



WOMEN ECONOMIC EMPOWERMENT THROUGH VILLAGE
SAVING AND LOAN ASSOCIATION: THE CASE OF LOKA
ABAYA DISTRICT, SIDAMA ZONE OF SNNPR

MSW THESIS

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Declaration

I hereby declare that the thesis entitled “*Women Economic Empowerment Trough Village Saving and Loan Association: the case of Loka Abaya District, Sidama Zone of SNNPR*” submitted by me for the partial fulfilment of the MSW in Social Work to Indira Gandhi National Open University, (IGNOU) New Delhi is my own original work and has not been submitted earlier either to IGNOU or to any other institution for the fulfilment of the requirement for any course of study. I also declare that no chapter of this manuscript in whole or in part is lifted and incorporated in this report from any earlier work done by me or others.

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Certificate

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Dedication

I dedicate this thesis manuscript to my beloved families and friends as well as to all destitute and rural poor women.

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Acronym

CARE	Cooperative for Aid and Relief Everywhere
CFI	Chronically Food Insecure
GDE	Growth Domestic Product
ETB	Ethiopian Birr
FAO	Food and Agriculture Organization
FDRE	Federal Democratic Republic of Ethiopia
HH	Households
HTP	Harmful traditional practices
IGA	Income Generating Activities
IGNOU	Indira Gandhi National Open University
MFI	Microfinance Institution
MOA	Ministry Of Agriculture
NGO	Non-governmental Organization
SIDA	Swedish International Development Assistance
SNNPR	South Nation Nationality People Region
UNCDF	United Nations Community Development Fund
UNDP	United Nations Department Program
UNDPI	United Nations Department of Public Information
USAID	United Nation Development Program
VSLA	Village Saving and Loan Association

Women Economic Empowerment Through Village Saving and Loan Association: the case of Loka Abaya District, Sidama Zone of SNNPR

Abstract

In Ethiopia women account half of the total population and the majority poor and hence due to socio-cultural discrimination they suffered a lot and have fewer opportunities. Since 1980's the microfinance sector service accepted worldwide as a means to reduce poverty and women empowerment (85% of the clients are women). The notion was if a woman can access a credit facility she can invest on productive assets and this leads to be empowered economically. However, still the MFI service is fragile and inconsistent which is a true fact for this study areas too - Loka Abaya district. In the district CARE Ethiopia intervened to facilitate HH graduation from food insecurity and promoted VSLA as one means. VSLAs are a community managed saving led approaches pioneered and promoted by CARE to provide a financial services for poor mainly to women who are still lacked opportunity. This study was conducted to assess VSLAs contribution to women's economic empowerment and to evaluate the empowerment status of VSLA women members. The study employed a probability and non-probability sampling techniques; two Kebeles (Chelbesa and Tula Gorbe) were selected purposely and 60 women from 10 VSLAs were selected using a systematic random sampling technique. The study collected both primary and secondary data using both qualitative and quantitative data collection methods. The study revealed that from 83% married women 16% of the marriage type is polygamy ($P < .05$); 90% of them were under working age group and only 62% of them can write and read. Most (57%) responded that as they had more than five years membership to VSLA and 58% of them received at least once where the majority (60%) accessed more than twice ($P < .01$) to run petty trading, to purchase farm inputs, to cover children's school fee and to repay another loan. However, most claimed that the amount is too small. After they joined VSLA 83% respondents IGA management skill and knowledge was improved ($P < .01$) where as 90% and 95% of them get opportunity to own and capable enough to control over their own cash and non-cash assets, respectively. On the other hand the study revealed that 70% of women's able to increase HH expenditures contribution ($P < .05$) and hence 43% of their partners reduced the contribution ($P < .01$). The study also indicated that all respondents participation on HH decision making process improved ($P < .05$); as a result women involved 42%, 38%, 37%, 65%, 52%, 56%, 62%, 67% and 78% on land utilization, types of crops to be grown, use of fertilizer decisions, on poultry, donkey, shoat decision, on contraceptive use, number of children to be born and children school enrollment respectively. In addition, the study revealed that women can decide by herself 48% on types of IGA she could engaged and 36% on the amount loan she should take from VSLA. However, 73% women reported as their workload is increased though they have a means to reduce it the support they get from their family is very low. 87% of the respondents have for extension workers ($P < .01$) and 75% of them participated at least in one form of formal and/or informal institutions while 67% of women's participation improved after they joined VSLA ($P < .05$). On the other hand all women's convincing capacity to their partners and other community members improved. Hence, 74% and 60% of women decide by themselves on the amount of loan they requested ($P < .01$) and about its utilization ($P < .01$), respectively and 51% of them on the management and allocation of income earned from IGA. The overall result indicated that as VSLA contributed a lot to empower women economically and women empowerment status is promising. The study finally recommends, to design a strategy to strengthen VSLAs to increase the amount of loan they provide, to facilitate a capacity building training to women members and to reduce women bottlenecks

Key Words: *Women Economic Empowerment, VSLA and IGA*

Chapter 1: Introduction

1.1. Background

Ethiopia is the landlocked country found in the Horn of Africa officially known the Federal Democratic Republic of Ethiopia (FDRE). The federation is composed of nine regional states and two city administrative counsels comprised with more than 500 districts and 15,000 Kebeles¹. The total population was estimated 85 million, women accounts 50%, makes the country the second populous in Sub-Saharan Africa (World Bank 2013, cited UNDP 2011). For Ethiopian economic growth and development the agriculture sector takes the lion's share of the total Gross Domestic Product (GDP), in foreign currency earnings and in employment creation. In Africa, 80% of the agricultural production comes from small farmers, who are mostly rural women. In Ethiopia, studies conducted by many authors on rural women revealed that, women represent approximately 50 percent of the total population and account for 70 percent of the household food production (MOA, 2011).

According to UNDP (2009) an economic empowerment is the capacity of women and men to participate in, contribute to and benefit from growth processes in ways which recognise the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth. And they argue that an economic empowerment increases women's access to economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information. Sida² defines women's economic empowerment as the process which increases women's real power over economic decisions that influence their lives and priorities in society. It can be achieved through equal access to and control over critical economic resources and opportunities, and the elimination of structural gender inequalities in the labour market including a better sharing of unpaid care work. Therefore a process of economic empowerment for women is contingent upon available resources and whether women have the skills to use them; access to economic opportunities; and control over economic benefits that can be used to achieve positive change. According to World Bank (2003), the availability of properly designed financial services is an essential component of the enabling environment for rural economic growth and poverty reduction. Suitable credit products can enable borrowers to engage in off-farm activities (Gebrehiwot and Wolday, 2005). However, access to credit continues to be a major constraint

¹ The lowest administration structure in Ethiopia

² www.sida.se

for female entrepreneurs, particularly with regard to access to loanable funds, lending conditions and repayment arrangements (Zewde et.al 2002). Therefore, this calls for the need for provision of microfinance services for the poor, especially for women in rural areas.

The microfinance movement grew out of several field programs conducted in the 1970s in Asia, Latin America and Africa, which proved that low income people who were willing to develop a micro enterprise, could in fact repay their micro-loans while succeeding in their business. This finding represented a paradigm shift in economic development in that it presented low-income people are not as a group that needed charity but rather as a population that could be treated on an equal basis once they were offered equal opportunities (FAO, 2002). The popularity of current microfinance industry however, evolved from the success of the works of Yunus Mohammed with the Grameen Bank and the innovation in village banking by Bank Rakyat Indonesia (BRI) (Lakwo, 2007). Throughout the 1980s and 1990s the microfinance movement continued to grow, particularly due to the fact that aspects of microfinance programs were fully in line with shifts in development thinking throughout this period. Microfinance is therefore, the financial sector which comprises formal and informal financial institutions, small and large, that provide small-size financial services in theory to all segments of the rural and urban population, in practice however, mostly to the lower segments of the population. SIDA (2004) defines microfinance as small-scale financial services for those who are excluded from the formal financial system, usually the poor women in the informal sector, agriculture and household-based activities. According to UNCDF (2004), these financial services are services such as credit, savings, cash transfers, and insurance to poor and low-income people.

In Ethiopia, since 1996, several Microfinance institutions (MFIs) have been established and have been operating towards resolving the credit access problem of the poor particularly those who engage in petty business (Bamlaku, 2006). However, their outreach and service delivery to the rural poor particularly to women is hampered due to the following impediments: financial shortage, lack of logistic and lower human resource capacity as well as poor infrastructure. Therefore there should be a microcredit facility which is part of a microfinance that provides a wider range of financial services not only to support entrepreneurship and alleviate poverty, but also in many cases to empower women and uplift entire communities by extension (Bamlaku, 2006). In response to these realities, many development agencies have sought to develop community-based financial organizations that could cost-effectively provide

financial services to a clientele at the “low demand” end of the spectrum. Among others, Village Savings and Loan Associations (VSLAs) model is one which is developed by CARE - Niger (Hugh, 2002). VSLA is an informal form of MFI, are community based organizations that pool member savings into funds from which members can borrow. The approach has the following strength it’s rural and poverty outreach is high, it requires low operating costs, the capital remains within the group, the system is transparent, democratic and flexible, and it is a good opportunity for increased economic activity. However it has limited capital, financial services and products offering, there might be interrupted savings, elite capture, exclusion and theft which considered as a potential constraints to benefit from the approach. The VSLA approach makes it easy to promote economic development, and also creates an opportunity and platform through which women can raise demands for gender equity and rights. VSLA creates a sound platform as an entry point to address other issues important to women. In Ethiopia the model was started since 2004 at CARE Ethiopia intervention Districts of West and East Harerge, as a path way out of poverty for rural poor by creating a financial service. Since then CARE together with other international and national NGOs promoted the model to different parts of the country. As a result, CARE Ethiopia, since 2009, in its PSNP Plus³ project has promoted the model in Loka Abay⁴ district. The project used the model to empower poor households in general and women in particular to make informed decisions about scarce resources, while facilitating their entry into markets and access to informal and formal financial products and services. In the district the project established 149 VSLAs which comprises 3226 rural households (1618 female and 1608 male)⁵. However, the contribution of VSLA for women economic empowerment was not studied.

1.2. Statement of the problem

Since 1990s the microfinance came to be seen as a window of hope by development agencies who largely try economic development. The primary objective of MFIs is to create a small and easily accessible loan to the poor that can foster pro-poor growth. Microfinance can facilitate poverty reduction through improved quality of life on the one hand and women’s economic empowerment on the other (SIDA, 2006). Moreover, microfinance interventions may lead to empowerment of women by increasing their incomes and their control over that income, enhancing their knowledge and skills in production and trade, and increasing their participation

³PSNP Plus is a livelihood project implemented by a CARE-led consortium

⁴ It is one of the chronically food insecure district found in Sidama Zone of SNNPR, Ethiopia

⁵ CARE Ethiopia – Sidama Project Office October 2011 Report (unpublished)

in household decision-making (Kabeer, 1997). As a result, social attitudes and perceptions may change, and women's status in the household and community may be enhanced (Ibid). However, women are not willing to approach credit institution due to the fact that they should travel long distances to get credit and make repayments in addition the collateral the finance institutions requested from rural women is more than they can. Because of this, although the sum is too small to purchase agriculture inputs and is limited to petty trading, and informal sector activities, or are not enough to meet some personal social obligations, they involved in community based revolving credit and savings groups; that were much more convenient to them in terms of the distance, the ease of access, and the fact that they dealt with people from the community.

A VSLA model, an informal microfinance institute, promotes locally self-managed savings and loan associations in rural areas. The self-managed adaptable system enables members to respond to economic opportunities as well as unforeseen shocks that may typically drive them into a cycle of uncontrollable and un-payable debt. Even though the VSLA play a vitalized role for the rural women, especially for those not get an opportunity to access a financial service both from the formal financial institution and microfinance, its contribution for the rural women economic empowerment not yet assessed and documented. Therefore, this study is designed to put evidence about the inevitable contribution of VSLAs in Loka Abaya District women economic empowerment.

1.3. Objectives of the study

The general objective of this study was to “Assess the contribution of VSLA's for women economic empowerment in Loka Abaya District of SNNPR, Ethiopia”.

Specific objectives:

1. To assess the contribution of VSLA to empower women economically in the study area, and
2. To evaluate the empowerment status of VSLA's women member in the study area.

1.4. Scope and Limitations of the Study

Village Saving and Loan Association, an informal microfinance model, is first introduced in the country by CARE- Ethiopia and currently it is adopted by many local and international NGOs. Hence, many VSLAs are providing services for their members in different parts of the country. However, this study is limited to Loka Abaya District of Sidama Zone in Southern

Nations Nationalities and People's Regional (SNNPR). Moreover, VSLAs are operational in 9 Kebles⁶ of the District; so thus, this study was conducted on two Kebles.

Women economic empowerment through VSLA can be influenced by many factors. Consequently, this piece of work may not be exhaustive in terms of considering the entire explanatory variables influencing women empowerment through microfinance. However, the results of this study can be used as valuable reference to conduct similar studies and for policy makers regarding the promotion of VSLA's for the purpose of women empowerment.

1.5. Universe of the Study

The VSLA model is relatively new to Ethiopia. In Ethiopia the model was started since 2004 at CARE Ethiopia intervention Districts of West and East Harerge, as a path way out of poverty for rural poor by creating a financial service. Since then CARE together with other international and national NGOs promoted the model to different parts of the country. As a result, CARE Ethiopia, since 2009, in its PSNP Plus project has promoted the model in Loka Abay district. The project used the model to empower poor households in general and women in particular to make informed decisions about scarce resources, while facilitating their entry into markets and access to informal and formal financial products and services. So far, no study was conducted on any aspect of it in Ethiopia. Therefore, this study is unique in its kind in the area which can serve as a reference for others who are interested to conduct similar studies. The results of this study can also inform both current users and future adopters of the VSLA model as to its contribution for women economic empowerment. Hence, it is helpful for decision making regarding future usage of the model with implicit or explicit objective of women economic empowerment.

