



THE IMPACT OF MICROFINANCE AT THE HOUSEHOLD LEVEL IN EMPOWERING WOMEN: IN CASE OF AMAHARA CREDIT AND SAVING INSTITUTION IN NORTH GONDAR ZONE ETHIOPIA

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Abstract: *The purpose of this study has been to identify the role of microfinance institution specifically the role of ACSI to empower women in the case of North Gander zone in selective districts. In this study mixed research approach and exploratory sequential research design were used, data were collected using questioner, in-depth interview and FGD and both quantitative and qualitative method of data analysis were employed. The study found out that improved access to ACSI has been able to empower women economically. Although the results vary, the study indicated that the income and saving levels of the majority of the clients have increased after the delivery of ACSI. Encouraging results have also been shown in the enhancement of the women's of self-confidence with respect to the capability to work on their own and improve their lives. There were also an indication of enhancement in the decision making power of women and in their political empowerment as reflected in respect for their legal rights, ownership of household assets and holding of political positions. The study recognizes the limits of the transformative capacities of microfinance and it shows that financial empowerment does not necessarily lead to a transformation in gender relationships which is a basis for the overall empowerment of women. Finally the study also found out that the existence of challenges when they use loans in the institution including shortage of training, absence of reward etc.*

Key words: saving, microfinance, ACSI, Women.

1. BACKGROUND OF THE STUDY

In spite of prevalence of the term empowerment, many people are confused as to what the empowerment of women implies in social, economic and political terms. Knowledge regarding the empowerment strategies such as integrated rural development, women's development, community participation and awareness building is even less clear. The attention given to women's empowerment is usually based on the premises that it is a role of microfinance status.

Women mostly suffer from poverty in many developing countries. Ethiopia, being one of the developing countries, the case is a burning issue in the country. As stated by Harper, (1996) women everywhere, particularly in poor countries are seriously disadvantaged due to various reasons. While women handle a large part of the world's work, they receive a very small part of the reward of the work, in terms of money which they can control and social position. According to the World Bank (2001), gender inequalities in developing societies inhibit economic growth and national development.

The introduction of microfinance in Ethiopia has been gradual with its initiation attributed to the proclamation in 1996 (WABEKON, 2006). It also states that prior to the issuing of the proclamation, only a few NGOs and the Development Bank of Ethiopia offered limited and isolated microfinance services on an ad-hoc basis.

According to Wolday (2006), as of June 2005, there are 26 microfinance institutions registered under the National Bank of Ethiopia with an active loan portfolio of about 1.5 billion Birr (173 million USD) delivered to 1,211,305 active clients. They also mobilized about 501 million Birr (58 million USD) savings. The clients served by the microfinance institutions in Ethiopia are mainly the rural people. In addition to that about 38 percent of the clients of microfinance service in Ethiopia are female category.

Microfinance institutions also provide benefits to women and play an important role in their empowerment. The goal of microfinance institutions as development organizations is to service the financial needs of un-served or underserved markets as a means of meeting development. It includes reducing poverty,

empowering women or other disadvantaged population groups to create employment (Ledgerwood, 2000).

Microfinance empowers women by putting capital in their hands and allowing them to earn an independent income and contribute financially to their households and communities. The economic empowerment is expected to generate increased self-esteem, respect and other forms of empowerment for women beneficiaries. It is clearly visible that involvement in successful income generating activities should translate into greater control and empowerment (Narayan, 2002). Therefore, this research has given an insight about the role of micro-finance to empower women in socio economic and political affairs.

2. STATEMENT OF THE PROBLEM

As reflected by different scholars like Chanda, Haldaer (2012) and Steiner (2003), women as the part and parcel of the society and family have no full power in decision making process like that of men in different part of the world. Meron (2003) also argues that women live in a male dominated world where gender power relations are clearly in favor of men and at present, people live in an institutionalized patriarchal world where women are systematically excluded from every sphere of public life including from the areas of leadership and decision making. James and Sasongko (2003) in their part indicated that at least half of the world populations are women and they are the core of the family/household and they work longer hours than men. The same author indicates that, women contribute more to the development of their society.

Despite their contribution to the overall development of any country, they did not enjoy the results of development equally as their male counter parts.

