

RUNNING HEAD- EXPLORING THE IMPACTS OF MICROCREDIT PROGRAMS

**ADDIS ABABA UNIVERSITY
SCHOOL OF GRADUATE STUDIES
GRADUATE SCHOOL OF SOCIAL WORK**

**EXPLORING THE IMPACTS OF MICROCREDIT PROGRAMS ON WOMEN
EMPOWERMENT**

**(The Experience of Women Microcredit Program Participants in
Addis Credit and Saving Institution)**

By Tizita Ayalew

**Submitted to the School of Graduate Studies of Addis Ababa University
In Partial Fulfilments of the Requirement for Master's Degree in Social Work
(MSW)**

Addis Ababa

June, 2010

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Addis Ababa University
School of Graduate Program

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(The Experience of Women Microcredit Program Participants in
Addis Credit and Saving Institution)

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DECLARATION

I, the undersigned, declare 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 thesis have been duly acknowledged.

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Acknowledgements

First and for most, I would like to thank and honor the Almighty God for giving me the strength to start and complete my study.

My heartfelt thanks also extended to my thesis advisor Dr. Mengisitu Legesse for his constructive comments and guidance during the course of my study. He sacrificed his precious time in reading and reviewing the draft and the final output of my work. Had it not been for his constructive comments and cordial support and assistance, it would have been very difficult to bring this study to end.

I also want to pass my warmest acknowledgement to people, who voluntarily involved in the study and gave genuine information which, without their support and commitment, this study wouldn't have been realized. I also forward my acknowledgment to Addis Ababa University, school of graduate studies for providing grant for this research. I also thank my Office for allowing and sponsoring my post graduate study. Last, but not least, I want to forward a thank you and love you messages to my family, my husband and considerate friends, especially Alme and Mihiret, who have been of immense support and help to me. Once more, I thank you all.

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Acronyms

-MFI-Micro Finance Institutions

ADCSI- Addis Credit and Saving Institution

-SACCOs- Saving and Credit Cooperatives

- NGOs-Nongovernmental Organizations

-MDG- Millennium Development Goal

Abstract

The thesis explores the impact of microcredit program on individual women empowerment in Addis Credit and Saving Institution, Lideta Sub-City Kebele 07/14 branch. It focuses on how women experience changes to achieve their empowerment through bringing (1) economic/material change (2) cognitive change (3) perceptual change and (4) relational change. The research is a multiple case study using standard techniques for exploring the impacts of microcredit program on women empowerment. In-depth interviews with five women and direct observations were the major source of data. The research participants were purposefully selected from other member based on their success stories and relative changes they achieved in the program. The research indicates that ADCSI's microcredit program creates empowerment promoting condition for women. It has significant contribution to the empowerment of poor women. Program participant women have improved their income because they launched new ventures and also expanded their economic activities. They also created assets which are controlled by them. The participant level of knowledge, skill, and awareness about their business and the wider environment has increased. Women dependence on their husband has been reduced and their increased income enabled women to be self-reliant. The program also contributed to women self-esteem and confidence due to the increased level of acceptance and appreciation both at household and community level. The study indicates that the significant contributions of the program to women empowerment are not without challenges. The main challenges include limited financial product, engaging in less profitable and risky activities, low return and inadequate market outlet and weak networking. Revisit the mission, vision, objectives and the strategic and business plans of ADCSI is important in order to mainstream their activities and address the financial needs of women. It should design a gender –friendly and appropriate strategy to reach out women and mobilize them to access its financial service.

1. INTRODUCTION

1.1 Background of the study

Women in Ethiopia represent 50 percent of 74 million inhabitants of the country. If properly engaged their contribution to the overall development of the economy can be enormous. Because women play a crucial role in the development of the agricultural sector, which is the mainstay of the economy. It is also noted that women in Ethiopia shoulder over 90 percent of the household responsibilities. For instance the reproductive roles such as child bearing and tending, cooking, fetching water, fuel wood, etc, they are also highly involved in crop production such as land preparation, sowing, weeding, harvesting, processing and other post-harvest operations as well as livestock production by performing like feeding, watering and herding animals, cleaning barrens, etc (Wolday ,2006).

According to a national survey conducted in 1997 by the Ministry of Labour and Social Affairs (MOLSA), women in Ethiopia constitute 88 percent of those engaged in informal trade. However, 47 percent of women are engaged in petty trade. They mentioned their access to credit is a major constraint for their growth. On the other hand, women make up 83 percent of the manufacturing workforce in rural areas. Many of them are engaged in crop production and raising animals. Furthermore, women in pastoral areas of Ethiopia are responsible for nearly half of the productive activities and most of the reproductive activities of the household. This mirrors the situations of most Ethiopian rural households (Kejela, 2005). Women are also involved, to a limited degree, in government and non-governmental businesses to take up key positions in education, health, and political and social organizations. Despite their various roles and responsibilities, Ethiopian women who constitute about 50% of the population, and comprise the majority of the unemployed segment of the population are hit the hardest by economic

degradation. The large number of women languishing in poverty implies an unjust use of resources and their lower status in society. In simple terms, despite the contribution of women in economic development, they often face constraints that hinder their productivity in all aspects of their work and life. These constraints include time shortage, limited or no access to and control over resources and the benefits they receive as a result of their work which reduced their economic, political and social empowerment. As a result, they are compelled to perceive their role in the society as a subordinate and accept that men should take the greatest responsibility to control all resources including women's own time and labour (Peter and Peters, 1997). This and other related factors have become a major concern in the implementation of policies that aim to empower women in Ethiopia.

From such perspectives the government of Ethiopia has taken number of policy measures to improve the situation of women in the area of education, health and socio-economic conditions. One such strategy followed in implementing the Ethiopian government policies is establishing microfinance institutions (MFIs). The introduction of formal MFIs in Ethiopia has been gradual, with initiation attributed to the proclamation in 1996, which is "The Licensing and Supervision of the MCIs" Proclamation No 40/1996. Prior to this period, a few NGOs and the Development Bank of Ethiopia (DBE) offered limited and isolated micro-finance services on an ad-hoc basis. The clientele served by the MFIs in Ethiopia are mainly poor. About 38 percent of the clients of MFIs in Ethiopia are female. The average loan size for each client is about 1000 Birr, which reveals that the microfinance industry in Ethiopia focuses on the active poor (Wolday, 2006).

The government's initiatives and programs in this regard are similar with the experiences of other developing countries. For instance governmental and nongovernmental organizations in developing countries have introduced microcredit programs offering financial services to low

income households, specifically targeting women. This was based on the premise that women in poor households are more likely to be credit constrained, and hence less able to undertake income-earning activities. Access to credit has received even greater attention in the context of poverty reduction and women's empowerment objectives. However, only a few studies have successfully investigated this impact in a rigorous manner (Pitt et. al, 2006).

This research is therefore undertaken to explore the impacts of microcredit programs on women empowerment in Addis Ababa, Lideta sub-city Kebele 07/14, which is one of the intervention areas of Addis credit and saving institutions. Lideta sub-city is one of the fast growing business area in the city where there are many social problems flourishing as a result of the population growth. According to the 2008 annual report from the Sub-city Social Affairs Office, the Kebele administrations revealed that over population, unemployment, destitution, lack of income, poor housing conditions, poor health conditions, etc are the major challenges that most dwellers are confronted with.

1.2 Problem Statement

It is widely claimed that microcredit –the provision of small loans– will enhance the empowerment of clients. Dilruba Banu et.al (2001) have conceptualized empowerment as the capacity of women to reduce their socio economic vulnerability and their dependency on their husbands or other male counterparts, in terms of their ability to become involved in income generating activities and freely spend the income thus generated: to accumulate assets over which they can have right of sale and profit, increase their contribution to household expenditure and thereby acquire a greater role in household decision making and finally increase their self confidence and awareness of social issues. One of the reasons why the funding of microcredit programs for women has become so popular and is embraced by many different 'lobbies' is the

assumption of a 'virtuous spiral'. The idea is that access to microcredit will commence a 'virtuous upward spiral' where individual economic empowerment of women will lead to wider economic, social and political empowerment (Mayoux, 1999). However, provision of credit at favourable terms is not a lacuna for empowering women since the question of empowerment, is not automatically.

Thus it is argued that improving women's access to credit is a positive step towards empowerment, but it cannot be considered as the means of empowering women. Apart from the danger of male involvement, provision of credit and subsequent micro enterprises for the purpose of empowerment of women will definitely add to the burden woman has to shoulder in terms of labour contribution towards such activities. In fact, such programs will demand further female labour and will accentuate the worse position of women. Besides there is the danger of reducing the free time of the women due to the home based production units started with the help of micro credit and micro enterprises. This will hinder the process of socialization of women sharing the time allotted for public interaction, political meetings and even the attempts for switching over to the formal employment in the case of qualified and educated women (Wolday, 2006).

Further, credit programmes promote the narrow individualistic definition of empowerment of women and ignore the collective dimension of it. By offering credit, it attempts to tackle the problem as technically, without taking care of the deep structural transformations. Credit and income generating programmes, if they are to have the expected impact over women, they need to move from the framework in which women are passive recipient of a service. The scope of credit programmes has to be increased from individual self reliance to broader social development goals. Awareness campaigns, para legal training, non formal education, education in family and health care, training to provide awareness and capacity to overcome gender-

specific constraints to assertive confidence and power within households have to be the part of the programmes.

Goetz and Sen Gupta (1996) have observed that focus on credit alone will leave out qualitative social change as objectives. Baden (1997) argued that savings programme for women should be linked to banks for ensuring that there is access to mainstream financial institutions. This involves institutional change in the financial sector to reduce transaction costs as well as delivery of small scale credit. Hashemi et al (1996) observe that participation in credit programmes is positively associated with women's level of empowerment defined as a function of her relative physical mobility, economic security, ability to make various purchases of her own, freedom from domination and violence within family, political and legal awareness and participation in public life.

