

Micro Finance and Women Empowerment in Urban Setting: Reflection from Southern Ethiopia

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Abstract

The main objective of the study is to explore the extent, to which women are empowered through micro finance programs, a reflection from Southern Ethiopia. Mixed research methodology was used to generate data both from primary and secondary sources. Primary data were collected by means of survey questionnaire, in-depth-interview of cases, key informant interview, focus group discussion, non-participant observation, and field notes. An analytical framework was applied for better understandings and measuring empowerment in the context of this study. The collected data were analyzed, summarized, and interpreted through qualitative and quantitative methods of data analysis where, Statistical Packages for Social Sciences (SPSS) was used to quantitatively present the numeric data. In spite of the entry barriers into the programs, it was revealed that participation in the programs has brought positive economic and social impacts on the lives of the beneficiary women. Alternatively, women perception and experiences of empowerment through micro finance programs is truly interesting as viewed in the eyes of the women themselves. Revisiting client selection criteria; promote saving mobilizations; scale up best practices of women affair office of the town so far made to inculcate the roles and values women play; and uphold experience sharing mechanisms between participant and other women in the study area as a way out.

Keywords: Micro finance, empowerment, and perception.

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1. Background to the Study

Poverty and urbanization are highly gendered, with women constituting the poorest of the poor in most developing countries. For instance, studies have demonstrated that in many urban areas, women, in general, and female heads of households, in particular, make up the majority of the urban poor (Kanji 1993 and Moser 1996). Besides this, a growing body of literature on gender and development argue that development is often subjected to male bias (Kabeer 1994; Moser 1993; and Young 1993). On the account of this, the low rate of women's participation is the results of gender inequality interims of access to and control over resources as well as the less satisfactory impact of public investment in development. Women's participation in development particularly in Africa has been rated low.

Realizing the poor status of women worldwide, the issue of women had been included in UN agenda. Since 1975, the UN has been organizing women's in different countries to raise mass awareness on women's issues and mainstream gender equality programs in national as well as international agenda (UNDP 2000 1). In light of this, the 1995 Human Development Report was devoted to "the relentless struggle for gender equality" based on the argument that "human development, if not engendered, it is endangered" (UNDP 1995:11). In view of these initiatives, Ethiopian government adopted a national policy on women in 1993, aiming at eliminating gender and cultural bias that hinders women from participating equally in the economic and social development of the country, and to guarantee women their human and democratic rights¹

Women inclusion in such programs has been mostly triggered by the need to enhance women's productivity, the recognitions of women income to family welfare and women's high loan repayment experience. And also, it is widely asserted that microfinance can be an entry point to bring about women economic independence and as a tool for wider mobilization of women (Mayoux 1999). That is why, empowerment of women and gender equality are prerequisites for achieving political, social, economic, cultural, and environmental security among people². Although all these efforts have been made, many of the situations of women remained unchanged in developing parts of the world, in general and in Ethiopia, in particular. To this end, in agreement with the 2009 microcredit summit, providing credit or loans was thought as a way out of poverty among women on one hand, and women empowerment, on the other hand. This is because many NGOs and donors were dictated by gender policies, which specifically called for increased micro credit outreach to women, and these micro credit programmes did not limit their desired impact to poverty reduction only, but extended it to achieve women's empowerment (Khandker 1998). The beginning of micro finance in Ethiopia was strongly equated with NGO poverty alleviation intervention in

¹ National Policy on Ethiopian Women 1993.

² Beijing 1995. Fourth World Conference on Women.

1990s. Low income women are among the target groups of microfinance programs in Ethiopia, and in 2001 they comprised more than a third of the total clients of microfinance institutions in the country (Shiferaw and Wolday 2001). In line with the MFIs of Ethiopia, OMFI (Omo Micro Finance Institution) was established in 1998 with the aim of reducing poverty and unemployment by delivering micro credit and saving facilities for low income households in SNNPRS, Ethiopia. Therefore, understanding the roles of micro finance programs for the empowerment of the beneficiary women's and impediments for their participation in the programs demand empirical research. The purpose of this study is to explore the extent to which women of the town are empowered through OMFP (Omo Micro Finance Program). It attempts to contribute to the knowledge by exploring the program's impacts in the empowerment of women.

2. Statement of the Problem

Women in Ethiopia have not been equally considered in all parts of the country owing to the socio-cultural and economic problems prevailing in the society. For instance, data in Emebet (2008) shows that in Ethiopia shows that in 2002, women made up of 32.17 % of the employees in the civil service. The data further indicated that very minimal numbers of women (10.2 %) were hired in professional and scientific areas. A similar pattern was observed in administrative positions, implying that most female employees are stuck in low position, routing, and low paying occupation (Emebet 2008). Although there have been initiatives on women's affairs by different governmental and NGOs at different levels of Ethiopia, women faced political, social and cultural challenges that undermine their human worthy and dignity. They suffer from economic poverty, social discrimination, political disenfranchisement and cultural subjugation¹.

According to a survey carried out in Ethiopia in 2003, there were 997,380 individuals engaged in the informal sector; of these, over half (55.99 %) were women (CSA 2003). It was suggested that the proportion of government-employed women in SNNPRS, out of 63, 454, are only 24 %². Women in Arba Minch town, which is the pocket of nations and nationalities with their distinctive cultural traits, are entangled with different oppressive and male dominant socio-cultural systems that impact women overall status. Arba Minch is one of the *Zonal* towns that are found in SNNPRS (Southern Nations and Nationalities Regional State) and characterised by a situation in which the vast majority of women lack access to basic needs in any corner of the town, no power over resource use, and decision making is exhibited in the wider political systems.

The rationales for undertaking this study were emanated from the researcher practical experiences about the study area and the programs. Many of the studies conducted in line with MFIs³ have mainly emphasised assessing the impacts of micro finance programs on poverty reduction. Most of them were mixed as in comparative between rural and urban areas; men and women; clients and non-clients. Others have focused on the roles of micro finance programs on the alleviation of unemployment owing to the persistence of the problems across the country. But the issue of women empowerment through micro finance has been overlooked and/or little attention has been given by researchers. Besides, even studies that included the issue of empowerment evaluated its impacts with limited indicators/failed to notice the multidimensionality of empowerment as they emphasised on poverty reduction at household level mainly in rural areas. Many of the studies reviewed have centred on the analysis of micro finance institutions instead of equally considering the participants' perspectives. Moreover, the existing system of micro finance is working but not fully functioning towards women's empowerment in the study area.

