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Course Code: **MPAP-002**

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**Title of the Dissertation:**  Impact of Microfinance on Women’s Economic Empowerment; A case study of Addis Credit and Saving Institution in Addis Ababa

**CERTIFICATE OF APPROVAL**

I hereby certify that the proposal for the Dissertation entitled **Impact of “Microfinance on Women’s Economic Empowerment; A case study of Addis Credit & Saving Institution in Addis Ababa”** by **Mr. Yiheyis Kifle** has been prepared after due consultation with me. The proposal has my approval and has, to my knowledge, the potential of developing in to a comprehensive Dissertation Project. I also agree to supervise the above-mentioned Dissertation till its completion.

**(Signature of the Academic Supervisor)**

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1. BACKGROUND OF THE STUDY

Women in Ethiopia as anywhere else occupy low status in the society. Although they represent 49.5 % of the population and contribute mainly to food production and other, they have not shared the fruits of development equally with their male counterpart. Rights such as, access to land, credit and other productive resources are difficult for women to attain. They also experience multiple forms of other deprivations such as longer working days, women specific ill health, low levels of education relative to men, and lack of adequate representation in leadership and decision making positions. To alleviate such chronic problems, micro and small enterprises, among others, proposed to play a pivotal role in the socio-economic development of a nation particularly for poor women.

In this regard, the idea of using credit facilities as one of the development instruments for rural and grass roots development started in 1950s when agricultural credit was considered as a key component of the extension package to boost agricultural production in today’s developed countries. In line with this, during the 1970's most Western developed experts encouraged donors and governments adopt the developed countries experiences in the situation of the developing countries rural development strategy via rural financing (Hailu Wondafrash).

As many studies show that the program failed due to the absence of sustainable strategy and prudentially institutional financial services that address the needs of the productive poor, mainly poor women. This puts sustainability and ensuring of accountability / financial prudence as the main agenda for the establishment of pro-poor women solid micro finance industry. (Ibid)

Due to the failure of conventional rural finance designed by developed nations and emerging of urban chronic poverty and unemployment where women are the majority especially in the third world, innovative financial service to fight poverty and pro-poor women approaches started in late 1980's by Grarmeen Bank of Bangladesh and become popular among developing countries. (Ibid).

In this context, Ethiopian modern financial service has been a recent phenomenon. Its history dated back to the beginning of 20th century. Despite of its recent practices, it has passed different phases without benefiting the poor, particularly women who are in the disadvantageous positions in the society. Since women are stereotypically seen and expected to do household chores, their activities, particularly their dependent economic activities, faces resistance. Until recent time, most women were not property owners and did not have the right to control over resources or access to credit. Even, women who exhibit an entrepreneurial spirit are not able to establish a small business or expand an existing one for lack of financial resources. Even they were unable to get loan on the bases of ‘arata’ (Amharic word;-means borrowing money from individuals) because of lack of property for collatering.

Due to these facts, women are the poorest of the poor. It is not sufficient enough to simply admit that poor people are both men and women. A study made by EEF 2006, stated that poverty has been more complexly gendered as men and women are poor for different reasons, experiences poverty differently and have differing capacities to understand and or escape poverty. (Kiflu Gedefe, 2006)

Hence, gender inequality and power relation interact with other inequalities and power relation to produce these differences. Gender based power relations experiences poverty differently and more forcefully than men do. As a result, poverty is chronic among women because of gender inequality in the distribution of income, access to productive inputs such as credit, command over poverty and control over resources.

The current Government of Ethiopia favors individual initiatives for self reliance and employment and income creation. The government of Ethiopia to materialize this idea developed rural and urban economic development policy recognizes micro financial services as one of the instrument to stimulate individual initiatives and productivity in both rural and urban communities particularly for poor women.

At present, financial institutions were established in most regional states to deliver micro credit services for interested individuals or organizations. In these initiatives, unleashing the potential of Ethiopian women is the central to the strategy of micro finance institutions. The MFIs in most regional states have developed gender sensitive policies products and mainstream their activities to meet the growing needs of poor women.