Kabeer (1998) evaluated several studies and argues that credit, in itself, can introduce important, positive changes in the lives of women and their families. Access to credit can improve their standard of living, lead to greater investment in health and education, enhance economic contribution of women to their family, increase their decision making power in the household, promote political awareness and participation and lessen male violence within the family. However, these effects are much more pronounced when women use at least some part of the credit to further their own economic activities instead of letting men use all the credit for their activities. Still, there are strong indications that the design of microcredit programs is an important feature that can enhance or hamper empowerment processes. Programs and effects differ widely; while some programs prove to be very successful, others are not. Important differences are found between programs, not only in their economic impact but also when considering social or personal aspects. It is also likely that this does not only depend on the goals

and practices of the organizations and borrowers but also on what is being studied (Morduch, 1999; Zaman, 1999; Lucarelli, 2005).

It is thus widely claimed but not generally acknowledged that microcredit empowers women. Much seems to depend on the particular situation, the program design, the definition of empowerment and the indicators that researchers use to measure empowerment. In addition, it remains largely unclear in the Ethiopian context *how* microcredit is to empower women.

To start filling up some of these gaps and to widen our experience, this research attempted to explore the impacts of microcredit programs on women empowerment in a qualitative manner by taking the experiences of women program participants in Addis Credit and Saving Institution at Lideta Sub-city Kebeke 07/14 branch.

1.3 Objective of the Study

The main objective of the study is to explore the impacts of microcredit programs on empowerment of poor women participants in Addis Ababa city administration, Lideta sub-city Kebele 07/14, which is one of the intervention areas of Addis credit and saving institution. In relation to the above major objective, the specific objectives are:-

1. Exploring the economic/material changes of women participants.
2. Assessing cognitive changes of women participants.
3. Identifying perceptual changes of women participants.
4. Examining relational change of women participants.
5. Exploring the challenges that women are facing in microcredit programs and recommending the way forward to improve the participation and financial service delivery of Microfinance Institutions in order to empower poor women.

1.4 Research Questions

The major research question of this study is;-

- What are the impacts of participating in microcredit program on empowerment of poor women in Kebele 07/14 of Lideta sub-city?

In line with the above main research question, the following specific questions were addressed in the study.

1. Has participating in microcredit programs brought material change for women participants?
2. Has involvement in microcredit programs result in cognitive change for women participants?
3. Has involvement in microcredit programs result in perceptual change for women participants?
4. Has participating in microcredit programs brought relational change for women participants?
5. What are the challenges women are facing in participating microcredit programs and possible recommendations?

1.5 Significance of the study

The study explored one of the most important social and developmental issues of today in the world known as women's empowerment as shown in the Millennium Development Goal (MDGs). More specifically, it examined impacts of microcredit programs on women empowerment which is one of the developmental approaches considered to have a greater potential to empower the disempowered.

The knowledge generated by this study is likely useful to policy makers, social work practitioners, the donor community, NGOs and microcredit service provider's which are working in the area of women empowerment and microfinance development. Regarding to knowledge gap in the area, the findings of this study will contribute to widen the experiences of microcredit impacts on women empowerment in the country.

1.6 Operational Definitions

For the purpose of understanding, some of the words and phrases that need clarification were operationally defined as follows,

Impact Assessment:

In this study, an impact assessment is operationally defined as the process of searching for a rational reply for the research question (in this case, the significance of MFIs in empowering women) and determining which combination of factors contributed towards facilitating the change.

Microfinance (MF)

Micro-finance can be described as 'the provision of financial services dealing with very small deposits and loans' (Bastelaer, 1999:6).

Empowerment

The concept of empowerment has been the subject of much intellectual discourse and analysis. According to United Nations definition to empowerment, particularly women empowerment 'is the processes by which women take control and ownership of their lives through expansion of their choices' (United Nations, 2001).

Iqub

It is the name of an indigenous Rotating Savings and Credit Association (ROSCA) in Ethiopia. It is an association through which people pool equal amount of savings on a regular basis and gives it to a member through rotating lot or draw, until the last member gets what he/she has saved. It is one of the popular mutual support schemes, which is often formed by people affiliated to one another.

Iddir

In this study, Iddir refers to a community burial and support association rendering financial and labor support services during mourning to families who lost their relatives (death).

Lideta is the name of one of the ten Sub Cities in Addis Ababa.

Kebele is the smallest administrative unit of the local government structure in Ethiopia.

CHAPTER TWO

2. LITERATURE REVIEW

2.1 The Emergence of Microfinance Institutions (MFIs)

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. They were simply kept out of the reach of the formal financial institutions for several reasons. First, formal financial sectors require collateral and credit rationing. Second, they prefer for high-income clients and large loans. Third, the processes and procedures of providing loan are bureaucratic and lengthy requiring experience and education. 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 (Bouman, 1984, cited in Padma and Getachew, 2005; Chowdhury (n.d); Ghate, 1992; Khandker, 1998; and Henk ,

1998). There is no exception in Ethiopia as rightly pointed out in several studies (Gebeyehu,2002; Mulat, 1998 and Wolday, 2000, 2001 and 2002).

On the other hand, informal financial sectors were not good either. They usually require high interest rates, which the poor cannot afford to pay. These situations have also found to restrict the access of the poor towards informal financial sectors. Morduch (1998) argued in his study conducted in Bangladesh that since moneylenders 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 favour any development endeavour by the poor.

The year 1974 is a landmark in the history of microfinance development. It was by then that Professor Muhammad Yunus, a Bangladeshi economist introduced the idea of providing the poor with small loans. While he was on a field trip to an impoverished village with his students, he met a woman and interviewed her. She was making a living from the sale of stool (prepared from bamboo). From the interview he understood that the woman was making only a penny margin of profit for each stool. Then he reasoned that the woman would raise herself above subsistence level if she were given the loan with a more advantageous rate: then, he did it from his own pocket. In 1983 he formally established the Grameen Bank (meaning "village bank"). Today, in Bangladesh, Grameen has 1,175 branches, 12,500 staff and 2.4 million borrowers. The geographical coverage is 41, 000 villages, which means more than 60% of the total villages in the country. <http://www.globalenvision.org/library/4/537/>.

Thus, the limitations of financial institutions in providing the poor with credit have become the driving forces behind the emergence of MFIs. Nowadays, microfinance institutions are burgeoning to provide the poor with financial as well as technical assistance. Today replications

of the model are proliferating all over the world owing to its importance. While emphasizing the importance of microfinance, Kofi Anan, the former Secretary General of the United Nations once said, *“Microcredit is a critical anti-poverty tool—a wise investment in human capital. When the poorest, especially women, receive credit they become economic actors with power. Power 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 “creditworthy.”

2.2 Brief Description of MFIs in Ethiopia

Since the takeover of the present government in 1991, considerable attempts have 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. 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).

The government also started micro-enterprise lending program after signing a development credit agreement (that is Market Town Development Project) with International Development

Association (IDA) on March 30, 1990 which has been managed by Development Bank of Ethiopia. The objectives of the program were to finance very small businesses and household income generating activities, and to provide at least 50 percent of the loan to women entrepreneurs (implementation completion report, MTDP, 1999, cited in Asmelash, 2003).

As of September 2009, twenty seven microfinance institutions are registered under the National Bank of Ethiopia and have an active loan portfolio of about 4.9 billion Birr delivered to 3,019,284 clients. They also mobilized about 1.6 billion birr of savings (Getaneh, 2005). The industry is non-competitive and provides uniform credit and saving products to all clients (Wolday, 2002). The development of these MFIs could be viewed from two angles: (i) *as potential market growth for financial services* and (ii) *as a paradigm shift by the government and NGOs from mere relief assistance to mobilizing the community towards sustainable development* (Fiona, 1999, cited in Wolday, 2000).

2.2.1 Regulatory framework

The issue of regulatory framework has come to the forefront because MCIs were providing financial services and products to the poor, outside the formal banking system (Ahmed 2002: 10). The key legal foundation for MCIs is made in 1996. This is "The Licensing and Supervision of the MCIs" Proclamation No 40/1996. This proclamation has laid the well-defined legal basis for the MCIs in Ethiopia. In the proclamation the purposes and duties of MCIs are clearly stipulated. It provides the framework to create, expand and develop MC programs. Pursuant to this proclamation, the National Bank of Ethiopia (NBE) primarily vests on licensing and supervision of the business of MCIs. The Bank has made a series of directives regarding the activities of the MCIs. The bank determined the minimum start up capital to begin a MCI service at 200,000 Birr (Directive No. MFI 01/96). The envisaged MCIs are also required to organize as

a share company. The legal framework clearly stated that MCIs should be owned by Ethiopian nationals or organizations owned by Ethiopians. This, however, restricts the cash that would flow from international NGOs and associations.

2.2.2 Operational lending models

Similar to other parts of the world, MCIs in Ethiopia focus mainly on group-based lending and promote compulsory and voluntary savings. They use a solidarity group approach, whereby clients join into groups of 5-7 members and co-guarantee each other's loans. These groups meet on the weekly or monthly bases to make loan repayments and savings deposit. Working through groups is considered as an effective means to expand outreach and reduces the transaction costs for MCIs. A few MCIs deliver services through traditional social groups like *Idir* whose members also guarantee each other's loans. The co-guarantee mechanism within the groups serves as an alternative form of collateral. In addition to group lending methodology, most MCIs use individual lending on the basis of physical or other collateral.

2.2.3 Sources of fund

As an important service for clients and sources of funds for MCIs, saving mobilization remains central strategy. In Ethiopia, however, according to Teka and Mengesha (2006: 29), the deposit mobilized by the MCIs is rather weak: only a third of the fund lent out by MCIs is covered from internally mobilized funds. Nearly half of the loans have to be funded from other sources including NGOs, International Fund for Agricultural Development (IFAD) and other donors, which is unsustainable. MCIs in Ethiopia obtain donor funds mainly from two sources: The IFAD and African Development Bank (ADB) fund, which is managed and channeled by the Development Bank of Ethiopia (DBE) to the MCIs. This is lent at 6% to the MCIs, which is

higher than the 3% deposit rate for most MCIs. However, for government supported MCIs, donated equity finance from regional governments serves as a source of capital.

2.2.4 Performance and sustainability

The two most important products provided by the MCIs are loans and savings deposits. MCIs in Ethiopia in general are highly dependent on donors' funds to meet the credit needs of their clients. Donors' funds are relatively cheap, but the issue of sustainability in terms of the ability to fund the loans they extend from own fund effort is a critical issue for the MCIs. It is argued that donors' fund are relatively volatile and may not be available any time MCIs need them, and at most can be regarded as short term bridging finance and not as long term sources of financing MCIs (Teka and Mengesha 2006: 21). Financial and operational performances are the main measures of MCIs' success as they determine their sustainability. Although Ethiopian MCIs have not yet reached financial sustainability, some have achieved operational sustainability whereby they cover operating costs. Report from the NBE suggests that only half of the MCIs managed to have generated operational profit for the year. When adjusted for inflation and subsidy, all turn out to be loss making (Teka and Mengesha, 2006: 23).