Women in leadership and decision-making positions have been the concern of various stakeholders in different parts of the world. However, due to the presence of obstacles throughout the world, women prevented from taking a fully-fledged participation in leadership and decision-making positions (Quisumbing, 2003). In almost all countries in the world, the participation of women in various administrative levels and decision-making positions lags behind that of men, which is also true to Ethiopia. In

Ethiopia; this problem is manifested through lack access and control over tangible and intangible assets (Meron, 2003).

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

Women's access to credit is generally believed to result in their economic empowerment. As a result, the provision of microfinance to women has been called for by various international and national organizations in light of their productive role for economic development and women's rights.

However, many still question the empowering capacity of credit in relation to the economic social and political conditions of women. (Mayoux, 2002) The impact of microfinance on income has been observed to be variable. It appears that for the majority of borrowers income increases are small and even in some cases negative. This is due to the fact that most women invest in existing activities which are low profit and insecure. In addition, women's choices and ability to increase income is constrained by gender inequalities in access to other resources for investment in household responsibility and lack of mobility (Mayoux, 2002).

In addition to economic impacts, social changes also result from the work of micro finance organizations (Kabeer, 2005). The delivery of microfinance is expected to result in social changes because women working in groups can achieve what might not be achievable individually. Micro finance organization strategies provide the poor the possibility of belonging to a group they choose despite the socially or economically imposed relationships (Kabeer, 2005). This allows for meeting with others of similar experience and share knowledge. Such practices in effect are believed to empower them both individually and collectively.

Furthermore microfinance is viewed as an effective tool for overcoming the political exclusion of women (Cheston and Kuhn, 2002). The global average of women's representation in

national parliaments remains low at 17 per cent as of 31 January 2007(UN, 2007). Women in government, parliament, the judiciary and other institutions serve as role models and thus as pull factors for other women. There are a range of possible mechanisms to increase women's participation in political life with varying degrees of success (Byrne et.al, 1996). The first is the reform of political parties through quotas and other forms of affirmative action. Another mechanism is training to develop women's skills and gender sensitive working with women's political organizations is the other mechanisms to enhance their participation

As stated by Narayan (2002), in most poor countries, men's domination of women is strongest within the household. Access to credit and participation in income-generating activities is assumed to strengthen women's bargaining position within the household thereby allowing them to influence a greater number of strategic decisions.

Ethiopia is also one of the poor countries where women have a low standard of living. Meron (2005) was conduct a research on the role of micro-finance in AdisAbeba at the Specialized Financial and Promotional Institution (SFPI). The study indicates that improved access to microfinance has been able to empower Women economically. However this research didn't see the social and political aspect of women empowerment.

Though the above indicated scholars indicates the role of micro finance for women's empowerment, there is no study about the role of microfinance in the case of Amahara saving and credit institution to empower women. Thus, this research was visualize the role of microfinance to empower women economically, social-culturally, politically and it was also identifies the challenges in which women face in the institution.

3. OBJECTIVES OF THE STUDY

The main objective of the study was

- ❖ To assess the role of microfinance (ACSI) in the empowerment of women.
- ❖ To assess the impact of microfinance at the household level.

4. REVIEW OF RELATED LITERATURE

The empowerment of women is essential for achieving the goals of sustainable development centered on human beings (Malhotra et.al, 2000). It also requires appropriate public polices to ensure that women enjoy all human rights and fundamental freedoms and participate fully and equally in all spheres of public life including decision making. Public policies to promote women's economic potential and independence and their full and equal participation in development are also essential for women's empowerment. Measures are also needed to ensure women's equal access to education and to training and retraining.

4.1 Targeting of women under microfinance

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

According to UNDP (2003) Human Development Reports, women make up the majority of lower paid and unemployed portion of most economies. It is believed that the welfare of a family is enhanced, when women are helped to increase their incomes. This is due to the fact that women spend most of their incomes on their households. Hence, assisting women generates a multiplier effect enlarging the impact of the family needs and, therefore, another justification for giving priority to them.

Another argument in favor of priorities to women is their efficiency and sustainability. Women are believed to be better in their repayment records and cooperativeness (Cheston and Kuhn, 2002).

Women's repayment rates also excel that of men and their lower arrears and loan rates have an important effect on their efficiency and

sustainability of the institutions. Women's equal access to financial resources is also a human rights issue (Beijing platform for action, 1995).