1. STATEMENT OF THE PROBLEM

Women throughout the world constitute about half of the total population. Most of them are found in a disadvantageous position of sharing benefit from the Socio-economic development fruits. A study made by United Nations Development Programme in 2007 indicated that more than a billion people in the world, the great majority of whom were women, had been in a harsh condition of poverty mostly in developing countries.

The situation is either the same or worse in developing countries. For example in Ethiopia, out of the total estimated 80 million population of Ethiopia, about 39 million i.e. 49.5 percent are women (Central Statistics Agency; Census Report, 2010). In spite of comprising about half of the population, women in Ethiopia are clearly in a disadvantageous position in all respects as compared to men; they benefit less from social services and hold inferior positions in all economic, political, social, and cultural affairs. Statistics show the existence of more illiterate women than men (51 per cent men and 66 per cent women) and women are less represented at all levels of education, especially in higher education (FDRE; Ministry of Education, Annual Statistical Abstract Report, 2007).

Women’s participation in the economic sphere is also narrow and largely confined to domestic work and low paying menial jobs in the informal economic sphere, making them largely reliant on men for economic support for themselves and their families. Despite all the hardship women face, their valuable contribution has never been calculated in the national GDPs.

Be that as it may, there is a common understanding among the majority that women can become a great resource in the country’s development process if they are properly mobilized, organized and economically empowered. So far a number of plans, programs/projects, strategies have been developed and being implemented to bring about gender equality and economic empowerment of women in the country. One of the strategies accepted and being implemented in the country to alleviate women’s chronic problems is the development and promotion of micro and small enterprises owned and run by their own. These are proposed and being expanded to play a pivotal role in the socio-economic development of a nation particularly for poor women. Along with this strategy, extended efforts have been expended for poor women to have access to credit and financial services so as to enable them to start and run their own businesses, and ultimately making them self-reliant and economically empowered.

To this effect, in almost all regional states of the country, a number of micro- finance institutions have been established to deliver micro credit services for interested individuals or organizations. In these initiatives, unleashing the potential of Ethiopian women is the central to the strategy of micro finance institutions.

However, studies that critically assess the impact of micro-finance on women’s economic empowerment are so far limited in the country. This is perhaps due to the fact that both micro-finance development and priority attention to women’s economic empowerment are new, and are now currently recognized as important strategies in the process of policy development in Ethiopia.

Therefore, this study is intended to generate evidentiary information about the impact of micro-financing on the economic empowerment of urban poor women, based on a case-study of women microfinance clients in Addis Ababa, the capital City of Ethiopia and thereby try to answer the following basic research questions:

1. Are there terms and conditions which could limit women’s access to micro-credit and financial services in Addis Microfinance Institution?
2. What impacts (social & economic) are being observed on the part of poor women clients who are accessing micro credit through Addis Microfinance Institution?
3. OBJECTIVES OF THE STUDY

The following are the major objectives of the study;

* To identify the impacts of micro credit service on the social and economic status of poor women
* To discover some challenges on women clients in relation to terms and conditions of the services of microfinance institution
* To assess the demand and current constraints and gaps of the MFIs in the supply of financial services to the poor women
* To suggest some practical recommendations on the basis of the findings of the study

1. SCOPE OF THE STUDY

The study will be expected to focus on one Microfinance Institution found in Addis Ababa. One of the reasons the researcher has given much emphasis on assessing one MIF is the high interest vested on him to deeply investigate so as to identify the inherent facts in relation to the service of microcredit and its impacts particularly on poor women. The second reason is due to the financial, time and administrative constraints the researcher will face in carrying out a research that encompasses a wide geographical coverage and all or some MFIs established in Ethiopia. The target population is poor women clients accessing to Addis Microfinance Institution in Addis Ababa, of which a specific sample will be taken. The study is more of a case study than survey that need a small units of subjects to be involved in the study.

