

Socio-Economic Roles of Microfinance in Women Empowerment. The Case of Burayu Town.

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This thesis is to certify that the thesis prepared by Belay Ejigu entitled, *Socio-Economic Roles of Microfinance in Women Empowerment. The Case of Oromia Regional State, Burayu Town*. The thesis is submitted in in partial fulfillment of the requirements for the Degree of Masters of Social Work in complies with the regulation of the University and meets the accepted standards with respect to originality and quality.

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Abbreviations and Acronyms

DFID	Department for International Development
FGD	Focus Group Discussion
GTP	Growth and Transformation Plan
ICPD	International Conference on Population and Development
MDG	Millennium Development Goal
MF	Microfinance
MFI	Microfinance Institutions
MUDC	Ministry of Urban Development and Construction
NGOs	Non-government Organizations
OCSSCO	Oromia Credit and Saving Share Company
OECD	Organization for Economic Cooperation and Development
SME	Small Microfinance Enterprise
UN	United Nations
UNCED	United Nations Conference on Environment and Development
UNDP	United Nations Development Program
UNESCO	United Nations Educational, Scientific, and Cultural Organization
UNICEF	United Nations International Children's Emergency Fund

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ABSTRACT

The purpose of this study is to explore and describe the role of microfinance enterprise in women's socio - economic empowerment in Burayu town. Mixed method research design was used for this study. The data was collected using questionnaires, interviews, and focus group discussions. The required data for this study was collected from 77 women clients of Burayu microfinance, three microfinance officials, and five experts of the institution. The analysis of the study was conducted using exploratory and descriptive statistics analyses. The results of the study indicated that micro-financing scheme has positive impacts on women's economic empowerment as measured by improved women clients household incomes and asset possession levels after they became the clients of the institution. There are also improved changes like participation of women in household decision-making and escalations in their number of children attending school because of the economic changes of the women clients. Therefore, based on the findings of this study Burayu micro-finance institution has contributed socio-economic benefits to the livelihoods of women beneficiaries of microfinance through the provision of financial services to the poor, especially poor women in the study area. Since their working area is new and far from the main road, lack of market linkages and shortages in development of infrastructure services are some of the main problems for women clients of Burayu microfinance institution.

Key words: *Microfinance, Socio-economic empowerment*

CHAPTER ONE: INTRODUCTION

Background of the Study

Microfinance is a type of banking service that is provided to unemployed or low-income individuals or groups who would otherwise have no other means of gaining financial services (Morduch, 2009). It provides financial services that target low-income clients, particularly women. Since the clients of microfinance institutions (MFIs) have lower incomes and often have limited access to other financial services, microfinance products tend to be for smaller monetary amounts than traditional financial services. Microfinance programs have the potential to empower the poor both men and women (Wolday, 2001).

As a global level, microfinance services have also been started since the late 1970s to alleviate poverty by creating jobs and increasing income for poor people (Jolis, 1996). This has been done based on the assumption that by integrating the poor, especially women into productive economic activities, development and empowerment would be promoted automatically through microfinance. However, policy makers, donors, and practitioners have been in doubt whether the desired results have been achieved (Jolis, 1996).

Microfinance has been progressed as an economic development approach intended to benefit low-income people (Cheston and Kuhn, 2002). Micro financing is also practiced in most of the world as a tool to deliver financial services to the poor with the broad objective of alleviating poverty. Therefore, microfinance institutions are often defined in terms of targeting the poor, promoting small business, building capacity of the poor, extending small loans without collaterals, combining credit with savings without charging commercial interest rates (Wolday, 2001; 2002). Microfinance also refers to the delivery of financial services such as credit and savings to clients who are without access to the services of formal sector financial institutions on sustainable basis (Mayoux, 2002).

Historically, women have been disadvantaged in access to material resources like credit, property and money (Kabeer, 2005). Therefore, if woman is to be empowered, then she needs access to the material, human, and social resources necessary to make strategic choices in her life. Empowering women will balance the power of decision-making inside the household and outside in the society, which will ultimately benefit the society (World Bank, 2006). However, dominant cultural norms and values in most parts of the world stress male responsibility for protecting and providing for household members and treat women as their life-long dependents (Kabeer, 2005). Men are given authority within the household and control over resources. On the other hand, women are assigned subordinate status within their households and the society.

The researcher of this study was initiated to conduct this research because of the fact that women are amongst the vulnerable of disadvantaged and thus helping them should be a priority. It is also believed that investing in women's capabilities empowers them to make a choice which is a valuable goal in itself but it also contributes to greater economic growth and development.

Thus, Oromia Credit and Saving Share Company (OCSSCO) is one of the largest and the most microfinance institutions in terms of outreach and number of clients in the region. Even though, the general objective of OCSSCO is to alleviate poverty and promote economic development through provision of credit and saving services, women are affected by low level and unpleasant conditions of life in Oromia regional state. As different documents for example, the annual report of Oromia regional bureau of finance and economic development indicates, lack of income generating activities, less opportunity to education, lack of sufficient health services, lack of control over resources, less participation in political and socio-economic decision-making activities are some of the major problems that the Oromia women faced.

The predominant operation of the formal or conventional financial institutions in many low-income countries like Ethiopia is inefficient in providing sustainable credit facilities to the

poor (Wolday, 2002). Access to institutional credit that contributes to the increase in investment is also very limited in Ethiopia before few years ago. Thus, the majority of the poor to access financial services were through informal channels and money lenders.

Due to the high collateral requirements by formal banks, the majority of poor women have been denied to access financial services in Ethiopia (Wolday, 2001). Therefore, the Ethiopian government identified a number of priority areas of actions as part of the government's poverty reduction and development programs. In order to address the poor people, one of the priority areas acknowledged by the Ethiopian government is the provision of support to microfinance institutions. Thus, Oromia Credit and Saving Share Company (OCSSCO) is one of such provision and has a mission of poverty alleviation in Oromia through availing financial services to the poor especially poor women and assist them to make the best use of indigenous resources and knowledge.

This study was aimed to find out the integration of microfinance service and empowerment and its impacts on the livelihood of women's life of the study area. The findings of this research can provide multipurpose information to different users including practitioners in microfinance, donors, policy planners, academicians and the community at large.

Generally, considering the need for women empowerment in the light of their changed role in the contemporary society, the Ethiopian government has also introduced several schemes to provide financial freedom and earning opportunities to them. Therefore, an attempt was made in this paper to analyze the role of microfinance to women socio-economic empowerment and the challenges encountered during this process in Burayu town.

Statement of the Problem

The studies conducted on the role of microfinance in women empowerment have been stated different results. Some described microfinance increase in standards of living, better self-perception, and decision-making power of women clients. For instance, the study conducted by Haimanot (2007) with her study objective to examine the impact of microfinance on the economic empowerment of the poor described, microfinance has positive changes in alleviating poverty. The impact of improvement of the three variables that the researcher used i.e. income, asset possession and savings habit, has significantly affect the variable “decision making on household”, which was used as an indicator of women’s economic empowerment in her study analysis. Nevertheless, the other study conducted by Hulme (2000), resulted access to microfinance services increased debt-liability of the users. According to Hulme, capital markets in developing countries do not work well so much, so that they do not favor any development endeavor by the poor.

There are also studies in Ethiopia conducted on women’s empowerment by provision of microfinance. For example, in her study objective of assessing the impacts of microfinance in enabling of women, Meron (2007) stated that delivery of microfinance have positive effect on empowering women economically, enabled them to realize their potentials to engage in business. The study established that improved access to microfinance had been able to empower women economically. Although the results vary, the study indicated that the income and saving levels of the majority of the clients have increased after the delivery of microfinance. However, this study did not further investigate about the role of micro finance on their sustainable livelihood and the challenges encountered during the empowerment processes.

On the other side, the study conducted by Tsegazeab (2008) with the study objective ‘to assess the purposes of credit and saving associations in empowering women’ presented that credit

loans did not bring the expected significant social and economic changes in women's lives. The study examined the role of micro credit program in improving the lives of women, their families and community. The study also compared the lives of women before and after their involvement in micro credit program. Based on his findings, credit loans did not bring the expected significant social and economic changes in women's lives because of different factors like low awareness of women about how to use micro credit loans and the complex system of micro- finance institution regulations.

Most of the above studies were conducted in different sub city of Addis Ababa before few years ago. Therefore, this study was conducted outside of Addis Ababa city, i.e. at Burayu town of Oromia special zone surrounding Addis Ababa. Hence, this research was expected to add the existing knowledge on area of the role of microfinance in contributing socio-economic spheres of poor women in different parts of the country and indicated the existing challenges.

Research Questions

The research questions of the study are

1. What are the roles of microfinance services in improving women's income?
2. What are the socio-economic changes of the beneficiaries by the help of Burayu microfinance?
3. What are the challenges of women clients when they tried to use microfinance institutions of Burayu town?

Objectives of the Study

General Objective

The general objective of this study is to explore and describe the roles of microfinance in women's socio-economic empowerment and its challenges in Burayu town.

Specific Objectives

1. To assess the role of microfinance services in improving women's income.
2. To identify the changes in socio-economic of the beneficiaries by the help of Burayu microfinance.
3. To identify the challenges of women clients when they tried to use microfinance institutions of Burayu town.

Significances of the Study

The result of this study is useful in adding to the existing body of knowledge and provides a source of reference to the other studies. This study is also used for future academic researchers to be able to understand women empowerment through microfinances and factors that determine women empowerment. Policy makers will also look out to gain significantly from its findings in that they will have at their vital information on credit financing towards the women empowerment in Ethiopia.

It also emphasized the need to look at promoting women's economic empowerment from a multi-sectoral perspective and the need to integrate various economic and social elements in developing projects that seek to develop SMEs (Small Microfinance Enterprises). Moreover, it highlighted the need for the poverty reduction initiatives to target beyond increasing household income and reducing poverty and seek the growth of small microfinance enterprises. In general, the product of this research identified issues including socio-economic factors in relation to microfinance institutions. It also indicated possible remedies for those problems.

Scope of the Study

There are many microfinance institutions in Oromia regional state. Nevertheless, this study was delimited to Burayu microfinance institution found in Burayu town of Oromia regional state. The study may give more wide-range of information if it was covered the entire special zone of Oromia regional state surrounding Addis Ababa. However, the research work is limited to women clients of only one microfinance institute. Hence, generalization of some facts and findings of the study may be limited to the specific institution considered in the undertaking.

Limitation of the Study

This study was focused on the role of microfinance enterprise in women's socio-economic empowerment. Lack of sufficient secondary data on specific study area (Burayu microfinance) was one of the limitations of this study. Unavailability of Burayu microfinance officials at their working hours in their office during data collection time was affected the on time collection of necessary data. The other limitation of this study was that, the study was conducted on only one of the special zones of Oromia regional state surrounding Addis Ababa. If this study was included all the special zones of Oromia regional state surrounding Addis Ababa, its generalizability might be higher than the present result.

The major problem that the researcher faced during the focus group discussion was that the dominance of few people (experts of Burayu microfinance) during the first focus group discussion. The other problem was that some participants (women clients of Burayu microfinance) have difficulties to share their real feelings towards some sensitive topics publicly and reluctance to reveal information. Few problems were also faced to the researcher during the data collection through the survey questionnaires of this study. Some of the problems were a small number of respondents did not returned back the responses of the survey questionnaires on

time. Except the above-mentioned limitations, the study was believed to represent the role of Burayu microfinance institutions in women empowerment and the existing challenges truthfully.

Definition of Concepts

The terms used in this study may convey a different interpretation in a different context. Therefore, to avoid some possible confusion, the following are definitions of concepts are some of the terms used in this study.

Microfinance: - Microfinance is a type of banking service that is provided to poor people (women) and unemployed or low-income individuals or groups who would otherwise have no other means of gaining financial services.

Empowerment: - Empowerment is the process of transforming the lives of people especially women at the household level and in the wider society by the delivery of microfinance.

Economic Empowerment: - Economic empowerment is the provision of loans for women through microfinance to increase their income and bring positive changes in their household lives.

Social Empowerment: - Social empowerment is a mechanism to support women access to microfinance and change in decision-making process, participation in social organizations and increased awareness about women's role.

CHAPTER TWO: REVIEW OF RELATED LITERATURE

Introduction

Empowerment of women through microfinance is one of the very important concerns in developing countries (World Bank, 2000). As women are an integral part of a society, their status and participation in decision-making as well as socio-economic activities is very low for the past many years (Wolday, 2001). Over the years, various efforts have been made by many Government and Non-Government organizations to promote women empowerment. One of such effort is microfinance intervention. Therefore, this chapter includes views of different writers and philosophers on different aspects of the role of microfinance enterprise in women's socio-economic empowerment and its challenges.

Microfinance Institutions

Microfinance institutions are institutions that provide small loans or micro loans to the unemployed, the poor entrepreneurs and others living in poverty that is not bankable (Morduch, 1999). Poor people especially women lack collateral, steady employment and a verifiable credit history and therefore cannot meet even the most minimum qualifications to gain access to traditional credit. Microfinance institutions provide microfinance services to the very poor people apart from loans; it includes savings, micro insurance, and other financial innovation (Morduch, 1999). According to Morduch, microfinance refers to the provision of mainly financial services such as micro loans to those excluded from formal banking system. Microfinance as its name clearly indicates is about more than just a credit. It provides services offered by financial institutions for the poor.

Microfinance is also the supply of loans, savings, money transfers, insurance, and other financial services to low-income people especially women (Morduch, 2009). Microfinance institutions (MFIs) encompass a wide range of providers that vary in legal structure, mission, and

methodology (Morduch, 2009). They offer these financial services to clients who do not have access to conventional banks.

For quite a long time, formal financial institutions were not serving a useful purpose for the poor. In developing countries, the poorer section of the community did not get access to formal financial sectors (Henk, 1998). They were simply kept out of the reach of the formal financial institutions for several reasons. First, formal financial sectors require collateral and credit limiting. Second, they prefer for high-income clients and large loans. Third, the processes and procedures of providing loan are bureaucratic and lengthy. Fourth, they are often urban based and give lending to those engaged in trade and industry. Fifth, they usually consider the demand for loan by the poor as unattractive and unprofitable (Henk, 1998). There is no exception in Ethiopia as rightly pointed out in several studies (Wolday, 2001 and 2002).

On the other hand, informal financial sectors like money lenders were not good; they usually require high interest rates, which the poor cannot afford to pay (Morduch, 1998). These situations have also found to restrict the access of the poor towards informal financial sectors. Morduch argued in his study conducted in Bangladesh that since money lenders operate with little competition, they charge high interest rates. Generally, according to Morduch (1998) capital markets in developing countries do not work well so much, so that they do not favor any development endeavor by the poor.

Therefore, microfinance is defined as the set of financial services on a small scale, such as credit, savings, insurance and remittances, offered to people that are excluded from bank of financial services (Hidalgo, 2005). In recent years, microfinance has become an attractive development strategy to combat poverty (Morduch, 1999; Hidalgo, 2005). Morduch (1999) described it as a “win-win” strategy for donors and recipients alike, because of its high payback rate, ‘bottom up’ focus on communities, ability to reach the poor (particularly women, who have

proven difficult to reach through other approaches), and sustainability (alleviation of poverty through economic opportunity).

Johnson and Rogaly (1997) argued that NGOs have begun to implement micro financing as an effective instrument of poverty reduction since 1990s. In case of Ethiopia, government and NGOs also started to deliver financial resources to informal sectors. As result, micro financing has been considered as an available tool to reach the poorest segment of the population (Bekele, 1996 and Solomon, 1996). In addition, World Bank (2000) indicated that providing the poor to access financial services is one of the key poverty reduction instruments of international development institutions.