According to USAID (1995) financial institutions that offer deposit services are very attractive to women. If a gender based organization is aiming to meet the preferences and needs of its clients, savings services must be an integral component of its program. Saving programs targeting at women have the potential to enhance economic empowerment since women make financial security safety and provision priorities in their households (UN Expert group on women and Finance, 1995). As indicated previously, microfinance services initially target women. However, it is not sufficient only to cater to women clients to solve gender issues. A gender sensitive approach is inclusive rather than exclusive (Jahan, 1995). Gender sensitivity is assured when taking into account the needs and constraints of both women and men during the design and delivery of finance. On the other hand, the "women only" targeting approach might further exacerbate gender inequalities.

4.2 Paradigms of Microfinance Institutions towards Women Empowerment

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

4.3 Feminist empowerment paradigm

With a focus on gender awareness and feminist organization, microfinance is promoted in light of a wider strategy for women's economic and socio-political empowerment.

In this regard, microfinance must be part of a sectional strategy for change that identifies opportunities and constraints within industries which can raise the prospects for women, when addressed.

In addition, microfinance should be based on participatory principles to build up incremental knowledge of industries and enable women to develop their strategies for change (Mayoux, 2005).

4.4 Poverty reduction paradigm

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

4.5 Financial sustainability Paradigm

This underlies the models of microfinance promoted since the mid-1905 by most donor agencies. Large programs which are profitable and self-supporting and that, compete with other private banking institutions and capable of raising funds from international financial markets, is the ultimate aim of such endeavors. Financial sustainability is seen as addition to create institutions which reach significant number of the poor. The success of the programs is measured in terms of covering costs from incomes. The need for targeting women is justified on grounds of high female repayment rates and the need to stimulate women's economic activity. It is believed that increasing women's access to microfinance services will in itself lead to individual economic empowerment though enabling women's decisions about savings and credit use to set up micro enterprise, increasing incomes under their control (Mayoux, 2002).

4.6 Gender Based Microfinance Delivery

Women's access to financial resources has been substantially increasing over the years. However; their ability to benefit from the access in is limited by the gender related disadvantages (Skarlatos, 2004).

In addition, despite their growing capacities, some microfinance institutions provide a decreasing percentage of loans to women.

The loan size provided to women also appears to be smaller in comparison to men although both participate in the same program and belong to the same community.

In addition to women's poverty levels, social discrimination against women results in smaller loan sizes in comparison to men. Furthermore there are only a limited number of women in the leadership of microfinance institutions, which might be one reason for the biased loan access. However, regardless of the odds, microfinance programs still have the potential to transform power relations and empower the poor. Although microfinance does not address all the impediments to women's empowerment, it can contribute to their empowerment if properly implemented (Kabeer, 2005).

The goal of empowerment can be achieved through microfinance programs that are broad based, gender focused and financially sustainable. A gender based policy involves more than just targeting women. Creating gender-based policy involves a process through which an institution re-examines all of the underlying structures and assumptions about gender roles, rights and responsibilities that have historically discriminated against women as borrowers and employees. It is also important for microfinance institutions to set guidelines pertaining to employee recruitment, promotion, roles and responsibilities. In this regard, the formulation and enforcement of the guidelines is expected to bring about positive social changes. Furthermore, involving women both as staff and borrowers has the potential for increased levels of economic empowerment and financial stability that will benefit the individual women, their families and communities (Mayoux, 2002).

The following are some general considerations that should be made when designing programs with the aim of creating gender based strategy (Vyas, 2002). First, a program must contribute to the self-esteem, confidence and competency of women. This is because women often find it difficult to express their concerns about harmful political and economic policies much less discuss their consequences for gender empowerment. Second,

there must be a strong female contingency in the leadership and planning roles of microfinance program.

Filling management positions with women would help to break the belief that women are not capable of handling jobs traditionally held by men.

With proper education and increased self-esteem, women will share the ability to break traditional cycles of subordination and inherent cultural procession.

Lastly, a microfinance program with a focus on gender must have an idea, founded on solid research and reliable information of the financial senses that will be most beneficial to women clients. Agencies also need to develop approaches that provide opportunities for women to decide for themselves about their needs and interests and how positive change can be achieved. Promoting empowerment also requires some fundamental changes within agencies in reviewing their structures and procedures to increase their accountability to the women whose empowerment they aim to support.