1. REVIEW OF RELEVANT LITERATURE

5.1 WOMEN AND MICRO-FINANCE BEFORE AND AFTER (1996) THE

ISSUANCE OF THE MICRO-FINANCE LAW IN ETHIOPIA

The Majority of poor women had no access to financial loan services before the appearance of MFIs. Even after their appearance particularly those run by NGOs, the beliefs of policy makers, government experts and researchers were completely different from the present, by that time, the poverty-stricken women were considered as too indigent to save. Not only that NGOs and government projects involved in micro-credit programs were not interested in establishing sustainable institution that deliver diversified financial services to poor women, the real interest rates in these micro-credit programs were negative as they were considering the loan as gifts instead of loans, as a result, the lending required a permanent subsidy to be sustainable. Besides, donors were considered as the only source of loan funds (Wolday Amha, 2003).

Due to the above main and other additional reasons the poor in general, the poor women in particular, were facing complex problem in accessing the MFIs services as any lending scheme first of all should be designed to be self sustaining. In general, the agricultural and industrial development bank, NGOs and cooperatives in Ethiopia, which were delivering financial services to the urban and rural poor before the issuance of regulatory law in 1996, had not been in reality financial intermediaries, rather they were tools of distributing donor or government funds to target group of people in order to increase their production and incomes (Hailu Wondafrash).

This wrong way of approaching the poor women undermine their capacity and created dependency that the poor women were unable to own their small business activities efficiently which of course was also contrary to the development goals of the country. Given these problems of default in the ADB, NGOs and the collapse of the services cooperatives in Ethiopia, it was time for the policy makers and individuals involved in development activities to rethink and redesign sustainable institutions. This required a redefinition and reorientation of the mission, vision and objectives of the lending institutions that usually provided only micro-credit services (Wolday Amha, 2003).

5.2. WOMEN AND MFIs

Using household survey data from 15 villages, collected between 1989 and 1995 in rural Ethiopia, Dercon's study (1999) found that access to infrastructure, education, and land ownership as important variables to explain the households’ coming out from poverty. The results of the study also indicate that more female heads and elder people stay poor or experienced larger poverty compared with male and younger people. Dercon (2000) further stated that there were signs of consumption, poverty reduction and rapid improvement in primary enrolment rates. The results also suggest improvement in primary health care delivery. The study of Dercon and Krisnon (1998) also bring out that household with substantial human capital and physical capital, and better access to roads and town have both lower poverty levels and are more likely to get better off over time. Human capital and access to roads and towns also reduce fluctuations in poverty across the seasons. The study also reports that households with better physical capital endowment, in terms of land and oxen, had lower poverty levels and saw larger poverty declines although there and no detailed studies on the impact of the delivery financial services on poverty, it can be logically concluded that if poverty declined as a result of better physical capital endowments and if the delivery of financial services as indicated earlier provides opportunities to increase income and assets, then it is clear that the micro finance intervention contribute to the decline of poverty in the country. (Wolday Amha, 2003).

The study of Tsehay and Mengistu (2002) also indicates that women micro enterprise operators that were beneficiaries from micro finance services did not emerge as a result of entrepreneurial drive that were the result of unsatisfied household subsistence needs. The business ideas were copied from family members, neighbors, etc. (Women micro enterprise operators lack entrepreneurial aptitudes, technical skills, and diversity). They are involved in low-risk activities, to avoid indebtedness. Unfortunately, women client dropouts are relatively high. The study also reveals over 84 percent and 62 percent of the woman borrowers who took repeated loan in rural and urban areas, respectively, contributed a substantial amount of the household income. Over 46 percent of frequent women borrowers in rural areas and 38 percent of the frequent women borrowers in urban areas indicated that they had control over the income generated from their business. As a result of access financial services, women clients indicated that they gained ownership over any asset they bought as a result of the facilities available. Households were able to cope with temporary difficulties or crisis situation because of their savings and income they generated from their enterprises. About 3.4 percent of rural and 22.8 percent of urban borrowers who took repeated loans indicated that though the loan is in their name, the money was actually used by their husbands or sons and they have not benefited much from it. This has resulted in the social empowerment of all women interviewed because they felt much greater self-esteem and satisfaction due to the fact that they ran their own income generating micro entities for the welfare of their families (Tsehay, Tsegaye and Mengistu Bediye, 2002).