Therefore, the objectives of this study were to explore the extent to which women are empowered through OMFP in the town and thereby assess the economic and social impacts of the programs on the lives of the beneficiary women both at household and community level. It is also intended to inspect the perception and experiences of women towards empowerment following their participation in the micro finance programs.

3. Review of Relevant Literature

3.1. Definition of Concepts

Kabeer in her an influential paper views “empowerment ... as the process by which those who have been denied the ability to make strategic choices acquire such [an] ability” (Kabeer 1999:437). In this definition empowerment entails change from a previous state to a new state of greater freedom and/choice to make. Empowerment is a process whereby people gain increasing power and control over their lives. It involves awareness, self-confidence, broadening of options, opportunities, and control of resources. It comes from “inside”, from the individuals themselves it cannot be granted by others (Aguilar *et al.* 2002). World Bank (2001) conceptualises empowerment as the process of increasing the capacity of individuals to make choices and transform those choices into desired actions and outcomes. Economic empowerment refers to women's access to saving and credit gives them a larger

¹ Women's Empowerment Project <www.osrango.org/downloads> [Accessed on August 20 2010].

² Gender policy dialogue by Forum for Social Studies .2005. Addis Ababa, Ethiopia.

³ These were research works which have been conducted at Addis Ababa University since the inception of the program (Micro Finance Program) across the country along (Abebe 2006; Ahmed 2007; Ashmelash 2003; Bamilaku 2004; Bilisie 2009; Brehanu 1998; Brinesh 2009; Daba 2003; Misganaw 2008; Mulugeta 2006; Tesfaye 2003; and Yohannes 2006).

economic role in decision-making about both financial activities. Controls over credit and saving decisions allow them to optimize their own and household's welfare (Mayoux 2000). Social empowerment conceptualized as a process by which people reclaim their power, the power to shape their own lives and to influence the course of events around them. They use their power against oppression, peace, and human rights.

3.2. Economic and Social Impacts of Microfinance Programs

A study by Meron (2007) revealed that micro finance plays a significant role in the economic empowerment of women. To this end, the provision of micro finance to women has been called for by various international and national organizations in light of their productive role in economic development and women's rights (Mayoux 2002). Access to microfinance was seen as vital to women's ability to earn an income and contributing to an increase in their status and autonomy (Mayoux 1995). Several studies suggest that access to credit empower women by increasing their autonomy and decision making ability within household (Cheston and Kuhn 2002; Holvoet 2005; Mayoux 1995; and Schuler and Hashemi 1994). Others argue that their (women) access to credit is likely to free women from abusive marital relationship (Mayoux 2001) and reduced the vulnerability to domestic violence (Schuler *et al.* 1996 and Kabeer 1998); increased physical mobility and awareness (Hashemi *et al.* 1996); and mitigated some of the gender asymmetric in decision making (Kabeer 2009).

3.3. Analytical Framework for Understanding and Measuring Empowerment

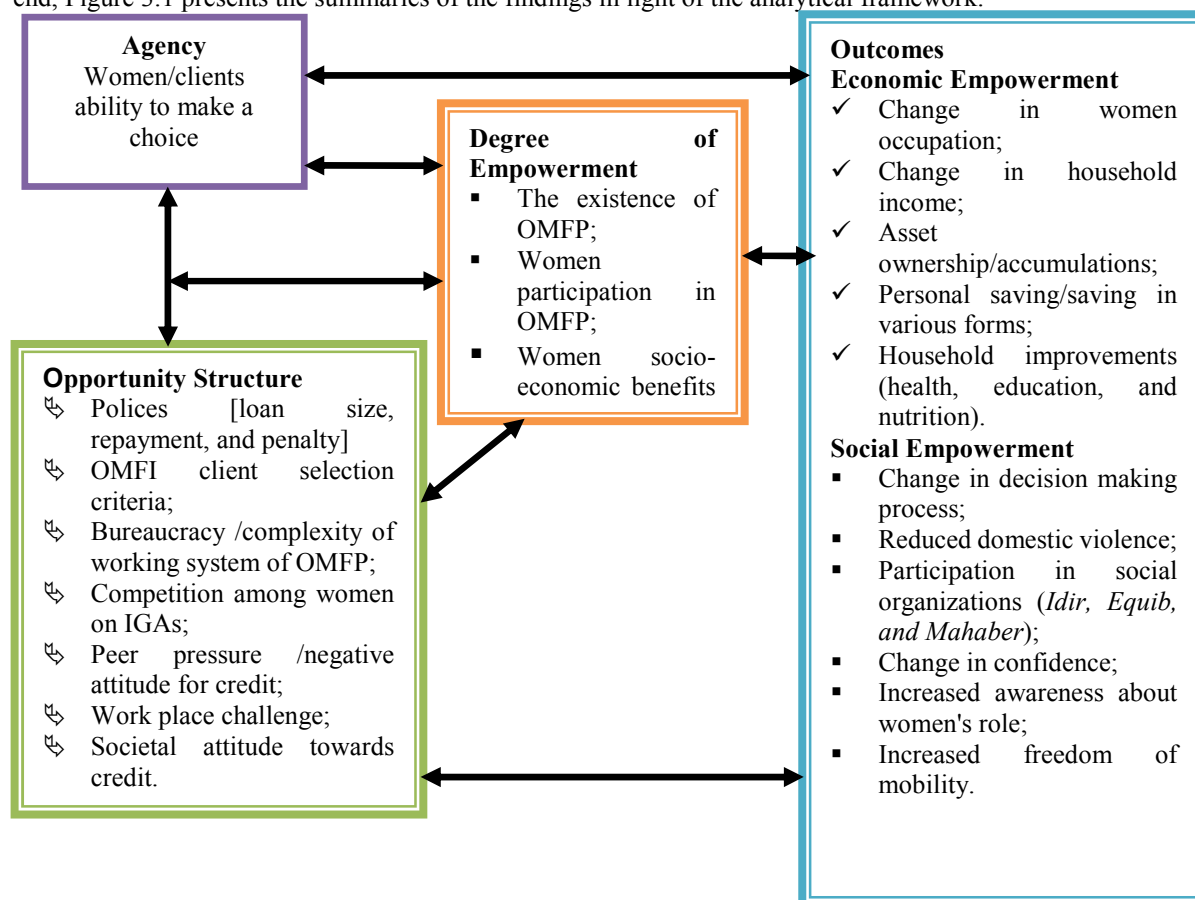
Similar to a theory, an analytical framework is a set of explanatory concepts that are useful for explaining a particular phenomenon, situation or activity. This offers a certain way of looking at the issues, and emphasize on different questions and how they are linked to different issues, and emphasis can be given to a particular issue. The term empowerment is commonly used to indicate both a process of (empowering groups or individuals) and an outcome (a person or group is empowered). Hence, understanding and measuring empowerment using analytical framework involves the interaction of four interrelated components (agency, opportunity structure, degree of empowerment, and outcomes). Agency is defined as an actor's or groups ability to make meaningful choices; that is, the actor is able envisage and purposively choose options (Alsop and Heinsohn 2005). But, agency cannot be treated as synonymous with empowerment. Even when people have the capacity to choose options, they may not be able to use the agency effectively. They are constrained by their opportunity structure (Alsop *et al.* 2006).