Roles of Microfinance Institutions

MFIs can offer a variety of services to poor people (Ledgerwood, 1999). The most prominent services are financial services. However, banks do not often provide these services to small informal businesses, which were run by the poor as profitable investments. They usually ask for small loans and the banks find it difficult to get information from them either because they are illiterates and cannot express themselves or because of the difficulties to access their collateral due to distance. It is by this that the cost to lend money will be very high and there is no tangible security for the loan (Ledgerwood, 1999).

According to Ledgerwood (1999), the services provided by MFIs can be categorized into four different groups. These are financial intermediation (the provision of financial products and services such as savings, credit, credit cards and payment systems); Social intermediation which is the process of building human and social capital needed by sustainable financial intermediation for the poor; Enterprise development services or non-financial services that assist micro entrepreneurs that include skills development, business training, marketing and technology

services; Social services or non-financial services that focus on advancing the welfare of micro entrepreneurs and this include education, health, nutrition, and literacy training.

Development of Microfinance in Ethiopia

In Ethiopia, since the takeover of the present government in 1991, considerable attempt has been made to liberalize the financial sector. To this effect, Proclamation No. 84/94 was issued, which allows private domestic investors to participate in banking and insurance activities, which were previously monopolized by the government. However, the issuance of this proclamation alone did not totally solve the financial problem of the economically active poor people in rural and urban areas (Seifu, 2002). Another Proclamation, No. 40/96 was issued to solve the problem of the delivery of financial services to the poor. Following the issuance of this proclamation, the microfinance industry of Ethiopia showed a remarkable growth in terms of outreach and sustainability (Seifu, 2002). Furthermore, the National Bank of Ethiopia issued a new directive on May 2002 to improve the regulation limits on loan size (Br. 5000), repayment period one year, and lending methodology social collateral (Seifu, 2002).

The development of micro and small-scale enterprises is the central focus of the industrial development strategy in Ethiopia (GTP report, 2010/11- 2014/15). In 2010/11, one of the primary tasks was to comprehensively renovation of the micro and small enterprises development strategy based on the experience gained so far in Ethiopia and the experiences of other successful countries. Accordingly, a comprehensive micro and small enterprises development strategy was devised and approved by the government in consultation with all relevant actors (GTP report, 2010/11 - 2014/15). The MDGs document also recognizes microfinance as a powerful instrument to alleviate poverty and empower the poor. The objective of microfinance, as the provision of financial services to poor people that have been excluded from the formal financial sector for so long is poverty alleviation.

In addition, the federal executive agency responsible for the execution of the strategy was reorganized to strengthen its institutional capacity (GTP report, 2010/11-2014/15). A strategy was also formulated to ensure that all public programs are executed in such a way that they create productive employment opportunities, nurture skill development, and promote the development of competitive micro and small enterprises. In parallel, industrial extension, services and supports were accorded to small business in order to create productive jobs during the fiscal year.

In general, Ethiopia is one of the developing countries, which have taken measures to enhance the operation of MSEs by considering their contributions. According to the Ministry of Urban Development and Construction (MUDC, 2013), the licensing and supervision of micro financing institution proclamation No. 40/1996 was enacted in 1996; the Federal and Regional Micro and Small Enterprises Strategy was formulated in 1997; and the Federal and Regional Micro and Small Enterprises Development Agencies was established by regulation No.33/1998. All these institutional platforms are created in order to promote the growth and development of MSEs, which in turn are expected to contribute their parts in national growth and transformation (GTP report, 2010/11-2014/15).

Targeting Women under Microfinance

According to UNDP (2007) of human development reports, women make up the majority of lower paid and unemployed portion of most economies. It is believed that the welfare of a family is enhanced, when women are helped to increase their incomes. This is because women spend most of their incomes on their households. Hence, assisting women generates a multiplier effect in enlarging the impact of the family needs. Another argument in favor of priorities to women is their efficiency and hope for a sustainable economy.

Women are extremely represented among the world's poorest people (Mayo..., 2009). 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 vulnerable when economic challenges or unforeseen circumstances arise (Mayoux, 2009). 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 (Mayoux, 2009). Assistance to women has therefore been shown to generate a multiple effect that improves the welfare of the whole family.

Most microfinance organizations target poor women and usually those from socially excluded groups (World Bank, 2001). The reason for the targeting of women under microfinance schemes is the relationship between gender and development. Various researches conducted by institutions such as UNDP (1995) and the World Bank (2001) indicate that gender inequalities inhibit growth and development. Hence, acknowledging the prevalent gender inequalities and the impact on development, microfinance provides women with access to working capital and training to mobilize women's productive capacity to alleviate poverty and pave the way for development.

Microfinance lending is often focused on women for a number of reasons. First, there is a growing body of evidence that gender inequalities in developing societies hinder economic growth and development (Cheston and Kuhn, 2002). The greater the level of gender-based discrimination in a given society, the more likely the society is to experience higher levels of poverty, stagnant economic growth, and weaker governance. Furthermore, those within societies where gender discrimination is the greatest tend to also have a lower standard of living (Cheston and Kuhn, 2002).

Microfinance institutions also target women for sustainability reasons. Women's repayment rates are typically far higher than those of men (Cheston and Kuhn, 2002). Many programs have also found that women tend to be more cooperative in administrative and organizational matters, such as attending group meetings regularly and respecting lending by laws (Mayoux, 2009). In general, by providing access to loans for income generating activities, microfinance institutions can significantly increase a woman's resources, thereby reducing her overall vulnerability.

Finally, one of the justifications for the targeting of women by MFIs is that microfinance can be an effective means for empowering women (Mayoux, 2009). If the livelihood of a woman is fully dependent on the income generated by the husband, the breakdown of the marriage would mean a devastating consequence for the woman. Because of this, the woman is likely more eager to accommodate her husband's interests in order to save the marriage from breaking down. This weaker bargaining position of women gives an upper hand to the male counterpart in any decision-making within the household. By putting financial resources in the hands of women, MFIs can help the playing field and thereby promote gender equality (Mayoux, 2009).

Women's access to credit is generally believed to result good in their economic empowerment. As a result, the provision of microfinance to women has been called for by various international and national organizations in light of their productive role for economic development and women's rights. However, many still question the empowering capacity of credit in relation to the economic social conditions of women. The impact of microfinance on income has been observed to be variable (Mayoux, 2002). It appears that for the majority of borrowers income increases are small and even in some cases negative. This is because most women invest in existing activities which are low profit and insecure. In addition, women's

choices and ability to increase income is constrained by gender inequalities in access to other resources for investment in household responsibility and lack of mobility (Mayoux, 2002).

Economic Impacts of Microfinance Programs

Lack of financial resources is one of the major problems facing poor households for the past few years (Assefa, 2005). Formal financial institutions are inefficient and inaccessible in providing credit facilities to the poor. Thus, developing an alternative mechanism for providing financial services to the poor households became critical. In realizing this, the Ethiopian government has created the legal and regulatory framework for the establishment of microfinance institutions. The main objective of almost all microfinance institutions in Ethiopia is to deliver financial services to the poor (Wolday, 2003).

Microfinance became one of the most important tools of reaching the poor who had very limited access to the formal financial sector. The provision of financial services to the poor has increased through microfinance institutions in a short period of time in Ethiopia (Wolday, 2003). However, Ethiopian microfinance institutions are faced with many problems. Some of these are low outreach, limited funding alternatives, limited financial products, lack of research to understand client needs and weak internal control system.

Microfinance has come to play a major role in many gender and development strategies because of its direct relationship to both poverty alleviation and to the empowerment of women. By giving women access to working capital and training, microfinance helps to mobilize women's productive capacity to alleviate poverty and maximize economic output (Cheston and Kuhn, 2002). Wage employment also helps in promoting economic and social empowerment, providing women with more stability, a collective workplace and more control over their income (Khan, 2012). He also emphasizes its ability to assist in expanding a woman's mobility by providing her with different life experiences beyond her home environment so that she is able to

gain bargaining power, meet her practical needs, improve the quality of her life and address her long-term goals.

Microfinance (MF) is also seen as one of the most efficient instruments to promote economic development, and to fight poverty in poorer countries (Wolday, 2003). Numerous microfinance institutions (MFIs) all over the world have proven that financial services can be offered on a sustainable basis with high outreach. The United Nations Conference on Environment and Development (UNCED) agenda also mentioned that woman's advancement and empowerment through microfinance in decision-making and women's participation in national and international ecosystem management and control of environment degradation are a key area for sustainable development (Wee, 1995).

Many other international conferences and gender-based organizations also treat the empowerment of women as the main objective of development, which requires the full participation of women in the formulation, implementation, and evaluation of decisions determining the functioning and well-being of societies (Wolday, 2003). The World Bank has also identified empowerment as one of the key essential elements of poverty reduction, and as a primary development goal. The promotion of women's empowerment as a development goal is based on the dual argument that social justice is an important aspect of human welfare and is intrinsically worth pursuing (Malhota, 2000). A similar dual rationale for supporting women's empowerment has been articulated in the policy statements put forth at several high level international conferences in the past decade such as (Beijing Platform for Action, 2000).

Impacts of Microfinance in women's Economic Empowerment

Economic empowerment in this study context is the capacity of women to participate in, contribute to and benefit from growth processes in ways, which recognize the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth. Economic empowerment increases women's access to economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information (Eyben, 2008). Women's economic participation and empowerment are fundamental to strengthening women's rights and enabling women to have control over their lives and bring to bear influence in society (Sweden Ministry of Foreign Affairs, 2010). It is about creating fair and equitable societies. Women often face discrimination and persistent gender inequalities, with some women experiencing multiple discrimination and exclusion because of factors such as ethnicity or social group and socio-cultural backgrounds.

The economic empowerment of women is a prerequisite for sustainable development, poor growth and the achievement of all the Millennium Development Goals (MDGs) (OECD, 2010). Gender equality and empowered women are catalysts for multiplying development efforts. Investments in gender equality yield the highest returns of all development investments. Women usually invest a higher proportion of their earnings in their families and communities than men do (OECD, 2010).

Economic empowerment projects usually focus on income-generating activities, which allow women to independently acquire their income. Income-generating activities encompass a wide range of areas, such as small business promotion, cooperatives, job creation schemes, and credit and savings groups (Albee, 1994). Microfinance has been evolved as an economic development approach intended to benefit low-income people especially women. According to Albee, the term microfinance refers to the provision of financial service to low income clients

including the self-employed. Micro-finance benefits the poor by increasing their income, increase assets ownership, and moderate consumption in food-shortage period.

Microfinance is a way out to the poor who are normally excluded by conventional financial institutions. Microfinance institutions function at the grassroots level. They reach micro-level development constraints of the poor. They are capable of involving large segment of the population. They likely build both human and productive capacity of the poor (Shannon, 2005). Microfinance strategy may deliver inclusive financial service to the poor if augmented by sound financial sector policy (Wolday, 2005).

In the last two decade, governments, NGOs, donors and other development actors have given due attention to establish and expand the provision of microfinance services to the poor in rural and urban areas (Wolday, 2005). Microfinance makes women economically independent by putting capital and financial resources in their hands (Wolday, 2005). Economic independence results in higher bargaining power for women in their households and communities, and subsequently results in higher prestige and self-esteem. Here the functions of microfinance are essential with its potential to empower poor people. Microfinance has been seen as contributing not only to poverty reduction and financial sustainability, but also to a series of good spirals of economic empowerment, increased well-being and social empowerment for women themselves, thereby addressing goals of gender equality and empowerment (Mayoux, 2009). Microfinance enables poor women to become economic agents of change by increasing their income, productivity, access to markets, and information, and decision-making power (World Bank, 2010).

Impacts of Microfinance in Women's Social Empowerment

Social scientists and development practitioners have been long interested in the conditions that empower women, as the evidence that gender equality is important for economic growth, poverty reduction, and enhanced human well-being (Hodgson and Watkins, 1997). The concept of women's empowerment implicitly assumes that in all societies, men control women or men control at least some of the women of their social class, particularly those in their households and families. In this view of gender stratification, (a system that is governed by shared norms and values), it has a cultural, relational and material component (Smith, 2003). This view of women's empowerment is part of a sociological or anthropological conception that recognizes individuals belong to and are strongly influenced by social collectivities that are integrated by common ideological or normative systems.

These ideological systems make prescriptions about many fundamental principles of social life, for example, how to organize families, how to allocate wealth among different groups or individuals, and how to organize relations between males and females (Smith, 2003). In this view, the perceptions, tastes, and choices of individual decision-makers are strongly influenced by the nature of the ideological or normative systems to which their social collectivity subscribes and into which they have been socialized (Smith, 2003). Human beings may also rebel against ideological prescriptions, adapt them to their self-interests, or work to change them (Hammel, 1990). Thus, individual behaviors are not automatically determined by group norms, nor are group norms unchallengeable.

Women also perform the bulk of unpaid care work across many economies and cultures. In many societies, existing norms dictate that girls and women have the main responsibility for the care of children, the elderly and the sick, as well as for running the household, including the provision of water and energy supplies (Hammel, 1990). This undermines their chances of going

to school or being able to translate returns on their own productive work into increased and more secure incomes, and better working conditions (Sweden Ministry of Foreign Affairs, 2010). Some unpaid care work, such as looking after family members is valued by those undertaking it, but much else is hard work such as water and fuel collection.

Improved delivery of and access to public services, such as health clinics and public transport can also reduce the time burden that women face (Faith and Blackden, 2009). Women's unpaid work, particularly in the care economy needs to be given greater attention by donors. Reducing and redistributing women's unpaid work by improving access to infrastructure and technology is also one aspect. Discriminatory social norms also need to be tackled and there needs to be increased recognition and valuing of the ways in which care work supports thriving economies (DFID, 2010).

Therefore, in addition to economic impacts, social changes also result from the work of microfinance organizations (Kabeer, 2005). The delivery of microfinance is expected to result in social changes because women working in groups can achieve what might not be achievable individually. Microfinance organization strategies provide the poor the possibility of belonging to a group they choose despite the socially or economically imposed relationships (Kabeer, 2005). This allows for meeting with others of similar experience and share knowledge. Such practices in effect are believed to empower them both individually and collectively. The provision of financial services is directly associated with two specific sets of social relations. The first relate to interactions with the staff of the organizations, which have the potential to bring change through training and other activities. The second set of social relations is those between members of the groups organized by microfinance organizations (Mayoux, 2005).

There is also a consensus that access to financial services is important for poor people especially women to raise productivity, create assets, generate income and achieve food security

(Kabeer, 2005). According to Kabeer, microfinance involves small-scale credit, savings, and insurance to meet the needs of poor producers. Microfinance programs also provide skill-based training to enhance productivity and organizational support and consciousness building to empower poor people (Kabeer, 2005). It has become an important approach for poverty reduction in many parts of the world.

Several studies show that access to microfinance contributes to poverty reduction, particularly for women participants at the village level. It also contributes to women's empowerment, including higher levels of mobility, community participation and decision-making (Mayoux, 2005). It is generally agreed that microfinance institutions (MFIs) have the potential to empower women in rural and urban areas through microcredit and related financial services. However, they also face a number of challenges in meeting these objectives.

Factors Affecting Women Participation in Microfinance Programs

For quite a long time, financial institutions were not serving as a useful purpose for the poor. In developing countries, the poorer section of the community did not get access to formal financial sectors (Henk, 1998). According to Henk, they were simply kept out of the reach of the formal financial institutions for several reasons. First, formal financial sectors require collateral and credit regulating. Second, financial sectors prefer for high-income clients and large loans. Third, the processes and procedures of providing loan are bureaucratic and lengthy. Fourth, they are often urban based and give lending to those engaged in trade and industry. Fifth, they usually consider the demand for loan by the poor as unattractive and unprofitable. There is no exception in Ethiopia as rightly pointed out in several studies (Wolday, 2000, 2001, and 2002).

Formal financial sectors were usually requiring high interest rates, which the poor cannot afford to pay (Morduch, 1998). These situations have also found to restrict the access of the poor towards formal financial sectors. Morduch (1998) argued in his study conducted in Bangladesh

that since money lenders operate with little competition, they charge high interest rates.