2.2.5 Interest rates

The interest structure of the MCIs is modestly higher than the formal banks to compensate for the higher risk they assume, but significantly lower than the rate charged by the moneylenders, who generally charge 60-180% pa (Emana et al. 2005). The MCIs rates vary from institution to institution, but generally range from 10% to 24% pa in the case of lending and from 3% to 8% in the case of saving deposit. The interest margin is consequently in the range of 2.5% to 18%. Those MCIs owned by the regional governments tend to have a lower lending rates and interest margin than those whose share is dominantly held by individuals (Teka and Mengesha 2006).

2.3 Definition and Concept of Empowerment

Empowerment has been defined as “the process of increasing personal, interpersonal, or political power so that individuals can take action to improve their life situations” (Gutierrez, 1990, p. 149). According to Swift and Levin (1987), empowerment includes the development of a state of mind (a sense of power, efficacy, and competence) and the modification of structural condition in order to reallocate power. In any empowerment paradigm, it is stated that knowledge of one’s life situation vis- a- vis the power structure of society and actions taken to change that structure are linked.

The term empowerment has its root word ‘empower’ which means “to give power or authority’ and to ‘enable or permit’. Empowerment implies enabling and providing power and they reinforce each other (Pradhan, 2003). However, in practice, it entails that the process of challenging the existing inequality, power relations, and gaining greater control over sources of power by the under privileged. As observed by Pradhan. B. (2003), the concept of empowerment comes from the need to enable women to overcome those systemic sources of subordination and its implication on intervention strategies to enhance those powers of women to and its sources to affect change. This notion of power and empowerment is a major shift from the conventional socio-economic measures of power indicated by education, income or access to resources.

Empowerment, according to Pradhan, is the process by which the powerless gain greater control over the circumstances of their lives and it includes both control over resources such as physical, human, intellectual and financial. Also it includes control over ideology like beliefs, values and attitudes. As Sen and Battliwala (2000) put it, “empowerment means greater self-confidence and an inner transformation of one’s consciousness that enables one to overcome external barriers to accessing resources or changing traditional ideology”. (p.18)

2.4 Various Perspectives on Empowerment

Feminist activists stress that woman's empowerment is not about replacing one form of empowerment with another: Women's empowerment should lead to the liberation of men from false value systems and ideologies of oppression. It should lead to a situation where each one can become a whole being regardless of gender, and use their fullest potential to construct a more humane society for all (Akhtar 1992 cited in Batliwala 1994: 131).

Kabeer (2000) argues that one way of discussing empowerment is in terms of the ability to make choices: Disempowered means one is denied of making any choices. The notion of empowerment, according to Kabeer, is that it is inescapably bound up with the condition of disempowerment and refers to the process by which those who have denied the ability to make choices acquire such an ability. Empowerment entails a process of change in the sense that it implies that the ability to make choices were denied to them in the first place and empowerment enables them to make such choices. As far as those who had such choices earlier, empowerment is meaningless. Hence, Kabeer defines empowerment as the expansion in people's ability to make strategic life choices in a context this ability was previously denied to them. Interpreted in this way, empowerment has got three dimensions.(1) resources; which form the conditions under which choices are made,(2) agency; which is at the heart of all the process by which choices are made, and (3) achievements; which are the outcome of choices. These dimensions are interdependent because changes in each contribute to, and benefits from changes in the others. Thus, as Kabeer observes, achievements of a particular moment are translated into enhanced resources or agency and hence capacity for making choices, at a later moment in time.

Empowerment is central to the issues of equality, liberation and justice, with the concept of power being fundamental to its understanding. The concept of empowerment is used in many

ways and in a wide range of contexts, and is applied by organisations of differing world views and political persuasions. There has been increasing global recognition of the vital importance of empowerment in developing responses to underdevelopment and the increasing poverty (Craig and Mayo, 1995). Commonly, empowerment is described as “a process whereby women become able to organise themselves to increase their own self-reliance, to assert their independent right to make choices and to control resources which will assist in challenging and eliminating their own subordination” (Rowlands, 1997 .P.17).

Though empowerment has been conceptualised differently by different writers, for all of them the goal of the empowerment process is to address issues relating to women’s subordination, inequality and inequity. Furthermore, women’s empowerment is seen as entailing a shift from positions of powerlessness towards strategic social, economic and political participation. This implies taking on power both at the individual and social levels (Kabeer, 1994, 1999; Nelson and Wright, 1995; Moser, 1993; Friedmann, 1992). All the conceptualisations of empowerment emphasise four main dimensions : (1) individual or personal,(2)economic, (3) collective/social group and(4) political. Most see the empowerment process as addressing a combination of these dimensions and affecting different domains: household, community, national and international. These views of empowerment are grounded within different concepts of power, the root concept within which empowerment is located, leading to different mechanisms for social change and transformation.

In the feminist paradigm, empowerment goes beyond economic betterment and well-being, to strategic gender interests. As Mayoux (1998) suggest, empowerment is a process of internal change, or power within, augmentation of capabilities, or power to, and collective mobilization of women, and when possible men, or power with, to the purpose of questioning and changing

the subordination connected with gender, or power over. Empowerment can range from personal empowerment that can exist within the existing social order. Thus this kind of empowerment would correspond to the right to make one's own choices, to increased autonomy and to control over economic resources. But self confidence and self-esteem also play an essential role in change.

Empowerment of women includes personal, interpersonal and culture changing thoughts and actions that together bring about real increases in the personal and political power of women. One can define such empowerment in terms of feminist goals, beliefs, and vision for a world in which no person is oppressed, suppressed, or repressed because of who they are or what they say or do. Bricker-Jenkins and Hooyman (1986) suggests that the empowerment of women involves "liberating the strength and energy of women" (p.12). For women and all oppressed groups, securing the right to express oneself is paramount. Therefore, based on Bricker-Jenkins, Hooyman, and Gottlieb (1991), definition of empowerment is speaking the truth of one's life in one's own voice, and working collectively to create that possibility for all. There are also several power dimensions to distinguish –economic, social, political and psychological– the basic idea is that people should be enabled to take direct action to meet their own needs. In practice empowerment seems to be an implicit goal in many development programs, especially those that focus specifically on empowerment of marginalized groups such as women and people with disabilities.

2.5 Paradigms of Women Empowerment and Micro-credit Programs

According to Mayoux (2002), for the majority of women borrowers, credit is much more than access to money. It is about women lifting themselves out of poverty, and achieving economic, social and political empowerment within their homes, their villages, and their countries. The idea

of empowerment, which can be translated as 'to enable' or 'give power to' (England, 2000), is one of the most influential ideologies in development studies nowadays.

A majority of microcredit programs target women with the explicit goal of empowering them. However, their underlying premises are different. Mayoux (2000) explains that there are three underlying paradigms in the debate on micro-finance, gender and empowerment. The first financial self-sustainability paradigm emphasises the need to provide self-sustainable financial services to the rural people, especially micro-entrepreneurs. This is usually seen in the different manifestations of the village bank model and the Rural Organisation of Savings and Credit Associations (ROSCAs). The assumption here is that women's access to these services will lead to economic empowerment thereby automatically enabling her to have decision making powers, increased mobility, etc. However, this is understandably a weak link between micro-finance and women's empowerment because other evidence from India and Bangladesh shows that women still tend to give up their credit and any resulting income to the male, either voluntarily or forcefully (Hunt and Kasyanathan, 2001; Mayoux 1998; Mosley and Hulme, 1998).

The second paradigm explained by Mayoux (2000) is called the poverty alleviation paradigm which is manifested in increasing outreach and access to the poor, providing small loans for consumption and production, savings facilities, group formation and training in some of the related aspects. In this paradigm women are targeted mainly as the poorest of the poor segment of the population and also the ones who are directly responsible for family well-being. The assumption here is that by increasing women's access to credit, and thereby increasing their income, a positive impact on household income will occur. This will further contribute to better family well-being and improved status and position of the female in the home, thus empowering her further to negotiate other forms of change in gender roles and relations.

There are a number of issues within the women's empowerment framework which affect the assumed outcome under this paradigm. Firstly, the size of the loans does not enable the women to make any long lasting income change for the household; at most the woman's income will complement other sources of income, such as from the children or the husband. In the African context, this analysis sheds new light because in a household where both the male and female are present, and where a negotiation of gender roles is necessary for empowerment, the micro-loan does not result in a high female income, in most cases the husband's income is still the major contributor to household expenses. Secondly, the increased access to credit in the same geographical area could contribute to market saturation of products provided by women. This is mainly because poor women generally tend to operate in the same kinds of businesses, such as food vending, petty trading etc. and also operate from the same local markets. This process reduces the resulting income for each woman and increases competition in an already limited market. Thirdly, some evidence (Kabeer 1998) suggests that in such circumstances a woman's successful business may have a negative impact on the girl-child who may be required to leave school to help the mother expand the business. Thus, the micro-finance link to gender empowerment under the poverty alleviation paradigm cannot be assumed to occur naturally or automatically.

Mayoux's (2000) third paradigm for the micro-finance and gender debate is called the feminist empowerment paradigm, which underlies many of the gender policies of NGOs and donor agencies. Micro-credit, under this paradigm, is seen as an entry point to negotiation and change in other broader issues of gender equality and women's rights. This paradigm is geared more towards addressing the social and/ or political empowerment issues because its implications touch more upon the strategic needs of women. To a certain extent they also touch

upon the economic-class stratification of women who may benefit under this paradigm and bring about the perceived change in gender relations and women's empowerment. While it is not possible either to identify or to design a micro-credit programme neatly into any one of the above paradigms.

Despite the popularity of micro credit as a poverty reduction mechanism, there is very little evidence indicating a real positive net effect on poverty reduction (Mosley and Hulme, 1998; Wright and Dondo, 2001). Measurements and indicators of client numbers, repayment rates, increase in total loan amounts and portfolio, and sometimes savings rates are misleading and may not automatically result in increased income for the household or the client. The interpretation of women empowerment and its measurement also varies across different studies.