Generally, it is essential that empowerment strategies are designed to enable women to gain greater access to information, access and control over resources and the ability to make decisions themselves. (Kabeer, 2005) In order to enhance women's access to credit, the establishment of new and strengthening of existing micro credit mechanisms and micro-finance institutions needs to be undertaken to enhance the outreach of credit (Cheston and Kuhn, 2002). In addition, other supportive measures should be undertaken to ensure adequate flow of funds.

The promotion of women's political participation is an important approach to supporting their empowerment. This includes promoting women in government and national and local party politics as well as supporting women's involvement in NGOs and women's movements.

5. RESEARCH METHODOLOGY

The study was employed mixed research approach composed of both quantitative and qualitative research methods. Furthermore, concurrent mixed research methods was employ for this study this is because both quantitative and qualitative data was

collected simultaneously (concurrently) and the results will be embedded during the analysis. This study was employed exploratory research design which the qualitative data is dominant over the quantitative data.

In the first place the study area was selected purposively because the researcher lives nearest to the area. The study area itself also was limited to three district of the Debre tabor Zone and these districts was be selected randomly. From each district the researcher was taken starting from women clients of 2014. Based on this there were a total of 4427 clients in in Debre Tabor Tawon from this 2017 are female clients, in Laygaint branch there are 4480 out of this 3816 are women and in Hamusit branch there are 6755 clients out of this 4445 are women. Therefore based on the above information the sample size should determine by using Yemane, (19730) formula.

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

Therefore, the researcher takes the conventional confidence level of 95% to ensure a more accurate result from the sample. Based on this, the error term would equal to 0.05.

Using the total population of 10278 and error margin of 0.05. Based on these ingredients the researcher is to calculate the sample size of the population of **the three districts** as follows,

$$n = \frac{10278}{1 + 210278 (.05)^2}$$

Total sample size

$$n = \frac{10278}{1 + 10278 \times .0025} = \underline{385}$$

$$n = 385 + 5 \% \text{ contingency i.e } 385 + 19 = \underline{404}$$

The researcher mainly used primary data sources because it gives firsthand information. Survey respondents, KIs and FGD participants and in-depth interview participants was the primary data sources for this study. Both quantitative and qualitative data analysis techniques was used in this study. Summarizing what was heard during the discussions in to words, phrases or patterns could be the major tasks that could be accomplished in qualitative data analysis. Hence, the information that could be collected through KIs interviews; focus-group discussions was documented and analyzed textually to substantiate the statistical results from the structured questionnaire. In general, the collected data was analyzed through narrations, descriptions and direct quotations.

The quantitative data analysis is a process of tabulating, interpreting and summarizing empirical and numerical data for the purpose of describing or generalizing the population from the samples. Upon completion of the data collection, the data was coded, edited, digitized and entered into the statistical package SPSS (Statistical Package for Social Scientists) and was analyzed using descriptive statistics such as percentages and tables.

6. FINDINGS, DISCUSSION AND ANALYSIS

6.1 Impact of microfinance at the household level

According to feminist empowerment paradigm, empowerment also needs to deal with change in intra-household relations. Thus, in this discussion part we can see the impact of microfinance on gender relations at family or household level includes the women’s decision making power at family level, the value and money expenditure of the husband and the issue of domestic violence of women.

I. Cash Expenditure of the Husband

Table 1: Percentage distribution of the sample by cash expenditure of the husband

Husband Expenditure	Before ACSI		After ACSI	
	No of Cases	Percent	No of Cases	Percent

• Spend for family purpose	203	50.3	181	44.9
• Spend more for personal use(cloth, drinking liquors, etc)	51	12.7	73	18.1
• Doesn't have a job	67	17	67	17
• Those who do not have spouse	81	20	81	20
• Total	404	100	404	100

Source: Survey conducted by the researcher

As table 1 shows that the husband spends for family purposes was about 50.3 percent and 44.9 percent of the respondents, respectively, before and after joining ACSI. The personal expenditure of the husband has also increased from 12.7 percent to 18.1 percent before ACSI and after ACSI respectively. Whereas about 17 percent of the respondents' husbands, has no jobs both after and before they joined ACSI and the rest 20 percent of them do not have spouse before and after joining ACSI. This shows that the husband's expenditure for family purpose has decreased and expenditure for personal use has increased after the wife became a member of ACSI.