Generally, according to Hulme (2000), capital markets in developing countries do not work well so much so that they do not favor any development endeavor by the poor.

The limitations of formal financial institutions in providing the poor with credit have become the driving forces behind the emergence of MFIs. Nowadays, microfinance institutions are growing to provide the poor with financial as well as technical assistance. Today replications of the model are increasing all over the world owing to its importance.

While emphasizing the importance of microfinance, Kofi Anana, the former Secretary General of the United Nations once said,

Microfinance is a critical anti-poverty tool and a wise investment in human capital. When the poorest, especially women, receive credit they become economic actors with power. It empower to improve not only their own lives but, in a widening circle of impact, the lives of their families, their communities, and their nations.

The accomplishment of MFIs is therefore, a manifestation of a paradigm shift that defeated the old notion that the poor are not a “credit worthy”. The concept of promoting women’s economic and social empowerment has gained greater attention over the last three decades. However, progress in promoting gender equality and empowerment of women at country and local levels has been hampered by various constraints. Although there has been recent focus on developing women’s entrepreneurship by microfinances in Africa, much of the focus has been on growth-oriented women’s businesses. However, women’s entrepreneurship in micro and small business that are often considered informal and poverty reduction initiatives through increased access to skills training and micro-credit have not been able to reach the growth potential (Hulme, 2000).

In general, women participations in microfinances programs are affected by institutional factors, personal factors, socio-cultural factors and ideological factors (Mayoux, 1999). Regarding institutional factors collateral is one of the serious institutional related constraints for women participation in microfinance programs. This is because of some women preferred individual loans, as a result in many contexts group formation has been problematic and institutional related constraints such as loan size (Mayoux, 1999).

Education and experience are some of the personal related factors that constraint women participation in the microfinance programs. Because, to become an entrepreneur, women need to look for opportunities, be able to assess them and convert them into a successful business. Women must possess high skills and intensive knowledge to gather information and process them at the stage of searching investment opportunities and the stage of executing the chosen opportunity (Naser, 2009). The increasing responsibilities with their household are also another personal factor that affects women participations in microfinances programs (Cheston and Kuhn 2002).

In case of socio cultural factors, there are legal and cultural restrictions on women activities in developing countries. Empowerment of women is a global challenge since traditionally women have been marginalized and subjected under the control of men (Khan, 2012). Women in many parts of the less developed countries are disadvantaged in their accesses to education, skills, and capital that improve their ability to succeed in small business (Webster and Fidler, 1996). Socio cultural factors in developing countries such as religious values, ethnic diversity, and marital status influence women's decision to become an entrepreneur (Nilufer, 2001).

Concepts of Empowerment

The concept of empowerment has a long history with its roots in the Afro-American movement in the 1960s. Popular women's and feminist movements in Latin America and Caribbean, and the development of modern thought such as the entitlements approach of Amartya Sen are some of the existing histories. The Beijing Conference also marked the emergence of the concept of empowerment as a key strategy for development by suggesting 'Women's empowerment and their full participation on the basis of equality in all spheres of society, including participation in the decision-making process and access to power.' These are fundamental for the achievement of equality, development and peace (UNESCO, 1995).

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

Empowerment is also defined as a process through which women are able to transform their self-perceptions, equivalent to renovation of visibly transforming gender roles (Zafar, 2002). Empowerment generally involves change at three broad levels: within the household, within the community, and at a broader institutional or policy-making level (Zafar, 2002). The definition of empowerment is bringing people on the outside of a decision process into decision-making. It is also considered as the ability to obtain an income that enables participation in economic decision-making (Rowlands, 1995).

Individuals become empowered when they obtain the right to determine choices in life and to influence the direction of change, through the ability to gain control over material and non-material resources (Rowlands, 1995). Empowerment is usually associated with women because

not only they have been historically disadvantaged in access to material resources like credit, property and money, but they have also been excluded from social resources like education or inside knowledge of some businesses (Zafar, 2002).

Access to resources does not by itself translate into empowerment or equality unless women acquire the ability to use the resources to meet their goals (Kabeer, 2005). For resources to empower women, they must be able to use them for the purposes of their choice. Movements, which seek the empowerment of women as group increase opportunities available to individual women and economic empowerment that can increase women's status in their families and societies. The lack of empowerment on the other hand, eventually slows down economic and political development, just as the lack of progress in meeting people's basic needs will limit empowerment, because poverty itself is disempowering (Skarlatos, 2004).

Poverty Reduction through Women Empowerment by Microfinance

Poverty is tied to a lack of access to and control over productive resources, physical goods, and income, which results in individual and/or group deprivation, vulnerability and powerlessness (Beneria and Bisnath, 1999). It has various indicators, including hunger and malnutrition, ill health, and limited or no access to education, health care, safe housing, and paid work environments. It also includes experiences of economic and social discrimination.

Women empowerment has multiple meanings and is associated with a diversity of strategies (Elson, 1998). For example, within mainstream development discourse of the 1990s, it was often used by organizations focused on enlarging the choices and productivity levels of individual women for the most part in isolation from a feminist agenda. This is in the context of a withdrawal of state responsibility for broad based economic and social support (Elson, 1998). However, in the 1970s, when the concept was first invoked by women's organizations, it was explicitly used to frame and facilitate the struggle for social justice and women's equality through

a transformation of economic, social, and political structures at the national and international levels. In addition, it recognized the importance of women's agency and self-transformation (Elson, 1998).

Thus, the initial theoretical framework through which the original concept of women's empowerment was produced and acknowledged inequalities between men and women. It also situated women's subordination in the family, the community, the market, and the state, and emphasized that women experienced oppression differently according to their race, class, colonial history, and their country's position in the international economic order (Sen and Grown, 1987). In addition, it maintained that women have to challenge oppressive structures and processes simultaneously, and at multiple levels, thereby creating the space for empowerment to occur at both the individual and collective levels (Antrobus, 1989; and Moser, 1989).

Successful empowerment strategies require the direct involvement of women in the planning and implementation of projects (Batliwala, 1994). The process of empowerment evolves like a spiral, involving changes in consciousness, the identification of target areas for change, and analyses of actions and outcomes, "which leads in turn to higher levels of consciousness and more finely improved and better executed strategies" (Batliwala, 1994). As a result, empowerment cannot be a "top down or one way process", nor can there be a fixed formula for its achievement. The integrated development approach interprets women's powerlessness to be a result of their "greater poverty and lower access to health care, education, and survival resources". Batliwala states that strategies deployed under this approach aim to enhance women's economic status through the provision of services. This approach improves women's everyday realities by assisting them in meeting their survival and livelihood needs.

The economic development approach situates "women's economic vulnerability at the center of their powerlessness" and assumes that economic empowerment positively affects

various aspects of women's existence (Stromquist, 1995). Its strategies are built around strengthening women's position as workers through organizing and providing them with access to support services.

In her study of selected empowerment strategies implemented by specific South Asian non-governmental organizations (NGOs), Batliwala (1994) also identifies three approaches to women's empowerment. These are the integrated development, the economic development, and the consciousness raising and organizing among women. She notes that these are not mutually exclusive categories, but argue that they are useful for distinguishing between the various causes of "women's powerlessness" and among the different interventions thought to lead to empowerment.

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In order to create more gender equality and alleviate poverty among women in both urban and rural settings, scholars and field practitioners have recognized the importance of empowering women. Mayoux (2000) defines empowerment as a process of change in power relations that is both multidimensional and interlinked. Hainard and Verschuur (2001) also emphasize that empowerment should be "a process of developing and negotiating skills from the bottom up to redress unequal power relations and produce new development paradigms". To successfully empower women, both gender and empowerment concerns should be integrated into every service provision area. Moreover, they should be incorporated in the economic, political, and social

spheres as well as at the individual, household and community levels in order to overcome gender inequality (Mayoux, 2000).

Jejeebhoy (2000) identified social institutions as highly influential in shaping a woman's independence. He believes that these institutions should provide comprehensive, direct, and context-specific strategies to empower women. These strategies include creating gender consciousness, enabling women to mobilize community resources and public services, providing support to the challenges of traditional norms and providing access to vocational and life skills to increase women's access to and control over economic resources.

Conceptual Framework of the Study

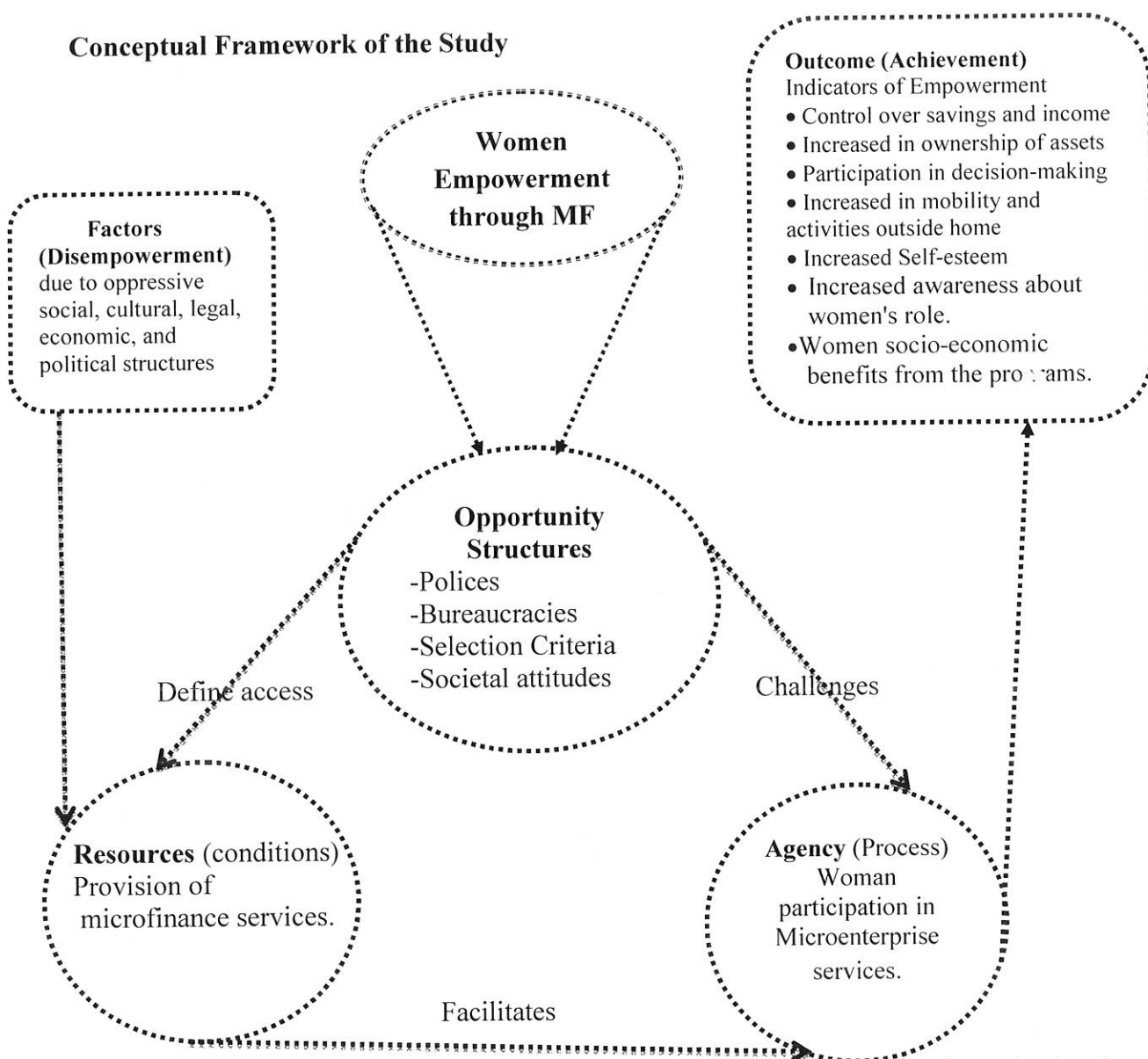


Figure 1: A conceptual framework for understanding women empowerment through microfinance constructed using the idea of different scholars (Chen, 1997; Kabeer, 2001; Malhotra and Schuler, 2005).

Concept of empowerment refers to the expansion in people's ability to make strategic life choices in a context where this ability was previously denied (Kabeer, 2001). This concept is about getting out of disempowered position where you cannot make any choices and to be in an empowered position where one can be able to make choices. In order to change the ability to exercise choices, for Kabeer empowerment can be through resources, agency, and achievements.

According to Kabeer, the resources through which choices are made can be material, social or human. Agency is the heart of the process by which choices were made and is the ability to define one's goals and act upon them. Resources and agency together constitute as capabilities, the potential that people have for living the lives they want, of achieving valued ways of 'being and doing' (Kabeer, 2001).

Achievements are the outcomes of choices (Malhotra and Schuler, 2005). Malhotra and Schuler provide a framework of dimensions and indicators of women's empowerment in household, community, and broader arena. Most of the indicators of empowerment by Malhotra and Schuler (2005) refer to women's ability to make strategic decisions that affect their well-being and their families. The dimensions of empowerment in Malhotra and Schuler (2005) framework are economic, socio - cultural, legal, political, and psychological.

Economic empowerment includes women's control, access to credit, contribution to family support and increased household ownership of properties and assets. Social and cultural 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 child bearing decisions, use contraception, control over spouse selection and marriage timing and freedom from violence. Legal empowerment includes the knowledge of legal rights and mechanisms and familial support for exercising rights

Chen (1997) also provided a consolidated framework that has different dimensions. These dimensions include material change, cognitive change, perceptual change, and relational change. Material change includes increased in income, resources, basic needs, and earning capacity. A cognitive change includes increased in knowledge, skills, and awareness. Perceptual change includes change in self-esteem, self-confidence, vision for future, and visibility and respects. Relational change includes increased role in decision-making, bargaining power, participation in

non-family activities and self-reliance. Drawing from Malhotra and Schuler (2005) and Chen (1997) the most used indicators of women empowerment are control over savings and income, ownership of assets, decision making, mobility, self-efficacy, and self-esteem. This study uses these indicators of women empowerment as the outcome of participating in MFIs to understand the positions of women who are members of MFIs in Burayu town.

CHAPTER THREE: METHODOLOGY OF THE RESEARCH

Introduction

Research methodology is a way to systematically solve the research problem (Marie, 2011). It can be understood as a science of studying how research is done scientifically. It is necessary for the researcher to know not only the research methods or techniques but also the methodology (Morton, 2011). Thus, research methodology has many dimensions and research methods do constitute a part of the research methodology. Therefore, in this section, researcher's philosophical stance, research design, research participants of the study, data collections instruments and data analysis procedures of this study were presented.

Researcher's Philosophical Stance

The researcher intended to use pragmatism philosophical stance for this research. This is because of the fact that pragmatism philosophical stance was used to assess the consequences of actions, problem centered, pluralistic and real world practice oriented (Creswell, 2003). In pragmatism philosophical stance, knowledge claims arise out of actions, situations and consequences (Patton, 1990).

Quantitative data, such as scores and percentages were statistically analyzed and produced to assess the frequency and magnitudes that was used to provide useful information and to describe trends about women respondents in this study. In this case, the researcher distributed survey questionnaires for 62 selected women clients (respondents) of Burayu microfinance institution. However, qualitative data such as interviews and focus group discussions that provide actual words or experiences of people in the study offered many different perspectives on the study topic and delivered a multifaceted representation of the situation.

Hence, in mixed method research design of this study, the researcher uses both quantitative and qualitative data because they work to provide the best understanding of a

research problem. Thus, pragmatist researchers look to the “what” and “how” to research based on its intended consequences-where they want to go with it. Mixed method researchers need to establish a purpose for their “mixing” and a rationale for the reasons why quantitative and qualitative data need to be mixed. The reason is that pragmatists agree researches may occur in social, historical, and other contexts.

