role in the socioeconomic empowerment of married women credit clients.

4.3.1. Types of ACSI Credit Service

ACSI provides two types of credit services. The first is a credit service provided at the individual level. In other words, it is known as individual lending. The other is a credit service provided at a group level is known as group lending.

4.3.1.1. Group Lending

As stated in the ACSI document (2004), since the poor shall not be required to avail any collateral, candidates are required to exercise a peer group self-selection and organize groups for the purpose of sharing a mutual loan repayment guarantee. To this effect, ACSI follows the Group Guarantee and Lending Model. With the group lending and credit methodology, the collateral substitute is the group guarantee.

In addition to the statement by ACSI, one of the key informants stated that ACSI mostly practices a group lending for clients particularly who are from the rural areas. In his own words:-

For rural credit clients, the institution is practicing a group lending since individual lending is affordable for economically strong and innovative credit clients. In group lending, the credit service is provided on the bases of group guarantees. The method reduces the probability of risk exposure of both the institution and credit clients which occurred due to loan repayment failures since the group members are accountable for the loan repayment failure of the other members. Therefore, the institution has believed that group lending is advantageous for both the institution, and the credit clients whom not afford asset

collateral.

On the other hand, the above ACSI expert explained that in the current status of the institution a plan has been made to launch individual lending for rural credit clients.

This day, some rural clients are started to complain group lending. This is due to the occurrence of loan repayment failure of group members in a group lending. To escape from the group responsibilities, rural clients are started to question the institution to provide credit service on individual bases with asset collateral. To respect the interests of rural clients, the institution has decided to provide credit service on the bases of individual lending. By now, registration of incoming and senior clients has started to provide credit service based on their interest. Too sure, in this borrowing period (2019), the institution will start providing credit service for rural clients on individual lending bases. Asset collaterals that can be used for the purpose of individual lending, particularly for rural clients are rural land tenure book, rural houses, plants, trees and other fixed assets.

The ACSI institutional document (2004) also stated that though group lending methodology is very helpful in rural areas, the institution is introducing individual lending methodology following the rural clients' real needs. Thus, on the bases of the facts presented, it is not untrue to say ACSI has following Grameen/Group Guarantee Lending Model to provide credit service for rural married women clients.

4.3.1.2. Individual Lending

Following clients' real needs, the institution is introducing individual lending. According to the USAID (2006) report on ACSI, individual lending has started on a limited scale, with collateral for this loans in the form of fixed assets like houses (where available and if the house is registered with the municipality) and individual guarantees from salaried people or those who have fixed assets.

However, according to the key informants, individual lending is not still launched in the rural areas of *Debre Berhan Zuria Woreda*. One of the ACSI client relation senior experts replied:-

Individual lending is not launched still this day. This is because individual lending is practiced through the employment of individual asset collateral. Rural married women credit clients have not fixed as well as non-fixed assets used as collateral substitute for the credit service obtained from the institution. Due to this reason, the institution has confronted difficulties of practicing individual lending, predominantly in the rural areas.

The other ACSI client relation senior expert also replied the following concerning the issue of individual lending.

ACSI has rendered individual lending for clients who has a house and land in cities and towns. Since rural clients have not fulfilled this requirement of the institution, they are excluded from such type of credit service provision program. Most of the rural credit clients cannot afford asset collateral to have access to the ACSI credit service.

Generally speaking, possible to say, ACSI has practicing group lending form of credit service delivery for rural clients. This is due to the fact that rural clients are incapable to access credit service on individual bases by affording asset collaterals. Thus, the institution has used group lending to overcome the shortcoming of individual lending since group lending has enabled rural credit clients to have access to credit service through group collateral/guarantee. However, after a while the institution has planned to provide individual lending optional to the group lending. According to the data, individual lending will installed for rural credit clients starting from 2019 borrowing period. The decision of installing individual lending for rural credit clients has mainly emanated from the repeated question of the clients themselves.

4.3.2. Purposes of ACSI Credit Service

ACSI credit service provision program is gender-focused. The ACSI (2004) document stated that the institution credit and lending program essentially target the productive poor. However, special focus is given to women as they are the ones who most suffer from all kinds of poverty and deprivation, and at the same time improvement in women's income can have an immediate impact on household poverty and nutrition. Women are encouraged to start some

business activities so as to improve their bargaining power within the household through enhancing their "breakdown position". ACSI has a target of delivering at least 50% of the credit service to women.

A study conducted by Getaneh (2010) has strengthened ACSI's principle of gender centeredness in its credit service provision program. He clarified; women are disproportionately represented among the world's poorest people. Some advocates assert that increasing women's access to microfinance services will enable women to make a greater contribution to household income. This, in turn, will translate into improved standards of living. Moreover, because women have fewer resources available to them, they tend to be more vulnerable when economic challenges or unforeseen circumstances arise. By providing access to loans for income generating activities, microfinance institutions can significantly increase a woman's resources, thereby reducing her overall vulnerability. Furthermore, it is well documented that women are more likely than men to spend their income on household and family needs. Assistance to women has therefore been shown to generate a multiplier effect that improves the welfare of the whole family.

ACSI provides credit service to married women clients for different purposes. Though the purposes varied, its main intention is improvement of the socioeconomic condition of the credit clients and enabling them being economically, socially, psychologically, politically, etc., empowered. The following table depicts the purposes married women clients received credit from ACSI.

Table 4.2: Purposes of Credit Received from ACSI

Purposes of ACSI Credit Service	Frequency	Percentage (%)
Purchase of farm inputs	9	3.6
Purchase of oxen	10	4.0
Purchase of transport animals	5	2.0
Animal fattening	53	21.4
Dairy Production	34	13.7
Poultry Production	14	5.6
Horticulture activity	2	.8
Bee keeping	4	1.6
To start new trade business	25	10.1
To start new food processing business	11	4.4
Manufacturing	10	4.0
Purchase of household consumable items	3	1.2
Financing of social ceremony	5	2.0
House construction and maintenance	7	2.8
Children school fees, health fees	1	.4
Animal fattening, Dairy Production & Poultry Production	10	4.0

Animal Fattening & Dairy production	31	12.5
Beekeeping, Purchase of farm oxen & Purchase of farm land	4	1.6
Purchase of farm inputs & Purchase of transport animals,	3	1.2
Purchase of farm inputs and animal fattening	6	2.4
Farm inputs, Dairy production and Piety trade	1	.4
Total	248	100.0

Source: - Household Survey, 2019

Respondents were asked about the purposes received credit service from ACSI. The above table (Table 4.2) shows that the majority (67.2%) of married women credit clients have received credit service for the purpose of conducting agricultural activities, predominantly dairy farming and animal fattening. This shows that married women credit clients of *Debre Berhan Zuria Woreda* have received credit service for the purpose of running agricultural activities rather than to engage in petty trade, manufacturing and other tertiary economic activities like service delivery.

The data obtained from key informant interviewees have strengthened the survey finding. One of the ACSI client relation senior experts said the following.

ACSI has rendered credit service to married women clients for different purposes. In Debre Berhan Zuria Woreda, married women clients have receiving credit service mainly for the purpose of conducting agricultural activities. Agricultural credit has taken the lion share of the credit service. Dairy farming, animal fattening, and purchase of plowing oxen are the leading in share of the credit service. Purchase of oxen for plowing purpose has not detached from bull fattening activity since credit service clients have usually brought the oxen to the market at the end of each cultivation periods. So, I can say that animal fattening and dairy farming activities were predominantly practiced among Debre Berhan Zuria Woreda married women credit clients.

Table 4.3: Current Economic Activities of the Respondents

Economic sectors respondents are engaged in after having ACSI credit service	Frequency	Percentage (%)
Farming	199	80.2
Petty trade	31	12.5
Manufacturing	6	2.4
Service delivery	8	3.2
Construction work	2	.8
Farming & Petty trade	2	.8
Total	248	100.0

Source: - Household survey, 2019

4.4. Economic Condition of Credit Clients'

As stated in ACSI (2004) document, the primary mission of the institution (ACSI) is improving the economic condition of poor and disadvantaged segment of community, mainly women.

...the institution's focus has always been on the poorest of the poor, and particularly on women. This is mainly because women are believed to have the highest impact on poverty and food security within the household. ACSI has a target of delivering at least 50 percent of the credit service to women.

Standing on this basic principle of the institution, this section of the chapter looked in to ACSI's role in improving the economic condition of married women credit clients.

4.4.1. Household Economic Condition

To identify the effect of ACSI credit service on the economic condition of married women credit clients, assessment of household level economic changes is too noteworthy. Thus, respondents were asked about the improvements on their household economy, mainly after the credit service.

4.4.1.1. Household Income

Income is among the crucial indicators of socioeconomic status. However, from the pretest the researcher understood that the survey would not have been feasible through direct searching of household income. To this end, proxy indicators are used for the survey study that include in home and out of home changes and improvements. Therefore, respondents were asked about whether their household average annual income has improved or not after having ACSI credit service. The largest proportion 219 (88.3%) replied that the average annual income of their household has improved. Furthermore, one of the credit client in-depth interviewees stated that:-

I have got immense improvement in my household economy including the household income after having ACSI credit service. The household's annual crop productions get enhanced while using fertilizer and improved seeds. By employing improved and better farm inputs, we have started to produce 15 and more sacks of Barley per production from the farmland previously produced less than 10 sacks. From all kind of crops, we have started to harvest 35-40 sacks of

products per production. Besides, after the credit service, our household's poultry production has greatly improved. We have begun earning a good income from sale of poultry products like chicken and eggs. When compared with the situation before having the credit service, by now, our household is on a good economic status.

4.4.1.2. Saving

Respondents were asked about the situation of culture and amount of saving after having ACSI credit service. From the total, 211 (85.1%) responded that their culture and amount of saving has improved after the credit service. In fact, it seemed, the improvement is resulted from the saving principle the institution has following. Married women credit clients are obliged to save at least ten percent of their loan as the information obtained from key informants has shown. "In every three months, married women credit clients are obliged to save at least ten percent of their loan".

Also, ACSI (2004) document stated that the institution provides saving services with the aim of instilling the culture of modern saving.

ACSI provides two kinds of saving services for loan clients as well as for the public at large. Compulsory (exclusively for loan clients) and voluntary savings. Compulsory savings from loan clients, various obligatory or compulsory savings funds to which all members contribute regularly (in addition to their voluntary individual saving) throughout their membership with ACSI, are intended to encourage savings at a personal level and at the same time to create an investment reserve fund for on-lending.

Moreover, the data obtained from married women in-depth interviewees confirmed the survey finding. In the words of the interviewee:-

Before I joined ACSI credit service program, I do not have awareness about saving. ACSI enhanced my awareness and culture of saving very significantly. After having the credit service, I have opened a saving account in the institution and started to save in every three months. The institution encourages us to save money with continual training. In addition, ACSI credit service has enabled me to

be part of a local traditional saving institution known as Equb. In every two weeks, I contribute 200 Ethiopian Birr for the Equb. Unless ACSI credit service avail, became Equb member would have been impossible. I have further started engaging in different kinds of profitable activities. Thus, it is all the above that enabled me to save money consistently.

The above discussion revealed ACSI's contribution in enabling married women credit clients to have a saving account. According to Ali (2015) creating a chance to open saving account in the bank is one ways microfinance has contributed to women economic empowerment.

4.4.1.3. Diet Diversity and Meal Frequency

As part of household economic condition indicators, respondents were asked about the situation of diet diversity and meal frequency in their household's, particularly after having ACSI credit service. As depicted in the table below (table 4.4), 213 (85.9%) of the respondents replied that the diet diversity and meal frequency of their household's has improved.

4.4.1.4. House and Latrine Type

Respondents were asked about whether they have changed their house and latrine type, to know the effect of ACSI credit service on these household economic condition indicators. As shown in the table below, the large majority of the respondents replied that their house and latrine types have changed after the credit service. In addition, concerning this issue, the information obtained from the married woman in-depth interviewee has presented as follows.