2.6 How MFIs Empower Women?

MFIs empower women through various channels. According to Mayoux 2000, women's access to savings and credit gives them a greater economic role in decision-making through their decision about savings and credit. When women control decisions regarding credit and savings, they will optimize their own and the household's welfare. The investment in women's economic activities will improve employment opportunities for women and thus have a 'trickle down and out' effect.

The household bargaining literature identifies economic factors as an important component of women empowerment. MFIs may impact the household choices through changes in the bargaining power, by raising the overall resources, by increasing the returns to investments in human capital, and by influencing attitudes and norms (Armendariz de Aghion and Morduch 2005). In a collective decision making model, Browning and Chiappori (1998) show that if behaviour in the household is Pareto efficient, the household's objective function takes the form

of a weighted sum of individual utilities. The individual weights can represent the bargaining power of the female members in the household relative to the male household members, in determining the intra household allocation of resources. In the literature it is assumed that by increasing the relative value of female time and her money income, the weight and hence the bargaining power of the female members can be increased within the household. This 'weight' may also be altered by social pressure. The weight parameter may thus reflect the women's power within the household decision making and maybe one index of women empowerment.

Anderson and Eswaran (2005) demonstrate theoretically that income needs to be in the control of women – not just generated by them – in order to impact their bargaining power in the household. Evidence from Bangladesh reveals that credit taken by women might be used by the male household head, with women having limited control over their own investments (Goetz and Sen Gupta 1996). The managerial decision-making of women in their work therefore presents their effective empowerment in taking managerial decisions. Crucial decisions on purchase of raw materials, pricing of the product and planning are some of the indicators of a woman's effective managerial decision-making power.

MFI's also increase well-being. Mayoux, 2000 documented that access to savings and credit facilities and women's decision about what is being done with savings and credit strengthens women's say in economic decisions of the household. This enables women to increase expenditure on the well-being of themselves and their children. Women's control over decision-making is also seen as benefitting men through preventing leakage of household income to unproductive and harmful. Other welfare interventions are advocated in addition to micro-finance, typically nutrition, health and literacy campaigns to further decrease vulnerability and

improve women's skills. Improved well-being is an assumed outcome from increasing women's economic activities and incomes.

Additional MFIs women empowerment impact is generated as a direct result of the actual formation and network links of the MFIs and provision of additional development initiatives through them (Bali Swain 2006, Bali Swain and Floro 2007). MFIs give the women an opportunity to share their experiences amongst a homogenous group. This enables them to critically analyse their situation and exposes the structural suppression within the society that they live in. This group interaction creates an environment where personal problems are revealed as social patterns and negative emotions may be blamed on the environment than the self (Summer-Effler 2002). Townsend (1999) also notes that group meetings allow the women to break out of the daily routine and discuss their similar burdens, share their problems, giving them the opportunity to analyse that the root causes go beyond the individual fault or responsibility.

The interaction with the women in the group and with other members meetings increases the exposure of the women to other views and ideas and increase her confidence to articulate and pursue her interests (Purushottaman 1998). Furthermore, the collective nature of MFIs gives its members the confidence to become active participants in the public arena, strengthening their ability to pursue the interests of women and making their role in politics and society more inclusive (Bali Swain 2007, Tesoriero 2005). Thus, networking, communication and stepping outside the domain of family and household are also empowering for women.

Microfinance programs are also linked to other development initiatives of the non-governmental organizations and/or government agencies. These range from interventions that target reproductive and child health, daycare facilities for children, water and sanitation initiatives, training (pertaining to accounting, skill formation etc.) and gender awareness etc.

Several studies have investigated the impact of microfinance on women's rights, especially situation with domestic violence. Hashemi, Schuler and Riley (1996) and Kabeer (2001) find that as a result of microfinance, violence against women in Bangladesh has reduced. Behavioural changes in the woman, her spouse and other members of the household, are also important component of women empowerment. A woman's response on a possible situation of verbal abuse, psychological and emotional abuse and physical abuse are all indicative of changes that might ultimately impact her empowerment. Increased self-confidence along with greater involvement in all decisions of the family may also be inferred as greater empowerment.

A woman's participation in the political space is another component of empowerment. Gender Empowerment Measurement (GEM), developed by UNDP focuses on the women's political and economic power at the aggregate level. Several researchers have critiqued it and argued for the inclusion of female representation in local governments (Bardhan and Klasen 1999, Dijkstra 2002). Beteta (2006) further recommends incorporating broader representation and including activities such as voting, demonstrating and getting involved in political organisations, as well as participating in informal organisations to solve community problems.

A combination of women's increased economic activity and control over income resulting from access to micro-finance with improved women's skills, mobility, access to knowledge and support networks, Status within the community is also enhanced. These changes are reinforced by group formation, leading to wider movements for social and political change.

2.7 Impact Analysis Framework

The model used in this study in order to explore the impacts of microcredit program on women empowerment at individual level is a 'product model' which was developed by Martha Alter Chen in 1997 at Harvard University, Institute for International Development. This product

model of Chen is a consolidated framework of three frameworks. (Assessing change in women life framework, empowerment of women framework and SEWA's frame). They cover most of the areas or domains in which change at the individual level (particularly for women) has resulted from microcredit programs.

This model considered empowerment as an outcome/result which brings change on women life. (Empowerment of women is believed to be taking place when participation in microcredit programs leads to a change in :-

1. Material/Economy including change in income (increase income and income security), change in resource (increased access to, control over and ownership of asset and income), change in basic needs (increase or improved health care, child care, nutrition, housing, water supply, sanitation and energy source) and change in earning capacity (increase employment opportunity plus ability to take advantage of these opportunity).

2. Cognitive Change

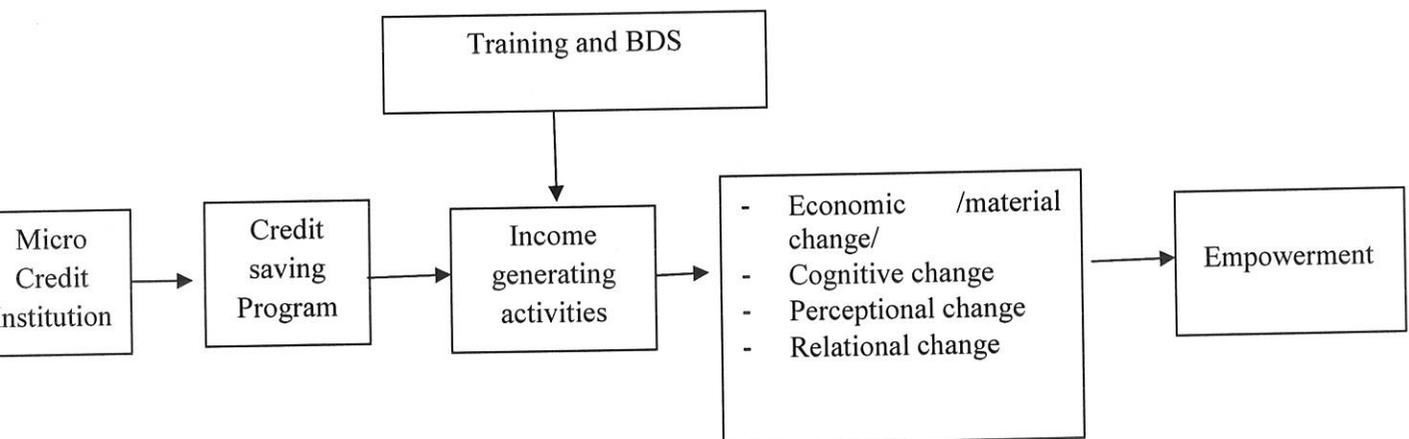
Participation in microcredit programs leads to knowledge (increased knowledge), skills (improved skills) and awareness (increased awareness of wider environment).

3. Perceptual Change

Participation in micro credit programs leads to self-esteem (enhanced perception of own individuality, interest and value), self confidence (enhanced perception of own ability and capacities), vision of future (increased ability to think a head and plan for future) and visibility and respect (increased recognition and respect for individual value and contribution)

4. Relational Change

Participation in microcredit programs leads to decision making (increased role in decision making within the household and community), bargaining power (increased bargaining power), participation (increased participation in non family groups, in local institutions, in local government, in political process) and in self-reliance (reduced dependence on intermediation by others for access to resources, markets, public institutions plus increased mobility and ability to act dependently). Further, in those programs which organize their clients, participation in microcredit programs leads to organizational strength (increased strength of local organization and local leadership).



CHAPTER THREE

3. Research Methodology

3.1 Research Design

As the objective of this study is to explore the impacts of microcredit program on individual women empowerment, it is a case study design. The study uses a case study research method because this method is appropriate for describing the individual and collective views, opinions and life experiences of women micro credit program participants. Yin /2003, PP.13-14/

According to Yin /2003, pp.21-28/ for case studies the most important and relevant components of research design are five: "a study's questions; its propositions, if any; its unit(s) of analysis; the logic linking of the data to the propositions; and the criteria for interpreting the findings". This study will use standard techniques for exploring the empowerment impact of microcredit program on women participants. The data collected through exploring the material /economic/ change; the cognitive change; the perceptual change; and relational changes are the basis up on which to interpret and understand the women's empowerment experience in participating

Case studies provide opportunities for in depth assessment of the Addis Credit and Saving Institution microcredit program participant women's experience associated with their empowerment. Case studies can involve in-depth interviews with participants, the examination of documents, records & existing data as well as direct and participant observation. Case studies have a practical function in that they can be immediately applicable to understand the case in research. According to Yin, "the case study's unique strength is its ability to deal with a full

variety of evidence ..." /2003,P.8/. Accordingly, the sources of information for this case study include the entire above, but with more emphasis on in-depth interviews, direct observation.

When the research case is an individual, an important concept to consider is its life history. According to Yin /2003, P.2/ "the distinctive need for case studies arises out of the desire to understand complex social phenomena /because/ the case study method allows investigators to retain the holistic and meaningful characteristics of real-life events". Case studies are chosen as a research strategy when questions such as 'who' 'what' 'where' 'how' and 'why' are posed to inquire about the case, when the researcher has little control over events, and when the focus is on some real-life circumstance /pp.5-10/.