Therefore, for the mixed method research, pragmatism opens the door to multiple methods, different worldviews, and different assumptions, as well as to different forms of data collection and analysis in the mixed methods study. Hence, this study used pragmatist philosophical stance with mixed method research design.

Research Design

The researcher of this study used a mixed method research design. The researcher used a mixed method research design, because a mixed method research design is a technique for collecting, analyzing, and mixing both quantitative and qualitative methods in a single study or a series of studies to understand a research problem. The other reason why the researcher selected mixed method research design was that mixed method research design is a good design to use and build on the strengths of both quantitative and qualitative data.

An empowerment concept (role of microfinance in women empowerment) was developed for the purposes of this study, which made it possible to understand and illustrate change processes in the lives of women. Using the empowerment concept as the working basis of the study, empowerment processes were explored from both the microfinance institution perspective and the women clients’ perspective. The main research units of the study, therefore, were the selected microfinance institution and its female clients.

In this research, the researcher intended to use both exploratory and descriptive purposes of the research. The researcher intended to use descriptive research design because descriptive

research is usually structured and specifically designed to measure the characteristics of data described in research questions. Since the objective of descriptive research is to portray an accurate profile of respondents and events of situation, it is necessary for the researcher to have a clear picture of the phenomena on which the researcher wishes to collect data. The researcher also utilized exploratory research design, because it was a valuable means of finding out what is happening, to seek new insights and to assess phenomenon in a new light. Therefore, the research design employed in this study was a combination of exploration and description.

Sampling Technique and Sample Size for Quantitative Part of the Study

Probability-sampling technique was used to select the samples of the survey respondents. In quantitative research method of this study, random sampling was utilized to select the samples from the entire population. With regard to the sample size, the researcher applied a simplified formula below to determine the minimum required sample size at 95% confidence level, with degree of variability = 0.5 and level of precision (e) = 0.9.

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

$$n = \frac{112}{1 + (0.9)^2}$$

$$n = \frac{112}{1 + 0.81}$$

$$n = \frac{112}{1.81}$$

$$n = 61.878 \approx 62$$

$$n = \underline{\underline{62}}$$

Where
 n is the sample size
 N is the total number of study population and
 e is the level of precision.

Sampling Technique and Sample Size for Qualitative part of the Study

Non-probability sampling technique was used to collect data from the selected samples for the qualitative part of the study. The researcher set the following criteria to identify participants of focus group discussions and interviews of the research within the given period:

1. The participants were women clients of Burayu MFIs for more than one year.
2. Those participants from officials and/or experts of Burayu microfinance have more than two-year experiences at different levels of Burayu MFIs.
3. Those participants were women who can speak and understand Afan Oromo or Amharic languages.

Data Sources of the study

The researcher used both primary and secondary data sources. Primary data was collected from Burayu microfinance (micro and small enterprises institution) found in Burayu town. Primary data sources include women clients of Burayu MFIs, experts of Burayu microfinance institution and officials of the microfinance institutions. Secondary data was also gathered from statistical data of the town on microfinance institution, earlier empirical studies in related areas, and books on related issues.

Data Collection Procedures

Before the process of data collection began, the instruments used for data collection of the study such as interview guides, questionnaires and focus group discussion guidelines were prepared. Next, the researcher chooses some of the sampling methods from a variety of sampling techniques for this study. Therefore, for the qualitative part of the study, purposive sampling of non-probability sampling was used to select participants who were participated in focus group discussions and interviews. The selected participants of focus group discussion were 15 women clients and five experts of Burayu microfinance institution. Three officials of Burayu:

microfinance institution were also selected for interviews. Those selected targeted groups for interviews and focus group discussions have better experiences and understandings about the role of microfinance for women empowerment.

The interviews and focus group discussions were conducted in places convenient for participants. Interviews were also conducted from 45 to 50 minutes. Based on their consent, voice recordings as well as note takings were employed by securing the permission of the respondents in order to collect the data. In situations where informants are not comfortable with voice recording, note takings were used as the instrument. A short note was also taken at the spot to memorize what has been observed.

Focus group discussions were also conducted to discuss on a topic of mutual interests and common understandings or differences on the same issues of the study with an assistance of facilitator (researcher). In the meantime, the researcher intended to use mixed research methods whose main concern was triangulating data from different sources using different data gathering instruments about the same issues under investigations. The researcher conducted focus group discussions with women clients and experts of Burayu MFI.

Concerning the quantitative part of the study, questionnaires are the most proper means to gather the necessary information from the sample within short period. Questionnaires were employed to collect data from women clients of Burayu MFI. The questionnaires used in this study included close-ended questionnaires and items in a Likert scale.

Data Collection Instruments

In order to get adequate and complementary information for the study, the researcher of this study was used a diverse set of data gathering instruments. Interviews, questionnaire, and focus group discussions were the major data gathering instruments in this study. The researcher selected both quantitative and qualitative techniques of data collections instruments to become an

interchange between breadth and depth, and/or between generalizability and targeting to specific (sometimes-limited) populations. Thus, the advantage of a mixed method approach is that it balances efficient data collection and analysis with the data that provides appropriate for the study.

The quantitative data collection instruments were quickly and efficiently captured potentially large amounts of data from large groups of interested respondents. The qualitative data collection instruments also provide the subjective information and facilitate understanding and interpretation of the quantitative data. To obtain a valid and reliable assessment of the study, a triangulation of three different research tools such as questionnaire, interviews, and focus group discussions were applied. A series of qualitative semi-structured interviews were constituted as the significant part of the research. A particular interview guideline for officials at different levels of the institution and focus group discussion guidelines for women clients and experts of Burayu microfinance were compiled.

In general, this study was employed using the coexisting triangulation approaches by giving equal weight for both the quantitative and qualitative methods of data collection. Therefore, the researcher used both quantitative and qualitative types of data collection simultaneously. Using this method helped the researcher to triangulate results of a study (from both quantitative and qualitative methods) by confirming and cross validating the results.

Interviews

The researcher of this study used interview, because in this data gathering tool the detail of information can be available through it. The accuracy and dependability of the answers given by the respondents were also checked by probing rose from the researcher. This interview was also selected by the researcher because of its flexibility and adaptable to individual situations. The

researcher of this study-selected interview in which the interviewer (researcher) encourages the respondent to talk freely about a given topic with a minimum of prompting or guidance.

The researcher conducted the interview with the officials of Burayu microfinance institution. Therefore, officials of Burayu microfinance institution were interviewed about what kind of community members are gaining services from that institution and what criteria was employed for the selection of women clients to get services from Burayu microfinance institution. Generally, officials of the institution were asked about the roles of Burayu microfinance institution in women socio-economic empowerments.

Focus group discussions

Focus group discussion is a form of qualitative data collection whereby the researcher arranges a small group of people having similar attributes, experiences, or “focus” and leads the group in a non-directive manner (Yin, 2011). Thus, the objective of this study is to describe the perspectives of the people in the group with a minimal influence by the researcher as much as possible. The researcher of this study used focus group discussions because it can offer trustworthiness to the research where issues of bias are associated with interviews. A focus group discussion usually consists of 8 -15 people and if the group is too large, then it tends to break up into sub-groups (Yin, 2011).

In this study, the researcher acted as a facilitator rather than an interviewer. The researcher believed that, dynamic focus group discussions have generated many ideas, helping to explain or explore concepts and tell the researcher why the organization is as it is. The facilitator (researcher) started after communicating the participants and set agenda of items. After that, the facilitator (researcher) was prepared to pursue novel issues as they rose. Videoing was more difficult and unpleasant to conduct during these focus group discussions. After asking, the permissions of the participants for taping their sound audio records were recorded.

Therefore, the researcher realized that focus groups were used to collect shared understanding from several individuals as well as to get views from specific people. Since focus group discussion is the process of collecting data through discussions with a group of people, the researcher asked small number of general questions and provoked responses from all individuals in the group. In this study, the researcher conducted focus group discussions twice with women clients and experts of Burayu microfinance institution. In the first focus group discussion, nine participants (two experts of MFI & seven women clients of Burayu MFI) were involved; and the second focus group discussion contained 11 participants that include three microfinance experts and eight women clients of Burayu MFI.

Questionnaires

In this study, questionnaires were constructed so that quantitative data are relatively easy to collect and analyze and it can be designed to gather background information about respondents as well as original data, which are hard to obtain by qualitative data collection instruments. Questionnaires also facilitate the collection of large amount of data in a short period. It allows the corrections in exploratory studies of insightful information about a relatively unexplored problem area or subjects. The researcher wants to conduct questionnaires, because it can be completed at the leisure of respondents within time limits set by the surveyor (researcher) without imposing on research questions. In this study, the questionnaires were distributed for 62 women clients of Burayu microfinance institution.

Procedures of Data Analysis

In this research, qualitative data analysis was used to present arguments pertaining to the impact of microfinance on the beneficiaries' improvements and to explain some existing challenges or operational issues of the institution. In another case, the methods for analyzing the survey data include frequency and percentage.

Qualitative data was analyzed using three key strategies, which consist of description of data, classification of data, and seeing how concepts are interconnected. Initially the data was transcribed as they were, and then classified into groups based on their similarities and differences; at the end the researcher made connections between the data in order to construct the whole pictures of the study. Therefore, while working on data collection, the researcher transcribed the cases of interviews and focus group discussions.

The data collected through survey questionnaire was analyzed, summarized, and interpreted. The researcher first set out the themes to be analyzed such as demographic and socio-economic profiles of women microfinance beneficiaries; economic and social impacts of MFIs at the household and community levels; factors affecting women participation in microfinance programs such as socio-cultural factors and ideological factors. The researcher also used frequency and percentages to analyze statistical data obtained from survey questionnaires. The quantitative results were also further explained with the help of qualitative data, which were obtained from in depth interviews and focus group discussions.

Data Quality Assurance

In this study, the researcher integrated quantitative and qualitative data rather than keeping them separate. The basic concept is that integration of quantitative and qualitative data strengthens the quality of the study result. The researcher also valued both quantitative and qualitative data and understood them as equal sources of information in the study. The researcher collected both the quantitative and qualitative data simultaneously during this study. The researcher compared the results from quantitative and qualitative studies to determine whether the two data yield similar or dissimilar results. The researcher also used different tools of data collection instruments to assure the quality of the study.

Background of the Study Area

Burayu town is located in Oromia Regional State, Oromia Special Zone Surrounding Addis Ababa at a distance of 15 km from Addis Ababa. Its astronomical location is 9° 02'30'' North Latitude and 38°03'30'' - 38°41'30'' East Longitude. The town was founded in 1953. Burayu town is also one of the reform towns in the region and has a city administration, municipality, and six Kebeles. According to the National Population and Housing Census carried out in 2007G.C, the population of the town was 48,876. Out of these, 24,003 (49%) were males and 24,873 (50.89%) were females. Regarding age distribution 15,857 (32.4%) were within the age group of 0 - 15 years; 31,728 (64.9%) 16 - 60 years and 1,291 (2.6%) 60 years and above. The average household size in the town was calculated to be 4.2. Based on Oromia regional bureau of finance and economic development report of 2005, in addition to the existing high poverty and poor living condition, there is high youth unemployment rate in this town. Labor market for young women is also very restricted and invariably more so than for young men.

According to the officials of Burayu microfinance institution, the institution targets marginalized groups of the community like poor people especially poor women and unemployed individuals or groups for the provisions of financial services. They also stated that the main reason why Burayu microfinance targets women is that women are usually one of the most vulnerable and poorest segments of society.

Once women start making more visible economic contributions to the household, this can lead to growth in women's self-esteem, self-confidence and their status both within the household as well as the wider community. Eventually, this provides women with more choices and a greater voice in family and community matters. The study participants' of this research were women clients of Burayu microfinance regardless of their marital status, experts of the microfinance

institution, and officials of Burayu microfinance development agency. The purpose of this study was exploratory and descriptive.

Ethical Consideration

In this study, each concerned body was pre-oriented about the purpose of the research and the intension of the researcher to undertake the study in the organization. The researcher of this study also agreed with all participants of this study that the information provided by individuals, groups, and institutions was kept confidential by the researcher. The researcher was understanding and respecting informants' requests and informants were informed that they were remaining unidentified throughout the study. Generally, any confusion was clarified before the study has been take place and at any time of conducting the research for the participants of a study.

In this study, the information gathered during this study was remained confidential. Only the researcher accessed to the study data and information. There was no identification of names on the interview transcripts. Respondents' names and any other identifying details were never revealed in any publication of the results of this study. The recorded sounds were destroyed at the completion of the study. Participation in this study was based on voluntary of the respondents. They were free to withdraw and discontinue participation in this study at any time without prejudice. They were free to refuse to answer any question that the researcher may ask them.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

Introduction

This chapter deals with data presentation, analysis and interpretations of the study. Three different data gathering tools were used in order to come up with the data presented. These namely questionnaires, interviews and focus group discussions. The questionnaires were distributed for 62 women clients' of Burayu microfinance institution. Officials of Burayu microfinance institution were interviewed based on their long year experiences in that institution. The data gathered from these interviews were also analyzed in relation with the responses of the questionnaires. Interviews and Focus group discussions were also conducted with microfinance experts and women clients of Burayu microfinance institution.

Profiles of Respondents

The beneficiaries of Burayu microfinance institution were poor women with different age groups, religion and educational level.

Table 1: Profiles of the study respondents

Age in year	N (%)	Religion	N (%)	Educational level	N (%)
20 - 30	32 (52%)	Orthodox	31(50%)	Illiterate	3(5%)
31 - 40	25(40%)	Muslim	12(19%)	Elementary (1- 4)	4(6%)
41 - 50	5(8%)	Protestant	19(31%)	Junior (5 - 8)	14(23%)
Total	62 (100%)	Total	62(100%)	High school (9 –10)	20(32%)
				Preparatory (11 – 12)	8(13%)
				Diploma	10(16%)
				Degree and above	3(5%)
				Total	62(100%)

Source: Field Survey

The above table shows that most of women respondents were in the age between 20 - 30 years old. The others 31 - 40 and 41- 50 years of age groups were also involved in this study. Thus, from the above data, one can understand the majority of women individuals who were using Burayu microfinance programs are between 20 – 40 years of age groups. This table also indicated

that half of the total respondents who use Burayu microfinance services are Orthodox Christians while Muslim and Protestant religion followers accounts 19% and 31% respectively.

There is also variation in educational levels between women clients of Burayu microfinance. As shown in the above table, most of women respondents of this study have completed grade 9 and 10. The other respondents were completed their junior educational levels i.e. (5 - 8) and elementary (1- 4) learning levels and few respondents were illiterate. As indicated in the above table degree and diploma holders were also members of Burayu microfinance.

Household Information of Respondents

Table 2: Marital status, number of children and family size of women client respondents

Marital Status	N (%)	Number of Children		Family Size		Previous Occupation	
		N (%)	N (%)	N (%)	N (%)	N (%)	N (%)
Married	41(66%)	1 - 3	31(50%)	1 - 3	20 (32%)	House wife	21 (34%)
Divorced	4 (7%)	4 - 6	14(23%)	4 - 6	39 (63%)	Student	15 (24%)
Single	17(27%)			7 - 10	3 (5%)	Job seeker	14 (23%)
Total	62(100%)			Total	62 (100%)	Government Employee	4 (6%)
						Domestic worker	2 (3%)
						Private Business	6 (10%)

Source: Field Survey, 2015

Based on the above table, most of the respondents were married while the others are single or divorced. Majority of respondents have also one up to three children and others have four to six children. Concerning family size, most of the respondents have four to six family sizes whereas other respondents have one to three family sizes. The other small numbers of respondents have seven to ten family sizes.

According to the data gained from focus group discussions held with women clients of Burayu microfinance, the marital status, number of children and family size of women clients have direct relationship with their living conditions. This is because of the duties like housekeeping; children's education and provision of basic needs for the family are associated with one's marital status, number of children and family size of women clients.