According to Alsop and Heinsohn (2005) opportunity structure is defined as the formal and informal contexts within which actors operate. An actor's opportunity structure is shaped by the presence and operation of formal and informal institutions, or rules of the game. These include the laws, regulatory frameworks, norms governing people's behaviour. Similarly, an actor may be able to choose options, but the effective realization of those choices will largely depend upon the institutional contexts within which the actors lives and works. The opportunity structure comprises these institutions that govern people's behaviour and that influence the success or failure of the choices that they make (Alsop *et al.* 2006). Institutions can be formal or informal. Formal institutions include the sets of rules, laws, and regulatory framework that govern the operation of political processes, public services, private organizations, and market. Informal institutions include the "unofficial" rules that structure incentives and govern relationships within organizations such as bureaucracies, firms, or industries as well as informal cultural practices, value system, and norms of behaviour that operate in household or among social groups or communities (Alsop *et al.* 2006).

The other component of the framework is degree of empowerment (DOE), which can be measured by assessing (1) whether a person has the opportunity to make choice (*existence of choice*). Alsop *et al.* (2006) argue that for several reasons including the geographic, social, or economic positioning of a person or group, the opportunity to make a desirable choice may not exist; (2) whether a person actually uses the opportunity to choose (*use of choice*), which in turn, involves measuring whether or not a person or group takes an advantage of an opportunity to choose; and (3) once the choice is made, whether it brings the desired outcome (*achievement of choice*). It measures the measure of how far a person or group is able to achieve the desired outcome (Alsop and Heinsohn 2005 and Alsop *et al.* 2006).

Figure 1 shows that, it is a dynamic process through which the interaction of agency and opportunity structure has the potential to improve the capacity of individuals or groups to make effective choice. Figure 1 also indicates that, agency and opportunity structure, on the one hand, and degree of empowerment, on the other hand, are assumed to be in a reciprocal relationship. The better a person's assets and the more favourable their opportunity structure, the higher the framework expects their DOE to be. By the same token, enhancements in a person's DOE are expected to enhance assets and opportunity structure. For instance, the higher a woman's assets and the more favourable her opportunity structure, the more likely she is to take effective action against an abusive husband. Alsop *et al.* (2006) indicate that in taking effective action; the woman might increase her assets (her confidence, awareness of women's right) and also contribute to changes in the opportunity structure (the more woman become empowered to act against abusive husbands, the less likely domestic abuse will remain an accepted practice).

Depending on the interactions of the three core components of the framework discussed above, the outcomes can be positive (empowerment of groups/individuals) or negative (disempowerment of groups /individuals). To this end, Figure 3.1 presents the summaries of the findings in light of the analytical framework.



SOURCE: Modified from Alsop and Heinsohn (2005:6) and Alsop *et al.* (2006:10)

Figure 3.1: Analytical framework showing the relationships between outcome and correlates of empowerment.

4. Research Methodology and Materials

For the purpose of this study mixed research approach was used to explore the problem holistically. This is because the choice of methodology depends more on the objectives of the study and the corresponding research questions than the preference of the researcher. It is also argued that the use of multiple methods, or triangulation, reflects an attempt to secure an in-depth understanding of the phenomenon in question (Flick 2002).

Considering these views, we intended to use mixed research approach by recognising that all methods have their own limitations so that combing the methods (qualitative and quantitative) could neutralise or cancel the biases of either of the approach. On the other hand, case study design was used as a method to look into multiple realities of the women and come up with fresh findings that, in turn, can serve as a spring board to quest for possible solutions in addressing the situation of women in the study area.

The town has a total of 2125 women who benefited from OMFP, who are found in the four *Kifileketemas* and the corresponding *Kebeles*. Sample women who have been benefited from OMFP were selected purposively. This is because, taking the entire participants from the whole *Kifileketemas* who were found in the towns, is very costly and not manageable. Among fourteen branches of OMFI which are operating in SNNPRS, OMFI in Arba Minch was chosen purposively to understand lived realities of women in this particular town.

Two *Kifileketemas*, (*Siquela and Nechsar*) were selected due to their geographical proximity to each other. The rest two, *Siquela and Nechsar Kifileketemas* are thought to be at the hub of the town's economic activities, where many of the beneficiaries are engaged in different kinds of IGAs with the help of loan taken from OMFP. We employed a purposive sampling technique in order to select eight % of women from each *Kifileketema*. Besides, snow ball sampling technique was used to get access to women who have not benefited from the credit program and the ex-clients. And also, to access some of the key informants who were rarely available unlike other subjects of the study as they live and work in different quarters of the town.