5.3. ECONOMIC EMPOWERMENT

In the majority of the cases, the women's businesses contributed a substantial amount of the household income. Especially, in cases where the women are household heads; their businesses were the sole sources of income for the households. They were able to provide for the basic needs of families, i.e., food, clothing, health, educations, etc-besides, there has been a substantial positive impact on the household income of rural women. Most women in other study (74%), especially in rural areas (about 90% of frequent borrowers), have been able to expand their businesses.

Most women have been able to send their children to school over 94% and 57% of clients in urban and rural areas, respectively, sent their children to school. Some women have been able to improve their diet. About 70% and 89% of the frequent borrowers in urban and rural areas, respectively, improved their diet. Most women clients indicated that they had access to the income generated from their businesses.

The women clients gained ownership over any asset they bought from the proceeds of the loan. Only few clients (about 2% and 8% of new and frequent borrowers, respectively) had to give the loan proceeds to their husbands. This is critical for women as it reduces economic vulnerability.

In some the cases, the involvement in the savings and credit programs has enabled women to gain access to goods (like jeweler) and services that were out of their reach before they started the enterprises.

They reported that now they don't need to beg money from their husband to buy panties and head cover. Such statements were some of the ways that the women related their economic empowerment.

The households were able to cope with temporary difficulties or crises situation because of the saving deposits they maintain with the MFIs.

Migration of rural women, especially young women involved in the programs, has been minimized.

5.4. SOCIAL EMPOWERMENT

With regard to social empowerment, the result of other study seems to confirm that the decision making role of women has been improved. Households with women decision makers represent the largest proportion (32%) on the question of personal empowerment; all of the 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 from 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 group-based credit delivery modality has also created opportunity for the women to come together, 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 times of difficulty because they are financially better off and they understand each other's needs and problems very closely (Tsehay Tsegaye and Mengistu Bediye,2002).

The study of Meehan (2001) also indicated that there was clear differentials in impact related both to gender and whether clients were urban or rural based. Women took consistently lower loans than men, and were less likely to report themselves as considerably better off as a result of taking credit, initial resource differentials, such as lack of land, labor and other inputs, certainly play a part in this, with women headed households particularly those who were less likely to have oxen and to farm their own land. These are two key indicators of productive capacity and wealth in a subsistence agricultural economy. The study of Meehan (2001) concluded that the provision of financial services to the poor has a crucial role to play in providing household food security and alleviating poverty. But this role must be seen in the context of development of the overall economy, in which policy environment and priorities, infrastructural development, government and private sectors investment, all play their part.

1. RESEARCH AND METHODS
   1. GENERAL RESEARCH STRATEGY OF THE STUDY

In order to achieve sound results, the researcher will employ both Quantitative and qualitative methods. While more emphasis will be given to the qualitative method, quantitative analysis will also be used as a supplement to the former approach.

Qualitative methods are usually employed for deeply rooted studies that attempt to interpret social reality (Roger and Nall, 2003). Gender issues being one aspect of social reality, qualitative analysis is believed to provide an appropriate understanding of the subject. Thus, the current research mainly focus on qualitative method with the view of assessing the areas and extent of empowerment resulting from the intervention of microfinance and also identifying the challenges and problems faced by the clients in the undertaking.

* 1. DATA TYPE AND SOURCE OF DATA

The study is expected to employ both primary and secondary data. Actually the study mainly will use primary data gathered by means of an in-depth interview responded by Addis Credit & Saving Institution’s clients, officials and experts of AdCSI at different levels i.e. at Head Office and Woreda (Sub-branch Office) levels.

The study was also augmented by secondary data obtained from various sources such as books, Annual Statistical Abstracts, occasional papers, journals, proceedings, reports, etc.