Based on the above table, most of the respondents are housewives and the others are students in their previous occupation. It is also indicated in the above table that some of the respondents are job seekers and few of them are government employees before they had been the clients of Burayu microfinance institution. The rest that accounts small number of respondents have private business owners and others are domestic workers in their previous occupation. Based on the interview conducted with officials of Burayu microfinance institution, the institution offered priority for poor women, because women are less likely to misuse the loan, and are more likely to share the benefits with others in their household, especially with their children.

Services Expectations versus Realities

According to the interview held with officials of Burayu microfinance institution, the main objective of Burayu microfinance is to enhance the socio-economic conditions of disadvantaged people, especially poor women by providing loans and business trainings. Women clients of Burayu microfinance were expected different services before taking the loan.

The table below shows the services that respondents expected from Burayu MFI before they had been clients of this institution and the actual services provided after they became clients of the institution.

Table 3: Expected services from the institution and the existing reality

Expected services before taking the loan	N (%)	Consultation or training services after the loan		Is the loan allowed by Burayu MFI sufficient to run your intended business?	
			N (%)		N (%)
Only loan service	10(16%)	Offered	53(85%)	Yes	5(11%)
Training and consultancy	8(13%)	Not offered	9(15%)	No	40(89%)
Loans, training and consultancy services	44(71%)	Total	62(100%)		
Total	62(100%)				

Source: Field Survey, 2015

According to the above table, majority of respondents were expected both loans, trainings and consultation services from Burayu MFI before they become clients of the institution. The other respondents expected loan services only and the rest that accounts small number of

respondents expected training and consolation services before becoming the clients of Burayu MFI. In the above table, most of the respondents pointed out that consolation and training services were offered after the provision of loans. Therefore, Burayu microfinance experts provided much consolation or training services to women clients after the provisions of loans. However, few of the respondents were responded they were not offered consolation and training services after they took the loan.

Based on the responses of women client respondents, majority of them assure that even though the consultancy or training services were offered after the provision of loan, the loan given was not sufficient to run the intended businesses. On the other hand, small number of respondents replied the loan given by Burayu MFI was sufficient to run their intended business.

Businesses in Burayu Microfinance

This study also assessed women clients' sources of capital, type of business on which they were engaged, their experiences and for how many times they acquired the loan from Burayu microfinance institutions to run their business. Women can start the business by money (capital) gained from different sources. Based on the data gained from the interview conducted with officials of Burayu microfinance institution, microfinance institutions allow women to take the loan, invest in their businesses, and pay back the loan in small interest over a long period.

Table 4: Types of Business, Sources of Capital, and Experiences of Clients in Burayu MFI

Type of Business	N (%)	Source of Capital	N (%)	Experience in the enterprise	N (%)	How many times you took the loan.	N (%)
Construction	13 (21%)	Personal	9 (15%)	1-3 years	51 (82%)	Only once	35(78%)
Service delivery	18 (29%)	Family	15 (24%)	4 - 6 years	11 (18%)	Twice	10 (22%)
Small Trade	25 (40%)	MFI	38 (61%)	Total	62 (100%)		
Metal and wood work	6 (10%)	Total	62(100%)				
Total	62 (100%)						

Source: Field Survey, 2015

As indicated in the above table, women beneficiaries of Burayu microfinance were engaged in different types of business. Most of respondents are engaged in small trade like shops. The others are engaged in service deliveries like coffee ceremonies, cafeterias and the like. Few women clients of Burayu microfinance are also participated in productions of construction materials and metal or woodworking activities.

Regarding their sources of captail, majority of respondents took the loan from Burayu microfinance institution and ongoing their business. Concerning the experiences of respondents in Burayu microfinance enterprises, most of respondents have been involved for the last one to three years and took the loan only once. The other few respondents have more than three years (four to six years) experiences in Burayu microfinance institution and took the loan twice.

Reasons to Start the Business

Women clients of Burayu microfinance started their business because of different reasons. Thus, the table below describes respondent's reasons to start their business and some changes in their households.

Table 5: Respondent's reasons to start their business and some changes in their households

Reasons to start the business	N (%)	Are you making profit in your business?		Your income after you were a client of Burayu MFI	
		Yes	No	Increased	Decreased
To be self - employed	26 (42%)	53(85%)	9(15%)	54(87%)	2(3%)
To generate own income	19 (31%)	62(100%)		6(10%)	
To participate in small investment	4 (6%)				
No other alternative for incomes	13 (21%)				
Total	62(100%)			62(100%)	

Source: Field Survey, 2015

Women beneficiaries of Burayu microfinance institution started their business and became the clients of the institution because of different reasons. Based on the above table, the majority of respondents started their business to be self-employed. The other reasons to start the business for

women clients of Burayu microfinance are to generate income for themselves and to support their families. The rest of respondents started the business because of there is no other alternatives for them to get incomes.

After starting their business, majority of respondents gained profit from their business. Nevertheless, the other few respondents indicated they did not gain profit from their business doings. The above table also shows that most of respondents have increased their income through time.

Contributions of Women Clients for Their Households

In this study, respondents were asked whether they have subsidized their households from the profit gained.

Table 6: Respondents contributions for their household and loan repayments on Time

Do you contribute money to your household from the profits gained?	N (%)	Do you repay your loan on time?	N (%)
Yes	44 (71%)	Yes	8(18%)
No	18 (29%)	No	37(82%)
Total	62 (100%)		

Source: Field Survey, 2015

According to the above table, most of the respondents that represent 71% of the total respondents contributed some money to their households from the profit gained. Regarding the loan repayment on time, the majority of respondents (82%) were not paying the loan on time. The rest that account only 18% of respondents are paying their loan on time.

Based on the above study result, a 27 years old of woman client stated her idea during FGD as

I used the money gained from Burayu microfinance safely to support my family.

My husband trusted me and has no say on the money. I decide on that money and

hold private responsibility for the repayment. However, I can't repay the loan on

time. This is because of the shortage of the loan repayment time suggested by Burayu microfinance.

School Enrollment and Decision-Makings

Based on the data gained from the interview conducted with officials of Burayu MFI, participation of women in microfinance has enhanced their economic status. It helped them to solve their problems particularly, income generating, self-employment, health and education of women clients and their family. Thus, changes in number of children attending school and changes in household decision making of women clients were described in the table below.

Table 7: School enrollment of children and client's household decision-making.

The number of children attending school after you became clients of Burayu MFI were	N (%)	Is there any change in your household decision-making after you are client of MFI?	N (%)
Increased	31 (69%)	Yes	52 (84%)
No change	14 (31%)	No	10 (16%)
Decreased	-	Total	62 (100%)

Source: Field Survey, 2015

According to the data indicated in the above table, the number of children attending school was increased for many of the respondents after they became the clients of Burayu MFI. Concerning the changes in household decision-making of women clients', most of the women respondents that represent (84%) have increased in their household decision-makings because of their economic changes. Nevertheless, the others (16%) of respondents answered there is no change in household decision-makings. Thus, the above table has indicated many of the women clients of Burayu MFI have increased in their household decision-makings and taken an advantage of increased earnings to improve their asset levels and send their children to school.

Changes on Income and Community Participation of Women Clients

This section deals with economic impacts of Burayu microfinance on households of women client. Respondents were asked their level of income and community participation before and after they joined Burayu microfinance institution.

Table 8: Changes in income and community participation of women after they became client of Burayu MFI.

Are there any changes (increase) in your community participation after you became a client of this MFI?		Are there any changes (increase) in your income after you became a client of the MFI?	
	N (%)		N (%)
Yes	48 (77%)	Yes	57(92%)
No	14 (23%)	No	5 (8%)
Total	62(100%)	Total	62 (100%)

Source: Field Survey, 2015

The above table shows that, there are changes (increase) in community participation for most of the respondents and this account 77% of respondents. Women clients were also asked whether the changes exist in their income after they became the clients of Burayu MFI. Based on this question, the majority of respondents that account 92% answered there are changes (increase) in their income after they became clients of Burayu MFI.

Based on the changes on income of women clients, a 23 years old women respondent put her idea as follows:

I was a student and dependent on my family before I were the client of Burayu microfinance. Now, thanks to Burayu microfinance I am no more dependent on my family. One way or another I am able to contribute my part and declared my independency in many ways socially and economically.

However, the rest that represent small number of respondents (8%) of respondents answered that there is no change in their income. From these respondents a 27years old women client of Burayu MFI stated that there is no change in her income and she put her idea like this.

I was working in my small shop before joining Burayu MFI and continued in the same business activity after I joined it. I have not seen any changes in my income after my participation in Burayu MFI. I did not see anything that is changed in my household after I joined Burayu microfinance institution.

In general, majority of the data collected from women clients of Burayu microfinance showed that micro financing generally has positive impacts on the lives of women clients. This is based on the investigation of the type of improvement and the conditions of women before and after joining Burayu MFI. Changes considered in this regard were improvement in incomes, achievements of assets; increase in general health status of clients and their family, school enrollments of clients' children and involvement of women beneficiaries' in household decision-makings.

Economic Impacts of Burayu MFI

Based on the data gained during the focus group discussions with women clients of Burayu MFI, improvements in their household living standards and growth of income were indicated by participants. Comparing the cases before and after taking the loan, one of a 31 years old respondent described her situation as:

I have fulfilled some of my household goods and consumption needs by the loan gained from Burayu microfinance. I have acquired mental satisfaction and I am free in many ways as my husband can not force me to do some responsibilities and do not do the others. He observed that I am able to cover most of the household expenses. As well, I am able to send my kid to a private school and purchased household assets such as television, chest-drawers, and refrigerators. Above all, it helped me to speak equally with my husband on issues that demand our common decisions as different to the situation before getting the loan. I learned that women

can do by themselves as seen in the construction work and be confident in my own potentials as well as becoming a model for many other women for whom life was unpleasant.

Other improvements like changes in food security for coping up with difficulties, escalation in education of children and increase in access to health facilities, increase in food consumptions and ownership of some assets were also perceived after they were the members (clients) of Burayu MFI for most of respondents. Therefore, referring to this study results, it can be understood that participation in the microfinance program has opened the chances for many women who were entirely dependents on their family members. Generally, the results of this study indicated that participation in microfinance program has had a positive impact on the well-being of clients' households.

Social Impacts of Burayu Microfinance

According to the information gained from different sources like from Burayu micro finance officials and experts, in addition to economic improvements, social changes were resulted from the work of Burayu microfinance institution. One official of Burayu microfinance institution stated that

The delivery of microfinance is expected to result in social changes, because women working in groups have achieved what might not be achievable individually. Thus, Burayu microfinance institution provides the poor women clients the possibility of belonging to a group they choose, despite the socially or economically levied relationships. This allows for meeting with others of different experience and share knowledge.

With the side of women respondents, a 35 years old of this study respondent put her idea as follows

If I did not borrowed money from Burayu microfinance, I would have migrated to foreign countries like Arabs for domestic work. Nevertheless, thanks to God, I stayed and subsist my family's life and myself. Now I have learned much knowledge from the training given by Burayu MFI experts how to guide my future life by this business. I have also shared skills and created good relationships with many of my work groups and the community.

Hence, the provision of financial services is directly associated with two specific sets of social relations. The first relate to interactions with the staff of the organizations like experts of Burayu microfinance, which have the potential to bring change through training and other activities. The second set of social relations is those between members of the groups organized by microfinance organizations.

Impact of Burayu Microfinance on Self Confidence of Women Clients

Burayu microfinance officials explained that, investment of microfinance on low income women would increase the productive assets and income of their household and this made enhancements in confidence of women clients. In this regard, two officials of Burayu microfinance stated that:

With economic improvement, the poor particularly women have an opportunity to develop self-confidence, and improve their families health, education and nutrition. With financial services, the poor can save, build assets and income, and expand their business, thus transforming economies of their own lives, their families, as well as communities.

In general, self-confidence and self-esteem are also the potential results of empowerment.

This section deals with the impact of microfinance on the self-esteem and self-confidence of women clients.

A 41 years old participant of the focus group discussion stated her idea as

Since I have joined Burayu MFI, my food security, and decision-making ability were improved. I have also developed the capacity to manage and expand my business activities. Hence, my confidence, self-image, social network, and community participation were also increased after I became the client of Burayu MFI.

Based on the focus group discussions conducted with women clients of Burayu MFI, the self-confidence of most women have been enhanced after their participation in MFI. This is a very basic requirement of empowerment as the women would be encouraged to work hard and improve their lives as their self-confidence enhances.

A 27 years old women client of Burayu microfinance institution stated her idea as

Previously I was financially dependent on my husband to buy all things for our households and even to buy cosmetics for myself. Now, my confidence has improved because I have my own income to buy some of the basic needs.

Roles of Burayu Microfinance Institution

This section deals with the socio-economic roles of Burayu microfinance on its women clients. Respondents were asked about their improvements in social and economic well-beings of their family. They were also asked about their income generating for the households and participation in different activities of the community after they joined Burayu MFI. Improvements in food availability of the family, access to education for their children, health of households and employment opportunities for the beneficiaries were also presented. The replies received from the clients are presented and analyzed in the table below.

Table 9: Responses of women clients on socio-economic roles of Burayu MFI

Socio-economic Roles of Burayu MFI	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
	N (%)	N (%)	N (%)	N (%)	N (%)
Improved social and economic well-beings, by income generating for the households and participation in different activities of the community.	43(69%)	19(31%)	-	-	-
Improved food availability of the family (household)	23(37%)	39(63%)	-	-	-
Improved access to education for the children of the households.	26(42%)	32(52%)	4(6%)	-	-
Improved housing of household in accommodation of house furniture(material well-beings)	33(53%)	20(32%)	9(15%)	-	-
Improved health of household (the family)	17(28%)	41(66%)	2 (3%)	2(3%)	-
Creating employment opportunities for beneficiaries of MFI	50(81%)	12(19%)	-	-	-
Reduced client's income dependency ratio (on family or husbands) at the household level.	48(77%)	13(21%)	1(2%)	-	-
Enhances client's social inclusion at the community level by improving social networks.	44(71%)	16(26%)	2(3%)	-	-

Source: Field Survey, 2015

The above table showed majority of the respondents (69%) strongly agreed and the rest 31% agreed that microfinance increased the income of their family, and this increase in income by microfinance is an important indicator of women empowerment by income generating for their households. Regarding this, a 28 years old woman client of Burayu microfinance described her idea as

The position of woman in their family and community is very big nowadays. Because, I have been given the freedom of movement outside the home and even to do my own business today. I am now working to support my families. The money I am earning from my business has given me a big strength and respect in my family. You cannot believe that I am supporting my husband himself and my children too. I have been not respected in the past few years with my family and by

the community in which I am living together before I became the client of Burayu microfinance because I had no money.

In another case, it is interesting to observe that majority of the respondents (63%) agreed and 37% strongly agreed that microfinance enhanced the food availability of their family (households) which helps them to meet urgently family basic needs.

A 31 years old beneficiary of Burayu MFI clarified as

Before I borrowed money from Burayu microfinance, my husband had lost his job and we did not have any money to buy even food for our basic needs. That is why I joined Burayu microfinance and form a group to take the loan. I used the loan to buy household goods and materials used to prepare and sell food. Now I am preparing breakfast foods, sell it, and gain income to feed my husband and my kid.

The above table also showed 42% of respondents strongly agreed and 52% of respondents agreed that Burayu microfinance improved access to education for their children in households. Concerning the accommodation of house furniture of women beneficiaries, (53%) of respondents strongly agreed and (32%) agreed that their material well-beings are improved after they became the client of Burayu MFI.

A 28 years old women respondent stated her idea as

When we got married with my husband, we had nothing of our own materials. We have no cooking materials, no bed, and no chairs. We used small crowded rent house for sleeping. We depend on the food coming from my parents. As such, disagreements with my husband were a repetitive. My husband proceeds to addicted drinking, at any available opportunity, and would return home late in the night. I divorced him and started living in myself only. I also became a client of Burayu microfinance, took loan from this institution together with others, and started my own business. Now thanks to

God, I do have a lot of house furniture like Television, refrigerator, cooking materials, bed, and chairs.