Before having access to ACSI credit service, our household economy is too weak; even we sometimes failed to cover yearly consumption and expenses. Thanks to God! After having the credit service, we have got so many improvements. ACSI credit service enabled our household to change the previous small hut houses. Now, we are living in Tin-roofed houses. Beyond this, the government has provided me a land in the Kebelle town with small amount of down payment, and I begin building of houses. Without having ACSI credit service, it was unimagined to afford the down payment of the government asked in return to the land. Affording the Tin roofing would have been another crippling challenge if I was

not part of ACSI credit service provision program. Currently, the newly constructed house in the Kebelle town has planned to be a tea and coffee service house. The remaining rooms will be used for rent. Frankly speaking, ACSI credit service has enabled me to become the owner of Tin roofed houses used for both resident and renting purposes.

4.4.1.5. Livestock Wealth

Mainly in rural areas, livestock ownership is among the indicators of household economic condition as literature has shown. Thus, respondents were asked about the livestock wealth of their household after having ACSI credit service. The largest proportion 206 (83.1%) responded that their household's livestock wealth have increased. This finding shows ACSI credit service has increased the livestock wealth of married women clients.

In support of the survey finding, one of ACSI credit client in-depth interviewees said the following.

Before having access to ACSI credit service, the household has only one ox. We used to plow our farmland thorough lending another ox from neighbors and relatives. To be honest, the household has been in a bad situation. It was very tiresome to feed five household members with only one ox. After having the credit service, the bad scenario has changed. With the first term credit of the institution, we have bought another ox and become the owner of a pair of oxen. Then, with the second and third term credit service, we have bought milk cows and sheep. Currently, we have a pair of oxen, three milk cows, donkeys, and more than ten sheep. ACSI credit service has an enormous contribution to the improvement of our household's livestock wealth.

Table 4.4: Respondents Household Economic Condition after the Credit Service

Average Annual Income	Frequency	Percentage (%)
Improved	219	88.3
Not improved	28	11.3
I don't know	1	.4
Total	248	100.0
Culture and amount of saving	Frequency	Percentage (%)
Improved	211	85.1
Not Improved	36	14.5

I don't know	1	0.4
Total	248	100.0
Diet diversity and meal frequency	Frequency	Percentage (%)
Improved	213	85.9
Not improved	35	14.1
I don't know	4	1.6
Total	248	100.0
House Type	Frequency	Percentage (%)
Changed	199	80.2
Not changed	48	19.3
Total	247	99.6
Missing .00	1	.4
Total	248	100.0
Latrine Type	Frequency	Percentage (%)
Changed	188	75.8
Not changed	57	22.9
I don't know	1	.4
Total	246	99.2
Missing .00	2	0.8
Total	248	100.0
Livestock Wealth	Frequency	Percentage (%)
Improved	206	83.1
Not Improved	42	16.9
Total	248	100.0

Source: - Household survey, 2019

4.4.1.6. Expenditure

Increment of expenditure on children health, education and clothing is used to measure household economic condition improvement and in turn women empowerment. According to Mandal (2013) fulfilling basic requirements such as house, cloth, medicine and pure water, etc. are the indicators of women economic empowerment.

Accordingly, respondents were asked about expenditure on children health, education and clothing after having credit service. As shown in table 4.5 below, close to the total 220 (88.7%) replied that their annual household expenditure on children's health, education and clothing has improved.

Table 4.5: Average annual Household Expenditure

Average annual household expenditure on children education, health, and clothing	Frequency	Percentage (%)
Improved	220	88.7
Not Improved	25	10.1
Getting worst	1	.4
Total	246	99.2
Missing .00	2	.8

Total	248	100.0
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Source: - Household Survey, 2019

In addition, the data obtained from in-depth interviewees have substantiated the survey finding.

A married woman in-depth interviewee said:-

I began to use ACSI credit service six years ago. The credit service has received for the purpose of dairy production and purchase of farm oxen. I have got an average monthly income of 1,500 to 2,000 Ethiopian Birr from sale of dairy products. Also, the oxen enabled the household to cultivate the farmland timely and to have a good harvest. The credit service assisted the household economic activities to have better performance. Thus, the income obtained from both dairy and crop farming has enabled our children to attained school without problem of educational equipment. By now, three of our children are attending their education at Debre Berhan Town. The school fees, cost of educational materials, clothing and house rent has covered with the monthly income acquired from sale of dairy products. I can say that the credit service has enabled our children's to have access to better education. If I have not access to the credit service, it is too difficult for us to teach our children with covering education costs. So, ACSI and its credit service have un-replaceable contribution for us to teach our children without difficulties.

As it could be understood from the aforementioned discussions, ACSI credit service has enormously improved married women clients household economic condition. The finding shows, credit clients' household level economic condition indicators have improved after the credit service.

4.4.2. Command over Resources and Assets

According to Ali (2015) ability to command over household resources and assets is among the crucial indicators of women economic empowerment. On this ground, respondents were asked about their ability of command over household resources and assets after having credit service. Close to the total number, 225 (90.7%) replied that their ability to command over household resources and assets has improved.

Table 4.6: Ability to Command over Household Resources and Assets

Ability to command over household resources and assets	Frequency	Percentage (%)
Improved	225	90.7
Not improved	11	4.4
I don't know	2	.8
Total	248	100.0

Source: - Household Survey, 2019

Also, the data obtained from credit client in-depth interviewees have affirmed what was found through the survey. One of the in-depth interviewees expressed her view as follows.

I have an equal power with my husband to command over household resources and assets. Being one of the owners, nothing has happened concerning resources and assets without my permission. My marriage partner's and the other household members need my permission and decision to sell the resources, assets, and items. To be honest, sometimes I have more power than my husband and other household members to command over household resources and assets. I have the capability to give order for the household members regarding the amount of production to be equipped for market, the type of crop to be cultivated, the amount of fertilizer and improved seeds need for cultivation and so on.

4.4.3. Financial Independence

Financial independence of women has not seen independently about their ability to command over household resources and assets. According to Joseph (2005) economic empowerment of women implies to make them financially independent. Thus, respondents were asked about the situation of their financial independence in the household to spend and make purchases, mainly after having ACSI credit service. 227 (91.5%) said that their financial independence has improved.

Table 4.7: Financial Independence to Spend and Make Purchases

Financial independence to spend and make purchases	Frequency	Percentage (%)
Improved	227	91.5
Not improved	20	8
I don't know	1	.4
Total	248	100.0

Source: - Household Survey, 2019

Besides, married women credit client in-depth interviewees have provided their views concerning this issue. One of the in-depth interviewees said:-

Most of the time, all the activities of selling and purchasing of items for the household has conducted by me. The marketing activities such as selling and purchasing of animals, crops, fertilizer, children clothing, children education equipment, and other household durable and consumable items have mainly performed by me. My husband has mainly engaged in farming activities such as sawing and plowing. The financial activities of the household have mainly regulated by me. So, what I want to tell you is that there is no such a problem of financial independence which hinders me from engaging in financial-related activities of the household. This is in part resulted from the contribution of ACSI and its credit service. My financial independence is greatly enhanced especially from the time of having the credit service onwards. Due to the credit service, I have got freedom of mobilizing cash. The credit of the institution has received and mobilized by me. In addition, the institution has provided awareness creation training for both me and my husband about the importance of financial independence of women and mobilization of cash by them. Thus, I can say that ACSI and its credit service have improved my financial independence to spend on and make purchases of things necessary for the household.

4.4.4. Decision over Household Economic Issues

Women's participation in decision over household economic matters is the manifestation of women economic empowerment. Joseph (2005) stated that economic empowerment can strengthen vulnerable groups' participation in the process of decision-making. To this effect,

assessment has been made to identify ACSI married women credit clients participation in decisions concerning the household economic issue.

4.4.4.1. Autonomy to Decide on Household Economic Issues

Respondents were asked about their autonomy to decide on household economic issues. Of the total respondents, 225 (90.7%) replied that they have equal autonomy with their husbands to decide over household related economic issues.

Table 4.8: Autonomy to Decide on Household Economic Matters

Do you have equal autonomy with your husband to decide on household economic matters?	Frequency	Percentage (%)
Yes	225	90.7
No	20	8.1
Total	245	98.8
Missing .00	3	1.2
Total	248	100.0

Source: - Household Survey, 2019

4.4.4.2. Decision over Cultivation of Crops

Respondents were asked about who decides over the types of crops to be cultivated, particularly after having ACSI credit service. Large majority 132 (53.2%) of the respondents replied that they decides jointly with their husband's.

4.4.4.3. Decision on the Amount of Harvest for Sale

Respondents were also asked about whom decides over the amount of harvest employed for the market. The largest proportion 157 (61.7%) responded that decided jointly with their husband's. Besides, respondents are asked about who decides over whom going to attend market for purchase and sale of items. The large majority replied that decided jointly with their marriage partner's.

4.4.4.4. Decision over When to Sell Animals

As literature shows, in a household decision making, women's participation in decision over when to sell animals is among the crucial indicator of women economic empowerment. Thus, respondents were asked about participation in decision over when to sell animals. Of the total, 135 (54.4%) said that passed jointly with their marriage partner's.

4.4.4.5. Decision over Children Related Fees

Respondents were asked about participation in decision over children related fees such as schooling, clothing, health, and others. As shown in table 4.9 below, more than half 158 (63.7%) responded that they decide jointly with their husband's.

Table 4.9: Decision over Household Economic Issues

Decision over what crops to be cultivated		Frequency	Percentage (%)
	Alone	50	20.2
	Mostly I	7	2.8
	Jointly	132	53.2
	Mostly my husband	47	19.0
	My husband alone	12	4.8
	Total	248	100.0
Decision over the amount of harvest to for sale		Frequency	Percentage (%)
	Alone	50	20.2
	Mostly I	5	2.0
	Jointly	153	61.7
	Mostly my husband	25	10.1
	My husband alone	14	5.6
	Total	247	99.6
Missing	.00	1	.4
Total		248	100.0
Decision over whom going to market		Frequency	Percentage (%)
	Alone	56	22.6
	Mostly I	13	5.2
	Jointly	154	62.1
	Mostly my husband	20	8.1
	My husband alone	5	2.0
	Total	248	100.0
Decision over when to sell animals		Frequency	Percentage (%)
	Alone	54	21.8
	Mostly I	8	3.2
	Jointly	135	54.4
	Mostly my husband	45	18.1
	My husband alone	6	2.4
	Total	248	100.0
Decision over children's schooling, clothing, and related fees		Frequency	Percentage (%)
	Alone	57	23.0
	Mostly I	9	3.6
	Jointly	158	63.7
	Mostly my husband	17	6.9
	My husband alone	5	2.0
	Total	246	99.2
Missing	.00	2	.8
Total		248	100.0

Source: - Household Survey, 2019

In addition, married women credit client in-depth interviewees were asked about their participation in decisions concerning household economic issues. A married woman in-depth interviewee expressed her view as follows.

I divorced from my marriage partner eight years ago. Starting from that time, I am living with my eldest son. All the decisions concerning the household economic issues have decided mostly by me, and sometimes with consultation of my son. I decide over types of crops to be cultivated, the amount of fertilizer to be purchased, amount of harvest to be employed for market, purchase of household items and when to sell animals, and etc. All the household economic activities have operated under my commandment. Also, passing decisions concerning the household economic issues is mainly my responsibility.

Moreover, the other married woman in-depth interviewee narrated the following concerning the issue of decision over household economic issues.

I have equal participation with my marriage partner to decide over economic issues concerning the household. Issues related to the household economy have decided jointly. The amount of harvest employed for market, the amount of fertilizer and improved seed to be purchased, types of crop to be cultivated, when to sell animals, purchase of household consumable and durable items, children clothing and educational inputs, and other household related economic issues have decided jointly with my husband.