1.6. Organization of the thesis

The thesis is organized under five chapters. The first chapter includes background information of the problem statement, objectives of the study, scope and limitation of the study and the universe of the study. The second chapter gives a theoretical and empirical review of related literature. The third chapter discusses the research methodology employed. The fourth chapter elaborates research findings and discusses the results. Finally, the fifth chapter gives a summary, conclusions and presents recommendations.

⁶ The lower administrative structure of the government of Ethiopia

Chapter 2: Review of Literature

2.1 Operational definition

Empowerment – even though the term has different meanings for different peoples and organisation most of them used it to indicate the process of enhancing individuals and/or groups capacity to make choice and to transform it into action which is the outcome of the process.

Women empowerment – means enhancing women capacity to access and control over assets and improve their capability to participate in decision making process that they can negotiate, influence and control over of day to day life.

Women Economic empowerment - combines the concepts of empowerment and economic advancement.

Village Savings and Loan Association (VSLA) – is an Accumulating Savings and Credit Association (ASCA), which requires no external borrowing by, or donations to, the loan portfolio – it is entirely self-sufficient.

Income generative activities (IGA) – includes small businesses, cooperatives and job creation schemes which are seen as an entry point for a women to meet their needs.

2.2 The Empowerment Concept

Paulo Freire was the first practitioner who discussed about empowerment in a formal way for the first time in 1970s and then many scholars discussed it as human potential especially for women empowerment. Due to its widespread usage, the word empowerment, is used in different context and has different perspectives by different organisation and practitioners. For instance: (i) for the United Nation it is about participation; hence, people must participate fully in the decisions and processes that shape their lives (development must be by people, not only for them). Therefore, investing in women's capabilities and empowering them to exercise their choices is not only valuable in itself but is also the unquestionable way to contribute to economic growth and overall development (UNDP, 2001); (ii) on the other hand empowerment is about challenging oppression and inequality. Therefore, empowerment involves challenging the forms of oppression which compel millions of people to play a part in their society in terms which are inequitable, or in ways which deny their human rights (Kristin 2012, cited Zoë Oxaal and Sally Baden, 199); (iii) for feminist activists women's empowerment is not about replacing

one form of empowerment with another. Therefore, women's empowerment should lead to the liberation of men from false value systems and ideologies of oppression; (iv) it is a bottom-up process and cannot be bestowed from the top down (Rowland, 1995) and (v) for a World Bank empowerment is more than participation in decision making because 'it must also include the processes that lead people to perceive themselves as able to and entitled to make decisions. On the other hand the empowerment concept can be discussed from liberalist, structuralist and culturalist perspective as follows (Aminur, 2013).

- (i) *Liberal perspective* – women's empowerment approach suffers from three fallacies: exclusionary bias, adversarial orientation and subversive logic. It advocates that as most of women mobilizations should be led by women; however, many women do not favor this perspective; since, they feel they are well adjusted and find nothing wrong with gender relations;
- (ii) *Structural perspective* - women's empowerment approach is intrinsically psychological, structural and exclusive. Even though it is not true it treats women as a homogeneous category, an undifferentiated mass.
- (iii) *Cultural perspective* – the women's empowerment approach can be criticized for its marked Western ethnocentrism; so, mirrored it is in the Western feminist discourse that it fails to capture the cultural reality of gender relations in the non-western part of the world.

2.2.1 Power and empowerment

According to Aminur (2013; cited Caroline Moser, 1993), at first, empowerment was discussed as redistribution of power. However, in social science the definition of power by itself is debatable. Because some definitions focused on decision-making processes, conflict, and force while others focused on creating relationships such as love, respected friendship, legitimacy. Rowland (1995) argued that to understand the process of empowerment, there is a need to understand the actual meaning of the term "power" that has been used differently by different authors and scholars and also we have to be aware that as it can take many different forms. Therefore power is at the root of the term empowerment and it can be understood as operating in a number of different ways:

1. *Power over*: is a controlling power based on socially sanctioned threats which involves either relationship of domination or subordination. As a result the response might be with compliance, resistance or manipulation;
2. *Power to*: is a generative or productive power relates to having decision-making authority which creates new possibilities and actions without domination to solve problems; it can be creative and enabling;
3. *Power with*: is when we consider the whole being is greater than the sum of the individuals to achieve collective goals; hence, it involves different peoples who has common goal; and
4. *Power within*: refers to self-confidence, self-awareness and assertiveness as well as it ‘the spiritual strength and uniqueness that resides in each one of us and makes true human. The basis of this power arise from self-acceptance and self-respect which in to respect for and acceptance of others.

Based on the above four distinct understanding about power the meaning of empowerment is also different. For instance; (i) for “*power over*” interpretation, empowerment means bringing people who are outside the decision making process into it; (ii) for “*power to*” and “*power with*” interpretation, empowerment is concern with the processes by which people become aware of their own interests how those relate to the interest of others in order both to participate from a position of a greater strength in decision-making and actually to influence such decisions; and (iii) for “*power within*” interpretation, empowerment relates with how an individuals can recognize through analyzing their experience how power operates in their lives, and gain the confidence to act to influence and changes. Empowerment must involve undoing negative social construction, so that people come to see themselves as having the capacity and the right to act and influence decisions. Therefore, individuals are empowered when they are able to maximize the opportunities available to them without constraints (Rowland, 1995).

2.2.2 Dimensions of empowerment

Since empowerment is multidimensional; it (i) can be exercised on many different levels and domains; (ii) can look differently at the individual level and community level and at state and market level; (iii) is relational - it occurs in relation to whom a person interacts with; (iv) is extremely culturally specific; (v) is related to the norms, values and beliefs of a society; therefore empowerment can be revealed differently in different societies; (vi) is related to the word power since people are managing to gain more control over their lives, either by

themselves or with the help of others; and (vi) the form *to be empowered* relates to what is both a process and an outcome—to the effort to obtain a relative degree of ability to influence the world (Narayan, 2002)

Ogato, (2013; cited Barbara Solomon (1976, 1985), Richard Neuhaus (1977) and Julian Rappaport (1981)) have had a most fundamental influence on the development of empowerment concept and use. As a result when the former emphasized is as a method of social work with oppressed Afro-Americans the middle proposed it as a way of improving the welfare services by means of mediating social institutions while the latter author developed the concept theoretically and presented it as a world-view that includes a social policy and an approach to the solution of social problems stemming from powerlessness.

Due to “*power*” and “*social change*” an empowerment is considered as process and outcome which holds agency, structure and relationship as the three major dimensions with 23 sub-dimensions of women empowerment. Of course, there is no common understanding from culture to culture, from society to society and from developed to underdeveloped countries about women’s empowerment. Women’s empowerment as a process enhance women’s as an individual and as a group capacities to (a) to access, influence and control resources; (b) resist and challenge gender norms and structures of power; and (c) negotiate with, influence, control, and hold accountable the actors and duty bearers that mediate between structural inequities and women. And hence, due to this empowerment process the women’s can benefit to (i) access, influences, and control over resources; (ii) understand and analyses their environment situation. These three dimension have close relation and hence they interact, structure and influence each other. However; there is no one and uniform root, they are not interdependent each other, and the outcome is nonlinear. Therefore, a women to achieve a sustainable change in empowerment there should be a change across her all three dimensions through each sub-dimensions. The following table define and summaries the three dimension together with 23 sub-dimensions.

Table 1: Women empowerment dimensions

Agency:	Structures:	Relations:
Carrying out our own analyses, making our own decisions, and taking our own actions. Empowerment involves poor women becoming the agents of their own development.	Routines, conventions, relationships and taken for granted behaviour. Institutions that establish agreed upon significations (meaning), accepted forms of domination (who has power over what and whom), and agreed criteria for legitimizing the social order.	Connecting with other social actors including relationships, joint efforts, coalitions, and mutual support, in order to claim and enact agency, alter structure and so realize rights and livelihood security.
1. Self-Image; self-esteem	11. Marriage and kinship rules, norms and processes	19. Consciousness of self and others as interdependent
2. Legal and rights awareness	12. Laws and practices of citizenship	20. Negotiation , accommodation habits
3. Information and skills	13. Information and access to services	21. Alliance and coalition habits
4. Education	14. Access to justice, enforceability of rights	22. Pursuit, acceptance of accountability
5. Employment/control of own labour	15. Market accessibility	23. New social forms: altered relationships and behaviours
6. Mobility in public space	16. Political representation	
7. Decision influence in household	17. State budgeting practices	
8. Group membership and activism	18. Civil society representation	
9. Material assets owned		
10. Body health and bodily integrity		

Source: CARE International Women Empowerment Framework (2010)

2.2.3 Women empowerment in Ethiopia

Empowerment is does not have a cross cut definition; however, most definition seems as it is a process to enhance person's capacity to make effective choices which is the capacity to transform choices into desired actions and outcomes. And it is not to mean taking over the power of someone by somebody; rather it is a transformation of the existing power relation between people.

The United Nation conferences have been advocated that for sustainable development women empowerment is the engine driving force. For instance, the Copenhagen Declaration of the World Summit on Social Development (WSSD) recognize that empowering women means

strengthening their capacity and hence the empowerment requires their full participation in the formulation, implementation and evaluation of decisions determining their functioning and well-being in the society. The other good example is the report of the United Nations Fourth World Conference on Women and it called its platform for action on agenda for women's empowerment (Ogato, 2013; cited Baden and Oxaal, 1997).

(Ogato, 2013; cited Bhatta, 2001) argued that a human development is sustainable if and only if it can meet today's needs without compromising the lives of the future and hence a sustainable human development considered gender equality and women's empowerment as one dimension. Therefore, to empower and benefit the rural poor women the following four components should be in place: (i) economic growth with social equity (including addressing the pattern and rate of growth and who benefits from this); (ii) sustainable livelihoods; (iii) social justice (which takes into account people's basic needs and political participation); and (iv) ecological sustainability (that is how the stock of natural resources is being used and who is bearing the burden of environmental change). In addition, (Ogato, 2013; cited Bhatta, 2001) advised policy makers, to respond for women's felt need as they should give emphasis for the following eight development agendas (Table 2).

Table 2: Women's agenda for sustainable human development

Agenda item	Components
Rights	Including legal rights
Entitlement	Access to and control over productive resources
Investment	Elimination of gender gaps in human development
Voice	Women's vision of alternative development agenda
Poverty	Policy interventions, focus on female-headed household
Reproductive labour	Including males sharing child-rearing responsibilities
Security	From domestic violence and abuse
Empowerment	Assertion of self

Source: adopted from Ogato, 2013; cited Bhatta, 2001)

To achieve a sustainable human development the least developed countries including Ethiopia should empower women first. Therefore, women should be empowered to participate in decision making process of any development agendas. Different literature defines women's empowerment differently and the following are the major ones related with the theme of this study:

- (i) According to Herma (2009), women empowerment refer women participation in social and political activities due to the women's economic uplift and power transformation in relationship.
- (ii) According to UN (2008) - women's empowerment should have five components: (a) women's sense of self-worth, (b) right to have and to determine choices, (c) right to have access to opportunities and resources, (d) right to have the power to control their own lives, and (e) their ability to influence the direction of social change, nationally and internationally.
- (iii) According to Kishor (2008) – women empowerment means if women capability to control their lives, bodies and environment is increased and if her participation in decision making process enhanced mainly during her role delineation, economic self-reliance and legal rights benefits exercise (equal treatment, inheritance, protection against discrimination and to protect women from any form of barriers to access resources).
- (iv) According to Longuew (2002) – women empowerment has five dimensions such as (a) *welfare* – meeting women's resource need, (b) *access* – giving equal opportunity for women to access resources based on the social, political and economic context of the society and it is important dimension for empowerment process, (c) *conscientization* – women should consider and believe as gender role is not a natural order rather it is constructed socially and as gender equality is possible, (d) *participation* – women capacity to establish and join women organizations and networks as well as they have equal right to participate in decision making process of any form; as a result even if she come across with any discrimination and oppression she can design a strategy to overcome her encountered challenges, and (e) *control* - refer a balanced power relation between women and men without anyone's domination; as a result both have equal right on balancing benefits (equal contribution on required production factors and equal right to claim the benefits).
- (v) According to Kabeer (2001) - women's empowerment is means enhancing women's ability to make choices which is strategic to their life change. According to him it has three dimensions such as: (a) *resources* - access and control over material, human and

social resources in the future; (b) *agency* – participate in and negotiate with decision making process; and (c) *achievements* – the outcome of the empowerment process.

- (vi) According to Rowlands (1995) - to empower women the time dimension is very important since the empowerment effect needs considerable time to take root in a loyally male-controlled society

2.3 Financial services providers in Ethiopia

In developing countries, including Ethiopia, the rural poor community did not get a financial service from formal financial institutions. According to Bamlaku (2006, cited; (Bouman, 1984, cited in Padma and Getachew, 2005; Chowdhury (N.D); Ghate, 1992); Khandker, 1998; and Henk M, 1998)) The main reasons for not getting a financial access by the rural poor include that the formal financial sectors: (i) require collateral and credit rationing, (ii) prefer for high-income clients and large loans, (iii) processes and procedures of providing loan are bureaucratic and lengthy, (iv) are often urban based and give lending to those engaged in trade and industry and (v) usually consider the demand for loan by the poor as unattractive and unprofitable.