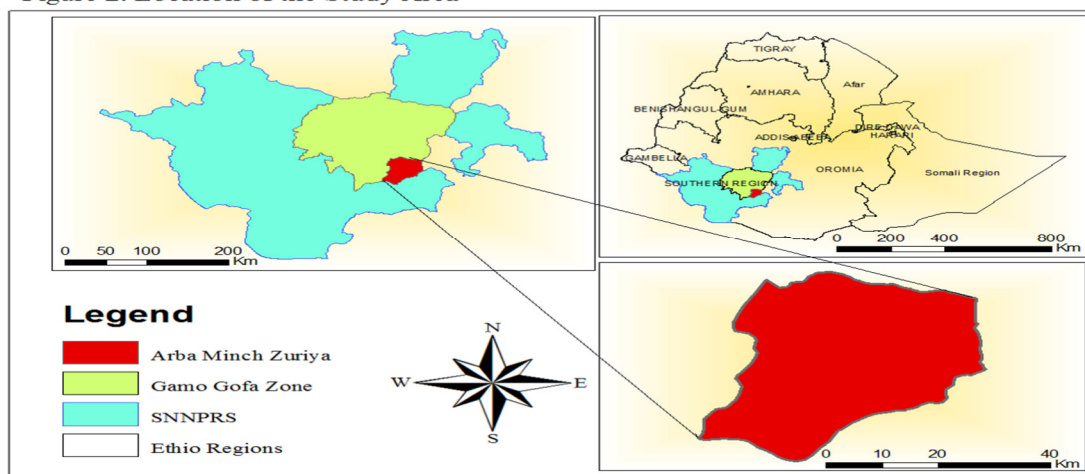
Both qualitative and quantitative data were generated from primary and secondary sources. Secondary data were generated both from published and unpublished materials. Multiple data gathering instruments such as survey questionnaire, in-depth interview of cases, Key Informant Interviews (KIIs), Focus Group Discussion (FGDs), Non-Participant Observation, and Field Notes were used to generate both the qualitative and quantitative data needed for the study.

Method of data analysis: The data collected data were analysed, summarised, and presented by employing qualitative and quantitative method of data analysis. This was done with the underlying assumption that no single research approach is free from problems. Quantitative data were analysed using axial coding method. Accordingly, themes such as demographic and socio-economic profiles of micro finance beneficiaries; economic and social impacts of OMFP at household and community level; factors [institutional, personal, and contextual related] were identified to be analysed. Having set out the themes and defined related variables, SPSS software, 17th version was used to present the results in various ways. The quantitative results were further explained with the help of qualitative data. We tried to create a link between the findings of this study with related literatures in going back and forth manner to substantiate issues whenever it is necessary.

Description of the Study Area: The study was conducted in Arba Minch town, which is the one of the *Zonal* towns that are found in SNNPRS. It is the centre of Arba Minch *Zuriya Woreda* and Gamo Gofa *Zone*. It is located at about 505 Km South of Addis Ababa while 275 Km South of Hawassa, the regional capital. Astronomically, Arba Minch town is located at 6⁰2' N Latitudes and 37⁰ 33' E Longitudes. Relatively, the town is bounded in the North, North East, and East by Lake Abaya, Lake Chamo in the South and in the West and North West by 'Genta' Mountain. As a result, the town with this altitude is classified into lowland region in the country. The town's total area covers 5,556.62 hectares.

The 1984 CSA revealed that the total population of Arba Minch was about 20,020 (CSA 1984). In 1994 census, the total population of the town had reached to 40,020. Out of these, 49.8 % were female population and the rest were males (CSA 1994). In the 2007 CSA report, the total population of the town has reached to 74,843. Out of these, 35,651 (47.6 %) were female population.

Figure 2: Location of the Study Area



Source: Ehio-GIS (2007)

5. Result and Discussion

5.1. Demographic and Socio-economic Profiles of the Beneficiaries

5.1.1. Marital Status of Beneficiaries

Marital status is one the fundamental social function among all communities of the study area. As can be seen from Table 1, the bulks (54.5%) of the clients were married, followed by widowed women (15.8%). Hence, the data discloses that over three quarter of the interviewed clients have formed their own families. This in turn, can have its own impact when a client demands for collateral, be it property or salary of a grantee in respect of unmarried women.

Table 1: Marital status of beneficiaries

Marital status	Single	Married	Widowed	Divorced	Co-habitation	Total
N	9	55	16	8	13	101
%	8.9	54.5	15.8	7.9	12.9	100

SOURCE: Own Survey

5.1.2. Age in Years of Beneficiaries

From Table 2, around 44 % of clients were in the age group of 21 to 30 years old. A significant number of clients (36.6 %) were in the age group of 31 to 40 years. Although the age groups of 21 to 40 years accounted about 80.2 %, the entire clients were found to be economically active age groups (15-64 years). The data shows that being in economically active age groups was very important for clients to be able to bring economic and social gains in their lives through participation in the micro finance programs. This finding is also consistent with CSA (2007) report that the largest proportion (67.1%) of the town's population belongs to the age group of 15-64 years.

Table 2: Age in years of beneficiaries

Age in years	N	%
<20 years	1	1
21 -30 years	44	43.6
31-40 years	37	36.6
41-50 years	17	16.8
>51 years	2	2
Total	101	100

SOURCE: Own Survey

5.1.3. Educational Level of Beneficiaries

Education is one the key factors and the most powerful tool to bring the desired socio-economic changes in a given society. Without education and relevant training, the development of society is seriously hindered utmost. Regarding the study, about (36.6 %) of the clients were educated and their educational level ranges from 9-12 grades, followed by 7 to 8 grade completed, 24.8 % (Table 3). At aggregate level, nearly (53.4 %) of clients were educated in a sense that their level of education comprises secondary complete, vocational and technique school, certificate and above. The data implies that education is the bed rock for women to handle business related issues *vis-à-vis* those of women at the lower.

Table 3: Educational levels of beneficiaries

Level of education	N	%
Illiterate	10	9.9
Elementary (1-6)	25	24.8
Junior (7-8)	12	11.9
Secondary (9-12)	37	36.6
Vocational and technique school	10	9.9
Certificate and above	7	6.9
Total	101	100

SOURCE: Own Survey

5.1.4. Previous Occupations of Beneficiaries

As far as the importance of own job is concerned, Carr *et al.* (1996:6) argues that “by definition, people owing and managing their own organization are more empowered than those who are beneficiaries of someone else's organization”. Conversely, as it is shown in Table 4 women previous occupations accounted for 29.7 %, 27.7 %, 18.8 %, and 11.9 % housewife, work in private business, students, and unemployed respectively. The reason for the insignificant number of government employed clients in OMFP is due the rigidity of client selection criteria in which, the emphasis is given for unemployed women than “low income civil servants”. However, OMFI (2003)¹ clearly states that “low income civil servants” are eligible for credit service, in practical terms, it has remained problematic. This can be explained by the misinterpretation of the working manual in the operational area and bureaucracy, where low income government employees are viewed by venture of being employed than their real socio-economic conditions.