The results of in-depth interview, FGD and key informants' interview also supports the above result for instance one of the interviewee explains the expenditure her husband was mostly for family purpose before joining ACSI and on the other hand her husband's personal expenditure increases after she joined ACSI. From the survey, in-depth interview and FGD participant we can conclude that even though ACSI helped the women to improve their financial status at the household level however, the women would still find it hard to support the family by themselves while the husband ceases to supply money for the household.

II. Husband Value to Women's Contribution

Table 2: Percentage distribution of the sample by the value of husband's to Women's contribution

Husbands value	Before ACSI		After ACSI	
	No of Cases	Percent	No of Cases	Percent
• Appreciation	36	8.8	126	31.2
• Keeps quite(as normal)	211	52.3	163	40.4
• Less important (no appreciation)	76	18.9	34	8.4
• Those who do not have spouse	81	20	81	20
• Total	404	100	404	100

Source: Survey conducted by the researcher

As presented table 2, 8.8percent and 31 percent of the respondent responded that they appreciated by their husband before and after ACSI respectively and 52.3 and 40.4 of the responded that their husband was not give appreciation rather keeps quit as normal. On the other hand 18.8 and 8.4 percent of them have no appreciation both before and after joining ACSI. The qualitative finding also investigates the reasons what the husband supports their wife for instance a 30 years old woman noted that

My husband appreciates my contribution made to the household after I joined the ACSI (FGD, Group 1).

Some of the in-depth interview participants also stated that their husband appreciate because of their contribution in performing household activities because he reduces the money that he gives money for the family use and the husband uses more money for personal purpose as compared with before. On the other hand some of the respondents responded that some of the husbands

were not happy after their wives were joined ACSI because of fear of being dominated by their wives. This is because of the patriarchal attitude of the society.

III. Household Decision Making

Table 3: Percentage distribution of the sample by participation in household Decision making

Role in decisions	Before ACSI		After ACSI	
	No of Cases	Percent	No of Cases	Percent
• Fully participate	65	16.1	102	25.3
• Occasionally/partly	94	23.2	121	30
• Rarely	127	31.5	137	33.9
• Those who do not have Spouse	81	20	81	20
• Total	404	100	404	100

Source: Survey conducted by the researcher

Table 3 shows that 16.1 percent and 25.3 percent of the respondents fully participate in household decisions before and after joining ACSI and 23.2 percent and 30 percent of them were participated partly/occasionally. 31.5 percent and 33.9 of them rarely have decision making power before and after joining ACSI. The remaining 20 percent of respondents were those do not have spouse. Full Participation in decision making at household level, partly participating and rarely participating in decision making power at household level was increased after joining ACSI. Lastly 20 percent of them have no have spouses.

From the above finding we can conclude that ACSI helped the women to enhance their economic status

and made decision on using the loan to their family. Even though ACSI failed to bring about changes in gender relations on the decision making power except with regards to the loans secured, however, the fact that some participate in household decisions by using the loan is a positive step towards their empowerment.

IV. Domestic Violence

As in the case of other developing countries, a large number of crimes of domestic violence still go unreported in Ethiopia due to socio economic, cultural and religious barriers (original et.al, 2005). Physical and psychological violence was discussed in this section in relation to microfinance in the case of ACSI.

Table 4: Percentage distribution of the sample by level of domestic violence

Level of domestic violence	Before ACSI		After ACSI	
	No of Cases	Percent	No of Cases	Percent
• Frequently	65	16.2	51	12.7
• Occasionally	132	32.6	115	28.5
• Rarely	90	22.4	121	30
• Never	35	8.8	35	8.8
• Those who do not have spouse	81	20	81	20
• Total	404	100	404	100

Source: Survey conducted by the researcher

Tables 4 indicates that the percentage of women that encounter domestic violence has decreased to 12.7 percent after joining ACSI as compared to

16.2 percent prior to participating in the program frequently. 28.5percent of the clients occasionally encountered violence after Joining ACSI while the

figure was 32.6 percent previously. The percentage of clients that have rarely experienced domestic violence before and after joining ACSI was 22.4 and 30 percent respectively and 8.8 percent of them were never participated in decision making process before and after ACSI. While 20 percent of them do not have spouse.