The year 1974 is a landmark in the history of microfinance development. It was by then that Professor Muhammad Yunus, a Bangladeshi economist introduced the idea of providing the poor with small loans. While he was on a field trip to an impoverished village with his students, he met a woman and interviewed her. She was making a living from the sale of stool (prepared from bamboo). From the interview he understood that the woman was making only a penny margin of profit for each stool. Then he reasoned that the woman would raise herself above subsistence level if she were given the loan with a more advantageous rate: then, he did it from his own pocket. In 1983 he formally established the Grameen Bank (meaning “village bank”). Today, in Bangladesh, Grameen has 1,175 branches, 12,500 staff and 2.4 million borrowers. The geographical coverage is 41, 000 villages, which means more than 60% of the total villages in the country⁷. Thus, the limitations of financial institutions in providing the poor with credit have become the driving forces behind the emergence of MFIs. Nowadays, microfinance institutions are burgeoning to provide the poor with financial as well as technical assistance. Today replications of the model are proliferating all over the world owing to its importance.

⁷ www.globalenvision.org/library/4/537

Microfinance institution programs gained a worldwide acceptance and popularity since 1980s in providing financial services to the poor. Recent developments in the design of microfinance schemes have come out with innovative features which resulted in reduced costs and risks of making loans to poor and isolated people and made financial services available to people who were previously excluded. Microfinance intervention may increase income, consumption, saving, investment, employment opportunities, better access to nutrition, health care and education. However, in my experience in working with MFIs, still the service the MFI rendered for the poor is fragile and inconsistent.

2.3.1 Micro finance institutions (MFI)

Most financial service providers in Ethiopia concentrated in major urban towns while a large proportion of the Ethiopian population lives in rural areas. Ethiopia has a favorable macroeconomic policy environment and regulatory framework to promote sustainable microfinance development (Wolday, 2003). The government of Ethiopia supports microfinance institutions as one of the means of addressing the poorest segment of the society to reduce poverty. Since 1991, the government of Ethiopian has been attempted to liberalize the finance sector. No matter how the government allow domestic investors to participate in banking and insurance activities, which were previously monopolized by the government, in Proclamation # 84/94 did not alone solve the financial problems of the economically active poor people in rural and urban areas. Therefore, the government issued another Proclamation # 40/96, which solves the problem of the financial service delivery for the poor. Of course, following the issuance of this proclamation the microfinance industry of Ethiopia showed a remarkable growth in terms of outreach and sustainability although not sufficient in line with addressing all the needy rural poor's. In addition to the issued proclamations, on 2002, the National Bank of Ethiopia issued a new directive on the following: (a) limitation on loan size (maximum Br. 5000 per borrower), repayment period (one year), and lending methodology (social collateral). Currently, there are more than 30 microfinance institutions registered and licensed under the National Bank of Ethiopia where 30% of them are established by the government while the remaining by non-government organization.

Woldia, 2003 cited Fiona (1990) to articulate the microfinance development in Ethiopia context and the author viewed the development as (a) an identification of considerable levels of unrealized demand and potential market growth for financial services and (b) a shift by the NGO sector and government from relief assistance to sustainable development which intersects

at the point of institutionalization of microfinance provision. The author argued that interventions through the delivery of microfinance services have also been considered as one of the policy instruments of the Government and Non-government Organizations (NGOs) to enable rural and urban poor increase output and productivity, induce technology adoption, improve input supply, increase income, reduce poverty and attain food security. However, most of them (41%) are operational in the capital city of the country, Addis Ababa, while the rest is over other regions. In addition, 81% of their capital is owned by four MFI's owned by the government in Amhara, Dedebeit, Addis and Oromia MFIs in descending share.

2.3.2 Village Saving and Loans Associations

Community-managed savings-led approaches to financial services for the poor have a long and successful history, particularly in India where there are over two million self-help groups (SHGs), serving 30 million members. More recently, community-managed approaches have proliferated in remote, rural regions in Africa and Asia. One such approach, Village Savings and Loan Associations (VSLAs), has been pioneered by CARE and successfully adapted by other agencies including Plan, Oxfam, Catholic Relief Services and the Aga Khan Foundation, reaching approximately more than two million very poor people in 22 countries.

Generically, VSLAs are accumulating savings and credit associations (ASCA), all of which follow the principle of mobilizing member savings for use as loan funds. VSLAs are a particular form of ASCA, developed by CARE and other international organizations in recent years; promoted throughout Africa, India and a few countries in Latin America. VSLAs range in size from between 10 and 30 members and have three characteristics that distinguish them from the more common rotating savings and credit associations (ROSCAs):

- VSLAs have formalized governance structures and a written constitution (even if not legally registered)
- Capital invested in the loan fund is repaid with interest, causing the fund to grow and providing a return on investment for the members. This is, usually, in the order of 30-60% of the final balance at the time of the annual distribution.
- VSLAs maintain records of members investment, loan balances and cash on hand

VSLAs are self-managed groups that do not receive any external capital and provide people with a safe place to save their money, access small loans, and obtain emergency insurance. The

approach is characterized by a focus on savings, asset building, and the provision of credit proportionate to the needs and repayment capacities of the rural poor borrowers. Groups are low-cost, simple to manage and can be seen as a first step for people to reach a more formal and wider array of financial services. VSLAs can dramatically raise the self-respect of individual members and help to build up social capital within communities. However, it has the following strengths and constraints.

Strengths of VSLA

- ***Rural and poverty outreach:*** Groups can operate in remote or sparsely populated areas where more formal financial services are not cost-effective or available.
- ***Low operating costs:*** VSLAs avoid most of the infrastructure, transport, communications and personnel costs incurred by a MFI.
- ***Capital remains within group:*** Interest paid on loans remains within the group, and builds the cash assets of the members.
- ***Transparent, democratic and flexible:*** Members determine their own rules and decisions are made through consensus with minimal paperwork. Members save on a flexible schedule agreed upon by the group and can vary the amount saved each period. Because members usually know each other well, there is more flexibility in offering quick loan disbursement and individualized repayment schedules.
- ***Client debt level:*** Loans are matched to each member's capacity to repay, based on the group's decision.
- ***Conduit for other interventions:*** Some agencies use groups to provide other services such as health education.
- ***Opportunity for increased economic activity:*** VSLAs can be seen as a first step in financial access. While some groups will never link to the formal financial system, others will leverage their learning about financial services in the group context to seek access to more formal and a wider array of financial services.

Constraints of VSLA

- ***Limited capital:*** Since VSLAs depend on members' limited savings capacity to provide the group's lending capital, loan demand by members can outpace supply.

- **Limited product offering:** Without a linkage to a formal financial institution, products within the group are limited to simple forms of savings, loans and insurance that may not match well the needs of all members.
- **Interrupted savings:** The yearly distribution of savings and caps on shares interrupt members' efforts over time to accumulate large amounts of capital (although at the first meeting when the group reconstitutes, savings can be reinvested at five times the normal weekly amount).
- **Elite capture:** More powerful group members can exploit the loan fund by taking more than their share of loans and by defaulting. A way to mitigate this has been to place a cap on the number of shares (savings) which can be purchased by any one member and by restricting loan amounts to multiples of shares held.
- **Exclusion:** Since groups are self-selecting, there is a risk that members of the community will exclude poorer individuals from groups.
- **Theft:** Cashboxes are maintained by the groups and may pose a risk of theft. In practice, with the exception of the first few weeks when groups start to save and the last months when loans are being repaid, the cashbox is nearly empty as funds are circulating among the members. To minimize risk, groups can be linked to banks which allow the groups to maintain savings accounts, particularly during the last few months prior to the action audit.

2.3.3 Nexus between VSLA and MFI

VSLAs are complementary to MFIs. They serve people living in remote places whose income is low and irregular, need to save cash in small amounts, and have limited demand for credit because markets for their products are weak. Such populations are costly for MFIs to serve. Through VSLAs, some community members may build up their assets enough to be attractive clients for MFIs, credit unions and banks. Their principal need is for a set of financial services that help them manage their household cash-flow and provide useful lump sums for life-cycle events – which may or may not include income generation. These people tend to be economically vulnerable and, for the most part, they live in rural areas that are served only intermittently by local markets, at the periphery of the national economy.

The two approaches are not an either-or proposition. MFIs intermediate large pools of capital and tend to focus on credit to finance growth investments. Usually the savers and borrowers do not know each other and may be drawn from an extensive geographical area. To cover its

expenses, the MFI will tend naturally (and justifiably) toward lower unit costs for the delivery of services, minimizing the number of small loan sizes and the expensive administration of a large number of small deposits and withdrawals. VSLAs, on the other hand, provide people, no matter how remote or poor, with a means to intermediate small amounts of local capital on flexible terms and to transact frequently at very low cost

2.4 Women, microfinance and empowerment in Ethiopia

2.4.1 Women in Ethiopia

Many literatures revealed that women play a triple role in agricultural households: productive, reproductive, and social. The productive role, performed by both men and women, focuses on economic activities; the reproductive role, almost exclusively done by women, includes child bearing and rearing; household maintenance, including cooking, fetching water, and fuel-wood; and the social role or community building, often dominated by women, which includes arranging funerals, weddings, and social events. About 70% of the agricultural workers, 80% of food producers, and 10% of those who process basic foodstuffs are women and they also undertake 60 to 90% of the rural marketing; thus making up more than two-third of the workforce in agricultural production (FAO, 1985).

In Africa, 80% of the agricultural production comes from small farmers, who are mostly rural women. Women comprise the largest percentage of the workforce in the agricultural sector, but do not have access and control over all land and productive resources. In Ethiopia, studies conducted by many authors on rural women revealed that, women represent approximately 50 percent of the total population and account for 70 percent of the household food production. Their share in the total agricultural labour force is considerable where about 48 percent of the agricultural labour force is driven from female family members.

In Ethiopia, women constitute over half of the total population. In addition to their number, as it is indicated above the role of women is critical within the household and outside of the household and in the development context. However, women suffer from socio-cultural discrimination and have fewer opportunities compared to men for personal growth, education, employment etc. There is no equity in the distribution of power and decision-making between men and women at all levels of the government structure and local institutions. In addition to the above mentioned constraints women, including girls has been subjected to rape, abduction, early marriage and other forms of harmful practices. Women are more vulnerable to STDs

including HIV/AIDS infection, due to biological, socio-cultural, and economic factors. Women in Ethiopia are essentially protected by the country's law, not only in political, civil and economic terms, but also with regard to access to natural resources, including land. Article 35 of the Ethiopian Constitution (1995) reiterates principles of equality of access to economic opportunities, including the right to equality in employment and land ownership. However, the Ethiopian women often face social, cultural and at times legal constraints that limit their decision-making capacity. Therefore, empowering rural women is a multi-faceted task and must include several components such as access to land, credit, extension, training in agriculture and natural resources management, low cost technologies and practices that ease their work burden and income generating activities outside agriculture (Ogato, 2013).

2.4.2 Women and Microfinance in Ethiopia

Even though women are the most contributor to make up a large and growing segment of the informal economy they account 70% of the world's poor and they do not have access to credit and any other financial services. Even most commercial banks and formal business consider more men than women. However, most microfinance institution's target women and 85% of the clients are women though their outreach is questionable. According to Getaneh (2010), the main reasons for MFI's to target more women client than men are:

- (i) to empower women - if a women has access to financial resources her bargaining power with her husband will improve
- (ii) due to the multiplier effect of the loan facility – since most women prefer to spend her income and related finances in the household needs;
- (iii) high loan repayment rate – women borrowers are keen to repay their loan than men borrowers
- (iv) easy to follow – since women are less mobile and even do not want to travel longer to run their business it is easy for MFI's to follow and monitor the status.

Herman (2007) also argued that MFI's target more women than men due to the fact that the presence of highest poverty level in women than men, better loan repayment rate history in women than men, more women contribution to economic growth mainly to household than men and gender equality advancement. For Mayoux (2000) empowerment is a process of multidimensional and interlinked change in power relation and she argued that MFI's contribution in women empowerment is limited. However she stressed that as MFI has

potential to contribute to women's economic, social and political empowerment significantly. Her justification was having access to saving and credit can initiate and enhance a "Virtuous spirals of empowerment" which are interlinked and mutually reinforced where the improved wellbeing and position change by women increase their ability to increase income and to improve her participation (Mayoux, 2000). As a result she discussed the power relations as shown below differently from the first proponent - Rawland in 1995:

- a) *Power within* – enabling women to articulate their won aspiration and strategies for change;
- b) *Power to* – enabling women to develop the necessary skills and access the necessary resources to achieve their aspiration
- c) *Power with* – enabling women to examine and articulate their collective interests, to organize, to achieve them and to link with other women's and men's organization for change
- d) *Power over* – changing the underlying inequalities in power and resources that constrain women's aspiration and their ability to achieve them

As discussed in aforementioned topics empowerment is a process of change where women gain power and ability to make choices that transform their life. If a woman has ability to transform her life through a financial service access an MFI has tremendous contribution on the empowerment process. Therefore, a women can use the finance services provided by MFI's to increase their income and assets as well as control over these assets and incomes. As a result their decision making role in the household overall economic issues will increase and hence their increased economic role will lead to change their gender role and their status within the household and the community.

2.5 Women's economic empowerment and its measurement

Even though economic empowerment is a complex process the general framework was presented by different authors differently and it should have to be adapted accordingly to meet the need of specific objectives. The term economic empowerment has two inter-linked components (i) economic advancement and (ii) power and agency where both are connected ad both are equally important to improve the women status and achieve better live for her and her families. To measure the empowerment status of women economically there are different

indicators and the detail about women economic empowerment dynamics as well as measurement indicators presented in the following sections.