As indicated in the above table, improvements on the health of the women clients' and their households was also replied as, 28% of respondents strongly agreed and 66% of respondents agreed that there is an improvements on the health's of women clients and their families after they became the beneficiaries of Burayu microfinance.

A 29 years old women beneficiary of Burayu microfinance put her idea like this

If I need treatment or if my children are ill, I am able to go to the hospital by my own. My husband does not have to go with me; I am able to go there on my own because I have money and a freedom to go there. Even in case of emergency, I am able to take an action by myself without calling him from his work.

As presented in the above table, 81% of women respondents strongly agreed and 19% agreed that Burayu MFI created employment opportunities for the beneficiaries. It was also indicated in the above table that, 77% of respondents strongly agreed and 21% agreed that Burayu MFI reduced women client's income dependency ratio on their husbands.

In the above table, 71% of respondents strongly agreed and 26% agreed that Burayu microfinance institution has an important role in enhancing client's social inclusion at the community level by improving their social networks.

A 33 years old beneficiary of Burayu microfinance put her idea as follows

We (women beneficiaries of Burayu MFI) are able to discuss with each other and to learn from one another or share ideas within the group with the help of this microfinance. This is helpful for our family planning, to upgrade our business, to solve our common problems, to repay the loan and to take the loan again This

sharing of information is very useful, because it strengthens our knowledge on various issues.

In general, microfinance helped many households to share information and to meet the basic needs in the study area. The use of financial services by low-income households is associated with improvements in household economic well-being and sustainable growth. By supporting women's economic participation, microfinance helps to empower women. Thus, the provision of microfinance for poor women is used in promoting gender-equity and improving household well-beings.

Challenges of Burayu MFI in Women Empowerment

Based on the interviews conducted with Burayu microfinance officials, Burayu microfinance institution has the potential to empower women through microcredit or small loan financial services. However, they also faced a number of challenges in meeting this objective. The previous discussions also indicated that participating in micro-finance credit program helped the majority of women to experience and increased household income, improvement in their self-sufficiency of household decision-making and livelihoods. However, there are challenges, which need to be addressed.

Therefore, this study discusses for a deeper understanding of the challenges of Burayu MFIs in women empowerment. Thus, the table below examines factors that inhibit the service provision of Burayu microfinance institution to women clients and about the issues among this microfinance institution.

Table 10: Responses of women clients on Problems (challenges) of Burayu MFI

Problems (challenges) of Burayu MFI	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
	N (%)	N (%)	N (%)	N (%)	N (%)
Inaccessibility of financial services by poor women clients of MFI.	13(21%)	25(40%)	9(15%)	13(21%)	2(3%)
Too small loan size provided for women clients of MFI.	20(32%)	21(34%)	15(24%)	6(10%)	-
Lack of training for women clients on how to use the money after they took the loan from MFI.	3(5%)	7(11%)	15(24%)	28(45%)	9(15%)
Lack of developments in social infrastructures like water, electric power, and sanitation facilities.	42(68%)	16(26%)	4(6%)	-	-
Complex and bureaucratic system of microfinance institution regulations and service provisions.	12(19%)	25(40%)	20(32%)	4(6%)	1(2%)
High interest rates of the loan given by MFI in which poor women clients cannot pay it back.	11(18%)	10 (16%)	36 (58%)	5 (8%)	-
Lack of collateral security	-	3(5%)	25(40%)	27(44%)	7(11%)
Short payment periods of the loan	22(35%)	21(34%)	15(24%)	2(3%)	2(3%)

Source: Field Survey, 2 015

The above table shows that 40% of respondents agreed and 21% strongly agreed there is a problem with accessibility of financial services from Burayu microfinance institution. Based on the focus group discussion conducted with some women clients of Burayu microfinance, women clients did not take the loan after one year, because Burayu microfinance has stopped the provision of loan before one year.

Regarding this problem a 39 years old respondent stated her idea as

I did not take the lone again from Burayu microfinance institution and I have asked them many times to get the loan. They appointed me many times to give me the loan, but still I did not get. After many appointments, one official of Burayu MFI told me that the loan would not be given for any one until 90% of the previous loan will be returned back. After I heard this information, I stopped to ask the loan and continued my work with small amount of money that I previously have.

From the above table it was also clearly shown 32% of respondents strongly agreed and 34% agreed that too small loan size provided for women clients is one of the big challenges for women clients of Burayu microfinance. Concerning this issue, a 30 years old respondent stated her idea as follows

The loan given from Burayu microfinance is very small to run my planned business. This is because of the high price of goods from the market and the restricted amount of money given from Burayu MFI. As you know, the price of goods is very high from the market and I can't buy all the goods I want for my business. In addition to this, I am paying back the repayment of the loan from the money I took. This issue is not only my issue; it is the problem of all women clients of Burayu MFI.

Based on the respondents' answer, lack of training for women clients on how to use money after they took the loan is not a significant problem for most of women clients. However, according to many women respondents of the sample survey, lack of developments in social infrastructures like water, electricity, and sanitation facilities are the big problems for women clients of Burayu microfinance institution. Thus, based on the sample survey, 68% of respondents strongly agreed and 26% agreed there is a problem in social infrastructures like water, electric power and sanitation facilities around their work place.

A 30 years, and 32 years old women respondents indicated that lack of social infrastructures like water, electric power, and sanitation are a serious problems around their work place.

A 30 years old woman explained her idea as

I am always coming with water from my home by this highland. When my customers asked me to give them water for drink, I cannot give them because there is no water

around here for all. She added that the other problem is the absence of public or private latrine rooms and lack of hygiene. She said 'Imagine these all houses (containers) have no private or public latrine rooms. If everyone wants to use a latrine room, she/he has to go to her/his living home or village, which is far from this. As you see, this container is very crowded and is not comfortable to work in it and there is no space at the back of the container'.

The other 32 years old of woman respondent put her idea as follows

Lack of sanitation is a serious problem around our work place. The dirty liquid overflows coming through canals from the other areas especially from those condominiums pass near our work place. This bad smell of the liquid brings sickness and ill health for us. We applied many times for the Kebele administrators but no solution up to this day.

According to most of the women respondents, complex and bureaucratic system of institutional regulations and service provisions that exist in Burayu MFI are another problems for women clients. For this challenge, 40% of respondents agreed and 19% strongly agreed the existence of this problem is an obstacle in their business doings. A 28 years old respondent stated about the bureaucratic system of the institution regulations and service provisions like this

Firstly, let me start from the group formation and the warranty to get the loan. Since it is difficult to get the loan individually, you have to find other women who want to take a loan and make a group. Your Kebele identification card should be renewed. You should live in that Kebele for more than one year. Your social and political participation was seen by your one to five Kebele participations of growth and transformation plan. The other difficulty of the criteria is to provide a rich person as a warranty to take the loan. If you do not have a guarantee person, you can't get the loan. The other problem is if you want to discuss with microfinance officials on some

issues of our working activities, we can't get them easily because of administrative and political meetings.

Another important point worth mentioning is that despite the small amount of loan they have taken, the percentage of clients who have faced difficulty in making loan repayment was higher. Therefore, according to the information obtained from the sample survey, many clients in the study areas have experienced repayment problems.

A 26 years old woman client of Burayu microfinance stated the difficulties of loan repayment as

After we took small amount of money from the microfinance, we also started the repayment by one month. After that, it was continuing that we are repaying the loan through the months. There is no one who considered whether our business has profit or not. Repayment of the loan is must. Since our working area is new and far from the main road, we don't have many customers and sometimes there is no market at all. I remember that the other group members similar to us took the loan and consumed or spent the entire loan. After that, they repaid the loan by selling their existing asset for the microfinance institution.

Generally, some borrower's living can be worsened after they are provided the loan due to their incapability to generate adequate incomes for meeting their loan repayment responsibilities and their household's maintenance needs that leads them to sell their existing assets and impoverishes the lives of their households.

Some Muslim clients can also be seen from the religious beliefs towards microfinance program. For example, one Muslim religion follower of Burayu MFI explained her views on credit program from the religious angle as:

I am participating in microfinance but not took the loan from Burayu microfinance institution because I believed one thing that the blessed writings of Islam revealed by

Allah (God) to the prophet Muhammad during his life at Mecca and Medina does not allow anyone of the religion follower neither to receive nor to give personal or others money for interest. It is highly forbidden if you truly follow the words of Supreme Being of Muslim (Allah). That is why as to my understanding many of the Muslims do not give or receive their money for interest. Like many others, I do not need credit for my business, which has interest because it is forbidden or unlawful according to our religion.

In general, the small amount of loan, difficulty in making loan repayments, bureaucratic system of the institution regulations & service provisions, and cultural barriers are some of the socio-economic problems of women clients in Burayu microfinance institution.

CHAPTER FIVE: DISCUSSIONS

In this section, the major finding of the study were discussed in relation with relevant theoretical explanations provided and research questions raised in the previous sections.

Discussions

There is widespread agreement that empowerment was understood and promoted in the context of development and poverty reduction. Empowerment is a multi-dimensional and interdependent process. It involves social, economic, and legal changes that will enable people living in poverty and marginalization to participate meaningfully in shaping their own futures (Alsop and Bertelsen, 2006). Without genuine empowerment, participation can quickly become a token exercise or even a means of maintaining power relations; and without meaningful participation, empowerment can remain an empty, unfulfilled promise (Cornwall and Brock, 2005). Empowerment and participation are deeply complementary and can be considered as means and ends, processes and outcomes.

Investing in women's capabilities empowers them not only to make choices, which is a valuable goal in itself, but also it contributes to greater economic growth and development. Thus, in order to achieve the Millennium Development Goals, various strategies are in place around the world and microfinance is one of such intervention.

As the finding of this study showed, "By providing loan and giving access to working capital, microfinance helps to mobilize women's productive capacity and maximize their economic output." Additionally, investing in women has proven to increase the positive impact of microfinance programs on their household and family needs.

Cornwall (2010) also put it, "women's empowerment is indicated as a means that can produce surprising ends. Their empowerment praised as the solution to a deep-rooted social and economic problems. The predominant image of empowerment in development is that women

gaining material means to empower themselves as individuals, and putting this to the service of their families and communities.”

Based on the findings of this study, the achievements gained by women clients of Burayu microfinance as result of participating in MFIs are very important to enhance their living conditions. When women access the microfinance services that provide them with start-up and working capital, it is expected that women will engage themselves in income generating activities where they will experience increased in productivity which will lead to a positive outcome and other forms of women empowerment.

According to the findings of this study, microfinance helped many households to share information and to meet the basic needs in the study area. The use of financial services by low-income households is associated with improvements in household economic well-being and sustainable growth. By supporting women’s economic participation, microfinance helps to empower women. Thus, the provision of microfinance for poor women is used in improving household well-beings.

Microfinance programs were developed to mitigate credit market failures in developing countries (Robinson, 2009). The poor do not have access to formal financial institutions because they lack collateral and can force to rely on local moneylenders who charge excessive rates of interest. Microfinance aims to overcome these difficulties. The premise is that by using innovative new contracts, micro lenders can both make profits and serve women.

Microfinance lenders have thus focused on empowerment of women and spreading of knowledge on good health, nutrition, and hygiene of the poor women and their households. Access to microfinance has several potential benefits for the poor women that reduce poverty. These include long lasting increases in income through higher investments in income generating

activities, asset accumulation, and consumption smoothing; reduction of vulnerability to illness, reduced scarcity in basic needs like food.

Based on findings of this study, with economic improvement, women have an opportunity to improve their nutrition, and improve their family's health and education. With financial services, the poor women can save, build assets and income, and expand their business, thus transforming economies of their own lives, their families, as well as communities.

Sustainable microfinance services also lead to women's economic empowerment through encouraging women's micro enterprise development, leading to increased income under women's control. This study assumes that microfinance services empower women by enabling them to earn cash income through various types of business activities. These business activities increases their ability to contribute to their families' support which increase women's role in household decision making and control over allocation of resources within the household economic role.

Based on the findings of this study, empowerment through microfinance was identified and measured in various dimensions. These are impacts on decision-making, on their status at home, on family relationships and on their involvement in the community. Although it is difficult to measure the exact impact of access to microfinance on different dimensions, such as impact on decision-making this study has shown that MFIs indeed have a positive effect on each of these different dimensions of women's empowerment.

In addition to being economic phenomena, poverty and vulnerability are also social incidents reflecting who people are. Dominant cultural norms and values in most parts of the world stress male responsibility for protecting and providing for household members and treat women as their life-long dependents (Kabeer, 2005). Men are given authority within the household and control over resources. On the other hand, women are assigned subordinate status

within their households and the society. The risks faced by women increase with their increasing dependence on men. Generally, women are more vulnerable to poverty due to their economic, social, cultural status, social group, ethnic, and religious values (Kabeer, 2005).

In general, some of the social and economic aspects of change considered in this study include the improvement of life style of women clients, housing standard, income generation, life standard, and purchasing power, expansion of business facility and self-employment. Economic growth and development was also considered in this study. It revealed that access and efficient provision of micro credit could enable the poor women to smooth their consumption, better manage their risks, gradually build their assets, develop their micro enterprises, enhance their income earning capacity, and enjoy an improved quality of life.

Therefore, economic empowerment has to do with access to resources, and is a key to poor women because of their subordinate position in their level of access to and control over resources. There is strong need for economic empowerment of women. The basic reason why women must be economically empowered is the fact that they constitute the majority of the poor people.

CHAPTER SIX: CONCLUSION AND IMPLICATIONS

Conclusion

Micro financial schemes play a vital role in increasing women's participation in economic activities. Therefore, it is concluded that poor people especially women are in massive need of credits, so microfinance programs must make available this credit needs and motivate the poor people to increase their standard of living. Loans should be extended to borrowers to allow them to initiate a business, repair their home families, and improve the general living condition of their families and the community. Microfinances and Small Enterprises (MSEs) are driving forces for economic growth, job creation, and poverty reduction in developing countries like Ethiopia.

It can be noticed from the findings of this study that most of the respondents agreed Burayu microfinance improved their income. Therefore, participation in microfinance services made an increased in household decision-makings for women clients and increase in the women's control over savings. It is also found that microfinance improved the knowledge level of poor women and increased the number of their children attending school. Maximum number of respondents witnessed that microfinance has brought economic development directly and indirectly happiness and peace in their family.

From this study, one can also recognize that gender equality, empowerment of women, women's full enjoyment of all human rights and the eradication of poverty are interrelated and essential to economic and social developments. However, shortages in development of social infrastructure services and problems of market linkages are the main problems in Burayu microfinance institution. Thus, women play a crucial role in the economic development of their families and communities.

Implications for Social Work

Based on the findings of this study, the development of microfinance is an important part of an inclusive financial system. In microfinance institutions, communities are mobilized to engage in productive activities to generate incomes and create employment opportunities and in so doing to improve their livelihood situations.

The empowerment of women is required because of the fact that women are more vulnerable to poverty and it is a basic condition for development. Empowerment of women is fundamental to bring about changes in areas such as health and finance in the family and the society. Based on the study result of this study, providing financial services for the women has increased their access to asset ownership, income and made to live better life. Therefore, microfinance institution should have the bases of reaching the women, building financially sustainable in ensuring positive impact on the lives of clients and their families.

The usage of microfinance enabled women in study area to become economic agents of change by increasing their income and productivity, access to markets and information, and decision-making power. Therefore, women should be viewed as change agents and with power to control their lives. Offering women a source of credit has been found to be a very successful strategy for alleviating poverty because it enhances the productivity of their own small enterprises and the income-generating activities in which they involved. Empowering women through microfinance include an increase in women's status within their families as well as increase in income that can be used to improve their family's well-being through improved health and nutrition.