* 1. DATA GATHERING INSTRUMENTS
     1. QUESTIONNAIRE

With the objective of obtaining accurate quantitative information, a questionnaire which contains open and closed items will be constructed for a total of 399 respondents. The questionnaire will be prepared in Amharic since most of the respondents do not speak English, and then translated from Amharic into English for reference and data analysis purposes. For those respondents who are either illiterate or barely able to read and write, assistants will be assigned to read and explain the questions to the respondents and fill out the questionnaire on behalf of them according to the replies given.

* + 1. FOCUS GROUP DISCUSSION (FGD)

Focus group discussion allows for a dialogue among participants and stimulates them to openly express their views on the issues raised. Since questions are raised to the group as opposed to the individual, the dialogue has its own peculiar flow (Roger and Nall, 2003).

The focus group discussions will be held among individuals of 6 to 12 persons divided into a 2 to 6 groups.

The focus group discussions will be expected to take from one hour to an hour and a half and the information obtained is anticipated generally very valuable.

* + 1. IN-DEPTH INTERVIEW

An in-depth interview is a qualitative research technique that allows for a person to person discussion. Such discussion provides the opportunity to have a deeper understanding of one’s beliefs, feelings, and behaviors on important issues.

Accordingly, in-depth interview will be used in the current study to obtain more information which could not be from the respondents.

* + 1. DOCUMENT AND STATISTICAL GUIDES

Data are also collected from different secondary hand source documents like; Annual Statistical Abstracts, Occasional papers, Journals, Proceedings, Reports, etc. Some statistical guides could also be referred as sources of data for the study.

* 1. ETHICAL CONSIDERATION

Each respondent will give his/her own consent to participate in the study before he/she is giving information. The privacy and confidentiality of the respondents will be kept both during the interview and in the compilation of reports. This is because sensitive issues such as domestic violence and various aspects of the MFI perceived by the clients as negative could be raised during the interview. Since all respondents are required to be protected from physical and psychological harm, debriefing shall aim to leave the participants in the same state as they entered in the study.

* 1. DATA QUALITY ASSURANCE

Two days intensive training will be given for the data collectors. Consistency of filled data will be checked by one supervisor at each sub city every other day, 5% of the filled data will be checked for accuracy by the supervisors. The principal investigator will attend random record review sessions to monitor the data collection. Data will be profiled to discover inconsistencies, and other anomalies in the data and data cleansing (missing data interpolation) will be performed.

* 1. SAMPLING TECHNIQUE

This study will be conducted in Addis Ababa, which is the capital city of Ethiopia. Addis Ababa has been selected because the researcher resides in the city, and he is fully acquainted with the City.

The research work has been decided to limit itself to a single institution due to the time, financial and administrative constraints. In this regard, Addis Credit & Saving Institution is selected purposefully. The institution is chosen because of its wide area coverage with clients and recognized standard services delivery.

The respondents of the study will also purposefully be selected to be entirely women. This will be made so as to get information from their own experience regarding the effects of microfinance in their empowerment in the different circumstances and the problem they have faced in the terms and condition that hinder them access to credit and other financial services.

Purposeful sampling method will also be employed to select key informants, participating in the focus group discussion and in-depth interview, for qualitative analysis.

When we come to quantitative research method, 399 clients from the total of 133 598 women clients will be selected through simple random sampling procedure. AdCSI currently serves more than 235, 000 clients out of which 133,598 (57percent) are women. All of the clients are living in Addis Ababa and surrounding areas.

* 1. PROCEDURES FOR TREATING DATA

The data collected shall be organized in line with the objective of the study, and both qualitative and quantitative analytical procedures will be used. In the qualitative analysis, participants’ opinions, feelings, behaviors and experiences with regards to microfinance services and its impacts in their lives from the informants’ points of view will be investigated in a deep manner to discover inherent facts and interpreted in written form while in the case of quantitative analysis, the data will be analyzed and interpreted using some statistical techniques such as; frequency distribution, data representative graphs, percentages, etc.