Table 4: Previous occupations of beneficiaries

Previous occupations of women (N=96 ²)	N	%
Housewife	30	29.7
Student	19	18.8
Maid servants	6	5.9
Unemployed	12	11.9
Government Employed	1	1
Private Business	28	27.7

SOURCE: Own Survey

Referring the study results, it can be said that participation in the micro finance programs have opened

¹ OMFI. 2003. Operational Policy and Procedural Manual. Hawassa, Ethiopia.

² This does not include 5 % of the beneficiary women, whose previous occupations are not under the listed ones. Thus, the open ended question discloses the two categories of previous work (work in construction and town beatification association).

opportunities for about two-third of women who were entirely dependents on their family members and strengthened some of women's previous businesses.

5.2. Economic and Social Empowerment via Micro Finance Program

5.2.1. Types of Activities after Credit Program

Change in women occupation vis-à-vis the previous situation as one indicator; assessment was made on the types of activities in which women were engaged after credit program. Trading activities were found to be diverse and carried out either in combination or separately as IGAs. As presented in Table 5 70 (69.3 %) clients were engaged in retail trade activities, these in turn, were many in types and run by women in different places such as market, nearby bus station, colleges, health stations, road sides etc. Women had varied reasons. Some of these were, the mobile nature of the businesses; the need to have working money at hand at any time; demand for small amount of start-up capital; easily traded at any place; run by family members; and less demand for academic knowledge. Women involvement in other type of activities, which were not listed under the survey questionnaires; the study revealed that 57 (56.4%) of clients were engaged in diverse activities¹. The rationales were diversifying sources of income and switching between activities depending on the weather conditions and cash crop season(s) as a strategy. It was observed and be able to realize the scenario wherein majority of women have been engaged in more than one type of IGAs in side by side ways. A study by Ahmed (2007) indicated that ACSI microcredit program has impacted positively on the clients by creating employment opportunities for the poor and by increasing capacities for those who have no working capital.

Table 5: The types of activities run by beneficiaries after receiving credit

Types of activities	N	%
Local drink making and selling	31	30.7
Retail trades	70	69.3
Selling <i>Injera</i>	33	32.7
Beauty salon	8	7.9
Make and sell hand crafts	12	11.9

SOURCE: Own Survey

Note: % does not add up to 100 and total sample size goes beyond 101 because of multiple responses.

5.2.2. Monthly Income before vs. after² Credit Program

Tesehay and Mengestu (2002) argue that the microfinance interventions have brought positive impacts in the improvement of economic status and empowerment of micro finance programs beneficiaries. The filed survey tells that 43.6 % of women had monthly income³ between 1-200 *birr*; nearly 20 % of women were earning a monthly income ranging from 1001 *birr* to well above 1801 *birr*. Amazingly, after credit program 42.6 % of women came out of their previous monthly income (1-200 *birr*) and joined to the next income categories i.e. only 1 % of women remained in this income category.

Quite the reverse, women who had a monthly income between 1001 to more than 1801 *birr* accounts for 19.8 %. After credit program the % has increased to 53.5 % per month in the same income categories. In order to validate the changes in the women household income after credit program, we made a statistical test of independency (chi-square test) to see whether there is a difference in household income before and following women participation in the credit program. The χ^2 test computed reveals that there was a significance difference in the income levels of the beneficiary women due to their involvement in credit program. This is because χ^2 calculated (106.356) is greater than 37.652 (table values) at 95 % confidence level. Even the result was valid at 99 % confidence level where χ^2 calculated (106.356) exceeds the table value (44.3141).

¹ A summary from open ended questions indicated that women do divers activities besides to the listed ones. Some of these are shower services, preparing fruit juices, cosmetics shop, cafeteria services, selling second hand shoes and cloths, and selling dairy products mainly yogurt and butter, coffee and tea, town beatification and sanitation services.

² We used before and after credit program comparisons on some of the points of discussions than [participant vs. non-participant] method of comparisons. One reason is that my study groups are a total of 2125 women participating in the OMFP thus we thought it will be difficult to compare with majority of non-participant women in the town. The other reason is that generating data both from participants and non-participants is a bit difficult from time and cost perspectives. We, therefore, use before and after credit program comparisons as per its conveniences.

³ It is not women private/ exclusive/ income but the income of the household. This case does not concern those women who are unmarried, co-habit with their family members, and divorced if they do not have monthly allowance in the name of their children. It is used because some of the women were earning nothing while some others are dependent on the husbands.

Table 6: Income before and after credit program by beneficiaries

Income category	Income before credit		Income after credit	
	N	%	N	%
1 to 200 <i>birr</i>	44	43.6	1	1
201 to 600 <i>birr</i>	20	19.8	18	17.8
601 to 1000 <i>birr</i>	17	16.8	28	27.7
1001 to 1400 <i>birr</i>	8	7.9	23	22.8
1401 to 1800 <i>birr</i>	4	4	9	8.9
Greater than 1801 <i>birr</i>	8	7.9	22	21.8
Total	101	100	101	100

SOURCE: Own Survey

5.2.3. Rational for the Increase of Clients Income after Credit Program

Women were asked the reasons for the increase in their income levels due to their participation in the OMFP. Table 6 portrays the rationales for the increase of beneficiary's income. The great majority 55 (98.2 %) of women suggested that the two main reasons for the increase in their income levels were increased profits from their business activities and proper management of the profits. Obviously, access to market has its own role for the increase of clients' income. The field survey disclosed that more than half (92.9 %) of women reported that access to market had contributed for the rise of income. It showed that 44 (78.6 %) of women confirmed that increased demand for the goods and services offered has resulted in an increase in the income levels.

Looking at the data about the reasons for the increase of women income levels, one can safely say that getting profit from the new business activities; proper management of the profits; get access to market for the goods and services provided; and increased demand for the goods and services were the major contributing factors for the increase of women's income levels in the study area.