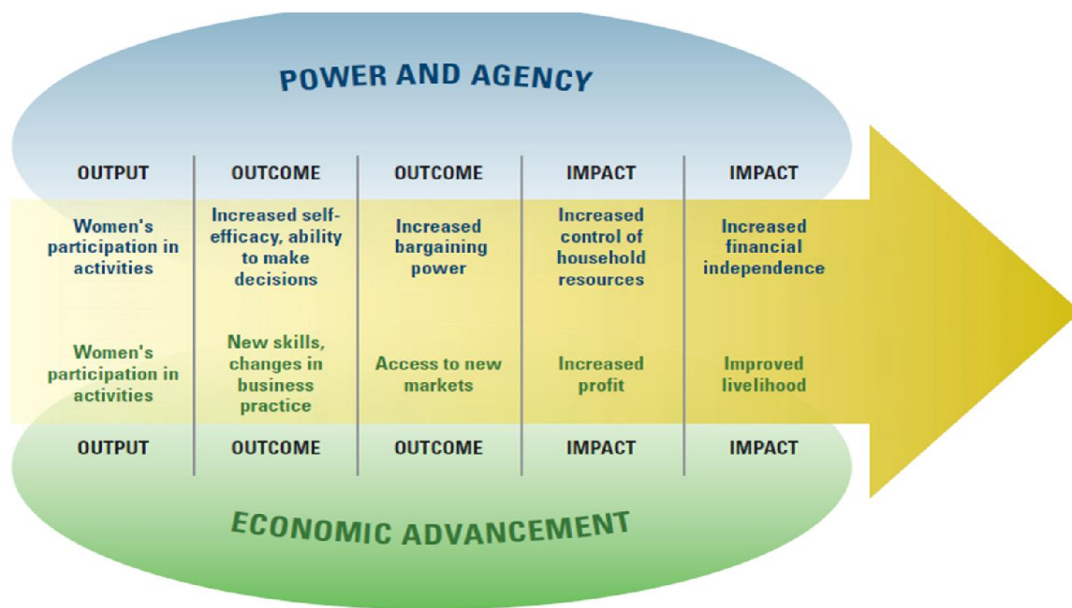
2.5.1 Women economic empowerment

In the least developed countries including Ethiopia women constitute the majority of the world's poor; therefore, there is a strong need for economic empowerment of women. The main reason is that its impact in the livelihood at household, community and national levels (Ogato, 2013). According to Ogato (2013), women economic empowerment focus in creating access to and control over resources for women. Women is empowered economically if she has the ability and power to make and act on economic decisions in two ways such as (a) by succeeding and advancing economically and (b) by having the power and agency to benefit from economic activities (Golla et al., 2011). In other words women economic gain and success which is an economic advancement promote women's power and agency; and also if she is able to control over and share in resources use (power) as well as to define and make choices (agency) she is better able to advance economically. Therefore, a women is empowered economically if she has both the ability to succeed and advance economically and the power to make and act on economic decisions. So thus, women need to have (i) the skill and resources to compete in markets as well as fair and equal access to economic institutions to succeed and advance economically; and (ii) the ability to make and act on decisions and control resources and profits to have the power and agency to benefit from economic activities. The individual and community resources as well as norms and institutions are the two major factors that determine the achievement of women's economic empowerment. Because;

1. *Individual and community resources* - are the building blocks women can draw on to succeed economically or to exercise power and agency. It includes the following: (a) *Human capital* (e.g., education, skills, training), (b) *Financial capital* (e.g., loans, savings), (c) *Social capital* (e.g., networks, mentors), (d) *Physical capital* (e.g., land, machinery)
2. *Norms and institutions* - the organizational and social systems that govern activities and mediate relations between individuals and their social and economic environment and both influence how resources are distributed and used. (a) *Norms* - include gender defined roles, taboos, prohibitions and expectations; and (b) *Institutions* - include legal/policy structures, economic systems, market structures, and marriage, inheritance and education systems.

2.5.2 Measuring Women’s Economic Empowerment

Women’s economic empowerment has many dimensions and context; hence it is very difficult to measure the achievement. As a result there is no one universal set of indicators appropriate for every context and dimension. However, to measure the economic empowerments of women’s Golla et al., (2011); present the following matrix (figure 1) that uses simple indicators to show different stages, from output to impact, at which results can be measured. The stage is determined based on its feasibility and as the matrix show the economic advancement as well as the agency and power measured separately.



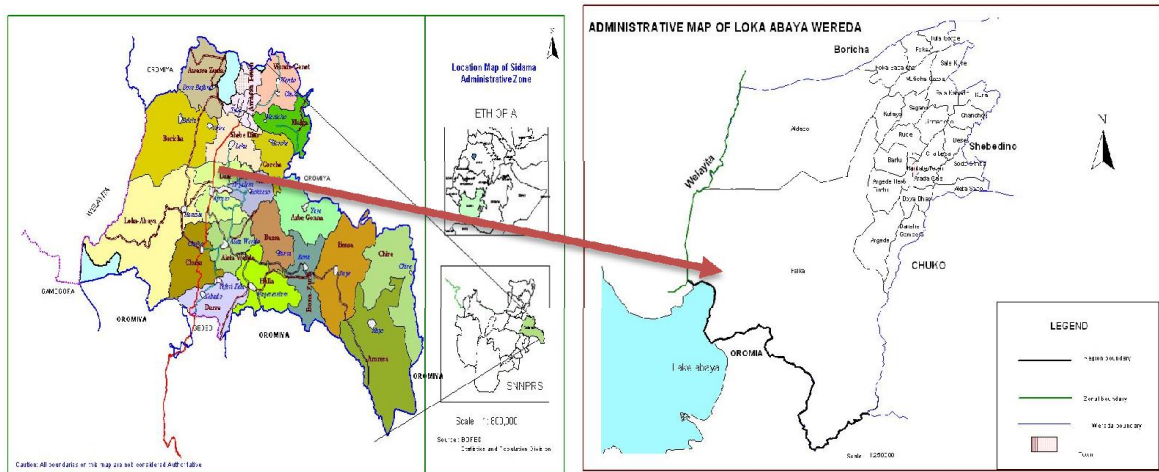
Source: adopted from Golla et al., 2011

Figure 1: A framework to measure women’s economic empowerment

Chapter 3: Research Methodology

3.1 Description of the study area

Loka Abaya is one of the 21 districts found in Sidama zone (19 rural District and 2 urban Administration) of SNNPR at a distance of 56 km South West of the SNNPR regional capital Hawassa. The district has the total population of 114,594 (Sidama Zone Office of Finance and Economic Development, 2013 unpublished) and 26 Kebele administrations where 24 of them are chronically food insecure (CFI). Hence, the Ethiopia Government addressed these Kebeles by productive safety net program (PSNP) to enhance the rural HHs graduation from food insecurity. This is complemented by CARE's, in 9 Kebeles out of 24, that aims to facilitate graduation of 2000 CFI HHs from the PSNP by supporting value chain development (livestock, white pea/red beans and cereals), facilitating VSLAs and providing training on income generation activities, economic and political influence around their shared agendas (CARE, 2010; unpublished PSNP Plus project document). According to the 2013/14 official report of District Office of Agriculture Development (WOAD) the district has a total area of 119,000 ha and the crude density is estimated 90 persons per km square. Discussions with Districts officials revealed that the graduation benchmark for chronically rural poor HHs from food insecurity program, PSNP, is 3,000 ETB in assets per person. According to traditional classification systems, the district is characterized by mid-lowland and low land agro-ecologies (Source: Loka Abaya WOAD, 2011). These are lowland livestock dominant livelihood system and mid land /lowland cereal crop and livestock mixed livelihood System.



Source: Sidama Zone Finance and Economic Development Office

Figure 2: Study District

3.2 Sampling Farm and Sampling Techniques

The sampling frame for this study included the VSLA members established by CARE Ethiopia PSNP-*Plus* project that implemented between 2009 and 2011 in Loka Abaya district. Accordingly up to October 2011 the project established 153 VSLAs which comprises 3221 rural households (1656 women and 1665 male) in 9 Kebles (annex 1) of the district (CARE 2011, annual progress report). To draw sample Kebles, VSLAs and respondents the researcher employed a probability and non-probability sampling techniques. To conduct formal survey with women VSLA members the researcher was drawn respondents using a multi-stage stratified sampling techniques. In the first stage, the researcher was selected two study Kebles purposely, namely Chelbesa and Tula Gorbe, based on number of VSLAs established, accessibility to market and number of women VSLAs members (annex 2). In the second stage 5 VSLAs were selected randomly from each study Kebles. At the same time the researcher purposely determined a respondent sample size to be 60 women's from both study Kebles. In the third stage the researcher was listed all women VSLA members found in the selected VSLAs. Finally, following the probability to proportional sampling method the researcher selected the sample respondents from the list of selected VSLAs using a systematic random sampling technique. This method, the probability to proportional sampling method, guarantees the representation of the sample size in the population and improves inference accuracy made to the whole population. Table 3 shows the sample women respondents from each selected VSLAs.

Table 3: Sample women respondents

Sr. No.	Name of the VSLA*	Women Members	Proportion	Sample size
A. Chelbesa Keble				
1	Jawata	7	18%	6
2	Minjiama	10	26%	8
3	Kajella	6	16%	5
4	Atote	11	29%	9
5	Kawatame	4	11%	3
Chelbesa Keble Total		38	100%	30
B. Tula Gorbe Keble				
1	Bereket	14	22%	7
2	Selam Itisa	10	16%	5
3	Emanuel	13	20%	6
4	Nuroachin Kegziabher Gari	10	16%	5
5	Miesa	17	27%	8
Tula Gorbe Keble Total		64	100%	30
Both Keble Total		64		30

Note: * the name of the VSLA's is in local language ("Sidamiffa")

3.3 Data collection methods and tools

The research was collected both primary and secondary data and employed both qualitative and quantitative data collection methods. In generating the primary data structured questionnaire, focus group discussion and key informants interview were used as tools. The secondary data were gathered from a desk review of different relevant literatures, internet sites and different organization documents (District Offices, CARE Ethiopia and other relevant organizations).

3.3.1 Sample survey

a. Designing Questionnaire and pretesting

Before designing the questionnaire, the sample Kebles and VSLAs were visited. During the visits, a number of informal discussions were conducted with women members, development agents and local government officials. Based on the information gathered and personal observation, interview questionnaire was developed and pretested before it is administered. The questionnaire mainly focuses on the contribution of VSLA for the economic empowerment of women.

b. Primary Data Collection (Interview)

The researcher collected primary data using structured questionnaire designed to obtain information from selected sample women VSLA members. The content of the questionnaire prepared to interview sample respondents were included personal women and household data, women experience and decision making role in VSLA, women empowerment framework (agency, structure and relation), women income sources, women capacity building issues, challenges and prospects of VSLA model.

3.3.2 Focus Group Discussion and Key Informants Interview

The primary data collected from sample women were further enriched by additional information gathered through two focus group discussions (one at each Keble). The focus group discussion was conducted with 6-8 women VSLA members from sample Kebles using a checklist. Individuals, who believed to be knowledgeable about the past and present history of VSLA and its contribution to empower women economically, were selected and interviewed by the researcher. For both focus group discussions and key informant interview the researcher was prepared leading questions to guide the discussion and interview.

3.3.3 Secondary Data Collection

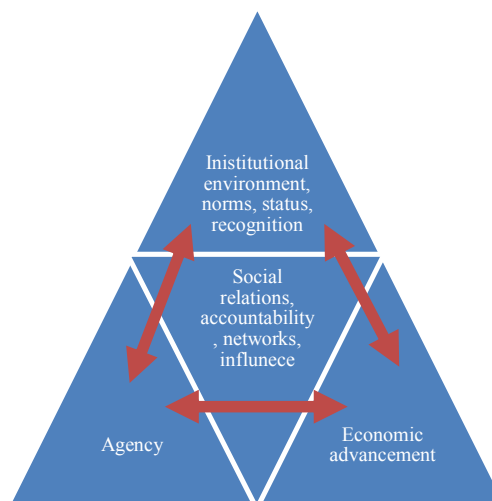
In addition to primary data collection, secondary data was collected from different sources. These include necessary documents, studies and other useful written materials needed for the study. Different organizations were contacted during the survey period. In addition different literatures and study findings were refereed.

3.4 Data Analysis

Quantitative and qualitative techniques were used to analyze the data. Statistical tools such as mean, percentage, Chi-square test and F-Vale test were used to analyze the data using SPSS software version 20 and the result were expressed in the form of tables, graphs and figures:

To achieve objective one *“to assess the contribution of VSLA to empower women economically”*, the data collected were analyzed with the help of descriptive statistics such as mean, percentage, Chi-square test and F-Vale test; and

To achieve objective two *“to assess the empowerment status of VSLA’s member women”*, the data were analyzed with the help CARE International Women Economic Empowerment framework which comprised four domains such as agency, institutional environment, social relation and economic advancement as shown below in figure 3 and the definition of each domain presented in table. The finding of the survey result presented using a statistical tools such as mean, percentage, Chi-square test and F-Vale test.



Source: dopted from CARE International Women Empowerment Framework (2010)

Figure 3: CARE International Women empowerment framework

As shown in figure 3 all domains are interlinked and hence to understand and measure changes in women economic empowerment the shift in all domains must be considered. However, for this study the researcher considered the following indicators.

1. Agency – women capabilities, skill and confidence to pursue their own interests and to access assets, services and needed support. Their participation in decision making and control over resources to enhance productivity and income.
2. Institutional environment, norms, recognition and status – women status to access the economic and social environment and condition she choose to use assets and services, opportunities and expectations.
3. Social relations, accountability, networks, influence – the power relations and networks that women’s have to negotiate about their interest, utilize their potential and benefit from it. This may involve process of bargaining, negotiation, decision making, collaborative and collective action.
4. Economic advancement – women capability to decide on income, assets, resilience and return on labour.