Socio-economic empowerment through microfinance provides encouragements to change the patterns of traditional behavior in which a women are bound as a dependent member of their household. Microfinance developments have to focus on women from the poorest households and

provide them with employment and enterprise training, social development assistance, health care and education services. Women empowerment through microfinance is not only empowering women economically but also acting to promote equality and solidarity in society. This means that women have an opportunity to act in society and to gain control of decisions that affect their lives.

Regarding policy intervention, microfinance institutions keep it up an appropriate policy interventions tools and banking channels to extend financial services to other areas that otherwise would be more expensive and unprofitable to open branches of a traditional banking institution. Microfinance institutions should also be one of the major policy instruments that highly play significant roles in poverty reduction activities particularly in enabling poor people to generate their income.

The key feature of microfinance in targeting poor women has been perceived to have more desirable and sustainable development outcomes. Policy makers should recognize the potential for economic growth and poverty alleviation through the development of a more inclusive financial service sectors. Therefore, 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. A good policy framework also contributes to stakeholder collaboration. Hence, prompting and implementation of the microfinance policy should be given a priority attention by the key ministries like ministry of finance and other stakeholder

Women's economic empowerment is a prerequisite for sustainable development. Thus, achieving women's economic empowerment requires sound public policies, a holistic approach and long-term commitment and gender-specific perspectives. These should be integrated at the design stage of policy and programming. Women must have more equitable access to assets and

services. Infrastructure programs should also be designed to benefit the poor both men and women.

Regarding education implication, girls and women education has a vital impact on overall context of human development, and this can be manifested in empowering women through microfinance. It gives them more choices, more control over their life, and more controls over exercising the full entitlement of democratic citizenship. Poor women can acquire skills, knowledge, and develop their intellectual capacities that enable them to understand and use wisely their environment. Thus, the level of education attained by a person has a direct impact on poverty reduction and hence, the provision of relevant education for women has significantly contributes to any poverty reduction exercises, because they can easily adopt new technologies and get higher return on their work.

Developing educational and training policies and programs to enhance the capabilities of girls and women through formal and non-formal education, and ensuring these policies and programs should aim at provision of knowledge and skills. Identifying and strengthening training by vocational education to expand women's employment opportunities and promoting vocational training sectors with growth and development oriented especially for young women is also very essential.

Governments, international organizations , development agencies, research institutions, civil societies, including the private sectors, trade unions and non-governmental organizations should extend and expand educational programs to include girls and women of all ages who have been excluded from education during their childhood and adolescence. Recognizing that adult literacy, non-formal education, awareness building, and skills trainings are some of the ways to ensure empowerment of poor women to participate in transformations and development processes of the country.

Policy makers, practitioners, donors and academicians should also make more efforts to determine whether poor people especially women are being reached by microfinance institutions and the way the services are affecting the lives of the targeted groups. If not, it is difficult to justify microfinance services as an instrument of poverty reduction. Achieving women's economic empowerment by microfinance is not a quick answer. It will take sound public policies, a holistic approach, and long-term commitment from all development actors. Therefore, development actors need to reach and enhance opportunities for the poorest of the poor and women in communities.

Women contribute their own roles for economic and social development of a country. However, they are discriminated in the world of developing countries. Therefore, investing in gender equality and women's economic empowerment, providing more jobs and decent work for women is very important, because it is the right thing to do and it promotes sustainable growth and development for countries. Implementing development strategies, policies and programs generate more jobs and ensure adequate work for women is essential in all sectors. Thus, it is advisable to promote women's leadership in public and corporate economic decision making in worker's organizations. Promoting a culture of equality and shared responsibility between men and women has also its own role in empowering women.

In general, promoting educational training and professional development for women and implementing enterprise development and marketing practices that empower women are very essential. It is also important to promote equality through community initiatives and advocacy to empower women. Sustaining high level supports and directing top-level policies for gender equality and human rights contributes its role in women empowerment. It is also advisable to engage internal and external stakeholders in the development of enterprise policies, programs, and implementation plans that advance equality of men and women. Establishing a zero tolerance

policy towards all forms of violence, including verbal and/or physical abuse, and preventing sexual harassment are very important in women empowerment. Respecting the dignity of women in all public societies and working with community stakeholders to eliminate discrimination and exploitation of women and opening opportunities for women and girls are very essential for women empowerment. Thus, empowering women through microfinance is a pathway for achieving millennium development goals.

No single intervention can reduce poverty. Poor people need employment, schooling, and health care. Some of the poorest especially women require immediate income transfers or relief to survive. Access to financial services forms a fundamental basis on which many of the other essential interventions depend. Moreover, improvements in health care, nutritional advice and education can be sustained only when households have increased earnings and greater control over financial resources. Moreover, there should be an increase in government funding to women clients' of Burayu microfinance for supply of social infrastructure (safe water, electric power supply and sanitation facilities). Local and international NGOs also should intensify the support of these activities.

Concerning implication for research, it is essential for further study on empowerments of women through microfinances by all development stakeholders. These development stakeholders are governments, research institutes, and donors to distinctively find out the effects of other microfinance services (such as micro-insurance and remittances) on the socio-economic status of the users. This is because of its critical area of study that can help much in policymaking that would help to eradicate poverty. Both governmental and non-governmental organizations should work to increase financial and lending services to poor people particularly women. They should work with the goal of increasing their income.

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Annex I**Addis Ababa University, Graduate School of Social Work**

Study Title: The Role of microfinance Enterprise in Women's Socio-Economic Empowerment and its Challenges: The Case of Burayu Town.

Introducing the Nature and Purpose of the Research

My name is Belay Ejigu - Social Work masters student at Addis Ababa University.

The School of Social Work requires every student to conduct academic research as the partial fulfillment of masters program. Based on my area of interest, I have chosen to work on the role of microfinance enterprise in women's socio - economic empowerment and its challenges.

The main objective this study is to assess and/or explore the roles of microfinance in women empowerment and its challenges in Burayu town. More specifically, it will try to assess the role of microfinance services in improving women's income and its impacts on women's access to, and control over assets. This study is also used to identify the socio - economic changes of women clients after they had been the member or user of microfinance of the institution. Finally, the challenges of women clients of Burayu town microfinance institutions will be identified.

If you chose to participate in this study, I can assure you that the information you provide will be kept anonymously, because I will not ask you your name or any other identifiable information. Therefore, there will be no kind of apparent risk related to participating in this study. However, if there is any question or issue that you do not want to address you can pass. In addition, if you feel uncomfortable at any stage of the interview you have the right to withdraw yourself from the interview or focus group discussion.

Questionnaires for Women Clients of Burayu MFI

General Direction

The purpose of this survey questionnaire is to gather information regarding the role of microfinance enterprise in building women's socio-economic empowerment and its challenges in Oromia regional state of Burayu town. The response for each item in the questionnaire will be of great help to the intended purpose. Therefore, the researcher kindly requests your honesty reply. Responses to the questionnaire will be kept in confidence and the information required for this study will only be used for masters' thesis of Social work. Your willingness to answer all of the questions would be appreciated.

Thank You for Your Cooperation!

Note. 1. Do not write your name.

2. Please respond by putting “✓” mark or by writing your responses on the space provided.

Part I. Background Information on women clients of Burayu MFI.

1.1. Age in year: _____

1.2. Religion

1. 1. Orthodox

3. Protestant

2. 2. Muslim

4. Catholic

5. If others (Specify) _____

1.3. Marital status

1. Single

3. Separated

5. Divorced

2. Married

4. Widowed

1.4. Number of Children: _____

1.5. Family Size: _____

1.6. Educational level

- | | |
|---|---|
| 1. Illiterate <input type="checkbox"/> | 5. Preparatory (11-12) <input type="checkbox"/> |
| 2. Elementary (1-4) <input type="checkbox"/> | 6. TVET <input type="checkbox"/> |
| 3. Secondary (5 - 8) <input type="checkbox"/> | 7. Diploma <input type="checkbox"/> |
| 4. Junior (9 -10) <input type="checkbox"/> | 8. Degree and above <input type="checkbox"/> |

1.7. Your previous occupation

- | | |
|--|---|
| 1. Housewife <input type="checkbox"/> | 4. Government Employee <input type="checkbox"/> |
| 2. Student <input type="checkbox"/> | 5. Domestic worker <input type="checkbox"/> |
| 3. Job seeker <input type="checkbox"/> | 6. Private Business <input type="checkbox"/> |
| | 7. If others (specify) _____ |

Part II: Business Information

1. Name of your business _____

2. Type of your business

- | | |
|--|---|
| 1. Construction <input type="checkbox"/> | 4. Metal and wood work <input type="checkbox"/> |
| 2. Service provider <input type="checkbox"/> | |
| 3. Trade <input type="checkbox"/> | |

3. Year of involvement (experiences) in the enterprise: _____

4. Your source of capital to start your business

- | | |
|--|---|
| 1. Personal saving <input type="checkbox"/> | 5. Banks <input type="checkbox"/> |
| 2. Family <input type="checkbox"/> | 6. microfinance Institutions <input type="checkbox"/> |
| 3. Friends or Relatives <input type="checkbox"/> | 7. Iqub and the like <input type="checkbox"/> |
| 4. NGOs <input type="checkbox"/> | 8. If others (specify) _____ |

5. How many times have you taken the loan?

1. Only once 3. Three wise 5. More than four
 2. Twice 4. Four wise

6. The size or amount of the first loan was _____

7. The size or amount of the current loan is _____

8. When the institution grants loan, does it provide consultancy or training services on how to use the money?

1. Yes 2. No

9. Before you became client of the institution what types of services you expected?

1. Loan service 3. Loans, training and consultancy services
 2. Training and consultancy services 4. If other, please specify _____

10. Do you think that the amount of loan allowed by Burayu MFI is sufficient to run your intended business? 1. Yes 2. No

11. Why did you prefer to start this business?

1. To be self-employed 3. To participate in small investment
 2. To generate own income 4. I have no other alternative for incomes
 5. If others, please specify _____

12. Are you making profit in your business?

1. Yes 2. No

If your answer is yes, how much _____

13. What is your monthly income before you were a client of Burayu MFI? _____

14. Your monthly income after you were a client of Burayu MFI is _____

1. Increased 2. Decreased 3. No change

15. For question number 14, if your monthly income was increased /decreased after you were a member of Burayu MFI, What are the reasons?

- Your monthly income was increased because of _____

- Your monthly income was decreased because of _____

16. After being a client/member of Burayu microfinance institution the number of your children attending school was _____.

1. Increased 2. Decreased 3. No change

17. For question number 16, if the number of your children attending school is increasing /decreasing, what are the reasons?

- If increased, the number of your children attending school were increasing because of

- If decreased, the number of your children attending school were decreasing because of

18. Do you make any contributions to the household from the loans available from the MFI?

1. Yes 2. No

19. If your answer is yes for question number 18, how does your husband view your contribution to the family?

20. Is there any change in your household decision making after you are client of MFI?

1. Yes

2. No

21. If your answer is yes for question number 20, what are these changes?

22. Are there any changes in your political participation after you became a client of the MFI?

1. Yes

2. No

23. If your answer is yes for question number 22, what are these changes?

24. Are there any changes in your income after you became a client of the MFI?

1. Yes

2. No

25. If your answer is yes for question number 24, what are these changes?

26. Do you pay your loan on time?

1. Yes

2. No

27. If your answer for question number 26 is no, what are the reasons for not paying the loan on time?

28. What are the socio – economic roles of Burayu MFI?

Directions :- (Please indicate your answers using a tick “✓” mark, that describes your viewpoint about socio- economic dimensions of MFIs.

5 = strongly agree 4 = Agree 3 = Neutral 2= Disagree 1 = strongly disagree

Socio-Economic Roles of Burayu MFI	5	4	3	2	1
Improved social and economic well-beings, by income generating for the households and participation in different activities of the community.					
Improved food availability of the family(household)					
Improved access to education for the children of the households					
Improved housing of household in accommodation of house furniture (material well-beings)					
Improved health of household (the family)					
Creating employment opportunities for beneficiaries of MFI					
Reduced client’s income dependency ratio (on husbands) at the household level.					
Enhances client’s social inclusion at the community level by improving social networks.					

If others, please specify _____

29. What are the challenges of women clients in microfinance institutions of Burayu town?

Directions :- (Please indicate your answers using a tick “✓” mark, that describes your viewpoint about the challenges encountered to MFIs.

5 = strongly agree 4 = Agree 3 = Neutral 2 = Disagree 1 = strongly disagree

Problems (Challenges)	5	4	3	2	1
Inaccessibility of financial services					
Too small loan size					
Lack of training on how to use money					
lack of developments in infrastructures					
Complex system of microfinance institution regulations.					
High interest rates					
Lack of collateral security					
Short payment periods					

If others, please specify _____

30. Please list down the constraints that you have encountered in general, in Burayu MFI and the possible solutions for each.

Possible Constraints	Suggested Solutions
1.	
2.	
3.	
4.	
5.	

Annex II**Interview Guideline for Burayu microfinance Officials**

1. What kind of community members is this institution currently serving?
2. What are the criteria for the selection of women clients to get services from this microfinance institution?
3. Are there follow-ups after women were the clients of this microfinance institution?
4. Could you tell me the social benefits of microfinance services in enhancing the social inclusion of the poor especially poor women?
5. Do you think that Burayu microfinance is giving services to large members of community members that need financial services?
6. What are the ways that Burayu microfinance institution used to bring economic and social changes on women status at household and community level?
7. Do you think that Burayu microfinance institution has good social acceptance to continue giving services in the future?
8. What are the major challenges in credit provision and its returns in this microfinance institution?
9. What are the changes in socio - economic of the beneficiaries (women clients of MF) by the help of Burayu microfinance?
10. What are the socio-cultural factors that restrict women participation in taking loan from MFI?
11. What are the economic, social and political impacts of microfinance programs on women clients of the institution?
12. What are the problems of Burayu microfinance institution in its service delivery to build women's socio - economic empowerment?
13. What are your recommendations for the problems of microfinance institutions of Burayu town in its service delivery to build women's socio - economic empowerment?
14. What do you suggest as general, concerning the loan policy of microfinance institution?

Annex III**Focus Group Discussion Guide Lines**

1. How do you describe the role of MFIs in improving the livelihood of its client especially poor women?
2. How do you explain the employment opportunity being created by microfinance enterprises to reduce unemployment?
3. How do you explain the support provided by financial institutions for poor women?
4. Are there members who withdraw from the enterprises? If yes, what are the most important causes for their withdrawal?
5. What are the institutional and other supports, which are being provided by the town administration to Burayu microfinance enterprises?
6. Do you think that Burayu MFI has created strong market linkages to the construction, trade, & service sectors?
7. What are the most important threats and challenges of Burayu MFI?
8. How do you explain the contribution of Micro enterprises in terms of:
 - Income generation
 - Enhancing wealth distribution
 - Creating job opportunities
 - Schooling children
 - Enhancing health of clients and their family
 - Poverty reduction
9. What do you think in a better way for the sustainable growth or development of microfinance enterprises with respect to:
 - ✓ Poor women clients in using microfinance enterprise
 - ✓ Government rules, regulations and policies
10. What do you suggest and recommend for the problems of Burayu microfinance enterprise?
11. Please list down the constraints that you have encountered in Burayu MFI and the possible solutions for each.

Annex IV

Universiitii Finfinne

Kolleejjii Saayinsii Hawaasa

Saganttaa Barnoota Sooshaal Woorkii

✓ **Gaaffii Maamiltoota Dubartoota Dhaabbata IMX Magaalaa Burraayuuf Dhiyaatu****Gorsa waliigalaa**

Kaayyoon gaaffilee qo'annoo kana gahee ykn bu'aa dhaabbatni IMX magaalaa Burraayyuu guddina diinagdeef hawaasa maamiltoota dubartoota dhabbatichaa jiratti qabuufi rakkoole dhaabbatichi qabu ta'a. Deebiin gaaffilee kana qo'annoo godhamu kanaaf gahee fi qooda guddaa qaba. Kanaafuu qo'ataan qo'annoo kanaa dhugaa jiru hunda hirmaattonni qo'annoo kana iftoominaaf amantummaadhaan akka deebisaniif abdiin guddaa qaba. Deebiin gaaffilee kanaas iccitiin qabamee odeeffannoon argamus inttiin eebbifamuu digrii lamaffaa soshaal woorkii qofaaf ta'a. Kaka'umsiifi gargaarsi isin deebii gaaffilee dhiyaatan hundaaf gootan dinqisiifannaaf galata guddaa qabdu.