Table 7: Reasons for the increase of clients' income after credit program

Reasons (N=56 ¹)	N	%
Expansion in the existing business	20	35.7
Profit from the new business	55	98.2
Get access to market	52	92.9
Increased demand for goods or products	44	78.6
Increased business input	15	26.8
Proper management of profits	55	98.2

SOURCE: Own Survey

Note: % does not add up to 100 and total sample size goes beyond 56 because of multiple responses.

5.3. Personal Saving and Asset Accumulation

5.3.1. Personal Saving Account before vs. after Credit Program

As depicted in Table 8, the bulk (87.1 %) of women had no personal saving account i.e. only 12.9 % of clients had personal saving accounts. In contrast, the numbers of women who owned their personal saving account have shown an increase nearly by five times after credit program. The main explanation is their involvement in OMFP, this later, has helped women to get self-employment opportunities to be engaged in diverse IGAs as well as contributed them to have personal saving account out of their businesses. The increased number of clients' personal saving account was statistically significant at 95 % confidence level. This is because χ^2 calculated (8.264) is greater than 6.634 (table values). Women saving might be used for various purposes yet it was one of the positive economic impacts of participation in the micro finance programs. To this end, this study results confirm how Mayoux (2000) conceptualize "economic empowerment as women's access to saving and credit gives them a larger economic role in decision-making about both financial activities. Controls over credit and saving decisions allowed them to optimize their own and household's welfare".

Table 8: Personal saving account before and after credit program by beneficiaries

Alternative	Personal saving account			
	Before credit		After credit	
	N	%	N	%
Yes	13	12.9	65	64.4
No	88	87.1	36	35.6
Total	101	100	101	100

SOURCE: Own Survey

¹ It refers to clients who have replied to "increase" alternative in their income level compared with the previous income. Hence, it does not concern the rest 45 clients who might have chosen slightly increased, highly increased, decreased alternatives of income level vis-à-vis income before credit program.

5.3.2. Types of Assets Accumulated

As shown in Table 9, 64 (63.4%) of women owned different types of chairs; 57 (56.4 %) of women bought beds; 50 (49.5 %) of women reported that they bought tape recorder; 40 (39.6%) of women have owned television; 20 (19.8 %) of clients purchased refrigerators; and 53 women confirmed that they owned different household assets which, were not listed in the questionnaire. The main explanation for women possession of diverse household assets is due to a change in their income level after credit program. As to the report some assets like refrigerator play a productive role that women use to freeze soft drinks, juices, dairy products, and unpacked highland water, this later, generate income. Assets owned can be considered both as productive and a sign of economic changes in women lives.

Table 9: Types of asset accumulated after credit program by beneficiaries

Types of assets owned	N	%
Television	40	39.6
Radio	10	9.9
Different types of chairs	64	63.4
Refrigerator	20	19.8
Tape recorder/player	50	49.5
Beds	57	56.4

SOURCE: Own Survey

Note: % does not add up to 100 and total sample size goes beyond 101 because of multiple responses.

Moreover, in depth interviews were conducted with some of the credit beneficiaries in two of the chosen *Kifileketemas* so as to witness the views of women following their participation. Also to see changes made in the form of asset possessions and the overall impacts of OMFP on women status. For example, one of the clients stated her experience on how micro finance programs have radically changed not only her life but also the contributions it made for the other family members as well as assets owned.

Box 1: Micro finance has changed a daily labourer into business woman

I am 24 years old, born and grew up in the town. I used to work as [a daily labourer, 10 birr/day]. I wanted to switch into business. Then I consulted my father [a weaver] how to get for the start-up capital. He recommended me micro finance for which he was my grantor since he has his own house where we live together. Luckily, I received 1250 birr 4 years ago to begin retail trade in a small 'kiosk' in front of my father's gate. After few months I bought a refrigerator for 1260 birr and started to prepare juice and sell water using it. When I finished the debt of the 1st round, I received 5000 birr in the 2nd round, which I wanted to buy 'roto' [water container] to provide shower services in two rooms as the area is one of the warmest place. I spent 2090 birr to buy the tanker and its seat and used the remaining money to expand my 'kiosk'. After I worked and seen its results, I planned to receive 10,000 birr in the 3rd round with which I desired to build service rooms for rent in my father's compound. I received 10,000 birr and added some amount from my account to accomplish the 4 rooms which took about 17,000 birr. Along with this I was able to cover my family's household expenditures and educational expenses of my brothers and sisters. I bought some household assets for my family such as television, tape recorder, and armchairs etc. In fact, all these are due to my efforts and diversified sources of income [house rent, 600 birr/month, shower service, 60-80 birr/day, retail trades and proper management profits]. Hence; I can say I am one of the successful young girls of OMFP participants. I am saying this because I was a daily labour some 4 years ago. I thank my God to open the doors into OMFI and the encouragement given from my family for my success. You know what I started with 1250 birr and I can say that my entire asset can be about 60,000 birr.



Photo 1: OMFP beneficiary and some of assets purchased serving as source of income.

SOURCE: Own Survey

The above case reveal Kabeer's (1999 and 2001) three dimensions of empowerment *resource* (not only access but also future claims, to both material and human and social resources); *agency* (decision-making) and *achievements* (well-being outcomes) and Mayoux and Johnson (2007) "power to" dimensions of empowerment.

5.3.4. Improvements at Household Level: Children Education, Health Services and Nutrition

Table 10 presents data on women household improvements after credit program. Nearly 39 % of women suggested that there is a change in the number of children attending school after credit program. It is justified by the strengthened women financial capacity to cover the necessary educational expenditures of children compared to the conditions before. The other explanation is linked with the availability of schools, geographical proximity of schools, and the increased awareness about children education, which has been promoted through different mass media. Concerning improvements on household health services, majority (78.2%) of women suggested that there is an increase in the household health services utilization. The reasons for the increase lies that women have given priority to pay for health expenditures in time of difficulty (affordability); the existence of diverse health service centres from health station to a hospital (availability); and the geographical distance compared with the rural counterparts in getting the services (accessibility).