Chapter 4: Result and Discussion

This chapter presents the analysis result that answered the specific objectives of the study. The first section describes the contribution of Village Saving and Loan Association to empower women economically in the study area. And the second section deals with women VSLA members economic empowerment status.

4.1 VSLA contribution to empower women economically

The contribution of VSLA can be seen from three different but interrelated aspects. These are economic, socio-political/cultural and personal/psychological. It means that VSLAs can contribute to women's economic empowerment through creating access to credit facility and in turn to participate to run IGAs, own assets as well as enhance their contribution HH expenditures. Therefore, this section present the finding of the study in relation to VSLAs contribution to empower women economically.

4.1.1 Demographic characteristics of the respondent

As shown in Table 4; 83% of the respondents were married, 13% were widowed and the rest 3% were divorced. From married women 84% of them reported their marriage type is monogamy while the rest 16% was polygamy. The Chi-square test indicated the presence of strong and significant difference on marriage types across the study areas at 5% significant level. This indicated that polygamy is not a common practice in the study areas which is a contributing factor for HIV/AIDS and other sexually transmitted diseases infection. However, still the 16% women are under this type of marriage where they might be exposed and lack equal right like the first wife. Across the study areas the majority of respondents (45%) mean age was between 28 to 37 years and, for 28% of them between 18 to 27 years, for 17% of them between 38 to 47 years, and 10% of them were above 48 years old. As a result the majority of VSLA members, more than 90%, are under working age group and they contribute a lot for their HH as well as for the area economic development. 55% of the respondents were attended the elementary level schooling and 7% of them reached preparatory level while 38% of them did not attend any school level. This showed that only 62% of the respondents are capable to analyses their cost and profit from the business they engaged in.

Table 4: Demographic characteristics of the respondents (dummy and continuous)

Demographic characteristic's	Variable	Name of study Keble's			Chi-square Test	F-Value Test
		Tula Gorbe (N=30)	Chelbesa (N=30)	Total (N=60)		
Marital status of the respondent	Married	80%	87%	83%	4.809**	
	Widowed	17%	10%	13%		
	Divorced	3%	3%	3%		
Marriage type of the respondent	Monogamy	96%	73%	84%	4.809**	
	Polygamy	4%	27%	16%		
Education level of the respondent	No level	37%	40%	38%		
	Elementary	53%	57%	55%		
	Preparatory	10%	3%	7%		
Age of the respondent	18 to 27 years old	17%	40%	28%		2.848*
	28 to 37 years old	53%	37%	45%		
	38 to 47 years old	17%	17%	17%		
	48 to 57 years old	7%	7%	7%		
	Above 58 years old	7%	0%	3%		

Source: Own survey data (2015); ***, ** and * to indicate significance level at 1%, 5% and 10%, respectively

4.1.2 Village Saving and Loan Association (VSLA) related

From sampled women VSLA members 57% have more than five years membership and the F-value test revealed the presence of strong and significant difference on women membership years to VSLA across the study areas at 1% significant level (Table 5). In addition, 58% of the respondents received loan from VSLA ($P < .05$) where 40%, 46% and 14% of them once, twice and more than twice respectively and only 6% of the respondents reported as they faced challenge to repay the received loan ($P > .05$). The F-value test revealed the presence of strong and significant difference on frequency of loan access from VSLA by women members across the study areas at 1% significant level (Table 5). As shown below in table 2; 74% of the respondents received loan to run petty trading ($P > .05$), 7% of them to purchase farm inputs ($P < .05$) and 5% of them to repay another loan while the rest used the loan money to cover children school fees (10%) and family medical expenses (5%). The cumulative loan amount received by 69%, 11% and 20% of members were less than 500 ETB, between 500 to 1000 ETB and more than 1000 ETB respectively. The F-value test revealed the presence of strong and significant difference on cumulative amount of loan accessed by women members' from the VSLA across the study areas at 5% significant level (Table 5). This indicated that even though the loan amount seems smaller the finding of this study revealed that most women's have access more than once and the majority of them used the loan to run petty trading as an income generating activity.

Table 5: Membership and loan access from Village Savings and Loan Association (VSLA)

Description	Variable	Name of study Keble's			Chi-square Test	F-Value test
		Tula Gorbe (N=30)	Chelbesa (N=30)	Total (N=60)		
VSLA membership	Less than 60 months	27%	60%	43%		7.398***
	61 to 120 months	73%	40%	57%		
Loan accesses	Yes	43%	73%	58%	5.554**	
Loan management and utilization		Tula Gorbe (N=13)	Chelbesa (N=22)	Total (N=35)		
Number of loan received	Once	8%	59%	40%		14.103***
	Twice	54%	41%	46%		
	More than twice	39%	0%	14%		
Purpose of the loan	To run petty trading	56%	88%	74%	2.772*	
	To repay another loan	6%	4%	5%		
	For school fee	11%	8%	10%		
	For medical expenses	11%	0%	5%	3.590*	
Cumulative amount of loan received in ETB	To purchase farm inputs	17%	0%	7%	5.553**	
	Less than 500 ETB	54%	77%	69%		6.212**
	Between 501 to 1000	8%	14%	11%		
More than 1001 ETB	39%	9%	20%			
Difficulty to repay loan	Yes	15%	0%	6%	3.590*	

Source: Own survey data (2015); ***, ** and * to indicate significance level at 1%, 5% and 10%, respectively

As shown in Table 6; 42% of the respondents reported that as they did not received any loan from their VSLA and the main reason were for 37% fear of inability to repay the loan (($P < .01$) and for 37% of them were lack of interest to take loan. Even though VSLA does not require a collateral like formal bank system it needs two witness from members as collateral for the loanee; therefore, 10% of them reported as they lack witness to received loan. On contrary, 17% of believed that the amount of loan is not enough to run any types of business; so, they do not want to take a loan.

Table 6: Reason not to take loan from VSLA

Description	Name of study Keble's			Chi-square Test
	Tula Gorbe (N=17)	Chelbesa (N=8)	Total (N=25)	
Fear of inability to repay the loan	46%	0%	37%	9.244***
Lack of witness/collateral	13%	0%	10%	
The amount of loan is not enough	17%	17%	17%	
I do not want to take credit	25%	83%	37%	

Source: Own survey data (2015); ***, ** and * to indicate significance level at 1%, 5% and 10%, respectively

4.1.3 Participation in Income Generating Activities (IGA)

As shown in Table 7; 58% of the respondents have more than five years of experience in managing IGAs ($P > .05$) where 52% of them have experience before they joined VSLA while 75% of them started after they join VSLA. The Chi-square test indicated the presence of strong and significant difference on women's participation to be engaged in IGAs across the study areas at 1% significant level. The finding of this study revealed that an IGAs management status of those (83%) started before they joined VSLA were improved ($P < .01$) and 72%, 22%, 4% and 2% of them rate the change as it is good, fair, significant and slight respectively. The F-value test revealed the presence of strong and significant difference on degree of improvement in IGA management by women members' across the study areas at 10% significant level (Table 7). This indicate that being member to VSLA has multiple benefits and where the management improvement is one of the indicator for its contribution.

Table 7: Respondents IGA participation and management practice

Description	Variable	Name of study Keble's			Chi-square Test	F-value test
		Tula Gorbe (N=30)	Chelbesa (N=30)	Total (N=60)		
Participation before VSLA	Yes	57%	47%	52%		
Participation after VSLA	Yes	57%	93%	75%	10.756***	
IGA experience in years	< 5	24%	54%	42%		3.267*
	5 to 10	65%	39%	49%		
	> 10	12%	7%	9%		
		Tula Gorbe (N=17)	Chelbesa (N=28)	Total (N=45)		
Status of IGA management	Improved	70%	98%	83%	7.680***	
		Tula Gorbe (N=12)	Chelbesa (N=27)	Total (N=37)		
Degree of improvement	Slight	0%	3%	2%		3.824*
	Fair	14%	28%	22%		
	Good	76%	69%	72%		
	Significant	10%	0%	4%		

Source: Own survey data (2015); ***, ** and * to indicate significance level at 1%, 5% and 10%, respectively

As shown in Table 8; lack of experience, lack of interest, and lack of capacity were the main reason for those members (25%) who are not engaged in IGAs and account 26%, 21% and 21% respectively. In addition, shortage of labour and finance account 16% of the justification.

Table 8: Reason not to engaged in IGA

Variable	Name of study Keble's		
	Tula Gorbe (N=13)	Chelbesa (N=2)	Total (N=15)
Lack of interest to engaged in IGA	21%	25%	21%
Lack of experience in IGA	26%	25%	26%
Shortage of labour for HH duties	15%	25%	16%
Lack of sufficient finance	18%	0%	16%
Lack of capacity to run IGA	21%	25%	21%

Source: Own survey data (2015);

4.1.4 Ownership to asset

As shown in Table 9; 90% of the respondents reported that as they get opportunity to own their own cash asset while 95% of them non-cash asset after they joined VSLA. The Chi-square test indicated the presence of strong and significant difference on asset ownership of women's after they become member to VSLA on cash and non-cash assets across the study areas at 1% and 10% significant level respectively. From women reported as they have cash assets 70% of them has below 1000 ETB and 46% of saved it with VSLA ($P<.05$) while 26% and 24% of them at Iqqub ($P<.05$) and home ($P<.01$); the rest 5% at MFI and banks. All respondents has the right on the land though most of them (53%) has less than 0.5 hectare of land ($P<.05$) while 88% of them reported as they have their own livestock where 51% of them has between 2.51 to 5.0 of livestock in TLU (Table 9). Hence, this study finding indicated that VSLA has a contribution for women's to have access and control over resources both in cash and non-cash.

Table 9: Cash and non-cash asset ownership

Description	Variable	Name of study Keble's			Chi-square Test
		Tula Gorbe (N=30)	Chelbesa (N=30)	Total (N=60)	
Cash asset	Yes	80%	100%	90%	6.667*** 3.158*
Non cash asset	Yes	90%	100%	95%	
Land	Yes	100%	100%	100%	
Livestock	Yes	87%	90%	88%	
		Tula Gorbe (N=24)	Chelbesa (N=30)	Total (N=54)	
Amount of personal cash saved in ETB	Below 1000	79%	63%	70%	4.860** 3.971** 4.562** 11.875***
	1001 to 5000	8%	23%	17%	
	More than 5001	13%	13%	13%	
Preferable place to save cash	VSLA	44%	48%	46%	
	MFI	8%	0%	3%	
	Bank	0%	3%	2%	
	Iqub	39%	17%	26%	
	Home	10%	32%	24%	
		Tula Gorbe (N=30)	Chelbesa (N=30)	Total (N=60)	F-value test
Land owned in hectare (Ha)	Less than 0.5	43%	63%	53%	6.086**
	Between 0.51 to 1.0	37%	37%	37%	
	More than 1.0	20%	0%	10%	
		Tula Gorbe (N=26)	Chelbesa (N=27)	Total (N=53)	
Livestock owned by the respondent in TLU	Less than 2.5	31%	26%	28%	
	Between 2.51 to 5.0	50%	52%	51%	
	Between 5.1 to 7.50	12%	22%	17%	
	Between 7.51 to 10.00	8%	0%	4%	

Source: Own survey data (2015); ***, ** and * to indicate significance level at 1%, 5% and 10%, respectively

As shown in Table 10; 94% and 86% of the respondents revealed that after they join VSLA their personal cash and non-cash asset ($P < .05$) status is improved, respectively. Among the respondents who reported as their cash saving is increased 41%, 26% and 26% of them feel that as the degree of increment is good, fair and slight respectively. The Chi-square test indicated the presence of strong and significant difference on respondent's feeling about degree of increment on cash saving status across the study areas at 10% significant level. Similarly 45%, 27% and 18% of the respondents who reported their non-cash assets is increased feel that the degree of increment is good, fair and slight respectively (Table 10). The Chi-square test indicated the presence of strong and significant difference on respondent's feeling about degree of increment on non-cash asset change status across the study areas at 1% significant level.

This indicate VSLA has contribution to member’s cash and non-cash assets ownership and change.