The forgoing discussion reveals married women ACSI credit clients' participation in decisions over household economic issues has shown improvement after having the credit service. According to Joseph (2005) micro-finance is a major way to women to have influence within the household and marketplace also. It has set a direct path towards gender equality, poverty eradication and inclusive economic growth in rural areas.

4.4.5. Belief on Economic Empowerment

After all, respondents were asked about their belief of economic empowerment due to ACSI's credit service. The table below shows their responses.

Table 4.10: Belief of Economic Empowerment

Do you believe ACSI credit service enabled you economically empowered?		Frequency	Percentage (%)
	Yes	227	91.5
	No	19	7.3
	Total	246	99.2
Missig	.00	2	.8
Total		248	100.0

Source: - Household Survey, 2019

Married women in-depth interviewees were also asked about their belief of economic empowerment, mainly after having credit service. The view of one of the in-depth interviewees has presented as the following.

I have joined ACSI credit service provision program eight years ago. Hope of improving the household economic condition is the main factor instigated me to have the credit service. The credit have employed for the purpose of dairy farming and purchase of water pump generator. I have used it dully and come productive so that the household economic condition improved very well. With simple calculation, the household has started to get an average monthly income of 5,500-6,000 Ethiopian Birr from sale of dairy products and average annual income of 70,000- 100,000 Ethiopian birr from sale of vegetables. The income improvement enabled the household to have a stable and good economic condition. In turn, the household economic condition improvement allowed me to equally engage in decisions concerning the household economic issues. My financial independence and autonomy have also improved particularly after the credit service. By now, I have a full power to mobilize and spent money on purchase of items as well as on other things important for the household. So, I can say that ACSI credit service has enabled me to be economically empowered.

According to Ali (2005) economic empowerment indicators focus mainly on the economic status of the woman, they investigate whether microfinance has led to additional income, created new employment opportunities, contributed to the savings of the household, allowed the control over the available resource, gave a chance to open saving account in the bank and finally participated in decision making inside the family and outside. Women's access to savings and credit gives them a greater economic role in decision making through their decision about savings and credit. Women control over decisions regarding credit and savings could benefit men through preventing leakage of household income to unproductive and harmful projects.

Generally speaking, the aforementioned discussion revealed ACSI's eminence contribution to the economic empowerment of married women credit clients. The finding shows, credit clients' household and personal level economic condition has improved, particularly after having the credit service.

Case Story One

Name: Bekelu Chaliye

Place of residence: Dibut Kebelle

W/o Bekelu is a 57 year's old widowed woman with seven children's. From the seven children, only the one is attending school currently; while the remaining six had got married. She has attended adult education during the time of Derg regime. She lost her husband three years ago through natural death. She joined ACSI credit service program before the death of her husband since 2011. Hope of reducing the household economic difficulties was the main reason for Bekelu to join the credit service. She said the first credit service has employed for purchase of milk cow. After the credit service, she began to supply five to six liter of milk for the market on daily bases and earned an average monthly income of 1000-1200 Ethiopian Birr. The main challenge in the production and supply of dairy products is lack of adequate transportation service to reach the product to nearby Towns. However, dairy production has improved the income and socioeconomic conditions of w/o Bekelu's household. She said the household economic condition have a great disparity before and after the credit service. In addition to becoming the owner of cows, the credit service enabled w/o Bekelu to own sheep and goats. Later on, the household livestock wealth has greatly increased. According to her storytelling, the income obtained from the sale of dairy products, sheep and goats positively affected her

household's economic condition. In addition to the farming activities, the credit service has enabled w/o Bekelu to build tin-roofed houses in the *Kebelle* town for renting purpose. Also, w/o Bekelu has engaging in petty trade of *Araki*. She traded *Araki* to Debre Berhan and other small towns. She said, by now, her household's living condition is well improved. The income acquired from petty trade and farming activities has enabled the household to pass from one cultivation year to the next without difficulties. Before having credit service, the household had difficulties in affording yearly food consumptions. Furthermore, w/o Bekelu said ACSI credit service has improved her saving habit. Before having the ACSI credit service, she had not a saving account in any financial institutions. By now, she has opened a saving account and accumulating 300 Ethiopian Birr in every three months. She said the saving service has created an opportunity for her household members to have access to cash if a problem or accident will happen. Generally speaking, ACSI credit service has improved w/o Bekelu's household economic condition.

Case Story Two

Name: Bayush Getachew

Place of residence: Angollella Kebelle

W/o Bayush is a 27 years old young married woman with one three years kid. She had terminated school from grade five due to death of her father, and got married at the age of 20. Before she has got married, school and helping of her parents were her major activities. She has joined ACSI credit service program five years ago (2014). She employed the credit service for purchase of milk cow. By the time she purchased one milk cow and begun to supply 12-15 liter of milk for the market per day. Her household income is enhanced after the credit service. She earned average monthly income of 5,000-6,000 Ethiopian Birr from sale of dairy products. Also, her cows have increased after the credit service. By now, w/o Bayush has owned three milk cows. In addition, she has changed her previous small hut house to a house roofed with Tin with the help of the profit obtained from sale of dairy products. Also, she has received urban land in *Angollella Kebelle* by affording the down-payment asked by the government. Unlike the period prior to having credit service, w/o Bayush has become the member of Equb with 1000 Ethiopian Birr weekly payment. In the year 2018, she obtained 24,000 Ethiopian Birr from her Equb and

employed for purchase of household durable assets. Only TV is not available in her home due to absence of electricity. Besides, the profit gained from sale of dairy products enabled her household to own eight sheep, and to purchase agricultural inputs without difficulties. According to Bayush's storytelling, before and after the credit service, a great disparity has observed in her household's economic condition. Before having the credit service, the household economic condition was in a bad state with negligible monthly and annual income due to low crop production and absence of household livelihood diversification. However, the credit service has improved w/o Bayush's household economic condition. She said the improvement of her household's economic condition enabled her to become an active participant in household related decisions equal to her husband. Before the credit service, she said, she had not much engagement in household decision-making activities. After all, she said, she has a great respect to ACSI for its contribution to her household economic condition improvement.

4.5. ACSI's Role in Improving the Social Condition of Credit Clients

Improving the social condition of women is one of the prime intentions of ACSI credit service provision program as it could be understood from the ACSI (2004) document. Based on this ground, data have collected on the social condition of respondents to identify whether they are socially empowered or not due to the credit service. To this effect, different social empowerment indicators have employed.

According to Kabeer (2005) women social empowerment includes freedom of movement, lack of discrimination against daughters, commitment to educating daughters, participation in domestic decision making, control over sexual relations, ability to make childbearing decisions, use contraception, control over spouse selection and marriage timing and freedom from violence. Ali (2015) also stated that how far has the woman become freer, confident, self-reliant, gained strength to move out to purchase goods from market, obtained a better education level for her and her family members and participation in local issues are women socio-cultural empowerment indicators.

4.5.1. Belief of Social Position Enhancement

Respondents were asked about their belief of social position enhancement both at the household and community level due to the ACSI credit service. As shown in Table 4.11 below, the largest proportion 224 (90.3%) of the respondents replied that they believe their social position has enhanced both at the household and community level due to the credit service. Accordingly, this survey finding indicates the positive contribution of ACSI credit service in enhancing the social position of married women credit clients.

4.5.1.1. Manifestations of Social Position Enhancement

Respondents replied their social position has enhanced were asked about the manifestations of their social position enhancement. As depicted in the table below, of 225 respondents the largest proportion 129 (57.3 %) replied that their respect among the household members and in the community has shown improvement after having credit service. In addition, they added that their invitation in public meetings by government and other non-government bodies have shown a significant improvement particularly after having the credit service. Based on the finding, it is

fair to say that ACSI credit service has enhanced *Debre Berhan Zuria Woreda* married women credit clients social position both at the household and community level.

Table 4.11: Respondent's Belief of Social Position Enhancement and its Manifestations

Do you believe your social position has enhanced at household and community level due to ACSI credit services?	Frequency	Percentage (%)
Yes	225	90.7
No	23	9.3
Total	247	99.6
Total	248	100.0
Manifestations of enhancement of women's social position due to ACSI credit service	Frequency	Percentage (%)
Enhancement of respect in the household from husband and other family members	72	29.0
Enhancement of respect within the community	5	2.0
Improvement of invitation in public meeting	19	7.7
Enhancement of respect in the household, community, & invitation in public meeting	129	52.0
Total	225	90.7
Missing	2	.8
System	21	8.5
Total	23	9.3
Total	248	100.0

Source: - Household Survey, 2019

4.5.2. Health Situation

Improvement in health situation is among the indicators of women social empowerment. Thus, respondents were asked about whether the health situation of their household members and themselves has improved or not due to ACSI credit service. As shown in the table below, 211 (85.5%) of the respondents replied that the health situation of their household member's and themselves has improved due to the credit service.

Table 4.12: Respondents Health Situation after Having ACSI Credit Service

Do you believe you and your household members' health situation has improved due to ACSI credit service?	Frequency	Percentage (%)
Yes	211	85.1
No	37	14.9
Total	248	100.0
Was there an occasion you or your household members are got ill/ injured?	Frequency	Percentage (%)
Yes	160	64.5
No	87	35.1
Total	246	99.2
Missing	2	.8
Total	248	100.0
If illness/injury has happened in your household, did you take them to the	Frequency	Percentage (%)

clinic/ other modern health facilities?			
	Yes	142	57.3
	No	18	7.3
	Total	160	64.5
Missing	.00	1	.4
	System	87	35.1
	Total	88	35.5
Total		248	100.0
Was there an occasion you/your household members were got ill/ injured and not taken for medical attention?		Frequency	Percentage (%)
	Yes	80	32.3
	No	167	67.3
	Total	247	99.6
Missing	.00	1	.4
Total		248	100.0
Reasons to not taken for medical attention		Frequency	Percentage (%)
	Shortage of money to pay	5	2.0
	Lack of consent of a husband	13	5.2
	Look for traditional healing	49	19.8
	The remoteness of health stations	4	1.6
	Shortage of money and Look for traditional healing	9	3.6
	Total	80	32.3
Missing	System	168	67.7
Total		248	100.0

Source: - Household survey, 2019

In addition, married women in-depth interviewees were asked about the health situation of their household member's and themselves after having credit from ACSI. One of the in-depth interviewees expressed her view as the following.

The credit service has enabled the household members to have access to modern health service in the time of illness/ injury. By now, the household (contained 4 members) has become a member of government health insurance. The down-payment of the health insurance was covered with the income we acquired from the sale of dairy products. The insurance will help if illness/injury will happen for my household members. So, I can say that ACSI credit service has enabled my household members to become members of government health insurance. Besides, if illness/injury has happened for my household members, I can take the saving what I have in the institution at any time for having medical service. Once upon a time, I have got ill and I used to have access to medical service through the help of my saving. After having ACSI credit service, the household members have started to easily access modern medical service. Therefore, I can say that ACSI credit service has positively contributed to the improvement of my household

members' health situation.

4.5.3. Education

Education is also among the most crucial women social empowerment indicators as it has indicated at the introduction of this section of the chapter. Accordingly, respondents were asked about their household's education situation after having ACSI credit service. The table below shows that ACSI credit service has enabled married women clients' children and other household members to have access to better education.

Table 4.13: Respondents Household-Level Education Situation

Do you believe ACSI credit service has enabled your children and other family members to have access to better education?		Frequency	Percentage (%)
Yes		215	86.7
No		32	12.9
Total		247	99.6
Missing	.00	1	.4
Total		248	100.0

Source: - Household Survey, 2019

Data were also gathered from the in-depth interviewees concerning their household members' education situation after having ACSI credit service. One of the married women ACSI client in-depth interviewees forwarded her view as follows.