The same Table shows that (85.1%) of beneficiaries pointed out that participation in OMFP has brought them positive change in terms of household nutrition conditions. Referring, the open ended responses, the changes in nutrition are viewed from angles of quality [varieties of meals], quantity [amount], and frequency [time of eating] compared to the situation before. With respect to the changes, some of the clients stated their views as:

"We do not wait someone/somebody else to provide us what to eat; as we do it by ourselves out of what we do. Thus, we see it as a great change since all of us are working to achieve it first and do the rest. We are able to feed ourselves and other family members although some of us have support from our husbands with the skyrocketing cost of living" (FGD with beneficiaries).

It is evident that the survey result does not disagree with what Khandker (1998) observed that micro credit programs are expected to assist in raising social welfare by promoting human capital investment in childcare and education, nutrition, quality of and quantity of food, and other aspects, on the life of their children and male counterparts. Generally, a correlation was made to see relationship between a change in women income level and improvements in the household health conditions and nutrition level. To this end, it was found to be statistically valid. This is because Pearson's coefficient of correlation results disclosed that ($r=0.312$) and ($r=0.325$) for improvements in health and change in nutrition respectively. This result confirmed that a change in the income level of the beneficiary women and household improvements in terms of health and nutrition were positively correlated¹.

Table 10: Improvements made at household level by beneficiaries

Alternative	Change in education		Change in health services		Change in nutrition	
	N	%	N	%	N	%
Yes	39	38.6	79	78.2	86	85.1
No	62	61.4	22	21.8	15	14.9
Total	101	100	101	100	101	100

SOURCE: Own Survey

5.4. Social Empowerment through Omo Micro Finance Programs

A. Change in Decision Making

Several studies in the literature argue that access to credit empowerment of women can be materialised by increasing their autonomy and decision making ability within household (Cheston and Kuhn 2002; Holvoet 2005; Mayoux 1995; Schuler and Hashemi 1994). Almost 47 % of women make joint decision with husbands and a significant number (39.2 %) of women made an independent decision (wife alone) when receiving the credit from OMFP. In contrast, on the use of business profits, the same data reveals that majority (44.3 %) of women made decision by them, followed by mostly wife making decision (31.6%). But, 24.1 % of women reported that they made joint decision with husbands on the use of business profits. Again, more than half of the interviewed women (58.2%) and (37%) made decisions in relation to business management independently and mostly wife respectively (Table 11).

The study result equally reflects the ILO (2003) empirical studies on 123 women entrepreneurs in Ethiopia. Wherein, it was revealed that the majority of women entrepreneurs make their own independent decisions on the utilization of the money generated from their businesses, as well as matters that affect their businesses. As far as field observation was concerned, majority of the interviewed women were found to manage their businesses by themselves.

¹ ** Correlation is significant at the 0.01 level (2-tailed).

Table 11: Changes in decision making processes by beneficiaries

Decision maker N=79 ¹	Taking the credit		Using the profits		Business management		Household expenditures	
	N	%	N	%	N	%	N	%
Wife alone	31	39.2	35	44.3	46	58.2	30	38
Mostly wife	11	13.9	25	31.6	29	36.7	1	1.3
Jointly wife and husband	37	46.8	19	24.1	4	5.1	48	60.8

SOURCE: Own Survey

B. Change in Women Confidence after credit program

It is assumed that women participation in micro finance programs bring radical changes in their confidence level. In this regard, field survey indicated that 57.4 % and 40 % of women reported that participation in OMFP helped them to be just confident and highly confident in their own abilities respectively (Table 12). The major reported reasons were access to credit service helped them to have their own source of income, self-employment opportunities, which helped to their family members, purchased diverse household assets, and participating in social life. The combined reasons allowed women to suggest access to credit program has brought those changes in their confidence level. In view of this, Cheston and Kuhn (2002) suggested that self-confidence is one of the most crucial areas of change for empowerment. Similarly, what Mayoux and Johnson (2007) identified “power within” as one dimensions of empowerment seeing that awareness of life choices, possibilities of change, and confidence in one's own abilities to bring about change. In addition, Pearson's coefficient of correlation was made to see whether women's level of education has a relation with change in their level of confidence. The correlation result confirmed that change in women confidence level and level of education are positively correlated as seen in the coefficient of correlation ($r=0.286^{**2}$). I.e., level of education and increase in women confidence level are directionally proportional, as increase in education results in increase in confidence level and vice versa.

Table 12: Changes in women confidence after credit program

Level of confidence	N	%
Highly confident	40	39.6
Confident	58	57.4
Remained the same	2	2
Decreased	1	1
Total	101	100

SOURCE: Own Survey

Concerning the impact at community level, Rowlands (1997) argues that the core of the empowerment process involves fundamental psychological and psycho-social processes and changes...central to these are the development of self-confidence and self-esteem, and sense of agency ... a sense of self within a wider context. Concurring the finding, Carr *et al.* (1996) highlights that micro credit programs have, in many cases, increased mobility and strengthened networks among women who were previously confined to home because borrowers build solidarity through their participation in lending circles and village organizations.

One of the FGD revealed that how participation in micro finance programs has given clients social recognition or appreciation for their efforts and fruitful results stated as:

"Since we all are approaching to the old age groups and did not want to be dependants either on our husbands or children they [husbands, children, and friends] call us the 'role model' who seemed in the middle of adulthood age women working equally and competitively with their counterparts despite the work demands physical strength" (FGD with beneficiaries).

Even if women work hard and showed ‘tangible’ changes on their lives both within and at community level, still there exist attitudinal problems towards women efforts and IGAs women do. As can be seen from the data, nearly 34% of women highlighted that attitudinal change towards women as one of the positive social impacts of participation in micro finance programs. This implies that women's work is less recognized by the community although the fruitful results they brought both for themselves and on the lives of their family members as seen in improvements at household level and assets accumulation. This can be best described by: “In spite of the remarkable importance women participation, their jobs have been considered as an ‘extra’ income to family survival or simply to improve its living conditions”³.

The data further indicated that about half of the interviewed women reported that their involvement in OMFP did reduce a gender based exclusion from social affairs, which were undertaken at community level. The result

¹ This does not include women whose marital status is single and co-habitation.

² ** Correlation is significant at the 0.01 level (2-tailed). Usually, the value of r ranges from -1 perfect negatively correlated, 0, unrelated, to +1 perfect positively correlated and in between are positively or negatively correlated respectively.