3.2 Data collection Method

Data collection and analysis occur as process, where in the researcher moves between the literature and field data collection. Contributions to this case study came from published books, journals, in-depth interview and direct observation. Yin /2003, pp. 67-77/ offers a basic protocol for case study, field procedure case study question, and a guide for the final write up. He argues that such steps are important in creating the reliability of the research.

Table – Data collection Themes and sources

Data collection Themes	Data collection sources	Result Analysis	conclusion
What are the impacts of micro credit programs on women empowerment?	Lideta sub city kebele 07/14 Addis Micro finance program	Findings analyzed	Multiple cases Discussed and Implications forwarded
1. Material /Economic changes	participants		
2. Cognitive changes	participants		
3. Perceptual Changes	participants		
4. Relational changes	participants		
5. Challenges of the program	participants		

The above table shows the theme of the data to be collected from Addis Credit and Saving institution micro credit program participant women found in Lideta sub city Kebele 07/14. According to Yin /2003, p.75/, such table shall help in several ways. First ... force you to identify exactly what data are being sought. Second, they ensure that parallel information will be collected at different sites where a multiple case design is being used. Finally ... aid in understanding what will be done with the data.

The different sources of the data make the research a multiple case design. The case study uses the multiple-case design, because “[t] the evidence from multiple cases is often considered more compelling, and the overall study is therefore regarded as being more robust” (Herriott and Firestone, 1983, cited in Yin, 2003, P.46). The data collected from each individual “In which convergent evidence is sought regarding the facts and conclusions of the case; each case’s conclusions are then considered. [first separately but later] ... Both the individual ... and multiple case results ... should be the focus of the summary report” (Yin 2003, P.50). The multiple case study method is used since it allows documenting in-depth the empowerment experience of the women participants studied. Having more than one case allows discovering elements of similarities and differences. It is with this understanding that the five micro credit program participant women are selected to explore the empowerment impacts of micro credit programs on women based on different data themes.

Being guided by the above table, data are collected from five women micro credit program participants who have success stories in Addis credit and saving institution at Lideta sub-city kebele 07/14 branch. My previous relationship with the staff of the institution, when I was working in the sub-city, made the participant women more accessible. After contact and

through direct observation, I was in position to conduct the interviews. This facilitated good communication with participant women who were taking a keen interest in the research and volunteered to spend some of their time. The most convenient places to meet women were their working places both at home and in the shops.

The interview sessions with the five women, a tape recorder was used to record the interviews. The women were free to stop me and ask for clarifications. The actual recorded times for the interviews were between 30 minutes and 50 minutes. The interviews were carried out over ten days between April 23 and May 25. Most of the interviewed data were checked and corrected in the same day. The interviews were transcribed in Amharic word by word and then translated in to English.

3.3 Research site

The research was conducted in Lideta sub-city kebele 07/14 Addis Credit and saving institution micro credit program participants .It is chosen due to its low-income populated area and the institution have good performance in the microcredit services to help the poor. According to the kebele 07/14 Addis credit and saving institution, there are 523 women and 393 men micro credit participants in the kebele to enable them to improve their livelihood and empower through accessing them to credit facility and encourage savings.

The institution has been established with the aim to contribute towards addressing the rampant poverty evident in Addis Ababa. The major targets for ADCSI Programme intervention constitute poor women and men involved in the informal sector, mainly home based and small business to support their livelihoods but unable to realize meaningful benefits from their

engagement due to lack of access to support services and unemployed women and men who want to engage in different income generating activities.

3.4 participants

The research participants are 5 women in Addis credit and saving institution micro credit program. As empowerment is considered as a change or an outcome, the selection criteria was who have success stories, long period participation (3 years and above) , have an assumption by the institution that they are relatively empowered, engaged in different income generating activities and are also married women in order to analyze their empowerment level on control over resources, decision making and bargaining power at household before and after participation. Selection of the women participants for the interview was through purposive sampling. The rationale for purposive sampling is to acquire most knowledgeable informants on the study area and to increase its validity and avoid the limitations of case study design .Yin (2003, P.33-39) discusses the criteria for judging the quality and validity of research based on the sources of information. He argues that “to increase validity when doing case studies ... the use of multiple sources of evidence, in a manner encouraging convergent lines of inquiry ... is relevant during data collection” (p.36). The data with regard to the women’s empowerment in the Lideta sub city kebele 07/14 Addis microcredit program participants is collected from five women, direct observation and literature reviewe are the multiple sources to validate this multiple case study. The focus of the research is on the micro credit program participant women with their empowerment context.

3.5 Ethical Considerations

The micro credit program women participants gave their consent to participate in the research. After their consent, they signed an agreement, which states that they agreed to give information on their own freewill and allows the researcher to use the information for academic purpose only (Appendix). The researcher also agreed not to disclose their names. The informed consent was prepared in Amharic and read to each participant individually. The participants were compensated with birr 80 for the time they spent providing information for the study according to the agreement.

3.6 procedures

An open ended structured interview guide was adapted from the USAID office of Micro credit Development and Economic Growth Centre, methodology of assessing the impacts of micro credit programs and women empowerment at individual level, which is the same as Marta's product model. The adapted thematic issues are developed to design the interview guide to collect data for the case study about the experience of women in micro credit program and their empowerment. The interview guide was pre-tested using three participants for cultural, gender, social and ethical issues. Based on the feedback, the interview guide was modified avoiding questions that were ambiguous, culturally insensitive and less relevant. The researcher administered all the in depth interviews. The in depth interview communication language was the county's Federal working and the community mother tongue, Amharic.

The interviews were conducted in the homes and working places of the women participants, so as not disturb their work. Based on the consents of five participants, a tape recorder was used for the interview sessions. Notes were taken based on the loosely structured

questionnaires. Transcribing all the tape recorded interviews, first made in Amharic word by word, and translated in to English by the researcher, Categorizing the translated information was prepared case by case for analysis. The appropriate research method adopted, different sources of data used and the tactics employed to ensure honesty in informants addressed the issue of trust worthiness of the study.

3.7 Analysis

According to Yin (2003, p.109) data analysis consists of “examining, categorizing, tabulating, testing, or otherwise recombining both quantitative and qualitative evidence to address the initial propositions of the study”. The analysis focused on linking the data to the research proposal and clarified the findings.

In this study, major themes identified with the use of in-depth interviews and direct observations assisted by different secondary sources came out as focal areas of the analysis. Five complete cases are analyzed. Analysis is made separately with focus on describing experience of participant women's:-personal profile, their materials /economic/ change, their cognitive change ,their perceptual change, their relational change & their challenges in participating micro credit programs.

3.8 Limitations of the study

The research has the following limitations

1. Analyzing the impact of credit on women's empowerment is a difficult task. The concept of empowerment is itself a multi-dimensional indicator of change, difficult to define,

identify or measure. It refers to a variety of attitudes and attributes, which are likely to vary across class, time, and space.

2. Apart from the limitation posed by conceptualizing empowerment, credit impact study also pose problems of proving causality and attribution. It is difficult to attribute an empowered state to credit intervention alone, as there may be other factors in a woman's life contributing to such changes. In fact, most research studies make linear and deterministic linkages between credit interventions and women's empowerment, failing to consider other factors which may have contributed to the empowered state.

CHAPTER FOUR

4. Findings of the Study

In this chapter the description of Addis Credit and Saving Institution analysed from secondary sources and case study results from five micro credit program participant women derived, and explored their empowerment experience with five themes was presented.

4.1 Description of Addis Credit and Savings Institution

Addis credit and saving institution (ADCSI) is one of the major MCIs of the country operating in Addis Ababa. Since its establishment in 2000, it has attracted a number of clients. It has branches in all the ten sub-cities of Addis Ababa. Each sub-city is again equipped with *Kebele* branches. The vision and mission of ADCSI is to be an exemplary MCI in Ethiopia and Africa as well by creating a sustainable financial base and making contribution to poverty reduction and employment creation. The major objectives of the institution includes: provision of sustainable and reasonable loan service, making the low income segment of the community

beneficiary of the service, develop the saving culture of the community, and encourage the community to develop self-confidence with particular attention to women.

Addis Ababa City Government is the major owner of the company and provides many supports to realize its vision and mission. ADCSI is highly subsidized and gets financial sources (97%) from Addis Ababa City Government (Alehegn 2007). As per the commercial code of Ethiopia, next to the general assembly of share holders, the highest and the decisive governing body of ADCSI is the Board of Directors (BODs). Since its establishment ADCSI has provided loans at an increasing rate. The amount of loan disbursed, repaid and saving is relatively high from the year 2005 to 2009, while all other years have found to be rather minimal. In the year 2004 and 2005, the total disbursed loan was around 44 million Birr and 109.5 million Birr respectively, yet the repayment and saving amount was very small. Similarly, the figure further reveals that the total loan disbursement of ADCSI has increased from 1.799 million Birr (in the first year of service provision) to more than 97.8 million Birr in the year 2009. The loan given has shown a rapid growth in the last three years. In general, ADCSI has provided more than Birr 322.7 million to clients so far. The gap between the loan disbursed and repaid is due to the repayment period which varies from 7 months to 24 months based on the loan type.

The number of clients increased from 1521 in the year 2000 to 30000 in the year 2009. The amount of loan repayment also grew from time to time because the increased number of female clients (who believed to demonstrate higher repayment rates, Ledgerwood 1999: 38).

The total amount of saving also shows an increasing trend. It grew from less than a million in the year 2000 to more than Birr 36.9 million in the year 2009. Similarly, the interest income grew from less than a million in the year 2000 to more than Birr 9.8 million in the year 2009. The institution has collected a total amount of around Birr 30 million so far. Although the

institution started its function eight years ago, its growth rate was slow particularly for the first four years. In general, however, it has shown a good progress in terms of loan disbursement, repayment, and saving since 2004.

The institution provides loans for both men and women clients. The number of women clients is higher than that of male clients except in the year 2005 where the number of female clients is almost equal to male clients. This is because in that particular year the institution introduced activities like metal and wood work (Alehegn 2007), which is uncommon to invite women clients in Ethiopian context. Generally, the institution has given 82% coverage for women clients.