I became the member of ACSI credit service program 5 years ago. The credit service has mainly employed for the purpose of dairy farming. I have earned an average monthly income of 1,200-1,500 Ethiopian Birr from the sale of dairy products. The income enabled my children and household members to have a better education. I support three of my grandchildren's through fulfilling their education equipment. In each academic year, I have covered their clothing, house rent, education equipment and other necessary costs with the income earned from the sale of dairy products. Two of my grandchildren have attending their education at Debre Berhan town and the one has attending her education in our Kebelle (Dellila) government primary school. Therefore, ACSI credit service has enabled my grandchildren's to have access to better education.

4.5.4. Discrimination against Daughters

Respondents were asked about the situation of discrimination against daughters in their household after having ACSI credit service. The response shows the reduction of discrimination against daughters after having the credit service.

Table 4.14: Discrimination against daughters

Discrimination against daughters within the household after having ACSI credit service	Frequency	Percentage (%)
Stayed the same	19	7.7
Decreased	219	88.3
I don't know	10	4.0
Total	248	100.0

Source: - Household Survey, 2019

4.5.5. Equal Opportunities

In a patriarchal societal structure, having access to equal opportunities as men's is among the crucial indicators of women social empowerment. Thus, an assessment has been made to have cognizance of the effects of ACSI credit service on married women clients' access to equal opportunities within their community. The upcoming table (Table 4.15) shows the state of respondents' access to equal opportunities after having the credit service.

Table 4.15: Access to Equal Opportunities

Access to justice and equal opportunities within the community after having ACSI credit service	Frequency	Percentage (%)
Improved	221	89.1
Not Improved	16	6.5
I don't know	11	4.4
Total	248	100.0

Source: - Household Survey, 2019

4.5.6. Social Participation

4.5.6.1. Participation in Community Issues

Participation in community issues is used as an indicator for women social empowerment. Thus, respondents were asked about their level of participation in community issues specifically after

having ACSI credit service. As shown in the table below, 222 (89.5%) of the respondents replied that their level of participation in community issues has improved after the credit service. This survey finding implies ACSI credit service has a contribution in improving married women clients' participation in community issues.

Table 4.16: Level of Participation in Community Issues

Respondents Level of participation in community issues after having ACSI credit service	Frequency	Percentage (%)
Improved	222	89.5
Not improved	15	6.0
I don't know	10	4.0
Total	247	99.6
Missing .00	1	.4
Total	248	100.0

Source: - Household Survey, 2019

4.5.6.2. Participation in Local Institutions and Associations

Participation in local institutions and associations is also among the crucial indicators of women social empowerment as literatures have indicated. On this ground, respondents were asked about their level of participation in different types of local institutions and associations after having ACSI credit service. The data shows that married women credit clients' participation in local institutions and associations has improved after having the credit service.

Table 4.17: Participation in Local Institutions and Associations

Participation in Dabo/Maheber	Frequency	Percentage (%)
Improved	220	88.7
Not Improved	26	10.5
Missing .00	2	.8
Total	248	100.0
Participation in Equib	Frequency	Percentage (%)
Improved	226	91.1
Not Improved	22	8.9
Total	248	100.0
Participation in Iddir	Frequency	Percentage (%)
Improved	228	91.9
Not Improved	19	7.7
Total	247	99.6
Missing .00	1	.4
Total	248	100.0
Participation in Women Association	Frequency	Percentage (%)
Improved	226	91.1
Not improved	19	7.7
Missing .00	1	.4
I don't know	2	.8

Total	248	100.0
Participation in Public Meetings	Frequency	Percentage (%)
Improved	225	90.7
Not improved	18	7.3
Total	247	99.1
Missing .00	2	.8
Total	248	100.0

Source: - Household Survey, 2019

On the other hand, married women in-depth interviewees were asked about their participation in local institutions and associations after having ACSI credit service. One of the in-depth interviewees expressed her view as follows.

ACSI has an enormous contribution for us/women to have participation in local institutions and associations. In every three months, we have engaged in meetings organized by the institution. Besides, we are engaged in the institution's annual meeting at the end of each loan repayment period. These occasions has enabled me to retain a good experience of participation in public meetings and associations. Also, my participation in ACSI meetings has initiated me to become part of women association and other community based local institutions. I am the member of women Iddir and women associations. I also actively participate in government meetings concerning different community-related issues. I can say my participation in community associations and public meetings has well enhanced due to ACSI credit service. I feel that ACSI has played irreplaceable role in improving my participation in community associations and institutions.

Furthermore, the data obtained from the key informants affirmed what was described by the above ACSI credit client in-depth interviewee. One of the ACSI client relation senior experts said that:-

In my view, ACSI has a paramount importance for married women clients in terms of improving their experience of social participation in associations, institutions, and public meetings. ACSI has greatly enhanced the meeting and speech experience of married women clients, especially whom where from the low land areas. Since the institution has conduct various meetings with clients, married women clients' are highly experienced to speak at the public place. In

meetings, we have invite health extension works, agriculture extension workers, police officers, community leaders, and other stakeholders to have sharing of experience. In such occasions, women clients have got the opportunity to speak and discuss with different officers concerning various community-related issues. This experience, in turn, enabled married women clients to become an active participant in women associations, local institutions and public meetings of various types. Honestly speaking, we have confronted numerous married women clients even who cannot express themselves. ACSI has made a breakthrough in enabling such women clients to come to the public place. I feel that ACSI has broken the traditional cultural barriers which hinder women from coming to the public place. ACSI has disproved the traditional and harmful saying of “the woman goes to the alcove, the man to the court” (“ሴት ወደ ማጅኝ፤ ወንድ ወደ ችሎት”): : Therefore, it is fair to say that ACSI has played an enormous role in improving the various social skills of married women clients.

4.5.7. Household Level Social Situation

Respondents were asked about what looks their household level social situation after having ACSI credit service. To this effect, different indicators have been employed.

4.5.7.1. Participation in Domestic Decision Making

Respondents were asked about their participation in domestic decisions after having ACSI credit service. As depicted in the table below (Table 4.18), the largest proportion 219 (88.3%) of the respondents replied that their participation in domestic decisions like children education, health, crops to be cultivated, and the amount of harvests for sale has improved after having the credit service.

Also, the data obtained from the focus group discussion has strengthened the survey finding. The discussion participants have said that their participation in domestic decision making has well improved particularly after the credit service. One of the focus group discussion participants expressed her view as follows.

I have equal participation with my husband in all kind of decisions concerning the household. Most of the decision-making activities have passed jointly with my marriage partner. I have engaged in domestic decisions concerning types of crop to be cultivated, the amount of harvest for sale, children education and health, when to sell animals, etc. Thus, I can say that my participation in domestic decision making has enhanced due to the ACSI credit service. I thought the improvement of our household income due to my access to ACSI credit service has enabled me to equally participate with my marriage partner in every aspect of domestic decision-making activities.

4.5.7.2. Control over Sexual Relation and Use of Contraception

As shown in the table below (Table 4.18), large majority of the respondents replied that their control over sexual relation and use of contraception has enhanced after having credit service. Furthermore, married women client in-depth interviewees were asked about the issue of sexual relation and use of contraception. However, most of them are gave information in relation to use of contraception and refused to reply questions concerning sexual relation. The view of one of the in-depth interviews is presented as follows.

I have used a contraception/family planning mechanism for more than six years. I have started to use the contraception with consultation and permission of my husband. The decision to use contraception was too challenging. It has taken a long time to persuade my husband. By the time, he was not positively accepting the idea. But, through time, he was persuaded and I begin to use the contraception. I have used the three months and the five-year contraception mechanism. By now, I am using the five-year contraception. Currently, it is not a problem for me to continue or terminate using contraception. If I have lost interest, my husband does not become a hindrance. By this time, I can say that I have a full control over the use of contraception. To some part ACSI credit service and improvement of my household's economic condition have a role for the change.

4.5.7.3. Ability to Make Child Bearing Decision

As shown in the table below (Table 4.18), 213 (85.9%) of the respondents replied that their ability of making childbearing decision has improved after having credit service. Also, the data obtained from in-depth interviewees have substantiated the quantitative finding. One of the in-depth interviewees said that: -

By now, we have two children, one male and one female. In order to have a baby, we decide jointly with my husband. Childbearing decision has made jointly based on the interest of both of us. If one of us has lost interest to have a new baby, I have use birth control mechanisms. I used to birth control mechanism for some times due to bad economic condition of our household. Currently, we have decided to have children as possible since our household income and economic condition has improved due to ACSI credit service. Thus, I can say that childbearing decision has not decided in contrary to my interest; it is based on consensus of me and my husband. Generally, it is possible to say that childbearing decision has mainly determined by our household economic condition. The improvement of the household economic condition due to ACSI credit service has enhanced my participation in childbearing decision.

4.5.7.4. Commitment to Educate Daughters

Respondents were asked about their commitment to educate daughters after having ACSI credit service. 222 (89.5%) of the respondents replied that commitment of educating their daughters have improved after having credit service. Also, the large majority of the respondents responded that their daughters control over spouse selection has improved after the credit service.

4.5.7.5. Freedom from Family Violence

As part of women social empowerment indicators, respondents were asked about the state of family violence after having credit service. As shown in Table 4.18 below, the largest proportion 206 (83.1%) of the respondents replied that their freedom from violence of other male household members has improved after having credit service.

On the other hand, data were gathered from in-depth interviewees concerning this issue. The data

have substantiated the survey finding. Accordingly, one of the in-depth interviewees forwarded her view as the following.

I begin to use ACSI credit service six years ago. The credit have employed for the purpose of running dairy farming. In the first two borrowing years, I have faced many challenges mainly emanated from my husband. In every three months, we have a mandatory saving in the institution/ACSI. We are expected to save a minimum of ten percent of our loan. During the time of saving, and debt repayment periods, quarreling with my husband has been a common phenomenon. He was repeatedly insulted me by saying “pay as you consumed” (“እንደበላሽ ክፈይጦ”) in every saving time and repayment periods. Due to this reason, I repeatedly entered into a serious conflict with my husband. Beyond the insult, sometimes my husband has engaged in beating of me. By now, I have separated from him and living with two of my children's. Thanks to God and ACSI! We are leading a good life with the help of the credit service. The credit services have undeniable contribution in freeing me from the state of family violence, and right violation by my husband. So, it is possible to say ACSI credit service has assisted me to emancipate from the state of family violence.

Table 4.18: Household Level Social Situation after the Credit Service

Participation In Domestic Decision Making (Children Education, Health, crops to be cultivated, etc.)		Frequency	Percentage (%)
Improved		219	88.3
Not improved		26	10.5
I don't know		1	.4
Total		246	99.2
Missing	.00	2	.8
Total		248	100.0
Commitment to Educate Daughters		Frequency	Percentage (%)
Improved		222	89.5
Not Improved		25	10.2
Total		247	99.6
Missing	.00	1	.4
Total		248	100.0
Control over Sexual Relation		Frequency	Percentage (%)
Improved		187	75.4
Not improved		56	32.6
Getting worst		2	.8

	I don't know	3	1.2
	Total	248	100.0
Control over Use of Contraception		Frequency	Percentage (%)
	Improved	195	78.6
	Not improved	45	18.1
	Getting worst	1	.4
	I don't know	6	2.4
	Total	247	99.6
Missing	.00	1	.4
	Total	248	100.0
Ability to Make Child Bearing Decision		Frequency	Percentage (%)
	Improved	201	81.0
	Not improved	43	17.4
	I don't know	3	1.2
	Total	247	99.6
Missing	.00	1	.4
	Total	248	100.0
Daughters Control Over Spouse Selection		Frequency	Percentage (%)
	Improved	213	85.9
	Not improved	31	12.5
	I don't know	4	1.6
	Total	248	100.0
Freedom from family violence (husband, other male household members)		Frequency	Percentage (%)
	Improved	206	83.1
	Not improved	31	12.5
	I don't know	11	4.4
	Total	248	100.0

Source: - Household Survey, 2019

4.5.8. Self-Confidence and Self-Esteem

Self-confidence and self-esteem are among the indicators of women psycho-social empowerment. Thus, respondents were asked about what seems the state of their self-confidence and self-esteem after having ACSI credit service. The largest proportion 220 (89%) of the respondents replied that their self-confidence and self-esteem have improved due to the credit service.