In line with the above finding the qualitative result also shows that the level of violence has decreases for those women for which the situation was related to economic problems as ACSI has helped them to enhance their incomes. Example 33 years old woman stated that,

My husband used to insult and beat me when I request money for household consumption. He has stopped the insult and beating after my membership with the MFI as I no more ask for money from him (Interview 4).

As we can see here, one can conclude that ACSI made a significant change in the household gender relationship. It has a positive impact on the domestic violence and women’s decision making power on the loan is a sign of empowerment.

V. Participation in Traditional Institutions

Table 5: Percentage distribution of the sample by participation in traditional Institutions

Traditional Institution	Before ACSI		After ACSI	
	No of Cases	Percent	No of Cases	Percent
• quib	75	18.5	75	18.5
• Idir	242	60	242	60
• Mahiber	87	21.5	87	21.5
• Total	404	100	404	100

Source: Survey conducted by the researcher

As shown in Table 5, the percentage of respondents that participate in equib is 18.5 percent both before and after joining ACSI, 60 percent of respondents are participating in Idir both before and after joining ACSI and 21.5 of them responded that they participated in Mahiber both before and after joining ACSI.

The FGD and in-depth interviews indicated that all of the participants are a member of at least one traditional institution Idir (a community savings club for the eventuality of a death or marriage in

the community), mahber (an association in which a group of people organize monthly feasts in the name of a particular patron saint in turns or an association of mutual help) Iquib (a rotating saving and credit group). Both before and after they joined the MFI, the women engage in community services such as participating in funeral processions, weddings, visiting the sick and paying last respect to the dead. They would risk alienation if they fail to participate in the above occasions.

VI. Domestic Workload

Table 6: Percentage distribution of the sample by assessment of domestic work Load

Characteristics	Before ACSI		After ACSI	
	No of Cases	Percent	No of Cases	Percent
• Very high	146	36.2	146	36.2
• High	105	26	105	26
• Medium	140	34.8	140	34.8
• low	13	3	13	3
• Total	404	100	404	100

Source: Survey conducted by the researcher

Table 6 indicates that the domestic work load was very high for 36.2 percent of women clients both before and after joining ACSI. On the other hand, 26 percent indicated that the work load was high before and after joining, the work load is medium for 34.8 percent of respondents both before and after joining ACSI and Finally, the work load remained at lower level for 3 percent of the respondents both before and after ACSI. This indicates even though women were participating in small business a resistivity's because of ACSI still the domestic work load is residing on their hand. In the qualitative result shows that the majority of the women have noted that they were overburden with domestic workload before they joined the MFI

which has exacerbated following their membership. A 27 years old respondent gave her views as follows.

I was engaged in small trade before I joined the MFI and hence was able to handle the domestic workload. However, I now spend the whole day in my small shop to enhance my income and also repay the debts. I am also expected to handle domestic work when I return home. In addition, I have other social engagement such as edir and equib. I really find it difficult to carry out all these activities.

(FGD, Group 2).

Table 7: Percentage distribution of the sample by confidence and interest levels to claim for political and legal right

Confidence level	Before ACSI		After ACSI	
	No of Cases	Percent	No of Cases	Percent
• High	78	19	132	32.6
• Medium	88	22	168	41.5
• Low	238	59	104	25.9
• Total	404	100	404	100

Source: Survey conducted by the researcher

Table 7 shows that 19 and 32.6 of the respondents responded that their confidence level was high before and after joining ACSI respectively, 22 and 41.5 of them have medium confidence level before and after joining ACSI respectively and 59

and 25.9 percent of them have low level. From the above result we can conclude that the confidence level of women clients to realize their legal rights were increased.