4.1.1 How does ADCSI target its beneficiaries?

The major objective of ADCSI as one of MCIs is making the low income segment of the community (with especial attention to women and making unemployed and new business start ups its ultimate target clients) beneficiary of reasonable loan and saving service. The loan product/services, lending methodology, target groups, and selection criteria applied by ADCSI to achieve this objective are discussed here below.

4.1.2 Why targeting women?

The institution rationales for targeting women are;-

Women Are the Poorest of the Poor;-women have a higher unemployment rate than men in the city. Women also make up the majority of the lower paid, unorganized informal sector of the economy. Access to financial services, women are relatively more disadvantaged than men.

Women Spend More of Their Income on Their Families;- Women have been shown to spend more of their income on their households; therefore, when women are helped to increase their incomes, the welfare of the whole family is improved.

Efficiency ; -Women have often proved to be better savers than men, better repayers of loans and more willing to form effective groups to collect savings and decrease the delivery costs of many small loans. Targeting women therefore improves the financial sustainability of The institution's microfinance programmes.

4.1.3 Loan product/service design

The service provided by ADCSI include loan, saving, consultancy (training), and managing third party money. The loan service is given for different activities such as weaving and tailoring, metal and woodworks, food processing, hairdressing, production of construction materials, small trade activities, construction, leather works, urban agriculture, etc. The amount of loan varies depending on the period of repayment-short term, medium term, and long term. Clients shall be residents in Addis Ababa and must be 18 or more years old. There are different types of loan products/service. These are (a) micro business loan sometimes called general loan which has a nature of instalment repayment and disbursed for high turnover activities; (b) a small business loan which is disbursed for technical and vocational school graduate students who want to inter in to productive venture and the size of the loan is usually greater than Birr 5000 to 50,000 for each entrepreneur; (c) micro lease loan in which clients choose the machines for their operations and ADCSI purchases these machines and hand it over to them. The operators assume ownership after completion of payment. This type of loan is rendered mostly to people who are organized into cooperatives; and (d) housing loan product which aims to enable clients to construct a new house or complete a construction in progress. The maximum loan size is Birr 50,000 with loan term of 60 months and payable monthly; (e) consumer loan product which targets government and related employees that have fixed monthly salary; the loan is guaranteed by employers and deducted from payroll on monthly basis. The loan size depends on the

borrower's salary and loan term is up to 24 months; and (f) short term loan which is repayable within a maximum of six months. It targets clients that face very urgent financial problem or working capital shortage to do some urgent businesses.

The saving service rendered by the ADCSI includes two major types: voluntary and compulsory. The first one is saving made by clients and non-clients while the second one is for clients only who are required to save until the loan repayment is successfully completed. The amount of interest rate for saving ranges from 4 to 5% based on the type of saving. The institution charges an interest rate on loan which ranges from 10% to 15% and additional 3% service charge.

4.1.4 Lending modalities

Since its establishment, ADCSI has been using solidarity group lending model which relies on group collateral. ADCSI also employs individual lending model which depends on personal guarantee and/or collateral basis. The collateral includes property guarantee which involves land, house, vehicles, machineries, regular job salary, and ...etc. It has this strong instrument of collateral with too strict requirements which is obviously difficult for the poor particularly women clients because they are usually unable to meet the requirements. A 30 days grace period is given for any one loan to let the poor properly start their business without frustration and proceed confidently.

4.1.5 Target groups

Basically unemployed and new business start ups are the ultimate target clients of the institution. With the mentioned lending models ADCSI targets to reach micro and small scale enterprise operators and potential operators. These include unemployed youth and women, legally registered co-operatives, local CBOs, and new business start ups such as fresh graduates

of high school, college, or even universities. Such borrowers shall be recruited or selected by the Credit and Savings Committee of their respective Local Administration (*Kebele*). ADCSI reaches its target groups through the 10 branch offices established at sub-city level and Service Delivery Posts established in *Kebeles*'. Added to this, there are Credit and Saving Committees to select clients.

4.1.6 Selection criteria and requirements

The requirement to access the loan includes: letter of approval from *Kebeles*' which shows that they are residents in Addis Ababa, certification letter for cooperatives and CBOs from the Trade and Industry Bureau of Addis Ababa City Government, license and registration for joint ventures, the activity should be implemented in Addis Ababa City only, loan taken from the institution or similar institutions should be settled before hand, and preparation and submission of business plan/proposal. Moreover, comments and decisions by the Credit and Saving Committee at *Kebele* Administration level is one of the major requirements. Letter of approval from *Kebeles*' is one of the major requirements needed by ADCSI to ensure that the poor (applicants) are residents in Addis Ababa.

4.2 Personal profile of cases

Table:- Personal profile of the women participates

Cases	Age	Marriage duration	Educational status	Family size	Women income Per month	Source of income	Membership duration in MFI in years
Case 1	26	5	12	4	900	Photocopy and photographing	3
Case 2	32	8	10	5	500	Selling cloth	5
Case 3	36	7	2	6	450	Commodity shop	6
Case 4	43	15	1	9	500	Dry food processing	6
Case 5	55	25	Read and write	8	300	Commodity shop	4

Personal profiles of the five micro credit program women participants interviewed explained that all are married and their age range is between 26 years and 55 years. Their educational status indicates that one among the five knows to read and write, while the others are from grades 1 and 12.

Their income ranges from birr 300 up to birr 900 per month .The income from their different income generating activities support family members of four up to ten. Out of the five

women, the two have husbands who are guards; one of them is taxi driver while the other two are government employees. The women said that it is difficult to tell their husbands about their monthly income, due to market fluctuation and for other reasons they do not want to disclose. Three of the participants explained that they are passing five years of membership in Addis micro credit program while two of them have more than five years membership in the institution.

4.2 Material /Economic change/

As the purpose of this study is to explore the empowerment impact of micro credit program on women participants, assessing their material /economic change they brought after they became members of microcredit could have paramount importance. All women micro credit program participants explained that they did not generate any income before they started to participate in the program. They were totally dependent on their husbands' income. However, after they took loan from Addis credit and saving institution, they started their own income generating activities by engaging in different micro and small scale businesses. Case 3 described this situation before and after access to credit program as follow:

Previously [before women's began to take loans from ADCSI] it was only the men who were working. I used to spend more time in the neighborhood drinking coffee [because I had no work to do]. However, after I joined the program, I became busy. This shows that I also can work and make money.

Out of the five participants, two are engaged in commodity shops, one is engaged in photocopying and photographing activity, one is engaged in selling clothes and the other one is engaged in dry food product selling. The participants manage and control all their production and working materials by themselves. Regarding their basic needs, all participants stated that, after

they started to generate income and engaged in different businesses, they have accessed for improved health care, improved nutrition and child care and education. Case one paid her first payment for the condominium house with one bedroom by herself. She explained this by saying;-

Before I joined the program, there was a lot of quarrel between us [the couple]. I used to ask him [her husband] for money, and he did not want to give me. As a result we had a conflict. Now [after access to credit], I work and get money. I do not need much from him. I just do what I want by myself without asking him.

To secure their income, the women said that they save some amount of money in the microfinance institution on monthly basis; in addition they are members of Iqub and different Idirs in their living and working areas. Here they are trying to diversify their businesses in different forms to increase their earning capacities and ability to take advantages of all opportunities.

4.3 Cognitive Change

All the Cases explained that after they joined the micro credit program, they took different trainings like basic business skills and business development services and have accessed to get advice on how to manage their businesses. After that they become very conscious about their business, their environment and their family. They also stated that, before they joined ADCSI, they used to spend all the time in their house only taking care of the family. But now they have started exploring to the local, social and political environments such as status, rights and exploitation. Case 1 mentioned that;-

After I joined the program, I got the chance to take different basic business skill trainings, which helped me to have knowledge about the price of raw materials and different marketing sources for selling my final products.

Women's mobility for collecting orders, raw materials from non-local shops, for developing market networks, for attending meetings/workshops, for depositing money and repaying loan has increased after they joined the program, which helped them to increase their cognitive level.

During the in-depth interview, cases are justified their cognitive change by saying ;

Case 2. After I became a member, I thought to know how much I earn and how much I expend. It has thought me the concept of saving. Participating in microcredit program has brought a change in my mentality. Before I engaged with ADCSI, I used to spend my time raising my children, sitting at home doing nothing. But, now the loan made me know how to manage money. There is not a single day, she says, on which I don't sit and think how money is to be allocated among different household expenses' try to find ways on how best to use the loan and repay on time without facing much trouble. Now I am smarter than before.

Case 3 ADCSI has helped me in changing my planning ability and credit management skill. I believe now I am far Sighted...I am strong having bright future. Credit has changed my life by far. The positive changes are not only financial but also management and planning capacity. My saving culture is changed ...Now, my frustration has disintegrated, and I think now I am good business performer. I tell you I have strong moral and bright future.

Case 5 Thanks to ADCSI I am changed...I learned how to save money, how to manage business and customer handling etc. Now I am capable to see bright future...

4.4. Perceptual Change

Regarding perceptual change, participants mentioned that after some period of starting their income generating business, they got good income from their business and started to spend their income by themselves, they realized that they can make things by their own. Case one elaborates this more by saying;

My self- esteem and importance has increased significantly after I joined the microcredit program. It is due to my increased earning capacity from my business which contributed to the increased level of acceptance and appreciation at household and community levels. My increased income and participation in decision making on household income and assets have contributed to my great self-confidence .

Participants also stated that their perception of their own individuality, interest and values changed. In addition their participation in different social issues and their acceptance by other people became changed. Two of the participants are women idir leaders after they began to participate in microcredit program. As they said, now they are relatively self confident and have lots of plans for in the future. Case 3 described her situation like this;

Without exaggeration I tell you that before I become ADSCI's client, people not consider me as a strong woman. However, now adays, more people respect me than before and wherever I go, my ideas are accepted, for your wonder I am a leader of women iddr in my village.

4.5. Relational Change

Relational change is the main indicator of empowerment of women in all theories. The micro credit participant women were under the control and decision of their husbands before they became members of ADCSI. After they were able to contribute to the household expenditure their bargaining power at household level with their husbands and families have improved. Their decision making power within the household have changed through their increased contribution of household income, expenditure and increased knowledge and awareness of their right as well as increased access to interact with different people. It is explained by almost all the cases, their participation level in decision making at household level brought significant change. This is more explained by case four as;

Consultation and joint decision with my husband has improved after I joined ADCSI and engaged in my business. I used to discuss him on issues such as receiving loan, loan utilization, savings and repayments .Thanks to God our living condition has improved.