The data obtained from in-depth interviewees have also affirmed the survey finding. One of the in-depth interviewees described the state of her self-confidence and self-esteem as follows.

Before having credit service, in our community, we are not perceived as poor. However, ACSI credit service has enormously improved our household economic condition. The improvement of the household economic condition due to the credit

service has improved the household members' social situation including my self-confidence and self-esteem. When the household economic condition has got improvement due to the credit service, the household members including my husband gave me a credit and respect since the credit service has obtained in my name. This situation enabled me to be proud of having ACSI credit service. The situation created conducive environment for me to actively participate in every aspect of household and community-related issues. Therefore, I can say that ACSI credit service enhanced my self-confidence and self-esteem.

Table 4.19: Self-Confidence and Self-Esteem

Self – confidence	Frequency	Percentage (%)
Improved	221	89.1
Not Improved	27	10.9
Total	248	100.0
Self – esteem	Frequency	Percentage (%)
Improved	220	88.7
Not improved	28	11.3
Total	248	100.0

Source: - Household Survey, 2019

The study employed women social empowerment indicators to identify whether married women credit clients are social empowered or not. As the forgoing discussions revealed, ACSI has an eminence contribution in the social empowerment of married women credit clients.

Case Story Three

Name: W/o Belaynesh Kassegn

Place of residence: Mutti Cherkos Kebelle

W/o Belaynesh is a 38 year's old married woman. She has got married at her sixteen. She is living in a rural *Got, Werran Geffa*. Before she has got married, she used to learn at *Mendida* primary school, the nearby school of *Werran Geffa Got*. She has got married after abducted by one of her classroom mates when she was grade six. By now, she is the mother of four children in a household having six members. She joined ACSI credit service seven years ago. Hope of betterment of household members living condition was the reason for her joining. For the first time, she received credit service to purchase farm oxen. At the end of each loan repayment

period, she used to sale the farm oxen to repay her loan. The profit obtained from the sale of oxen has employed for purchase of fertilizer and improved seed.

W/o Belaynesh said the credit service has enhanced her household's socioeconomic condition. With the credit service, I used to buy farm oxen for five consecutive years. Two years later, I begin to employ the credit for purchase of milk cow since the household has owned farm oxen with the previous loan. However, my cow was died in the last year due to the evil eye. I believe the evil eye has reduced our household's productivity. If there is no evil eye, the household productivity is enhanced better than its current status. By now, I have shifted the credit from dairy production to bull fattening. In addition, I have begun to engage in the activity of selling of *Tella* and Soft drinks parallel to the bull fattening and crop farming activities. In spite of the difficulties of the evil eye, the credit service has improved the overall socioeconomic condition of the household. After having the credit service, the household has easily affording purchases of fertilizer, improved seed, herb sides, and other farm inputs, unlike the period prior to the credit service. Before the credit service, we used to borrow cash as well as kinds from wealthy individuals and money lenders to fulfill household necessities. We freed from these barbarous individuals with the help of the credit service. According to w/o Belaynesh's storytelling, the credit service has enabled her household to be shifted from a small hut house. She said, by now, we have owned two large houses and one kitchen. She added that the credit service has enabled to teach her children's. From four of the children, two of them are completed technical education and begun working in Chinese companies in *Debre Berhan* and *Sheno* Towns. Besides, my participation in decisions concerning the household socioeconomic issues has well improved after having the credit service. The credit service also fairly resolved the previous difficulties to brought family members for medical attention and Holy Water during the time of illness/injury. With the help of the credit service, the household members are become the member of government health insurance. Moreover, my participation in community issues has well improved due to having the credit service. I have engaged in public meetings of various types. Also, my self-confidence and self-esteem have enhanced due to my participation in decisions concerning the household. Thanks to ACSI! By now, I am in a better living standard compared to the period prior to having credit service.

Case Story Four

Name: Alayoush Chebud

Place: Angollella Kebelle

W/o Alayoush is a 55 year's old married woman. She has attended adult education during the time of Derg. She has nine children's, but living with her husband and two of the children's since the other seven are working in Addis Ababa and *Debre Berhan*. She joined ACSI credit service eight years ago. She received credit service for purchase of farm oxen. Consequently, she has received for the purpose of dairy production, purchase of farm inputs and bull fattening. She said after the credit service, her household begun to earn a good monthly income from sale of dairy products such as milk, butter, yogurt, and chase. It has earned an average monthly income of 800-1000 Ethiopian Birr from the sale of dairy products. A good income has also earned from the sale of fattened farm oxen. W/o Alayoush said the credit service has eminently improved her household's socioeconomic condition. The income earned from sale of dairy products and oxen has enabled w/o Alayoush to become a member of Equb. She said ACSI enabled her to have a saving account for the first time. She added that the credit service enabled her household to become the owner of oxen and cows. By this borrowing year (2019), she has planned to build a Tin roofed house. W/o Alayoush further narrated the credit service has allowed her children to access better education. The clothing, education equipment, house rent and provision of the children have covered with the income earned from the sale of dairy products. Besides, the income enabled her household members to have modern health service during the time of illness. Also, she said the credit service has improved her participation in household decision-making activities. All the household decision-making activities are decided jointly with her husband. The government and ACSI's attention to women initiated her to participate in household and community issues without any fear. She is also an active participant of public meetings. She said "The awareness creation training of ACSI assisted me to become an active participant. I can say, beyond the household, I am among the leading participants in community-related affairs".

4.6. Attitude about ACSI and Its Credit Service

One of the specific objectives of the study was identifying credit clients' attitude towards the institution and its credit service. To this end, attitudinal questions were prepared and disseminated to the married women credit client respondents.

4.6.1. Respondents Attitude towards ACSI and the Credit Service

According to Neuman (2014) we often use scales when we want to measure how an individual feels or think about something; some call this the hardness or potency of feelings. Thus, to measure and identify respondents' attitude towards ACSI and its credit service, a Likert scale measurement has been employed. It is termed as "summated-rating or additive scales" because a person's score on the scale is computed by summing the number of responses he or she gives. Likert scales usually ask people to indicate whether they agree or disagree with a statement. As stated in Kothari (2004) summated scales consist of a number of statements which express either a favorable or unfavorable attitude towards the given object to which the respondent is asked to react. The respondent indicates his agreement or disagreement with each statement in the instrument. Each response is given a numerical score, indicating its favorableness or unfavorableness, and the scores are totaled to measure the respondent's attitude. In other words, the overall score represents the respondent's position on the continuum of favorable- unfavorable towards an issue.

Thus, through the employment of a ten items Likert scale measurement, attitudinal assessment of married women credit clients has been conducted. Scores in the scale were laid between 10 (the minimum score in the scale) and 50 (the maximum score in the scale). Responses of each case/respondents were lumped into favorable, unfavorable and neutral attitude. If the summated response score of the ten items are between 31 and 50, the respondent has considered as having a favorable attitude. A summated response score which is exactly 30 has taken as the respondent has a neutral attitude; whereas a score laid between 10 and 29 has considered as the respondent has an unfavorable attitude.

Table 4.20: Likert Scale Employed to Measure Respondents' Attitude

No.	Likert scale Measurement of Attitudes	Sum of scores for the ten items Likert scale	Degree of Attitude	Attitude towards ACSI and its credit service
1	Strongly Agree	50 (Maximum)	Most Favorable	Favorable
2	Agree	40	Favorable	Attitude
3	Neutral	30	Neutral	Neutral
4	Disagree	20	Unfavorable	Unfavorable
5	Strongly Disagree	10 (Minimum)	Most Unfavorable	Attitude
				31-50
				30
				10-29

Source: - Neuman (2014); Kothari (2004)

As depicted in the table below (Table 4.21), the largest proportions 239 (96.4%) of the respondents have a favorable attitude to ACSI and its credit service.

Table 4.21: Respondents Attitude towards ACSI and its Credit Service

Respondents attitude towards ACSI and its credit service	Frequency	Percentage (%)
Favorable attitude	239	96.4
Unfavorable attitude	9	3.6
Total	248	100.0

Source: - Household survey, 2017

On the other hand, married women in-depth interviewees were asked about their perception of ACSI and its credit service. The following narration shows one of the married women credit client perceptions of ACSI and its credit service.

I begin to use ACSI credit service 20 years ago. For the first time, I have received 4,000 Ethiopian Birr and bought one plowing ox. The ox assisted the household to cultivate the farmland timely and without problem. This enabled the household to produce enough food crops unusually. Before we have access to the credit service, the household has been faced shortage of food at the end of each years. Lack of oxen used to plow farmlands is placed at the core of food shortage. For so many years, the situation has obliged us to bought food crops from the market through sale of farmlands. For farming family, selling of farmlands is a tragedy. However, after having the credit service, the household begin producing surplus

food crops with the help of the ox. The surplus produces in-turn allowed us to have access to fertilizer and improved seed. Employment of modern farm technologies has also greatly improved the household production. Due to the credit service, the household income and household members living condition have shown an improvement. Currently, we are leading a good life. I have no words for ACSI and its credit service; we are escaped from troublous life situation. I want to say long live to ACSI and its credit service especially for us the poor farmers. Without the help of ACSI credit service; it is impossible for us to survive as a household.

The interview data have strengthened the survey finding. This married women ACSI client in-depth interviewee viewed ACSI and its credit service as noteworthy for her household survival and socioeconomic improvement. ACSI is positively perceived by this married women client due to its contribution in the emancipation of her household from troublous socioeconomic condition experienced prior to having the credit service.

Generally speaking, the aforementioned discussion revealed, married women credit clients have a favorable attitude towards ACSI and its credit service. As the information obtained from the in-depth interviewees have shown, the favorable attitude is emanated from the eminence contribution of the institution to the socioeconomic improvement and in-turn empowerment of credit clients.

4.7. Local Institutions Involvement

This study has looked into local institutions involvement in the socioeconomic empowerment process of married women ACSI credit clients. Research shows that local institutions have a role in facilitating or hindering women socioeconomic empowerment process. As stated in Getaneh (2010) empowerment cannot be expected to materialize simply through the delivery of microfinance; these challenges must be tackled through the coordinated efforts of all stakeholders involved in rural development. Therefore, some selected local institutions and its involvement in the socioeconomic empowerment of married women have presented and discussed as follows.

4.7.1. Government Institutions

According to the data, in rural areas, government institutions have a leading role in socioeconomic empowerment of women. From government institutions, respondents were asked about the involvement of the health and educational institutions. Besides, data were collected about the involvement of Women and Children Affairs Office.

Table 4.22: GOs Contribution in Socio-Economic Empowerment of Women

Do you believe GOs have a contribution in the socioeconomic improvement and empowerment of women?		Frequency	Percentage (%)
	Yes	214	86.3
	No	12	4.8
	Total	226	91.1
Missing	.00	22	8.9
Total		248	100.0

Source: - Household Survey, 2019

Respondents were asked about whether government institutions have a contribution or not in their socioeconomic empowerment. The largest proportions 214 (86.3%) replied that government institutions have a contribution.

4.7.1.1. Education Institution

Respondents were asked about the ways formal education institution has contributed to their socioeconomic improvement and in-turn empowerment. Near to half 103 (41.5%) of the

respondents replied that formal education institution has contributed through creating awareness for their children to attend formal education. Also, provision of adult education and awareness creation training to women are the ways education institution has contributed to women socioeconomic empowerment. Therefore, on the bases of this finding, the education institution is cooperative to women socioeconomic empowerment.