³ Retrieved from www.women participation in micro finance.mth [Accessed on March 17, 2017].

shows that women experience as a significant % of gender based exclusion from social affairs, which benefit them in strengthening social networks, understandings, and awareness about the issues.

Table 13: The social impacts of OMFP on the beneficiaries at community level

Social impacts	N	%
Increased self-confidence or self-outlook	98	97
Increased awareness about women's role	90	89.1
Strengthened social networks and interactions	83	82.2
Reduced gender based exclusion from social affairs	50	49.5
Increased membership in <i>idir</i> , <i>equib</i> , and <i>mahaber</i> etc	85	84.2
Increased freedom for mobility	83	82.2
Attitudinal change towards women	34	33.7
Increased understanding of social issues and oppressions	63	62.4

SOURCE: Own Survey

Note: % does not add up to 100 and total sample size goes beyond 101 because of multiple responses.

5.5. Women Perception of Empowerment

Ever since its emergence, the concept “empowerment” has been defined, redefined, and used by a number of scholars differently from different angles in different contexts. Therefore, it would be a problem to think about a uniform or commonly accepted definitions of empowerment. Although there are differences in understanding and conceptualizing empowerment among academicians, development practitioners, and international organizations, still there are communalities among these groups of individuals in applying the concept in different contexts. Because the rationale behind are to make the voice of the poor (disadvantaged) to be heard; enable them to stand on their own feet; scaling up their capacities to address their own problems by themselves; and advocate for them to mitigate the oppressive social, economic, political, and cultural systems, which affect their lives and witness the results of their efforts both in the present and in the foreseeable future. In order to attain one of the objectives, we raised some questions such as how do you perceive the word empowerment? What does it mean for you? Why? As far as your involvement in OMFP is concerned, how do you perceive empowerment? As a result, FGDs, in depth interviews of cases, and survey questionnaire have come up with diverse definition(s) of empowerment from OMFP beneficiaries’ perspectives (Box 2). Box 2 presents how the concept “empowerment” is perceived and defined by the micro finance beneficiaries from different dimensions.

Box 2: OMFP beneficiary women definition(s) of empowerment in Arba Minch town

<p>A woman who is hard working and brings ‘<i>substantial</i>’ changes in her life.</p> <ul style="list-style-type: none"> ○ Is able to find solutions for the problems around her. ○ Is planned and carry out her work accordingly. ○ Is a role model for other women’s? ○ Is actively participating in social issues. ○ Is satisfied of what she does. ○ Has the initiative to bring changes in her life. ○ Improves her level of education. ○ Has come out of kitchen life to public sphere. ○ Has her own source of income. ○ Is not in debt of others. ○ Changes the minds of people who do not believe in her abilities. ○ Is respected both inside and outside her house. ○ Values her contributions to household income. ○ Equally decides on household issues. ○ Is in a position to do what she wants by herself.
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SOURCE: Developed from (FGD, in depth interview of cases, and own survey).

6. Conclusions

Many studies conducted and reviewed in different contexts in which, micro finance beneficiaries were considered as women those who are thought to be very poor, widowed, unmarried, uneducated, and so forth. Based on the findings, it is possible to infer that micro finance beneficiaries are not necessarily the very poor, uneducated, unmarried women rather it accommodated the educated, married, not very poor and others women depending on eligibility criteria of OMFI.

Even though empowerment as a process and its results vary from context to context, multidimensional changes are assumed to be relevant in a wide range of contexts. In this regards, women empowerment (economic and social) has been analysed using various indicators. As a result, involvement in OMFP has helped women to be engaged in IGAs; increased their household income level; assisted women to save in different forms; and

enabled them to purchase some household assets.

Following women participation in OMFP, economic impacts of the programs particularly increased clients' personal saving account and enhancement in the household income level have revealed statistically significant difference with the conditions before the programs. The results were valid both at 95 and 99 % confidence level. On the other hand, it can be said that women involvement in OMFP and improvements in clients' household conditions in terms of improved access to health services and nutrition were positively correlated, which were statistically significant at 99 % confidence level. It is safe to conclude that women participation in OMFP has helped for a considerable decrease in the proportion of women reporting one-sided decisions made either by male or female group only. In this regard, a number of scholars have argued that access to credit empower women by increasing their autonomy and decision making ability within household (Cheston and Kuhn 2002; Holvoet 2005; Mayoux 1995; Schuler and Hashemi 1994) and what Kabeer regards "empowerment ... as the process by which those who have been denied the ability to make strategic choices acquire such [an] ability" (Kabeer 1999:437). Although many academicians, development practitioners, international organizations defined and redefined the concept empowerment in different contexts and the concept vary depending on the contexts, the filed survey has revealed that empowerment has no a uniform meaning among the studied women as well. It was viewed differently from different angles by women themselves. The perception of empowerment is really interesting as it was viewed in the eyes of the women themselves.

7. Recommendations and/or Policy Implications

It is obvious that institutional, personal, and contextual related factors were found to be the bottlenecks for women participation in OMFP in the study area. In order to improve the entry barriers and sustain the positive economic and social benefits women experienced through the programs, the following may be suggested as ways to mitigate the problems.

- The sub-branch office should cooperate with NGOs working with women and children; women and children empowerment core process of the town to provide different skill trainings, business oriented information, and advising services for clients. So that, this will help women with no previous business knowledge as entry barriers.
- Promote group based credit program based on the willingness of the credit beneficiaries, which in turn, will have roles in reducing property related collateral challenges and reinforce the group solidarity.
- Concerning the financial problems, the sub-branch and branch office face, it should work hand in hand with its stakeholders mainly for saving mobilizations; strengthen its existing co-operations with different NGOs sponsoring financially; attempt to establish alternative IGAs of the institute in order that, it will contribute positively in meeting the financial challenges identified.
- Despite of the benefits women obtained from the programs, personal related factors were found to be the constraints for their further participation in OMFP. Thus, the beneficiary's women have to try their level best to reduce personal related constraints in order to continually benefit from the programs.
- Scaling up the initiatives/best practices so far made to inculcate the roles and values women play in the socio-economic development of town and the country through mass media programs, panel discussions, and encouragements to their efforts. Achieving these objectives demand the close collaboration and willingness of various organizations and individuals at different areas.

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