Table 10: Respondent’s cash and non-cash asset ownership status

Description	Variable	Name of study Keble’s			Chi-square Test
		Tula Gorbe (N=24)	Chelbesa (N=30)	Total (N=54)	
Cash saving status	Increased	96%	93%	94%	
		Tula Gorbe (N=23)	Chelbesa (N=28)	Total (N=51)	
Degree of increment	Slight	13%	36%	26%	4.321**
	Fair	26%	25%	26%	
	Good	48%	36%	41%	
	Significant	13%	4%	8%	
		Tula Gorbe (N=27)	Chelbesa (N=30)	Total (N=57)	
Non-cash asset status	Increased	74%	97%	86%	6.012**
		Tula Gorbe (N=20)	Chelbesa (N=29)	Total (N=49)	
Degree of non-cash asset increment	Slight	0%	31%	18%	11.324***
	Fair	30%	24%	27%	
	Good	45%	45%	45%	
	Significant	25%	0%	10%	

Source: Own survey data (2015); ***, ** and * to indicate significance level at 1%, 5% and 10%, respectively

4.1.5 Contribution to HH expenditures and their relationship with partner

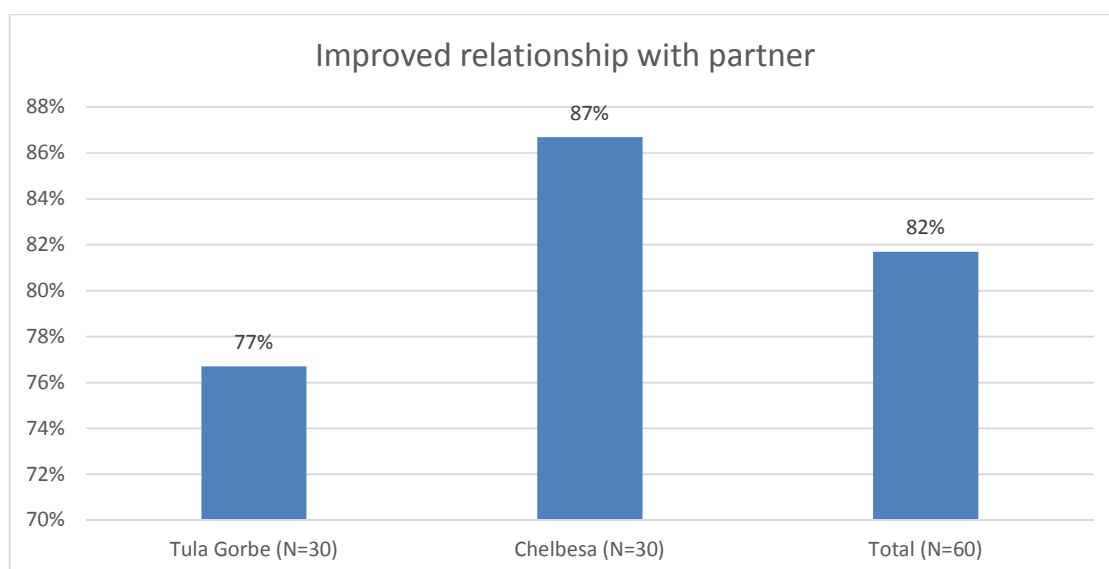
70% of the respondents, after they joined VSLA, contribution to HH expenditures were increased and hence 43% of them reported as their partner contribution is decreased (Table 11). The Chi-square test indicated the presence of strong and significant difference on respondent’s and partner contribution change to HH expenditure across the study areas at 5% and 1% significant level respectively. This finding indicate that since women become members to the VSLA most of them get an opportunity to start and run an IGA that they can earn income to cover some HH expenditures while other access credit facilities to cover children school fee and family medical expenses. As shown Table 11; across the study areas 42% of the respondents feel that the degree of their contribution to HH expenditure incremental change is good ($P > .05$) whereas 39% of them reported that that as their partners contribution reduced significantly.

Table 11: Respondents and partners HH's expenditure share

Description	Variable	Name of study Keble's			Chi-square Test
		Tula Gorbe (N=30)	Chelbesa (N=30)	Total (N=60)	
Respondent contribution	Increased	88%	57%	70%	6.079**
Partner contribution	Decreased	70%	17%	43%	17.376***
		Tula Gorbe (N=21)	Chelbesa (N=17)	Total (N=38)	
Degree of respondents contribution increment change	Slight	0%	29%	13%	3.181*
	Fair	19%	29%	24%	
	Good	67%	12%	42%	
	Significant	14%	29%	21%	
		Tula Gorbe (N=21)	Chelbesa (N=5)	Total (N=26)	
Degree of partner contribution reduction change	Slight	5%	40%	12%	
	Moderate	29%	20%	27%	
	Significant	43%	20%	39%	
	Highly Significant	24%	20%	23%	

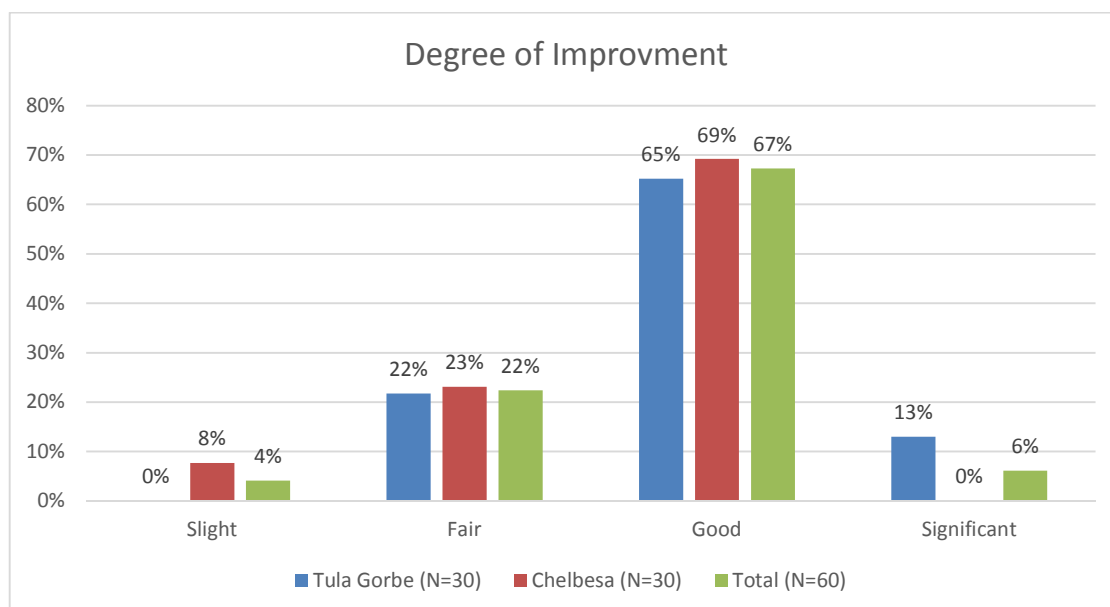
Source: Own survey data (2015); ***, ** and * to indicate significance level at 1%, 5% and 10%, respectively

As shown in Figure 4; 82% of the respondents across the study areas reported that the relationship with their partner is improved and 67%, 22%, 6% and 4% of them believed that the improvement is good, fair, significant and slight respectively (Figure 5). This indicate that if the women can start to generate and earn income she can contribute more for HH expenditure and hence her responsibility in managing the HH expenditure increase; as a result her position in the HH and her relationship with her husband as well as partners improved.



Source: Own survey data (2015);

Figure 4: Respondents relationship with partner



Source: Own survey data (2015);

Figure 5: Respondents relationship improvement status

4.2 Women economic empowerment status in the study areas

The economic advancement and the agency/power are the two pillars employed by many authors to measure the empowerment status of women economically. In line with the three empowerment dimensions such as agency, structure and relationship the researcher identified five indicators which seem to be useful to understand women’s economic empowerment status in the study area. These are: level of participation in household decision-making, work load handling capacity, participation in formal and non-formal institutional activities (local mobility), negotiation power and control over resources (what women own). The indicators are analysed and discussed below:

4.2.1 Participate in decision making process

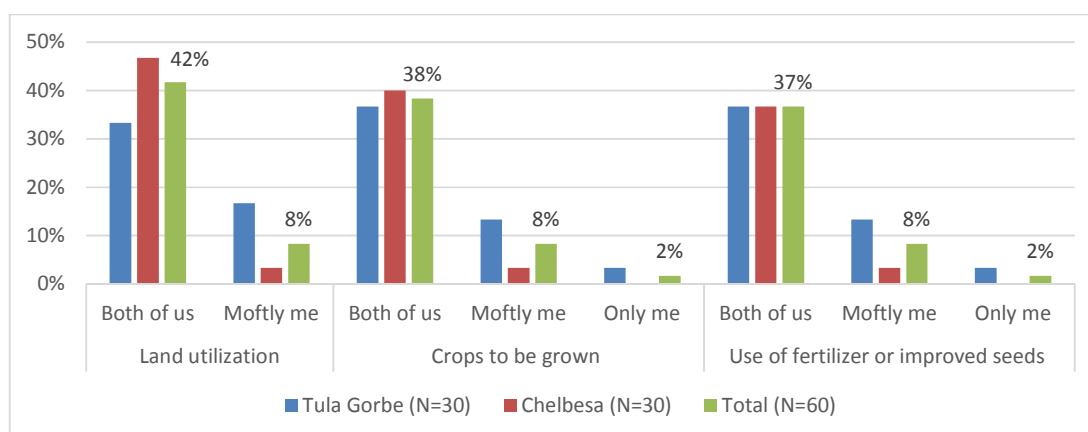
As shown in Table 12; all sample respondents reported that since they joined VSLA’s their level of participation on HH issues decision making process is improved and for 45% of them the degree of improvement is good while for 22% it is fair. The Chi-square test indicated the presence of strong and significant difference on respondent’s feeling about degree of increment on decision making process participation across the study areas at 5% significant level.

Table 12: Respondent's participation in decision making process

Description	Variable	Name of study Keble's			Chi-square Test
		Tula Gorbe (N=30)	Chelbesa (N=30)	Total (N=60)	
Level of participation	Improved	100%	100%	100%	
Degree of participation improvement	Slight	10%	23%	17%	5.659**
	Fair	20%	23%	22%	
	Good	40%	50%	45%	
	Significant	30%	3%	17%	

Source: Own survey data (2015); ***, ** and * to indicate significance level at 1%, 5% and 10%, respectively

Figure 6 showed that most of the agricultural practices are decided by both wife and husband. For instance; across the study areas 42%, 38% and 37% of the respondents reported that decision in line with land utilization, types of crops to be grown and use of fertilizer were decided with the involvement of women.

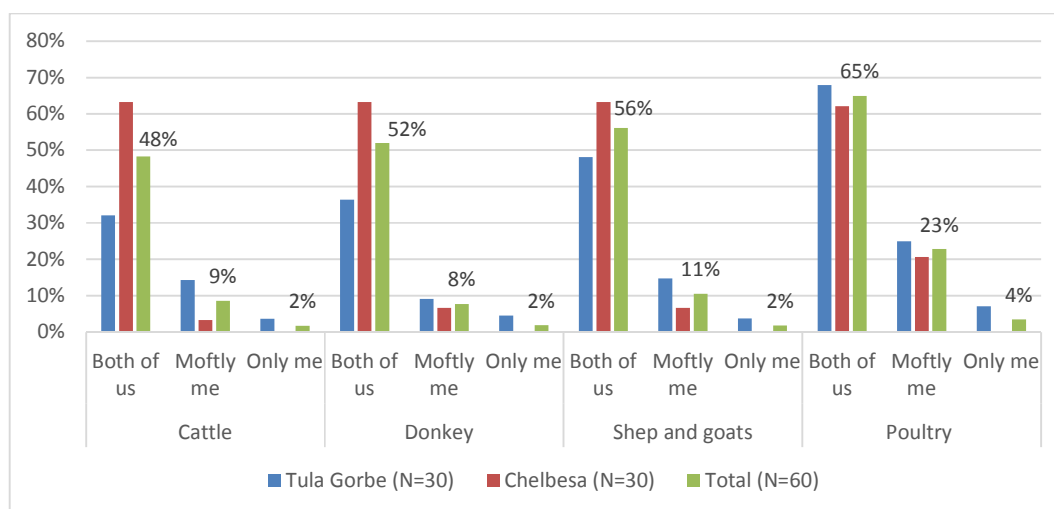


Source: Own survey data (2015);

Figure 6: Respondent's capability to make decision on agricultural practices

Similarly women involvement on livestock issues decision making process is high although the level of participation is different from livestock to livestock. As shown in Figure 7; on poultry management women involve on 65% of the decision even she can make alone up to 23%; following her higher participation in poultry related decision she highly involved during donkey as well as sheep and goat decisions processes by 52% and 56% respectively; and she involve by 48% of decisions made about cattle's. This indicate that women are more responsible in the management of poultry, sheep & goat, donkey and cattle in descending order. Because the first two does not need more energy to handle and they are easy to convert them

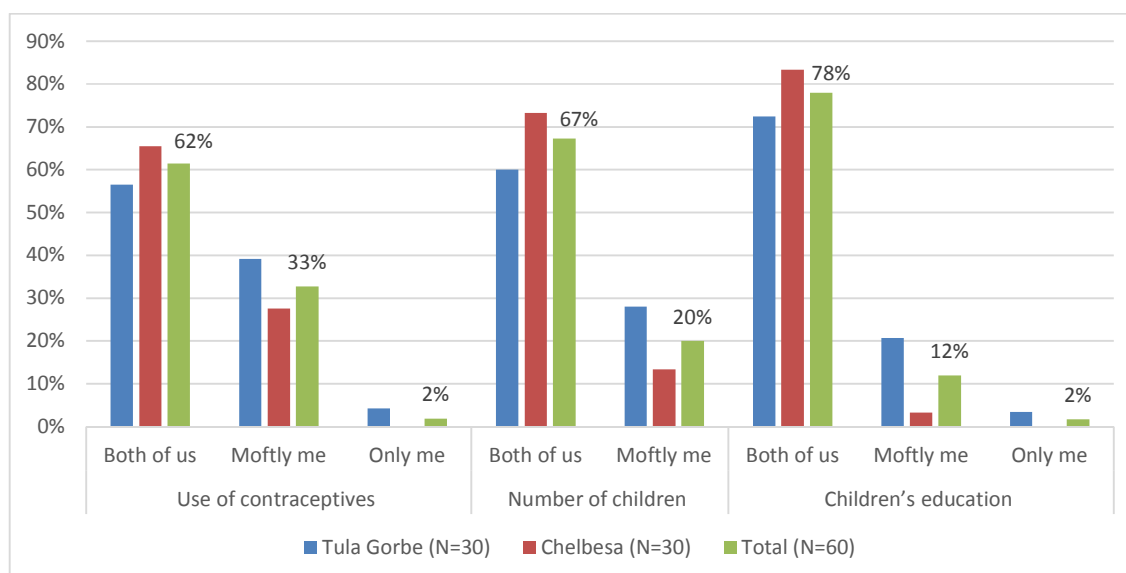
into cash while donkey is very important to assist the family particularly women in a day to day routine activities by carrying and transport equipment's and materials as well as during fetching water from longer distance.