Table 4.23: Contributions of Education Institution

In what aspect educational institutions' has contributed to socioeconomic improvement and empowerment of girls and women?	Frequency	Percentage (%)
Through providing adult education	67	27
Creating awareness to children to attend school, and about the importance of education	103	41.5
Creating awareness for us to have equal participation with men	70	28.2
Has no role	5	2.1
Total	243	98.7
Missing .00	3	1.2
Total	248	100.0

Source: - Household Survey, 2019

4.7.1.2. Health Institution

Also, respondents were asked about the contribution of health institution in the socioeconomic empowerment of women. The data shows that the health institution has contributed in various ways. A sizable proportions 79 (31.9%) of the respondents replied that health institution has assisted their socioeconomic empowerment through provision of health and sexual related educations. While 71 (28.6%) of the respondents responded that the health institution has provided them health insurance. Also, teaching and helping women to deliver/give birth in health stations and awareness creation about personal and environmental hygiene are the mechanisms health institution has contributed to women socioeconomic empowerment.

Table 4.24: Contributions of Health Institution

In what aspects the formal health institutions' has contributed to the socioeconomic improvement and empowerment of girls and women both at the community and household level?	Frequency	Percentage (%)
Helping and teaching us to give birth at health stations	48	19.3
Providing us health and Sexuality related education	79	31.9
Teaching us about personal hygiene and environmental hygiene	45	18.2
Providing health insurance	71	28.6

Has not a role	4	1.6
Total	247	99.6
Missing.00	1	.4
Total	248	100.0

Source: - Household Survey, 2019

4.7.1.3. Women and Children Affairs Office

Key informant interview has performed with selected Women and Children Affairs Office representatives to know its basic role and contribution on socioeconomic empowerments of married women. For the very purposes of this study, unique focus was put to distinguish only efforts towards women socioeconomic empowerment. The study examined both through reviewing documents and applied deep interview. Unpublished flayer in the office explained;

Women's economic empowerment is about providing women with not only resources but also with the opportunities to apply resources in ways that lead to economic success. Through better jobs, more options to start and manage viable businesses, greater access to land, education and skills development, and more opportunities to participate in decision-making, women can pull themselves out of poverty and improve their quality of life and the quality of life of their families and communities.

Looking at corresponding literature, Shinimol (2016) briefed empowerment of women is essentially the process of up-liftmen of economic, social and political status of women, the traditionally underprivileged ones, in the society. It is the process of guarding them against all forms of violence. Women empowerment involves the building up of a society, a political environment, wherein women can breathe without the fear of oppression, exploitation, apprehension and discrimination. Empowerment cannot be fully achieved without the women's full participation in education as well as employment. Empowered women can take initiatives for creating positive social change in rural or underdeveloped areas. Women can also contribute to the social welfare of the country. Taking such concepts in the core, Women and Children Affairs office has working for huge changes on women empowerment.

The result from the key informant (Degu Mulugeta) also indicates that in the study areas women involves freely in different socioeconomic environments. In

regard to this, According to Degu involvement of women is not only in economic and social aspects but also political participation would be supported through periodic trainings delivered by the office. Women give opportunities to participate on annual planning, trainings and orientation sessions on pertaining issues with gender. The office is working to mitigate domestic violence, stereotype, marginalization, harmful traditional practices and gender based violence against women. He further verified that right based issues related with their socioeconomic status have given special emphasis. The office closely support and working to economically benefit married women from credit institutions, NGOs and government projects.

With the defined supports of the office, therefore, women are now tracking their rights well in the socioeconomic practices. They are always seeking advice from the office when faced something new and discomfort. Changes like this can be contributing to improve the views of women that lead for sustainable socioeconomic empowerment. Destitute married women are permanently mainstreamed on the working frames of the office.

Beyond these, result from other key informant shows the significance of Women and Children Affairs Office.

“.....the office is being provided pertinent supports. Working with other partners and stakeholders, women who are vulnerable and the victim for various socioeconomic problems are observed closely. They themselves also began questioning their rights on the social, economic and political participation. They can be able to debate for their economic and social values. Married women are mostly receiving social and economic advice coming with their couples.”

To conclude, Women and Children Affairs Office has played preponderant role to build social and economic capacity of married women. The findings proved the reduction of domestic violence and economic dependency against married women are the impact of the office. It creates an enabling environment to create awareness on different issues. By operating in close collaboration with concerned parties, ingrained problems are alleviated. Gender based agendas and trainings that specifically organized for married women had played significant role in the

socioeconomic empowerment of married women. Its proactive and participatory programs scale up the views of women to have a firm stand on their rights.

4.7.2. Non-Governmental Organizations

Respondents were asked about the involvement of NGOs in the socioeconomic empowerment of women. The large majority 198 (79.8%) of the respondents replied that NGOs have an involvement in their socioeconomic empowerment. According to the data, awareness creation, construction of drink water, construction of toilet, construction of schools, and construction of health stations are the ways non-governmental organizations have contributed to women socioeconomic empowerment. Thus, on the bases of this finding, NGOs have an involvement in the socioeconomic empowerment of married women.

Table 4.25: NGOs Involvement

Do you believe NGOs have an involvement in socioeconomic improvement and empowerment of women?		Frequency	Percentage (%)
	Yes	198	79.8
	No	47	19.0
	Total	245	98.8
Missing	.00	3	1.2
Total		248	100.0
In what aspect NGOs involved and contributed to women socioeconomic improvement and empowerment?		Frequency	Percentage (%)
	Awareness creation to women	119	48
	Construction of health stations	29	11.3
	Construction of schools	33	13.3
	Drink water & Toilet construction	61	24.6
Missing	.00	6	2.4
Total		248	100.0

Source: - Household Survey, 2019

4.7.3. Religious Institutions

Respondents were also asked about the role of religious institutions in the socioeconomic empowerment of women. The largest proportion 142 (57.3%) replied that religious institutions have not a role. Therefore, based on the finding, it is fair to infer that religious institutions role in the socioeconomic empowerment of married women is negligible.

Also, the data obtained from in-depth interviewees have confirmed the survey finding. One of the married women ACSI credit client in-depth interviewees said the following narration on religious institutions role to women socioeconomic empowerment.

I belong to Orthodox Christian religious affiliation. According to my understanding, women have not a voice in church affairs. The administrative structure of the church and all church-related activities are under men's command. We women's are permitted only to attend church programs related to prayers. Otherwise, we have not any right to participate in church-related affairs and activities. I have never seen and heard when church and church officials were preaching about women equality and equal participation. Thus, it is difficult for me to say religious institutions have a contribution in my socioeconomic improvement, and in turn empowerment.

Table 4.26: Religious Institutions' Role

Do you think religious institutions have a role in socioeconomic improvement and empowerment you/women?		Frequency	Percentage (%)
	Yes	106	42.7
	No	142	57.3
Total		248	100.0

Source: - Household Survey, 2019

Generally, the forgoing discussion shows, local institutions have a contribution in the socioeconomic empowerment of married women. The data revealed, except religious institutions, both governmental and no non-governmental institutions have a contribution.

CHAPTER FIVE

SUMMARY AND CONCLUSION

The ultimate goal of this study was to identify the role of Amhara Credit and Saving Institution (ACSI) in the socioeconomic empowerment of married women credit clients in *Basona Worana Woreda* particularly in *Debre Berhan Zuria Woreda*.

To this end, the study set out the following specific objectives to be investigated: to assess ACSI credit provision process and the requirements to become eligible for the credit service, to identify the type of credit service and purposes the credit service is rendered, to examine the role of ACSI credit service in improving the economic condition of married women clients, to examine the role of ACSI credit service in improving the social condition of married women clients, to identify ACSI credit service married women clients' attitude towards the institution and the credit service and to identify local institutions involvement in the socioeconomic empowerment of married women.

To this effect, the study has employed both secondary and primary data. Secondary sources were used in assessing ACSI credit service provision process and the requirements to become eligible for the credit service, and to identify the type of credit service and the purposes the credit service is rendered in combination with the primary data. Primary data were collected from 262 married women ACSI credit clients. Of which, 248 are household survey participants, 10 are in-depth interviewees and the remaining 4 are informants participated in the life history interview. Key informant interviews were held with four ACSI experts. Three of the key informants are the institution's client relation experts, while the one is serves as senior finance expert. Also, key informant interview was performed with *Basona Worana Woreda* Women and Children Affairs Office officers. In addition, primary data were collected from ACSI credit client informants who are participated in focus group discussion session.

ACSI follows different procedures to provide credit service for married women clients. To become eligible for the credit service, married women clients are necessarily required passing through the different institutionally set procedures. The procedures start from the *Kebelle* administration where the loan seekers are living in, and culminated with passing some

bureaucratic procedures in the institution. The crucial eligibility requirements to have access to the credit service for married women clients are *Kebelle* administration evidences, group formation and asset registration. The *Kebelle* administration evidence comprised evidences from the chairman, land administration, social courthouse, police, development case team, and associations. Besides, all the fixed and non-fixed assets of the clients should be registered, and in the last stage clients are expected to form groups not exceeding seven individual members per group. Poverty level of incoming clients is also considered by the institution as a prerequisite for credit eligibility. The productive poor women are the prior target of the institution's credit service provision program.

ACSI provides two types of credit services for married women credit clients. These are individual and group credit services. The first is a credit service provided at the individual level. The collateral for this loans in the form of fixed assets like houses (where available and if the house is registered with the municipality) and individual guarantees from salaried people or those who have fixed assets. However, it is not practiced in rural areas due to clients' incapability to afford collateral for such type of credit service. The other is a credit service which provided at a group level (group lending). In group credit service, the collateral substitute is the group guarantee and candidates are required to exercise peer group self-selection and organize themselves for the purpose of sharing a mutual loan guarantee since the poor shall not be required to avail any collateral. Unlike the individual lending, it is the predominantly practiced type of credit service among the rural married women credit clients of *Debre Berhan Zuria Woreda*. However, a plan has been made by the institution to provide both group and individual credit service for rural poor women clients after a while in response to the clients' interest.

ACSI provides credit service for married women clients for different purposes. In *Debre Berhan Zuria Woreda*, married women clients have received credit service for various purposes predominantly farming activities. This is due to the fact that the mainstream economic activity of the rural clients is farming. Among the farming activities, dairy farming and animal fattening took the greatest share of the credit service.

The study revealed that the economic condition of married women credit clients have improved due to the ACSI credit service. Women's household and individual level economic condition improvement indicators such as household income, amount of saving, livestock wealth, house

type, latrine type, clothing of the household members, household durable assets, quality of food consumption of the household members, ability to command over household resources, financial independence, participation in decision over household economic issues, income generating capacity of female household members and household's expenditure on children related fees has got improved particularly after having access to the ACSI credit service.

The study also found that the social situation of married women ACSI credit clients has enhanced as a result of the credit service. The credit client's household member health situation, children education, commitment to educate daughters, control over sexual relation and use of contraception, ability to make child bearing decision, participation in domestic decision making, participation in the community issues, participation in local institutions and associations, access to equal opportunities in the community, daughters control over spouse selection, freedom from family violence, and self-confidence and self-esteem of the married women credit clients has shown enhancement mainly after became the institution's credit service client. The social situation enhancement of credit clients resulted from the economic condition improvement, and partly resulted from the awareness creation trainings provided by the institution in collaboration with other stakeholders.

Through the employment of a Likert scale measurement, the study has identified married women credit clients' attitude towards the institution and its credit service. The study found that married women credit clients have a favorable attitude towards ACSI and its credit service. The institution's significant contribution in improving the social and economic condition of the credit clients is the rationale behind the favorable attitudes of married women credit clients to the institution and its credit service.

The study also assessed the involvement of some selected local institutions, other than ACSI, in the socioeconomic empowerment of married women. From the study it has found that local institutions have its own contribution in the socioeconomic empowerment of women. The involvement and contribution of government institutions such as the education institution, health institution, and Women and Children Affairs Office has been assessed. As the findings of the study have shown, the health institution has contributed to women socioeconomic empowerment thorough providing health and sexuality related education, creating awareness about personal and environmental hygiene and through provision of health insurance for women's. Whereas

awareness creation to women to have equal participation with men in every aspects, provision of adult education with special focus for adult women, creating awareness to children about the importance of education are the ways in which the education institution has contributed to the socioeconomic empowerment of married women.