VII. Ownership Rights

Table 8: Percentage distribution of the sample by ownership rights

Characteristics	Before ACSI		After ACSI	
	No of Cases	Percent	No of Cases	Percent
• High	75	18.6	103	25.5
• Medium	134	33.1	170	42.1
• Poor	114	28.3	50	12.4
• Those who do not have spouse	81	20	81	20
• Total	404	100	404	100

Source: Survey conducted by the researcher

Table 8 indicates that the percentage of respondents that have achieved the right to jointly own household asset was 18.6 and 25.5 percent before and after joining ACSI respectively. Respondents with medium joint ownership rights was 33.1

and 42.1 percent before and after joining ACSI. Furthermore, the percentage of respondents that remained low ownership rights was 28.3 and 12.4 percent respectively and the rest 20 percent of them do not have spouse. From the above finding we can

conclude that the right to ownership increases after joining ACSI and the qualitative result also support

the quantitative result as the same time.

VIII. Political Participation

Table 9: Percentage distribution of the sample by political participation

The participation of the respondents in administrations ranging from the Kebele level up to the parliament is treated here.

Characteristics	Before ACSI		After ACSI	
	No of Cases	Percent	No of Cases	Percent
• Many times	77	19	92	22.7
• Sometimes	141	35.2	170	42.1
• Never	186	46	142	35.2
• Total	404	100	404	100

Source: Survey conducted by the researcher

Table 9 shows that the political position of the respondents has generally increase after joining ACSI. In this regard, 19 and 22.7 percent of them have been elected for political positions for a number of times, both before and after ACSI respectively. While 35.2 and 42.1 percent were sometimes elected before and after ACSI and 46 and 35.2 percent have never assumed political positions both before and after ACSI. Generally, ACSI can boost the number of clients that assume political positions. The focus group discussion and in-depth interviews have also revealed that the majority of the clients generally show high interest and confidence to claim for their political and legal rights after joining ACSI.

7. CONCLUSION AND RECOMMENDATION

7.1 Conclusion

ACSI plays a pivotal role in the economic empowerment of women in the study area. Through the provision of loans to women, particularly to the poor, uneducated and who are not able to fulfill the collateral requirements laid down by other lending institutions, ACSI enables them to be self-employed. Consequently, some of the women have managed to increase their incomes, although in small amounts, and improve savings. In addition, the decision making powers of the women on the loan secured from the ACSI has enhanced following their participation in the institution.

The above findings indicate that the delivery of ACSI had positive role in the economic

empowerment of the clients. However, access to microfinance specifically in the case of ACSI has result some changes in gender relations at the household level and the attitude of the husband towards the women's contribution to the household. The impact of microfinance in enhancing the women's decision making powers was also significant. Furthermore, although the level of domestic violence has shown decline in some cases after joining ACSI.

Despite its positive impacts on improving the women's basic needs, microfinance has generally short of bringing about changes in strategic gender needs and gender relations at the household level. With regards to the availability of spare times for women, the involvement in ACSI has actually increased their work burdens. In addition, their situation is exacerbated due to the fact that they receive no assistance from the husband in carrying out the domestic activities.

In the political arena, ACSI has in some extent successful in enhancing the political participation of women and ensuring the respect for their legal rights. The results basically indicate that improving the political situation of women without taking actions beyond the delivery of economic resources through ACSI would be achieved. In general, the delivery of microfinance (ACSI) had positive impacts in the economic empowerment of the clients, this also enhanced the women's self-confidence and enabled them to realize their potentials to engage in business and improve the household which is positive sigh of empowerment.

On the other hand absence of consecutive training for women clients, reward and absence of good group solidarity was some of the challenges of women client in the institution.

7.2 Recommendation

Based on the findings of this study, the following recommendations were made.

- The study suggests that access to training is one of the challenges for women clients to use the loan effectively. Thus the concerned body should enhance women clients' access training.
- The result of the study revealed that the attitude of husband towards gender role which is the assignment of tasks for women and men was the most significant challenges for women's decision making power at house hold level. Therefore efforts should be made to awareness to the husband with complete and up to date information on the equal decision making power of women with men and to avoid the attitude women are ineffective men are effective,
- Even though income and low asset ownership right were determinants of women's decision making power according to the result of the study. Thus, increase women's ability to generate and control income and the society should give value for women's domestic work,
- The women affairs office has to consider women's training in such issues of gender role in the society, the way to enhance their economic power, the way to get access to credit, put strategies to access education by collaborating with the woreda women affairs office. These to help women's lift decision making power inside and outside the house.

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