Source: Own survey data (2015);

Figure 7: Respondent's capability to make decision on livestock issues

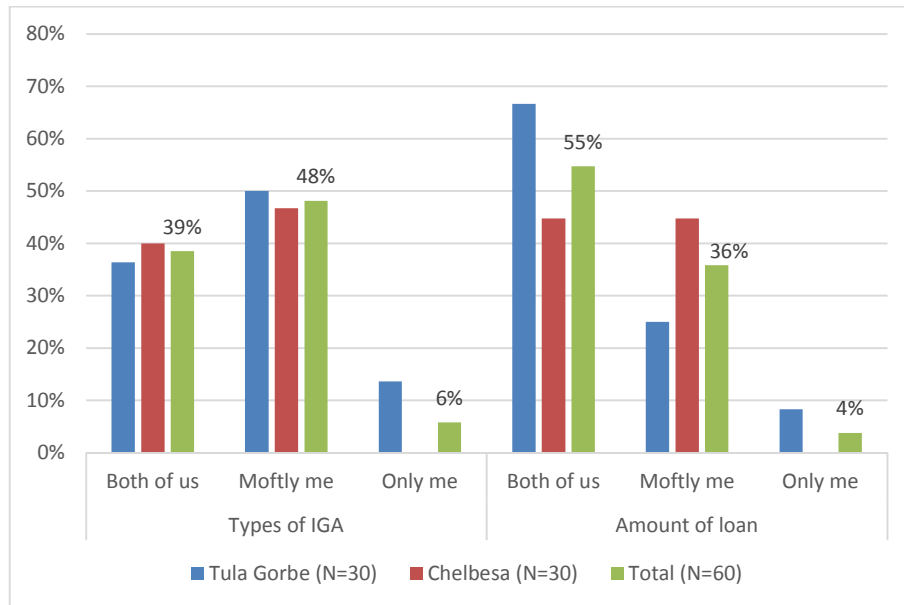
The study revealed women involvement in family planning and related issues decision making process is very high; across the study areas women take the lion share of the decision process on contraceptive use, number of children to be born and children school enrollment by 62%, 67% and 78% respectively (Figure 8).



Source: Own survey data (2015);

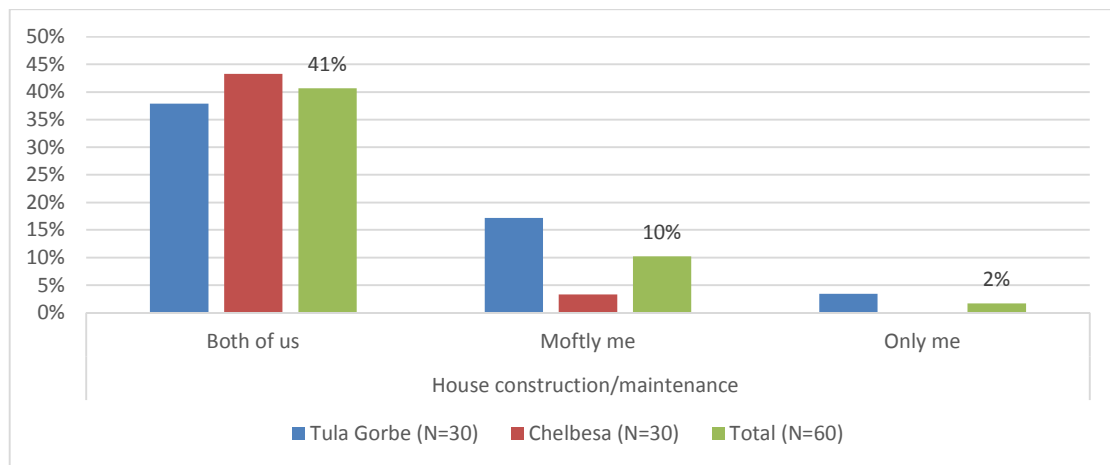
Figure 8: Respondent's capability to make decision on family issues

Even though the involvement of both is significant on type of IGA selection and amount of loan she should take from VSLA; she can do by herself 48% of the decision on IGA selection while her involvement is high 55% on the loan amount (Figure 9). On the other hand her participation during house construction and maintenance is 42% (Figure 10).



Source: Own survey data (2015);

Figure 9: Respondent's capability to make decision on type of IGA and loan amount



Source: Own survey data (2015);

Figure 10: Respondent's capability to make decision on house construction and maintenance

As shown in Table 13; for 62% of the respondents the market place is found between 2.5 and 5.0 km; for 22% and 15% of the respondents it is below 2.5 km and 5.0 km respectively. The F-value test revealed the presence of strong and significant difference on the nearest market distance across the study areas at 1% significant level. Since most of the decision on types of

IGA is made by sample respondents and the market place is closer to their residence 44% of them were traveled twice per week. On the other hand 87% of them reported that their travel frequency is increased; where 51% of them feel that the degree of travel frequency increment is good while for 31% of them the increment is fair. The Chi-square test indicated the presence of strong and significant difference on degree of travel frequency change across the study areas at 1% significant level.

Table 13: Respondents practice to manage an IGA

Description	Variable	Name of study Keble's			F-value test
		Tula Gorbe (N=30)	Chelbesa (N=30)	Total (N=30)	
Nearest market distance in Km	Less than 2.5	10%	33%	22%	15.253***
	2.5 and 5.0	57%	67%	62%	
	More than 5.0	32%	0%	15%	
		Tula Gorbe (N=17)	Chelbesa (N=28)	Total (N=45)	
Travel frequency to run IGA	Once per month	6%	0%	2%	
	Once per week	18%	14%	16%	
	Twice per week	24%	57%	44%	
	3 times per week	12%	25%	20%	
	Daily	41%	4%	18%	
Travel frequency	Increased	94%	82%	87%	
		Tula Gorbe (N=16)	Chelbesa (N=23)	Total (N=39)	
Degree of travel frequency increment	Slight	0%	13%	8%	14.148***
	Fair	6%	48%	31%	
	Good	75%	35%	51%	
	Significant	19%	4%	10%	

Source: Own survey data (2015); ***, ** and * to indicate significance level at 1%, 5% and 10%, respectively

4.2.2 Work load handling capacity

As shown in Table 14; women work load is increased for 73% of the sample respondents across the study areas and 55% of them feel that the degree of the work load situation is moderate while it is slight and significant for 27% and 18% respondents respectively. Even though most of the respondents were reported the presence of work load 91% of them has possibilities to reduce the work load. 33%, 27%, 22% and 18% of the sample respondents across the study areas have support from spouse, daughter, other family members and son respectively.

Table 14: Respondents workload handling practices

Description	Variable	Name of study Keble's			Chi-square Test
		Tula Gorbe (N=17)	Chelbesa (N=28)	Total (N=45)	
Work load situation	Increased	65%	79%	73%	
		Tula Gorbe (N=11)	Chelbesa (N=22)	Total (N=33)	
Degree of work load	Slight	9%	36%	27%	
	Moderate	73%	46%	55%	
	Significant	18%	18%	18%	
Having possibility to reduce work load	Yes	91%	91%	91%	
		Tula Gorbe (N=10)	Chelbesa (N=20)	Total (N=30)	
Work load reduction mechanisms	My son support me	26%	9%	18%	8.523***
	My daughter support me	22%	32%	27%	
	My spouse support me	39%	27%	33%	9.600***
	My other family member	13%	32%	22%	

Source: Own survey data (2015); ***, ** and * to indicate significance level at 1%, 5% and 10%, respectively

4.2.3 Participate in formal and informal activities

87% of the respondents has reported as they have contact with extension worker (Table 15). The Chi-square test indicated the presence of strong and significant difference on extension workers visit and contact access by the respondents across the study areas at 1% significant level. As shown in Table 15; 83% of them were visited by the government agriculture extension worker ($P < .01$) whereas 98% of them reported as they have access with government health extension workers and 37% of them with NGO sector extension workers ($P < .05$).

Table 15: Access to extension works visit by the respondents

Description	Variable	Name of study Keble's			Chi-square Test
		Tula Gorbe (N=30)	Chelbesa (N=30)	Total (N=60)	
Extension worker contact	Yes	73%	100%	87%	9.231***
Types of extension worker contacted	Gov't Agriculture Extension Worker	59%	100%	83%	14.841***
	Gov't Health Extension worker	96%	100%	98%	
	NGO worker	18%	50%	37%	5.542**

Source: Own survey data (2015); ***, ** and * to indicate significance level at 1%, 5% and 10%, respectively

75% of the sample respondents across the study areas were participated in formal and/or informal activities of different organization or institutions. In addition to participation in VSLA's 57%, 50% and 27% of them reported that as they participated development committee, iddir⁸ and iqqub⁹ while 10% of the have participated in women association (Table 16). Due to her participation of women on the aforementioned organizations/association formal and/or informal activities 73% of the partners feel comfortable, 7% of them were feel highly comfortable and the 14% felling were neutral and uncomfortable. The Chi-square test indicated the presence of strong and significant difference on partners felling due women participation in different organization/institution across the study areas at 5% significant level. As shown in Table 16; 67% of the sample respondents were reported, 30% at Tula Gorbe and 96% at Chelbesa Keble, that their level of participation after they join VSLA is improved. The Chi-square test indicated the presence of strong and significant difference on women level of participation across the study areas at 1% significant level. For 43%, 30%, 23% and 3% of the respondents across the study areas the degree of improvement in participating on different formal and/informal activities of the association after they join VSLA is fair, slight, good and significant (Table 16).

Table 16: Participation in organizations and institutions

Description	Variable	Name of study Keble's			Chi-square Test
		Tula Gorbe (N=30)	Chelbesa (N=30)	Total (N=60)	
Participation	Yes	67%	83%	75%	
		Tula Gorbe (N=20)	Chelbesa (N=25)	Total (N=45)	
Types of organization or institution the respondents participated in	Keble council	3%	3%	3%	
	Women association	13%	7%	10%	
	Dev't committee	37%	77%	57%	
	Iqqub	20%	33%	27%	
	Iddir	33%	67%	50%	
	School committee	3%	0%	2%	
	Elders group	0%	0%	0%	
Partner feeling on participation	VSLA	100%	100%	100%	5.885**
	Highly comfortable	50%	4%	13%	
	Comfortable	50%	79%	73%	
	Neutral	0%	8%	7%	
	Uncomfortable	0%	8%	7%	

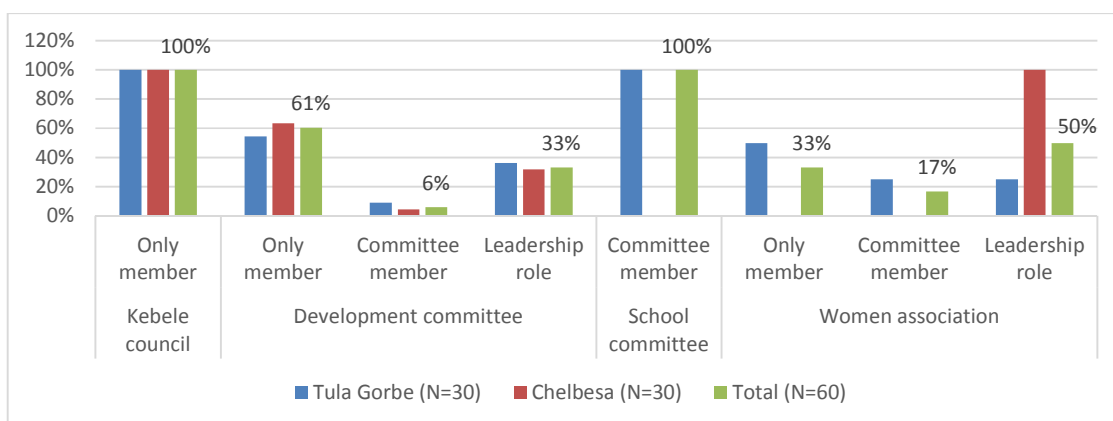
⁸ Iddir – is a communal association to support each other during crisis

⁹ Iqqub - is a communal type of saving arrangement whereby people raise capital for their business

Participation level	Improved	30%	96%	67%	21.780***
		Tula Gorbe (N=6)	Chelbesa (N=24)	Total (N=30)	
Degree of improvement	Slight	33%	29%	30%	
	Fair	33%	46%	43%	
	Good	33%	21%	23%	
	Significant	0%	4%	3%	

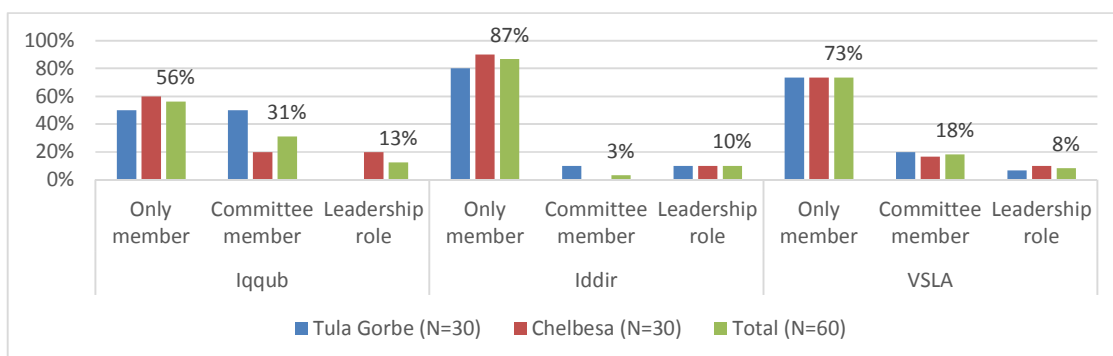
Source: Own survey data (2015); ***, ** and * to indicate significance level at 1%, 5% and 10%, respectively

As shown in Figure 11; women participated in Kebele council and school committee are members while among those involved in development committee and women association 33% and 50% of them has a leadership role respectively and 6% and 17% of them are committee members respectively. Similarly 13%, 10% and 8% of the sample respondents has leadership role at iqqub, iddir and VSLA respectively and 31%, 3% and 18% of them are committee members respectively (Figure 12).