4.6 Major Challenges of participant women in Microcredit program

The success stories of microfinance contributions to women empowerment discussed in the study are not without challenges. The main challenges of the cases are summarized as follows:

4.6.1 Engaging in Less profitable and Risky Activities

The engagement of women in less risky activities (which are less profitable) is partly due to women's multiple domestic responsibilities (reproductive work) and lack of business, marketing and technical skills. As Case three justified that;

I do not dare to take relatively higher loan size due to my fear to utilize the loan on viable and profitable income generating ventures.

4.6.2 Low Return and Inadequate Market Outlets

Lack of adequate market outlet for women is one of the major challenges they face. Women clients also faced problems of low demand for their products due to low purchasing power and poverty in their localities. Low return has resulted in lower profit for women.

4.6.3 Limited Economic Activities- (only traditional ones)

Women engaged in limited economic activities such as petty trade. Other economic sectors such as transport, water, energy, and small enterprise operation, etc are not yet utilized by the participants. This was mainly due to lack of skill, limited credit and entrepreneurship training, etc.

4.6.4 Weak networking

Women clients have no strong networking with similar groups within and outside the country. Forums for facilitating networking among women clients hardly exist.

A. Discussion

According to Chen (1992), shows that access to microcredit services provides an opportunity for poor women to become empowered, to experience changes through material, cognitive, perceptual and relational path ways.

In the theoretical perspective of microcredit programs and women empowerment, increasing women's access to microcredit services can lead to women's economic empowerment

through enabling and bringing change on women's control over financial asset (loans and savings), control over income (personal income plus house hold income), ownership of other property (house). The finding from the in-depth interview depicts that those participant women have accessed to finance sources that enabled them to create their income generating activities and get income and control over these incomes. They are also able to own different productive resources like their working equipments by paying their first and second investment loan from the microfinance institution. A participant woman also able to pay her first payment of condominium house from government with her business income and became the owner. In addition to owning and controlling different resources, these women explained that they strive an improvement in the fulfilment of their basic needs like receiving better medical treatment, child education & proper food in the house. However, due to the low amount of loan size from the micro credit institution and household burden, even if they have great future plan, limits their earning capacity and feeling of more economically secure,

B. cognitive change

It is also mentioned in the theory of micro credit programs and women empowerment that women's acceptance to microcredit services can improve /increase their knowledge, skill and awareness if they receive training and financial service, women experience increased access to material resources and increased knowledge as well as awareness of their environment. As it js showed in the finding, women got different trainings and business development services when they started their business which enabled them to manage and develop their businesses. Their access to spend their time in their business area helped them to become more aware of problems, options and their legal rights in their environment. They showed significant change especially increasing their awareness and business skill.

C/ Perceptual change

According to the theory, Perceptual change may be realized gradually when women's are gaining their material/ economic change and cognitive change, their perception of their own individuality, interests and values-in effect, their self-esteem-rises as well as, hopefully, the peremptory others of theirs contributions and worth,. As the finding of the study justified that all women interviewed felt much greater self-esteem and satisfaction due to the fact that they were able to run their own income generating activities. They felt pride in their role of generating income for their families. In some of the cases, they said that they have now gained a new independent identity and that they will never go back to their original position. The microcredit program has also created opportunity for the women to come to meet other persons, discuss their problems, and exchange ideas about their roles as mothers and entrepreneurs. It gives women a chance to make contact and network and to learn from experiences of others and many groups seem to have empowering potential.

Some of the women indicated that they now help each other better in difficulty times because they are financially better-off and their acceptance become increased both at house hold & community level and increasing participation in associations like Iddirs. Most of the cases have their own future plan, to increase their participatory, earnings and contribution at household and community levels

D) Relational Change

The theory states that increasing women's access to microcredit services can enable women to play a more economic activity. Channelling economic resource like credit or savings to households through women can enable them to play a more active role in intra- household

decision making. It can also lead to improved well being for women and enable women them to bring about changes in gender inequalities in the household. In effect it increases the bargaining power, participants at household and community level. Based on this the findings also justified that, some of the cases explained that their participation in microcredit program brought significant changes on the level of women participation in decision making such as receiving loan, Loan utilization, savings and repayment. Moreover, consultation and joint decision with husbands improved on such matters. All the cases said that they were totally dependent on their husbands who controlled everything. Today, they have a shared responsibility in all household level. In terms of self-reliance, most of the participants stated that they are able to achieve their cases in different offices by their own due to their increased access to interact many people, increased mobility for business activity and increased participation in difference association.

CHAPTER FIVE

4 .CONCLUSION AND IMPLICATIONS FOR SOCIAL WORK

5.1 Conclusions

The case study has explored the empowerment impacts of microcredit program on individual women in Addis Credit and Saving Institution, Lideta Sub-City Kebele 07/14 branch. ADCSIs micro credit program has a significant impact in empowering women. It creates empowerment promoting condition for women. Program participant women have improved their income because they launched new ventures and also expanded their economic activities. They also created assets which are controlled by them. The participant level of knowledge, skill, and awareness about their business and the wider environment has increased. Women dependence on their husband has been reduced and their increased income enabled women to be self-reliant. The

program also contributed to women self-esteem and confidence due to the increased level of acceptance and appreciation both at household and community level. The study indicates that the significant contributions of the program to women empowerment are not without challenges. The main challenges include limited financial product, engaging in less profitable and risky activities, low return and inadequate market outlet and weak networking. Revisit the mission, vision, objectives and the strategic and business plans of ADCSI is important in order to mainstream their activities and address the financial needs of women. It should design a gender –friendly and appropriate strategy to reach out women and mobilize them to access its financial service. Women need more than financial services to become successful entrepreneurs. Thus, MFIs should work with and integrate their activities with NGOs, government organizations and other development partners working in development activities in the intervention areas. The integration and coordination will assist women clients to diversify their businesses, conduct market analysis of different sources of income so that they will be less vulnerable to downturns.

5.2 Policy Implications of the Study

Mainstreaming the concept of women's empowerment requires MFIs, and the organizations within which they function, to establish their own conceptual framework for empowerment, and to clearly outline their gender strategy. Such an approach will lead organizations to evolve a uniform understanding and vision for women's empowerment. It will also provide the organization with the foundation for program planning and design, allowing for the prioritization of interventions in a manner which promotes women's empowerment.

MFIs to positively impact on all the dimensions of women's empowerment calls for an integrated development package. This approach needs to be supported by the right mix of strategic empowerment policies, stronger social processes and well defined and observable

empowerment-promoting tasks, which will allow addressing structural inequalities by setting new agendas. The right mix of empowerment policies and its strategic positioning will enable MFPs to challenge formal and informal structural constraints, leading to the goal of equitable distribution of resources and power.

MFPs need to incorporate women members of the collective into the structure for control and management of program, as this too creates an enabling environment for women's empowerment (Goetz and Sen Gupta, 1996; Ackerly, 1995). The visibility of women that is made possible through participatory program management and ownership sends a positive message about women's capabilities in their wider social environment. With leadership positions having shown to strengthen the empowerment process, MFPs need to introduce innovative mechanisms to give maximum number of group members opportunities to lead group processes across spatial levels. The manner in which micro-finance delivery strategies are organized directly impacts upon women's empowerment and well being. These delivery strategies need to be viewed not narrowly as 'technical' banking decisions, but in their wider context as affecting power, resources and interests. Delivery mechanisms, such as collateral requirements, size and repayment schedule of loans, nature of investment activity and savings requirements need to be designed to serve the particular interests of women. For example, collateral requirements should treat women as independent agents rather than as dependants needing male support in the form of signatures. Similarly, MFPs need to make a conscious choice of encouraging loans for non-traditional activities, which have the potential to shift women out of low productivity female activities. Another delivery strategy is collective enterprises managed jointly by women. Such enterprises make women less vulnerable to male control of resources while increasing earnings.

It is crucial that MFPs link strategically and connect and integrate actors at all levels, including women's own networks, movements and gender lobbies to identify politically appropriate entry points to shift agendas in favor of women. This is important in view of the fact that the ability of single program to bring about significant change is severely limited because of the many mutually reinforcing constraints. Consequently, inter-organizational collaborations between MFPs, and in some cases with other providers of specialist services, are critical.

5.3. Implication for Social work Practices

Empowerment is an appropriate goal for any community, group, or individual who experience systemic and institutionalized discrimination. The term empowerment describes the transformation from individual and collective powerlessness to personal, political, and cultural power. Because women individually and collectively live under conditions of discrimination and powerlessness, the empowerment of women is an appropriate and necessary part of social work's vision of and practice toward a just society (Gutierrez and Cox, 1998).

As it is explained in Larkin (2004), social work is a profession that is geared toward helping underprivileged members of society, enhancing the well being of people within their social context and addressing the well-being of society as a whole. The congruence of this basic concept of MFIs and the fundamental idea of the profession of social work as a helping profession calls for the close working relationship between the two. Thus, MFIs, as an empowerment approach, needs to work very closely with social workers; and MFIs should one of the major areas where social workers should focus, in this country.

As previously stated, MFP as a women empowerment model is a very recent development strategy being implemented in Ethiopia; so is the practice of social work. Thus, it is evident that there will be various hurdles where they can collaborate to serve their purposes properly. As both

serve almost similar purposes, these two newly emerged empowerment models in Ethiopia have the opportunity to work closely together, for the common good of their clients' satisfaction.

As it is mentioned by Cox, Practitioners must be willing to listen, hear, consider, and affirm each woman's act of naming and of defining her own reality. They must also work with microcredit program participant women and MFIs to maximize women's ability to increase and control incomes and resources and advocate new products needed by women, effective participatory methodologies for fully integrating gender and empowerment issues into all training, gender training, training in new skills to increase incomes, ways of combining credit provision with other services eg literacy, health-care, support for reproductive work and development of self-sustaining services which also contribute to empowerment.

In order to empower MCP participant women, social workers together with MFIs and other concerned bodies could facilitate collective mutual learning and other service provision by clients/members eg collective production and marketing ,networking and federation of women's groups to developing strategies for change in gender relations and organizing male support for change in gender relations. The microcredit program participant women need the assistance of social workers to direct and facilitate conditions that could improve their empowerment level by developing of empowerment indicators, gender lobbying and advocating inter-organizational networking on gender and empowerment issues.