Women and Children Affairs Office has also undeniable contribution in the socioeconomic empowerment of married women. The finding disclosed the reduction of domestic violence and economic dependency against married women are the impact of the office. The office has created an enabling environment to create awareness for married women's on different issues. By operating in close collaboration with concerned parties, ingrained problems are alleviated. Gender based agendas and trainings that specifically organized for married women had played significant role in the socioeconomic empowerment of married women. Its proactive and participatory programs scale up the views of women to have a firm stand on their rights.

Also, the study revealed, NGOs involvement in the socioeconomic empowerment of married women. According to the data, awareness creation, construction of drink water, construction of toilet, construction of schools, and construction of health stations are the ways non-governmental organizations have contributed to the socioeconomic empowerment of married women. On the other hand, the study showed negligible contribution of religious institutions in the socioeconomic empowerment of married women.

Generally, on the bases of the finding, possible to conclude, ACSI has an eminence contribution in the socioeconomic empowerment of married women credit clients.

However, the institution has bedeviled with problems which hinder its mission of improving the economic situation of low income, productive poor people through increased access to lending and saving services. As the data obtained from key informants have shown, the institution has not adequate transportation service to deliver its service for remote clients. One motorcycle is shared for more than four ACSI experts. Also, shortage of personnel and intensive workload are another headache of the institution. ACSI branch office served 13 rural *Kebelles* has a total of six experts; three client relations and three customer services. Shortage of personnel is accompanied by lower paid operating staffs lacking motivation to exert efforts on work.

Cultural attitudes of the community is also another challenges faced by ACSI as the study finding has revealed. Sometimes husbands are refused having credit service in the name of their wives. They thought that women's are incapable of mobilizing whatever kind of wealth, chiefly cash. Women's themselves are also sometimes become uninterested to come in to the public place for the purpose accessing credit service. On the other hand, men are feeling discriminated by the institution since the institution credit service provision program is female centered. Men's feeling of unwanted by the institution is increasingly flourished as the information obtained from key informants has revealed.

In this study, due emphasis has been given for examining the role of ACSI in the socioeconomic empowerment of married women credit clients. However, the role of other institutions has given little consideration. A deep assessment has needed to identify the actual role of other institutions in the socioeconomic empowerment of married women. In addition, young women's are excluded from this study. Thus, a study which included young/unmarried women's is needed. This approach will help to conduct a status based comparative analysis of women empowerment. Moreover, ACSI's role beyond the social and economic dimensions of women empowerment is the void left by this study. Further research will be needed to assess these left dimensions of women empowerment.

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APPENDIX

Appendix I. Questionnaire for Household Survey

Preamble

Dear respondent! The purpose of this questionnaire is to collect data on: “The role of ACSI in the Socio-Economic Empowerment of married women in *Basona Worana Woreda* particularly in *Debre Berhan Zuria woreda*”. The researcher wants to assess and find out the role of ACSI in the socio-economic empowerment of married women. In this connection, it is hoped that your information will help to assess ACSI’s credit provision process and the requirements to become eligible for the credit service; to identify the type of credit service and the purpose for which the credit service is rendered; to identify local institutions involvement in the empowerment of women and; to identify ACSI credit service client married women’s attitude towards the institution, and its credit service. It is sure that your response is not used for other purposes. However, your honest and genuine answers to these questions will have a great value to the outcomes of this study. Any of your answers will not be released to anyone and will remain anonymous. Your name will not be written on the questionnaire. Your participation is voluntary and you may choose to stop or withdraw from the study at any point in time. Thus, I kindly ask your cooperation in filling this questionnaire truthfully.

Thank you for your cooperation!

Segment I: Identification and Certification

General Information

Interviewer’s Name: _____ signature _____

Supervisor’s Name _____ signature _____

Date Western (DD-MM-YYYY): _____

Respondent’s *Woreda* Name: _____

Respondent’s *Kebelle* Name: _____

Questionnaire ID Number: _____

No.	Part I: Demographic and Socio-Economic Characteristics of Respondents	
	Questions Item	Responses
1	Age of respondents (in complete year)	
2	Religious Affiliation (Orthodox Christian=1, Muslim=2, Protestant=3, Catholic=4, Other Specify, _____)	
3	Household Size, please specify.	
4	Educational level of the respondent (Illiterate= 1, Read and Write=2, Primary Education (1-8) =3, Secondary Education (9-10)= 4, Preparatory Education (11-12)=5, Vocational Training=6, Tertiary education= 7)	
Part II: Types of ACSI Credit Service and Purposes the Credit Service has Rendered		
5	In which economic sector you are currently engaged in? (Farming=1, Piety trade=2, Manufacturing=3, Service Delivery=4, Construction Work=5, Others specify, _____)	
6	For what purpose you have received credit service from ACSI? Please put a right (√) mark in the box provided in front of each choice. (More than one answer is possible).	
A	Purchase of farm inputs	
B	Purchase of farm oxen	
C	Purchase of transport animals (Donkey, Mule, etc.)	
D	Animal fattening	
E	Dairy Production	
F	Poultry Production	
G	Horticulture activity	
H	Beekeeping	
I	To start a new trade business (cereals, coffee, spices, etc.)	
J	To start a new food processing business (Alcohol, brewery, Tea/coffee house, fast food service, etc.)	
K	Manufacturing (weaving, pottery, metalwork, basket making, carpentry/woodwork, blocket making, embroidery, etc.)	
L	Purchase of household consumable items (food grain, oil, kerosene, cloths, etc.)	
M	Purchase of household durables (Radio, TV, etc.)	
N	Financing of social ceremony (wedding, <i>tezkar</i> , etc.)	
O	House construction and maintenance	

P	Children school and health fees	
Q	Tax paying	
R	Settling debts from other institutions or individuals	
S	For financial business (lending to others)	
P	Others specify. _____ _____	
7	Do you think ACSI credit service has improved the performance of the activity you are currently engaged in? (Yes=1, No=2)	
8	If yes for question no.7 , how do you rate the performance of the activity you are engaged in after having ACSI credit service? (Very high=1, High=2, Medium=3, Poor=4, Very Poor=5, Getting worst=6, I don't know=7)	
Part III: The Role of ACSI Credit Service In Improving the Economic Condition of Beneficiary Women		
9	When do you join ACSI credit service provision program? (Please specify).	
10	Who decides to have ACSI credit service, if you have a husband? (Alone=1, With my husband=2, My husband alone= 3)	
11	Do you believe that you and your household economic condition have improved after having ACSI credit service? (Yes =1, No=2)	
12	Beneficiary Women's Household Economic Condition after having ACSI Credit Service (Please put a (√) mark in the box provided in front of the question and below your choices).	
A	Average annual income	
B	Diversification of diets	
C	Frequency of meal per day	
D	Amount of saving	
E	House type	
F	Number of livestock	
G	latrine type	
	Others specify. _____ _____	

13	What looks your ability to command over household resources and assets after having ACSI credit service? (Improved=1, Not improved=2, Stayed the same=3, Getting worst=4, I don't Know=5)							
14	What looks your financial independence to spend and make purchases after having ACSI credit service? (Improved=1, Not improved=2, Stayed the same=3, Getting worst=4, I don't know)							
15	Do you perceive you have equal autonomy with your husband to decide on economic matters in the household? (Yes=1, No=2)							
16	Who gives a decision over the following household Economic matters/Activities? (Please put a (√) mark in the box provided in front of the question and below your choices).	Alone	Mostly I	Jointly	husband	Mostly my	alone	My husband
A	Crops to cultivate							
B	Harvest to sell							
C	Buying items							
D	Going to market							
E	When to sell animals							
F	Children's schooling, clothing, and related fees							
17	Average annual household expenditure on children education/ health? (Improved=1, Not improved =2, Stayed the same =3, Getting worst, I don't know=5)							
18	Do you believe that ACSI credit service enabled you economically empowered? (Yes=1, No=2)							
Part IV: The Role of ACSI Credit Service in Improving the Social Conditions of Beneficiary Women								
19	Do you believe your social position at household and community level has enhanced after having ACSI credit services? (Yes=1, No=2)							
20	If yes for question no. 19 , which are the manifestations? (More than one answer is possible). (Enhancement of respect in the household from husband and other family members=1, Enhancement of respect within the community=2, Improvement of invitation in public meeting=3, Others, specify _____)							

21	Do you believe that you and your household members' health situation have got improved after having ACSI credit service? (Yes=1, No=2)				
22	After having ACSI credit service, was there an occasion in which you or your household members are got ill/ injured? (Yes=1, No=2)				
23	If yes for question no.22 , did you take them to a clinic/ other modern health facilities? (Yes=1, No=2)				
24	After having ACSI credit service, was there an occasion you/your household members are got ill/ injured and not taken for medical attention? (Yes=1, No=2)				
25	If Yes for question no. 24 , which are the reasons? Shortage of money to pay =1, Lack of consent of husband=2, Look for traditional healing=3, Remoteness of health stations=4, lack of transportation facilities=5, Others specify, _____)				
26	Do you believe that ACSI credit service has enabled your children and other family members to have access to better education? (Yes=1, No=2)				
27	How many of your children have currently attending school, and haled government/other posts? Please specify.				
28	If No for question no.26 , what are the reasons which didn't enabled you to have better education for your children and other family members after having ACSI credit service? Please specify. (_____ _____ _____)				
29	Equal opportunities and access to justice within the community after you have ACSI credit service? (Improved=1, Not improved=2, Remained the same=3, getting worst =4, I don't know=5)				
30	Discrimination against daughters within the household after having ACSI credit service? (Increased=1, Decreased=2, Stayed the same =3, Getting Worst=4, I don't know=5)				
31	Level of participation in community issues after having ACSI credit service? (Improved=1, Not improved=2, Stayed the same =3, Getting Worst=4, I don't know=5)				
32	Married Women's Participation in Local Institutions and Associations, and their Level of participations after having ACSI Credit Service. (Please put a (√) mark in the box provided in front of the question and below your choices).	Improved	Not Improved	Stayed the	Getting worst
A	Mahber/Debo				

B	Equib					
C	Idir					
D	Women's Association					
E	Participation in meetings					
33	Credit Beneficiary Women's Social Situation after having access to ACSI credit service. (Please put a (√) mark in the box provided in front of the question and below your choices).	Improved	Not Improved	Remained the same	Getting worst	I don't know
A	Commitment to educate daughters					
B	Participation in domestic decision making (children education, health, etc.)					
C	Control over sexual relation					
D	Control over use of contraception					
E	Ability to make childbearing decision					
F	Daughters control over spouse selection					
G	Self-confidence					
H	Self-esteem					
I	Freedom from family violence (husband, other male household members)					
Part V: Local Institutions Involvement In Socio-Economic Empowerment of Women						
34	Do you believe that NGOs have an involvement in the process of improving you/women socioeconomic condition? (Yes= 1, No=2)					
35	If yes for question no.34 , in what aspect NGOs are involved in socioeconomic empower process of you/women? (More than one answer is possible). (Awareness creation to women=1, Construction of health institutions=2, Construction of educational institutions=3, Drink water construction=4, construction of roads=5, Construction of toilet=6, Others Specify _____)					
36	How do you rate the contribution of NGO's in improving your socio-economic condition? (Very high=1, High=2, Moderate=3, Negligible=4, I don't know=5)					
37	Do you believe that GOs have a contribution in improving the socioeconomic condition of you /women? (Yes= 1, No=2)					
38	In your view, in what way GOs, such as formal educational institutions has contributing to socioeconomic improvement and empowerment of girls and you/women in the community and at household level? Please specify.					