Gargaarsaaf nuwaliin ta'uu keessaniif galatoomaa!

Yaadannoo. 1. Maqaa kee bareesun hinbarbaachisu

2. Gaaffilee armaan gadii mallattoo “✓” kaa'uu fi iddoo bakka duwwaa irratti deebii keesan bareesudhaan deebisa.

Kutaa I. Odeeffannoo maamiltoota dubartoota dhaabbata IMX magaalaa Burraayyuu

1.1. Umurii kee : _____

1.2. Amantaa kee

1. Ortodooksii

2. Musiliima

3. Protestaantii

4. Kaatoolikii

5. Kambiraa yoo jiraate (barreessi) _____

1.3 Haala Gaa'iilaa

1. Hin heerumne
2. Heerumeera
3. Addan baheera
4. Abbaan manaa koo du'eera
5. Hiikeera

1.4. Baayyina ijoollee kee : _____

1.5. Baa'ina maatii kee: _____

1.6. Sadarkaa barumsaa kee

1. Hin baranne
2. Sadarkaa 1^{ffaa} (1-4)
3. Giddugaleessa (5 - 8)
4. Sadarkaa 2^{ffaa} (9 -10)
5. Qopha'hina (11-12)
6. Teknikaafi ogumma
7. Waraqaa ragaa
8. Dippiloomaa
9. Digirii fi isaa'ol

1.7. Gahee hojii kee duraanii

1. Haadha manaa
2. Barataa
3. Hojii dhabeessa
4. Hojjetaa mootummaa
5. Hojettuu mana keessaa
6. Hojjeettu dhuunfaa
7. Kambiraa yoo jiraate (barreessi) _____

Kutaa II: Odeeffannoo Hojii Daldalaa maamiltoota dubartoota dhaabbata IMX magaalaa Burraayyuu

1. Maqaa hojii daldala kee _____

2. Gosa hojii daldala kee

1. Hojii ijaarssaa
2. Hojii Tajaajilaa
3. Hojii Daldaala
4. Qonaa Magaalaa
5. Hojii sibiilaaf mukaa

3. Turttii waggaa (muuxannoo) dhaabbata kana keessaa qabdu: _____

4. Ittiin ka'umsa qabeenya amma qabdu

1. Qusannoo koo
2. Maatii
3. Hiriya ykn Fira
4. Mit-mootummaa
5. Baankii
6. Dhaabbata IMX
7. Quqqubii fi kankana fakkaatan
8. Kambiraa yoo jiraate (barreessi) _____

5. Liqii yeroo meeqa fudhatte?

1. Takkaa qofaa

3. Yeroo sadii

5. Yeroo afurii Ol

2. Lama

4. Yeroo afur

6. Baayinni qarshii ati liqii yeroo calqabaaf fudhattee _____

7. Baayinni qarshii ati yeroo ammaa liqii fudhatuu _____

8. Dhaabbatni IMX magaalaa Burraayyuu liqii erga laatee booda hodoffii, gorsaa fi akkamittiin qarshii liqqeeffatte akka itti fayyadamtu leenjii siilatera?

1. Eeyyee

2. Lakki

9. Otoo maamila dhaabbata IMX magaalaa Burraayyuu hin ta'in dura dhaabbatichi gargaarsa akkamii naagodha jettee yaadda turte?

1. Gargaarsa liqii

3. Gargaarsa liqii, leenjii fi gorsaa

2. Gargaarsa leenjii fi gorsaa.

4. Kan biraan yoo jiraate barreesi _____

10. Liqin qarshii ati dhaabbata IMX magaalaa Burraayyuu irraa argachaa jirtu waan ati hojjechuu barbaadde hundaaf sigahaa?

1. Eeyyee

2. Lakki

11. Hojii amma hojjechaa jirtu maaliif calqqabuu barbaade?

1. hojii uummachuuf

3. Misooma xixiqqaa irratti hirmaachuuf

2. Gali argachuuf

4. Gali argachuuf carraa biraa waan hinqabnneef

5. Kan biraan yoo jiraate barreesi _____

12. Hojii daldalaa kee (Hojii amma hojjechaa jirtu) keessatti bu'aa argatteettaa?

1. Eeyyee

2. Lakki

13. Otoo maamila dhaabbata IMX magaalaa Burraayyuu hinta'in dura galiin ati ji'atti qabdu meeqa ture? _____

14. Erga maamila dhaabbata IMX magaalaa Burraayyuu taatee booda galiin ati ji'atti qabdu _____

1. Nidabalee

2. Nihirrisee

3. Jijjiirama hinqabu

15. Gaaffii lakkoofsa 14^{ffaa}f, erga maamila dhaabbata IMX magaalaa Burraayyuu taatee booda yoo galiin kee ji'aa dabale ykn hir'ise sababiinsaa maalii?

- Sababiin galiin ati ji'atti arggattu dabaleef

22. Erga maammila dhaabbata IMX magaalaa Burraayyuu taatee booda hirmaannaa fi siyaasa kessatti gootu irratti jijjiramni argame jira? 1. Eeyyee 2. Lakki

23. Deebiin kee gaaffii lakkoofsa 22^{ffaa} Eeyyee yoo ta'e, jijjiramni argamee jiru maalfaati?

24. Erga maammila dhaabbata IMX magaalaa Burraayyuu taatee booda galii attii argatuu irratti jijjiramni jira?

1. Eeyyee 2. Lakki

25. Deebiin kee gaaffii lakkoofsa 24^{ffaa} Eeyyee yoo ta'e, jijjiramni argamee jiru maalfaati?

26. Liqii dhaabbata IMX magaalaa Burraayyuu irraa fudhatte guyyaa beellama keeti deebista?

1. Eeyyee 2. Lakki

27. Deebiin kee gaaffii lakkoofsa 26^{ffaa} lakkii yoo ta'ee, sababiin ati liqii dhaabbata IMX magaalaa Burraayyuu irraa fudhatte guyyaa beellama keetti hin deebisneef maali?

28. Gaheen (faayidaan) dhaabbatni IMX magaalaa Burraayyuu diinagdee hawaasaa keessatti qabu maalfaati?

Gorsa: - Faayidaa dhaabbatni IMX magaalaa Burraayyuu diinagdee hawaasaa keessatti qabu ilaalchisee yaada qabdu mallattoo “✓” barreessuudhaan (kaahuudhaan) gaaffilee armaan gadii deebisi)

5 = Jabeeseen deeggara 4 = Nan deeggara 3 = Hin deeggarus hinmormus 2= Nan morma
1 = Jabeeseen morma.

Faayidaa Dhaabbatni IMX Magaalaa Burraayyuu Diinagdee Hawaasaa Keessatti Qabu	5	4	3	2	1
Wabii jireenya hawaasichaa fooyyessa					
Wabii midhaan nyaataa fooyyessa					
Barumsa argaachuu hawaasichaa fooyyessa					
Qabeenya meeshaa mana keessaa fooyyessa					
Fayyaa maatii fooyyessa					
Carraa hojii uummachuu nibabalisa					
Maxxantummaa dubartootni galii abbaa manaa isaaniirratti hirkachuu qaban xiqqeessa.					
Waliin ta'iinsa dubartootni hawaasa waliin jiraatan wajjin qaban jabeessa					

Kan biraan yoo jiraate barreesi _____

29. Rakkooleen maamiltoota dubartota dhaabbata IMX magaalaa Burraayyuu qaban maalfaati?

Gorsa: - Rakkoolee maamiltootni dubartota dhaabbata IMX magaalaa Burraayyuu qaban ilaalchisee yaada qabdu mallattoo “✓” barreessuudhaan (kaahuudhaan) gaaffilee arraan gadii deebisi.

5= Jabeeseen deeggara 4= Nan deeggara 3 = Hin deeggarus hin mormus 2= Nan morma
1 = Jabeeseen morma.

Rakkoole (Bu'aa Bahii) Dhaabbatn IMX Magaalaa Burraayyuu Qabu	5	4	3	2	1
Tajaajila keenniinsa liqii qarshii dhabuu					
Qarshiin liqii keennamu xiqqoodha					
Leenjii dhabiinsa itti fayyadama qarshii					
Hanqina tajaajila bu'ura misoomaa					
Walxaxiinsa seera bulchiinsa fi tajaajila keenniinsa dhabbata IMX magaalaa Burraayyuu					
Dhalli qarshii liqii kennamee guddachuu					
Bu'aa qarshii liqeeffatame deebisanii mana baankii kaawwachuu wallaaluu fi qarshii waliitti qabachuu dhabuu.					
Guyyaan liqiin fudhatame deebisamu xiqqaachuu					

Kan biraan yoo jiraate barreessi _____

30. Tajaajila dhaabbatni IMX magaalaa Burraayyuu kennaa jiru keessatti rakkoolee si mudataaniifi furmaata rakkoolee kanaaf ta'u kan jeettu mee saanduuqa armaan gadii keessatti barreessi

Rakkoolee Ati Hubatte Ykn Rakkoolee Siqunnaman	Furmaata Rakkoolee Caqasmanii (Jiranii)
1.	
2.	
3.	
4.	
5.	

Annex V

Haala Hoogantootini Dhabbata IMX Magaalaa Burraayyuu Gaaffilee Afaanii Gaafataman.

1. Dhabbatni kun ykn Dhabbatni IMX magaalaa Buraayyuu yeroo amma kana hawaasa akkamiif tajaajila keenna jira?
2. Ulaagaleen dhabbatni kun ittiin maamiltoota dubartoota dhaabaticha keessa fayadamoo ta'an ittiin filatu maal maalfati?
3. Erga maamiltootin dubartoota misseensa dhaabbata IMX magaalaa Buraayyuu fi fayadamtoota dhaabaticha ta'anii booda dhabatichii hordofii taasisaafi?
4. Tokkumaa hawaasa keesati bu'aa fi gaheen IMXn keesumaayyuu hiyyumaa dubartoota hambisuu irratti gaheen inni qabu maali faii?
5. Dhaabbani IMX magaalaa Buraayyuu hawaasa bal'aa fi hawaasa IMX kana irra fayadamaa ta'uu barbaadu hundaaf tajaajila maalaqaa gutummaati kenna jira jette yaada?
6. Dhaabanii IMX magaalaa Buraayyuu jijjirama dinagdee fi hawasuma mamiltoota dubartoota dhabatichaa irratti fiduuf tooftaa maal maalfaa fayyadame? Ykn akamitiin jijjirama dinagdee mamiltoota dubartoota issa irratti fide?
7. Dhaabanii IMX magaalaa Buraayyuu hawaasa hundaa biratii tajaajila laacha jiruun fudhatama gaariif itti fufiinsa gara fulduraati qaba jettee yaadda?
8. Dhaabata IMX magaalaa Buraayyuu qarshii liqqii fudhachuu fi deebisuu irratti rakkoolee ijoo kan ta'an maalfaati?
9. Gargaarssa dhaabata IMX magaalaa Buraayyuu jijjiiramini dinagdee fi hawasuma maamiltooni dubartoota agarsiisani maalfaati?
10. Hirmaana dubartooni dhaabata IMX keesatii gochaa jiraniif gufuu kan ta'an aadaa hawaasa keessa maalfaati?

11. Jijiirama dinagdee, jijiirama hawaassa fi jijiirama siyaasa dhabanii IMX Buraayuu maamiltoota dubartoota irratti agarsiise maalfaati?
12. Tajaajila keeniinssa fi ijaarsaaf godina dinagdee maamiltoota dubartoota keesatti rakoollee dhaabbatni i IMX magaala Buraayuu qabbu maalfaati?
13. Tajaajila keeniinssa fi ijaarsaa godina dinagdeef hawaasa maamiltoota dubartootaa keesatti rakoollee dhaabbatni IMX magaala Buraayuu qabuu maali? yaada furmaataa ta'uu qaba kan jettus maalfaati?
14. Walumaagalati seera keeniinsa liqii IMX ilaalchisee ta'uu qaba waan jettani maalfaati?

Annex VI

Haala Gaaffileen Xiyyeefannoo Waliinii Dubartoonii Dhaabbatn IMX Magaalaa

Burraayyuu fi Beektoni Irratti Mari'atan.

1. Tajaajila dhaabbatn IMX magaalaa Burraayyuu kennaa jiru keessatti jireenya maammiltootaa keesumaayyuu jireenya dubartoota hiyyeessotaa fooyyessuu irratti maal fakaata? Akkamiitti ibsita?
2. Hojii uummachuu fi hojii dhabdoota hir'isuu irratti qooda dhaabbatni IMX magaalaa Burraayyuu qabuu akkamittiin ibsisita.
3. Gargaarsa kara dhaabbata IMX magaalaa Burraayyuutiin dubartoota hiyyeessotaaf godhamaa jiru kana akkamittiin ibsita (ilaalta)?
4. Miseensota dhaabbata IMX magaalaa Burraayyuu keessaa kan miseesummaa dhiisanii bahan jiruu? Yoo jiraatans maaliif dhiisanii bahani? Sababiin isaan dhiisanii bahani maalfaati?
5. Bulchiinsa magaalaa Burraayyuu irraa gargaarsi dhaabbata IMX magaalaa Burraayyuuf keenamaa jiru maalfaati?
6. Akka ilaalcha keetti dhaabbatn IMX magaalaa Burraayyuu hidhata ykn walitti dhufeenya gabaa barbaaduu seektaroota daldala, ijaarsa fi tajaajiltoota waliin qabuu cimaadhaa?
7. Rakkoolee cimaaf sodaa gurguddoo dhaabbatn IMX magaalaa Burraayyuu qabu maalfaati?
8. Faayidaa dhaabbatn IMX magaalaa Burraayyuu qabu keessaa warra armaan gadii akkamittiin ibsita.
 - Galii arggachuu irratti
 - Guddina qoodinsa qabeenyaaf
 - Carraa hoji uumuu irratti
 - Daa'imman ykn ijoollee barsiifachuu irratti

- Guddina fayyaa maamiltoota dhaabbatn IMX magaalaa Burraayyuu fi maatii isaani irratti qabu.
 - Hiyuummaa hir'isuu irratti
9. Guddina itti fufiinsa qabu fiduu irratti gaheen dhaabbatn IMX magaalaa Burraayyuu qabu qabxiile armaan gadiiratti maal fakkaata.
- ✓ Fayyadama dhaabbatn IMX magaalli Burraayyuu dubartoota harka qalleeyyi irratti qabu
 - ✓ Seeraaf heera akkasumas poolisii mootuumaan qabuu irratti.
10. Tajaajila kenniinsaa fi ijaarsaa guddina dinagdeef hawaasa maamiltoota dubartootaa keessatti rakoolee dhaabbatni IMX magaalaa Burraayyuu qabu maali? yaada furmaata ta'uu qaba kan jettus maalfaati?
11. Turtii maamiltummaa kee keessatti rakoolee dhaabbatni IMX magaalaa Burraayyuu qabuu fi furmaata rakoolee kanaa sanduuqa armaan gadii keessati barreessi.

Declaration Letter

I, Belay Ejigu, confirm by my signature that this thesis is my original work and has not been presented for a degree in any other university, and that all sources of material used for the thesis have properly acknowledged.

Name of Student: Belay Ejigu

Signature: _____

Date: _____

Approval

This thesis has been submitted for examination with my approval as university advisor.

Name of advisor: Ashenafi Hagos

Signature: _____

Date: _____