* 1. VALIDITY AND RELIABILITY

Triangulation technique will be used for improving the validity and reliability of research or evaluation of findings (Mathison, 1988). Patton (2001) advocates the use of triangulation by stating that triangulation strengths a study by combining methods. This can be attained by using several kinds of methods or data including both qualitative and quantitative approaches. By selecting complement methods, the researcher will be able to offset the weakness of one method with the strength of another.

* 1. LIMITATION OF THE STUDY

The results obtained from the current study cannot be generalized at national level as the information expected to be gathered is from limited data sources in terms of geographical coverage and types of sources.

* 1. PROPOSED TIME SHEDULE FOR VARIOUS ASPECTS OF DISSERTATION WORKS

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| S.N. | ACTIVITY | TIMEFRAME | NO. OF DAYS |
| 1. | Reviewing Related Literature(including collecting, organizing and summarizing related literature) | May.01 - May.31, 2011 | 31 days |
| 2. | Preparing Dissertation Proposal | Jun.01 - May.20, 2011 | 20 days |
| 3. | Submission of the Proposal to Academic Advisor for Comments | May.21 - May. 22, 2011 | 2 days |
| 4. | Incorporate the Comments & Submit the final Proposal to Indira Gandhi National Open University(Faculty) for Approval | May. 23 - May. 25, 2011 | 3 days |
| 5. | Design of the Study | May. 26 - Jul.31, 2011 | 37 days |
| 6. | Instrument Development and Pilot Study | Aug. 01 – Aug. 19, 2011 | 19 days |
| 7. | Finalizing the Development Instruments | Aug. 20 – Aug. 31, 2011 | 12 days |
| 8. | Actual Data Collection | Sep. 01 – Oct. 15, 2011 | 46 days |
| 9. | Data Organization | Oct. 16 – Oct. 31, 2011 | 16 days |
| 10. | Data Entry and Cleaning | Nov. 01 – Nov. 30, 2011 | 30 days |
| 12. | Data Analysis & Interpretation | Feb. 01 – Jan. 31, 2012 | 62 days |
| 13. | Write-up and Submission of the first Draft Dissertation for Comments | Feb. 01 - Mar. 31, 2012 | 59 days |
| 14. | Incorporating the comments and Submission of the Final Dissertation | Apr. 01- May. 05, 2012 | 35 days |

1. OUTLINE OF TENTATIVE CHAPTER HEADINGS

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| CHAPTER ONE-INTRODUCTION  This chapter mainly focuses on the background of the study, statement of the problem, Methods of study and limitation of the study.  CHAPTER TWO- REVIEW OF RELATED LITERATURE  The second chapter focuses on the critical review of some of the previous studies in order to delimit the researcher problem, avoid unfruitful and useless problem areas. This chapter will have sub-titles under which a brief review has been done in the areas in the past.  CHAPTER THREE-SYNOPSIS OF ADDIS MICROFINANCE INSTITUTION AND DESCRIPTION OF THE STUDY AREA |  |
| This chapter deals with the overview of Addis Microfinance Institution about which the study focuses. Besides, it explains in detail the study areas in terms of the geographical aspects, population, economic activities and status, socio-economic status, etc.  CHAPTER-FOUR- STUDY METHODS  This chapter deals with all the appropriate techniques employed to select samples, collect data and treating the collected data. Various steps followed in doing so will be explained in detail.  CHAPTER FIVE- FINDINGS, DISCUSSION AND ANALYSIS  This chapter is the main body of the dissertation report. It comprises the analysis and interpretation of the major findings in line with the basic questions set in the statement of the problem through organizing, analyzing and interpretation of the collected data.  CHAPTER FIVE- CONCLUSION AND RECOMMENDATION  This is the last chapter in which major conclusion of the research works will be briefed and some recommendations for future plan will be suggested. The heading is sub-divided in two namely; conclusion and recommendation. |  |
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