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Annex I

Statement of Informed Consent

I, _____, am requested to be part of a study conducted by Tizita Ayalew, on the impacts of microcredit program on women empowerment as a fulfillment of MSW. I understand that the general purpose of the study is to understand how microcredit programs empower poor women by taking cases in Addis credit and saving institution at Lideta sub-city, Kebele 07/14 branch. My opinion and views discussed in this discussion will be used only for this study and will be confidential. Any personal identification like name and the like will not be included in the report of this study. I also understand that as a participant, my participation in this study is voluntary and I have the right to withdraw from the interview process at any time. Signing in this document, I voluntary consent to be interviewed as a participant in this study.

Signature of the participant Date

Signature of researcher Date

Annex II

Addis Ababa University Graduate School of Social WorkCase Study Interview Guide for women participating in micro credit programsOf Addis Credit and Saving Institution.

The interview questions listed below are guiding questions. There will be probing questions based on the answers that would be provided by the interviewee to get more information associated with the study.

Part I- General Information

- 1) Case Code _____ Date _____
- 2) Age _____
- 3) Marital status _____
- 4) Duration in marriage _____
- 5) Educational level _____
- 6) Number of families including the case _____
- 7) Number of years living in the area _____
- 8) Sources of family income _____
- 9) Your amount of income per month(birr) _____
- 10) Additional family income per month(birr) _____

Part II-Crises Events

- 1) What types of constraints and options faced in your life?
- 2) What type of responses taken during recent crises event?
- 3) How you started participating in the micro credit program?
- 4) In what way the microcredit programs of ADCSI affected the constraints, options, decisions and responses?

Part III-Membership Status

- 1) Since when you are participating in the microcredit program?
- 2) What type of member you are in the program? (General, leader, other).
- 3) What program services did you get from ADCSI?
 - a. Amount of loan----- Frequency(in round)-----
 - b. Amount of saving-----
 - c. Types of trainings----- Frequency(in session)-----
 - d. Other services-----

Part IV-Micro credit program Impact on Empowerment

In this section you will describe the differences and changes that the micro credit program has made in your life related to the following consolidated empowerment indicators.

4.1 Material (economic) changes

- a) Is there any increment in income and asset? If yes, how did you get that?
- b) How do you see your improvement in control and ownership of resources?

- c) What types of improvements you achieved with regard to fulfilling your basic needs?
(Improved health care, child care, nutrition, education, water and energy supply, sanitary, housing ...etc)
- d) Have you observed any improvement in getting employment opportunities and taking advantages of all opportunities you get?
- e) How did you ensure your income security?

4.2 Cognitive Changes

- a) Have you got any additional knowledge? If yes, about what and how?
- b) Have you improved your skills? If yes, how?
- c) Have you raised your awareness about the wider environment? If yes, about what?

4.3 Perceptual Change

- a) How do you see the differences on your level of perception of your own individuality, interest, and value (self-esteem)?
- b) How do you see the changes of perceptions of your own ability and capacities (self-confidence)?
- c) What improvements you observed on your ability to think a head and plan for the future?
- d) How do you see your perception in recognizing and respect of individual value and contribution?

4.4 Relational Change

- a) What is your level of participation in decision making at household and community? Is there major difference before and after you become participating in the program? If yes, how?
 - b) Have you improved your bargaining power at house hold and within the community? If yes, how?
 - c) How do you see your level of participation in non-family groups, local institutions, government and political processes?
 - d) Can you tell me any improvement in your level of dependence on intermediation by others for access to resources, markets, public institutions, mobility and ability to act independently?
5. What are the challenges you faced with your participation in microcredit program of Addis credit and saving institution?

Thank you for your cooperation!

Annex III

የቃለ መጠይቅ መመሪያ

በአዲስ አበባ ዩኒቨርሲቲ የሶሻል ወርክ ድህረ ምረቃ ት/ቤት

ከአዲስ ብድርና ቁጠባ ተቋም ተጠቃሚ ሴቶች ጋር ለሚደረግ ቃለ መጠይቅ የሚያገለግል

መግቢያ

ይህ መጠይቅ በአዲስ ብድርና ቁጠባ ተቋም ውስጥ የሚሰጠውን የአነስተኛ ብድርና ቁጠባ አገልግሎት ተጠቃሚ በመሆን ያመጧቸውን ጥቅሞችና ያመጧቸውን ለውጦች በተለይም ሴቶችን ከማብቃት አኳያ የተገኙና እየተገኙ ያሉ ለውጦች አሉ ለማጥናት እንዲያስችል የተጠቃሚ ሴቶችን መረጃ ለመሰብሰብ የተዘጋጀ ነው። በዚህ መጠይቅ ከቀረቡት ጥያቄዎች መካከል ለአንዳንዶቹ ምላሽ ለመስጠት አስቸጋሪ ሊሆን የሚችልበት ሁኔታ ሊኖር ይችላል። ነገር ግን የእርስዎ ትክክለኛ ምላሽ ለጥናቱ ከፍተኛ ጠቀሜታ አላቸው። ስለዚህ የሚሰጧቸው ምላሾች ለጥናቱ ከፍተኛ ጠቀሜታ አላቸው። ስለዚህ የሚሰጧቸው ምላሾች ሁሉ ሚስጥራቸው በሚገባ የሚጠበቁ ናቸው። በዚህ መሰረት ለሚሰጡት ትክክለኛ መረጃዎች በሙሉ በቅድሚያ ከልብ አመሰግንዎታለሁ።

ክፍል 1. መሠረታዊ ጥያቄዎች

ሀ. የቃለ መጠይቅ ተደራጊው ግላዊ ሁኔታ

1. ቃለ መጠይቁ የተደረገበት ቀን _____
2. እድሜ _____
3. የጋብቻ ሁኔታ _____
4. የትምህርት ደረጃ _____
5. የቤተሰብ ብዛት _____
6. የመመሪያ አድራሻ ቀበሌ _____ የቤቱ _____
7. በቀበሌው ውስጥ የቆይታ ጊዜ _____

ለ. የቃለ መጠይቅ ተደራጊው ቤተሰብ ኢኮኖሚያዊ ሁኔታና አኗኗር

1. የቤተሰቡ የገቢ ምንጭ
2. የሚተዳደሩበት የስራ ተግባር

- 3. ለቤተሰቡ የሚመጡት የገቢ ምንጮች ከማን ከማን ናቸው? ቀጣይነታቸውስ ምን ይመስላል?
- 4. በነገር ሁኔታ ውስጥ ያጋጠምዎት ችግር
- 5. ለችግሩ የቀረቡ አማራጮች
- 6. የተወሰዱ እርምጃዎች
- 7. እንዴት የብድርና ቁጠባ ነገረግራሙ ተጠቃሚ ሆኑ

ክፍል ሁለት:- የአባልነት ሁኔታ

- 1. ከመቼ ጀምሮ ነው በአስተኛ ብድርና ቁጠባ ተቋሙ መሳተፍ የጀመሩት
- 2. የአባልነት ሁኔታዎ ምን ይመስላል
- 3. በነገረግራሙ የሚሰጡትን አገልግሎቶች ተጠቃሚነትዎ ምን ይመስላል

አይነት	መጠን	ከመቼ ጀምሮ
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- ◆ ብድር
- ◆ ቁጠባ
- ◆ ስልጠና
- ◆ ሌሎች

ክፍል ሶስት:- በነገረግራሙ መሳተፍ ከጀመሩ በኋላ ያገኟቸው ለውጦች ከበፊቱ ጋር በማነፃፀር ቢነግሩን

1. ሀ. ቁሳቁሳዊ ለውጥ

- ◆ የገቢም ሆነ የሀብት መጨመር
- ◆ የንብረት ባለቤትነት
- ◆ ሀብት የማግኘት የመቆጣጠር ሁኔታዎች ምን ይመስላሉ

ለ. መሠረታዊ ፍላጎትን ከሟሟላት አንፃር

- ◆ የተሻለ የጤና አገልግሎት
- ◆ የተሻለ የአመጋገብ ሁኔታ
- ◆ የተሻለ የትምህርት ሁኔታ
- ◆ የተሻለ ቤት ውስጥ የመኖር ሁኔታ
- ◆ የውሃና የንፅህና ሁኔታዎች ምን ይመስላሉ

ሐ. ተጨማሪ ገቢ ማስገኛ ስራዎች ውስጥ ከመሰማራት አንጻር ያመጡት ለውጥ ካለ ቢገልጹልኝ

መ. ሌሎችም ካሉ

2. ያገኙት ተጨማሪ ትምህርት እና እውቀት ካለ ቢገልጹልኝ

- ◆ ዕውቀት
- ◆ ክህሎት
- ◆ ግንዛቤ

3. በኘሮግራሙ መሳተፍ ከጀመሩ በኋላ ያመጡት የአመለካከት ለውጥ ካለ ቢገልጹልኝ ማለትም

- ◆ ስለራስዎ ያለዎት አመለካከት
- ◆ በራስ የመተማመን ስሜትዎ
- ◆ የወደፊቱን የማቀድ ሁኔታዎ እና
- ◆ በሌሎች ሰዎች ዘንድ ስለ እርስዎ ያላቸው የመታየትና የመከበር ሁኔታ ምን ይመስላል

4. በኘሮግራሙ መሳተፍ ከጀመሩ በኋላ የተገኙ የግንኙነት መሻሻሎች ካሉ

- ◆ ውሳኔ የመስጠት አቅም
 - ሀ. የቤት ውስጥ
 - ለ. በማህበረሰብ ውስጥ

◆ የመደራደር አቅም

- በቤት ውስጥ
- በመስሪያ ቤቶች
- ከመያዶች ጋር

◆ በራስ የማስፈጸም አቅምም

- ገበያ ማፈላለግ
- ቁሳቁስ ማፈላለግ
- በራስ አቅም ማስፈጸም ሁኔታዎ ምን ይመስላል

5. በአነስተኛ ብድርና ቁጠባ ኘሮግራም ውስጥ ሲሳተፉ በአገልግሎቱና በአሰራሩ ዙሪያ ያጋጠምዎት ችግር ካለ ቢገልጹልኝ

ስለ መልካም ትብብርዎ አመሰግናለሁ።