	(_____ _____ _____))				
39	In your view, in what way the formal health institution has contributing to the socioeconomic improvement and empower of women at community and household level? Please specify. (_____ _____ _____))				
40	Do you think religious institutions have a role in assisting you/women towards socio-economic improvement and empowerment? (Yes=1, No=2)				
41	In your view, which local institution has playing a prominent/leading role in assisting you towards socio-economic empowerment? Please put a (✓) mark in the box provided in front of the question and below your choices based on their order of importance).	1	2	3	4
A	Non-governmental institutions				
B	Governmental institutions				
C	Religious institutions				
D	Civic associations (Women association, etc.)				
42	What is the contribution of indigenous local social institutions such as Iddir, Ekub, Debo and Maheber/Associations/ in assisting you towards socio-economic empowerment? Please specify. (_____ _____ _____))				
43	Do you/women have equal participation as men in these indigenous social institutions? (Yes=1, No=2)				
44	If yes for question no.43 , which are the manifestations? (More than one answer is possible). (Women have taken leader ship position=1, Women have a say in these institutions=2, Women have equal voice as men in influencing decisions=3, Others specify, _____)				
Part VI: Attitudes about ACSI and its Credit Service					
45. Beneficiary women's attitude towards ACSI and its credit service					
No.	Items	Level of Agreements			

		Strongly Disagree	Disagree	Agree	Strongly Agree
1	ACSI is very crucial to my/women socio-economic empowerment				
2	My economic situation has well improved after having ACSI credit service				
3	ACSI has not any contribution in improving my socio-economic condition				
4	ACSI credit service has well improved the performance of the business activity I am engaged in				
5	ACSI credit service has well improved my household consumption and expenditure				
6	My social participation in community issues has escalated after having ACSI credit service				
7	My social position in the community has completely improved after having ACSI credit service				
8	ACSI credit service has well improved my children health and education situation				
9	My feeling of self-esteem and self-confidence has well improved after having ACSI credit service				
10	My participation and freedom in household decision making has well improved after having ACSI credit service				
		Total _____			

Appendix II

Interview Guide for In-depth interview with ACSI credit service Beneficiary Married Women

Hello, my name is Dagnachew Terefe. I am doing my thesis for my Master's Degree in Sociology. I would like to thank you in advance for meeting me today. The purpose of our discussion is to collect information on the "Role of ACSI in socio-economic empowerment of married women". In this connection, you are asked to provide information on ACSI credit provision process and the requirements to become eligible for the credit service, and the type of credit service and the purpose for which the credit service is rendered. Also, in our discussion information is collected on the role of ACSI in improving the socio-economic conditions of beneficiary women. Moreover, we will try to identify local institutions involvement in socio-economic empowerment of married women through our discussion.

Thus, taking my interest into consideration, you should be able to see why I am asking most of the subsequent questions. If you have other information that you think is important and that I have not asked you; please feel free to share it with me. Please be aware that you have the right to refuse to participate in the study and answer any particular question. Your accurate and truthful responses are relevant to the success of the study. I guarantee you the discussion between you and I will be kept confidential.

1. Identification

1.1. Interview No. _____

1.2. Date of Interview _____

1.3. Beginning time _____

1.4. Termination time _____

2. Demographic Variables

2.1. Fictitious name _____

2.2. Educational status _____

2.3. Age _____

3. ACSI Credit service provision process and requirements to become eligible for the credit service

3.1. Could you tell me the requirements you are asked to fulfill by ACSI to have a credit service?

Possible probes: - Physical collateral/physical assets, financial collateral, social collateral such as social ties and networks, etc.

3.2. Could you tell me the challenges you faced in the process of having ACSI credit service?

Possible probes: - Lack of collateral, lack of consent of the husband, ACSI bureaucratic procedures, Geographical constraint (Remoteness/proximity of ACSI office), lack of transportation service, etc.

4. Types of ACSI Credit Service, and Purposes of the Credit Service

4.1. Could you tell me the types of credit services rendered by ACSI?

Possible probes: - Agricultural credit service, manufacturing credit service, construction credit service, etc.

4.2. For what purpose/activity you have received credit service from ACSI?

Possible probes: - For Agriculture, Manufacturing, Service provision, Construction, etc.

5. ACSI's Role in improving the Economic Condition of Beneficiary Married Women

5.1. Could you tell me ACSI's contribution to improving your economic situation?

Possible probes: - Improvement in household income, household consumption, household expenditure, financial independence in the household to spend and purchase, participation in household economic decision making, house type, etc.

6. ACSI's Role in improving the Social Condition of Beneficiary Married Women

6.1. How do you perceive ACSI's credit service in improving your social situation?

Possible probes: - Improvement in terms of household members' health and education, Social participation in the community, Social and areal mobility, Social belongingness, participation in household level decisions over the use of contraception and number of children, self-esteem, self-confidence, etc.

7. Local Institutions Involvement in Women Empowerment

- 7.1. Could you tell me the contributions of NGOs in assisting you towards socio-economic empowerment? (Possible probes: - Construction of schools, Clinics, Roads; Drink water provision, the teaching of women/awareness creations, etc.)
- 7.2. Could you tell me the contributions of GOs such as Health institutions, Educational institutions, political institutions, etc., in assisting you towards socio-economic empowerment? (Possible probes:- special attention for women education, working for women to have access to health service, women participation in election to elect and to be elected, etc.)
- 7.3. What is the role of an indigenous local institution such as Iddir, Ekub, Debo, Associations/Maheber, etc. in socioeconomic empowerment of you/women? (Possible probes: - Allowing women to take a leadership position, equal participation in decisions making, having equal say as men's, etc.)
- 7.4. How do you perceive religious institutions contribution in connection with women socioeconomic empowerment? (Possible probes: - cooperative to socioeconomic empowerment of women, acts as a hindrance, etc.)

Thank you for your cooperation!

Appendix III

Interview Guide for Key Informant Interviews

I. In-depth Interview with ACSI staffs

Hello, my name is Dagnachew Terefe. I am a graduate school student at Addis Ababa University, Department of Sociology. Currently, I am conducting research on the "Role of ACSI in socio-economic empowerment of Married women". The researcher believes that you should be included as an informant in the study, and the information obtained from you is considered very helpful for the study success. Thus, your willful participation in the study is needed. Your genuine information is very relevant to the success of this study. Whatever information you provide will be kept confidentially. So, I require you to respond to the questions frankly.

1. Identifications

1.1. Code given to an interviewee _____

1. Age _____

2. Position _____

3. Year of service _____

2. Main Issues

2.1. ACSI Credit provision process and requirements to become eligible for credit service (probing questions: Do you tell me the bureaucratic procedures implemented by ACSI to provide credit service for women users? What are the requirements? Is there a difference in the requirements and procedures for men and women borrowers?)

2.2. Types of ACSI credit service and its purpose (probing questions: What type of credit service is rendered by ACSI for women beneficiaries? Do you tell me for what purpose the credit service is rendered?)

2.3. ACSI's role in improving the socio-economic conditions of beneficiary women (Probing questions: Do you think ACSI credit service has improved the socio-economic conditions of

beneficiary women? What are the manifestations? What are the challenges faced by ACSI to improve the socio-economic conditions of beneficiary women?)

Thank you for your cooperation!

Appendix IV

Interview Guide for Life History Interviews

Hello, my name is Dagnachew Terefe. I am a graduate school student at Addis Ababa University, Department of Sociology. Currently, I am conducting a research on the “Role of ACSI in socio-economic empowerment of women”. Thus, the purpose of this life history interview is to gather information from ACSI credit service beneficiary married women regarding their life experience before and after having ACSI credit service. In this connection, the information will be gathered on the socio-economic condition of life history interview participants before and after having ACSI credit service.

Thus, your willful participation in the study is needed. Your genuine information is very relevant to the success of this study. Whatever information you provide will be kept confidentially. So, I require you to respond to the questions frankly.

1. General Information

- 1.1. Interviewee’s pseudo name _____
- 1.2. Age _____
- 1.3. Educational status _____

2. Family Background

- 2.1. Place of origin: Where were you born?
- 2.2. Parent’s economic activity?
- 2.3. Parent's socioeconomic status before you got married and left the home?
 - Educational status
 - Monthly/annual Income
- 2.4. Number of family members by the time you were with your parents?

II. Main Issues

3. Questions Concerning Interviewees’ Life Experience before having ACSI Credit Service

- 3.1. What looks your childhood development and experience?
- 3.2. In what activities spent most of your life before you have got married?
- 3.3. At what age you have joined school if you have school experience?

- 3.4. At what age you had got married?
- 3.5. Your current number of children and household members?
- 3.6. In what type of activity you are engaged in before having ACSI credit service?
4. **Questions related to the Issue under Study/Current socio-economic situation of ACSI service beneficiary married women**
 - 4.1. What looks your economic situation before having ACSI credit service?
 - a. Monthly income
 - b. Monthly expenditure
 - c. Asset possession, diversification of diet,
 - d. Types of house you live in, Lateran type, etc.
 - 4.2. The time you began receiving credit Service from ACSI?
 - 4.3. What factors instigated you to have a credit service from ACSI?
 - 4.4. For what purpose you received ACSI credit service?
 - 4.5. Do you think ACSI credit service has improved your economic condition? Please explain the changes you and your household has experienced due to ACSI credit service in terms of:-
 - a. Income
 - b. Expenditure
 - c. Improvement in asset possession (Physical and financial, etc.)
 - d. Consumption improvement/diversity and frequency of diets
 - e. Increment in the amount of saving
 - f. Financial independence to purchase and spent
 - g. Participation in a decision concerning household economic matters, and how to use ACSI loan, etc.
 - 4.6. Do you tell me the social benefits you have acquired after having ACSI credit service?
 - In terms of: -
 - a. Access to better education, health, etc. for you as well as the household members
 - b. Participation in social activities at the household and community level: - participation in a meeting, becoming a member of local institutions and associations, etc.
 - c. Change of social position: - Respect from others than before; listen more what you are saying; speak more at a meeting; invitation by others, helping others than before, etc.

- d. Social and areal mobility
- e. Freedom to decide over the use of contraception, number of children, sexual issue, etc
- f. Self-confidence and self-esteem to handle social and economic affairs in the household, etc.

Thank you for your cooperation!

Appendix V

Guidelines for Conducting Focus Group Discussions with ACSI Credit Beneficiary Married Women's

Date_____

Place of discussion_____

Type of group_____

Moderator's Name _____

Number of participants_____

Beginning time_____

Termination time _____

Discussion concerning ACSI credit service beneficiary women's economic condition	
a	Factors instigated to have credit service?
b	Decisions to have credit service?
c	Decision concerning household economic matters/activities?
D	Improvement in income, saving and expenditure due to ACSI credit service?
e	Improvement in asset possession (Physical and financial, etc.)?
f	Financial independence to purchase and spent?
g	Consumption improvement/diversity of diets and frequency of meals?

Discussion concerning ACSI credit service beneficiary women's social situation	
a	Access to better education and health service for you and your household members?
b	Participation in social activities at the community level: - participation in a meeting, becoming a member of local institutions and associations, etc.?
c	Change of social position: - Respect from others than before; listen more what you are saying; speak more at a meeting; invitation by others, helping others than before, etc.?
d	Freedom to decide over the use of contraception, number of children, sexual issue, etc.?
e	Self-confidence and self-esteem to handle social and economic affairs in the household?
Discussion Concerning Local institution involvement in the Socioeconomic Empowerment of married women	
a	Role of NGOs in assisting socioeconomic empowerment of married women? (In terms of - Awareness creation, Construction of health institutions, Construction of educational institutions, Drink water construction, Construction of roads, Construction of toilet, etc.)
b	Role of GOs such as educational, health, political, etc. institutions in assisting married women towards socioeconomic empowerment?
c	Role of civic associations such as women's association in assisting women towards socioeconomic empowerment?
d	Role of religious institutions in assisting women towards socioeconomic empowerment (cooperative or resistant?)

Thank you for your cooperation!