Source: Own survey data (2015);

Figure 11: Respondent's role and responsibilities in administration and development works



Source: Own survey data (2015);

Figure 12: Respondent's role and responsibilities in social groups/associations

4.2.4 Communication with others

10%, 22% and 45% of the sample respondents were have a capacity to convince her partner always, most of the time and sometimes respectively while 23% of them were incapable to do so (Table 17). However, all reported that after they join VSLA, their communication skill improved and hence their convincing capacity increased where the level of improvement was good for 37% of the respondents and fair for 41% of the respondents (Table 17). The Chi-square test indicated the presence of strong and significant difference on level of improvement to convince partner after joining VSLA across the study areas at 1% significant level. On the other hand, as shown in Table 17; 65% and 17% of the respondents were capable to convince others sometime and most of the time respectively and 15% of them never convince other partners while only 3% of them were convince always other partners. Like partners convincing capacity her capacity to convince others also improved 100 after she joined VSLA and the level of change was 35%, 28%, 31% and 6% slight, fair, good and significant respectively (Table 17). This indicate that being a member to VSLA has an opportunity to improve communication skill and enhance convincing capacity of members.

Table 17: Respondent's communication skill and convincing capacity

Description	Variable	Name of study Keble's			Chi-square Test	
		Tula Gorbe (N=30)	Chelbesa (N=30)	Total (N=60)		
Partner convincing capacity	Never	33%	13%	23%	8.092***	
	Sometimes	27%	63%	45%		
	Most of the time	20%	23%	22%		
	Always	20%	0%	10%		
		Tula Gorbe (N=20)	Chelbesa (N=26)	Total (N=46)		
Convincing status	Improved	100%	100%	100%		
Level of improvement	Slight	0%	19%	11%		
	Fair	35%	46%	41%		
	Good	45%	31%	37%		
	Significant	20%	4%	11%		
		Tula Gorbe (N=30)	Chelbesa (N=30)	Total (N=60)		
Other's convincing capacity	Never	30%	0%	15%		
	Sometimes	43%	87%	65%		
	Most of the time	20%	13%	17%		
	Always	7%	0%	3%		
		Tula Gorbe (N=21)	Chelbesa (N=30)	Total (N=51)		
Convincing status	Improved	100%	100%	100%		
Level of improvement	Slight	24%	43%	35%		
	Fair	33%	23%	28%		
	Good	29%	33%	31%		
	Significant	14%	0%	6%		

Source: Own survey data (2015); ***, ** and * to indicate significance level at 1%, 5% and 10%, respectively

4.2.5 Resource management capacity

As shown in Table 18; 74% and 60% of women decide by themselves on the amount of loan they requested and its utilization respectively. The Chi-square test indicated the presence of strong and significant difference on respondent's decision on the amount of loan and its management across the study areas at 1% and 1% significant level respectively. Similarly, 62% of women decide on the type of IGA and manage by themselves while 51% of them are responsible on the management and allocation of the income earned from IGA activities (Table 18). In addition, the study revealed VSLA women members have a power to decide their personal cash saving amount 50% alone, 39% with limited partner involvement and 11% together with partner. This resource management capacity of women is enhanced due to the fact that the training session facilitated on business skill and financial literacy during VSLA meetings.

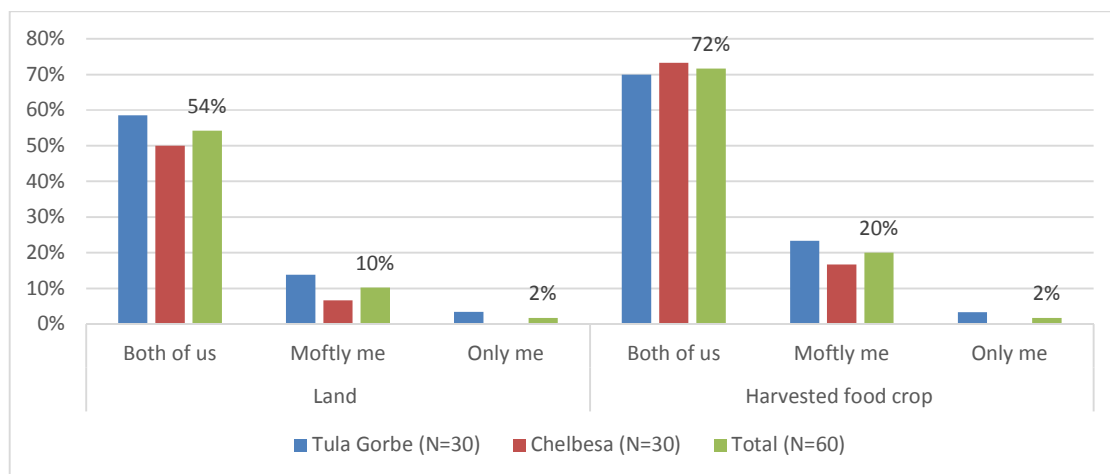
Table 18: Respondent's participation in decision making

Description	Variable	Name of study Keble's			Chi-square Test
		Tula Gorbe (N=13)	Chelbesa (N=22)	Total (N=35)	
Loan amount	Myself	46%	91%	74%	8.569***
	Me and my spouse	54%	9%	26%	
Loan management	Myself	31%	77%	60%	7.363***
	Me and my spouse	69%	23%	40%	
		Tula Gorbe (N=17)	Chelbesa (N=28)	Total (N=45)	
On IGA selection	Myself	71%	57%	62%	
	Me and my spouse	29%	39%	36%	
	My spouse	0%	4%	2%	
On income earned from IGA	Myself	65%	43%	51%	
	Me and my spouse	35%	57%	49%	
		Tula Gorbe (N=24)	Chelbesa (N=30)	Total (N=54)	
On personal cash saving	Only myself	42%	57%	50%	
	Mostly myself	46%	33%	39%	
	Me and my spouse	13%	10%	11%	

Source: Own survey data (2015); ***, ** and * to indicate significance level at 1%, 5% and 10%, respectively

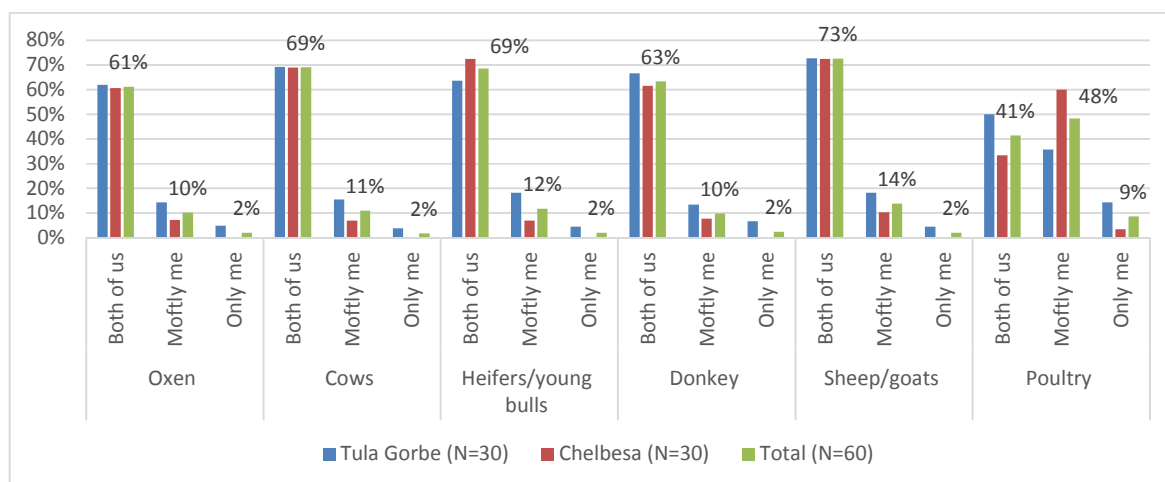
As shown below in Figure 13; even though only 2% of the respondents have capacity to control over land and harvested crops each alone across the study areas; 10% and 20% of them reported that as they have power to control over land and harvested crops respectively most of the time while 54% and 72% of them manage the resources together with their partner respectively. In addition, across the study areas 61%, 69%, 69%, 63% and 73% of the respondents have a

control over on oxen, cows, heifers/young bulls, donkey and sheep/goats respectively together with their partner (Figure 13). However, as shown in Figure 14; 48% of the respondents reported that most of the time they have control over poultry management. The finding indicated that women participation is in increasing trend; and hence they share responsibilities in managing resources together with their partner although they are more responsible on poultry management.



Source: Own survey data (2015);

Figure 13: Respondent's capacity to control over land and harvested crops

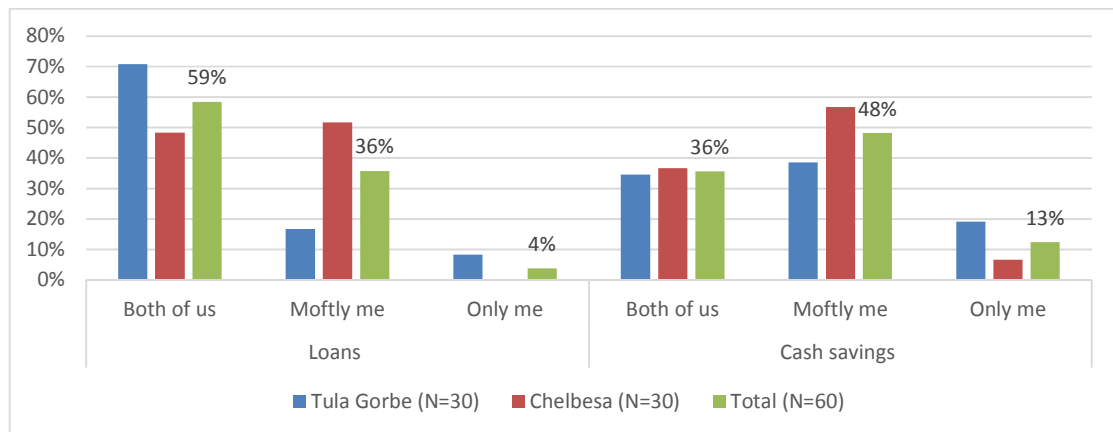


Source: Own survey data (2015);

Figure 14: Respondent's capacity to control over livestock resources

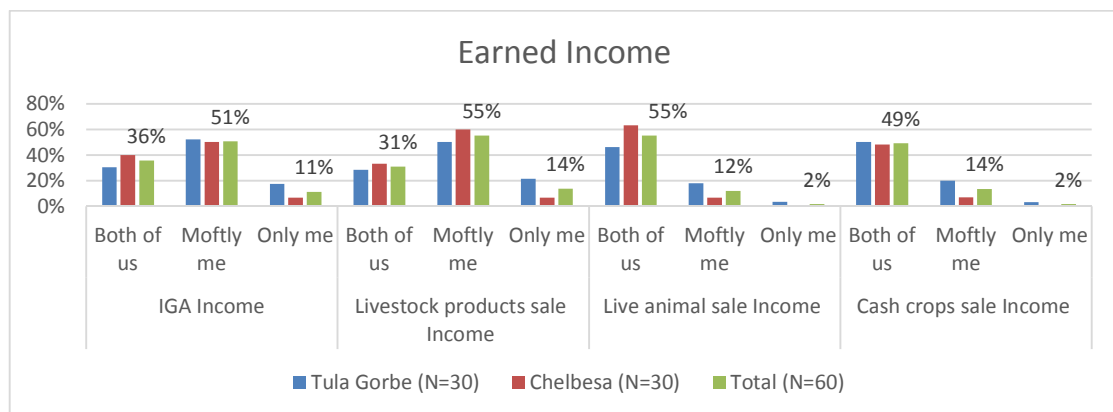
Similarly the study revealed that women participation in amount of loan to be borrowed and amount of cash to be saved as well as on incomes earned from different activities. As a result 59% and 36% of them reported as they share the control over resources responsibility on amount of loan and saved cash respectively together with their partners; however, 36% and

48% of them reported as they manage most of the time respectively alone (Figure 15). This indicated that though women decide together with their partner on the amount of loan to be borrowed most of them can decide on the amount of cash to be saved. Moreover, 51% and 55% of them reported as they manage most of the time alone an income earned from IGAs and livestock products sale respectively whereas 55% and 49% of the respondents reported as they share the management of income earned from live animals and crops sale respectively (Figure 16). The finding revealed that since the IGA is selected and managed by the woman herself and the livestock products such as milk, egg ... etc are considered traditionally as women's resource they do have a control over power to manage income earned from these activities. On the other hand since men has more power than women to control over big livestock's and crop to be produced though women has participate in during rearing and production they share responsibility in managing income earned from these activities respectively.



Source: Own survey data (2015);

Figure 15: Respondent's capacity to control over amount loan borrowed and saved money



Source: Own survey data (2015);

Figure 16: Respondent's capacity to control over income earned from different activities

Chapter 5: Conclusion and Recommendation

5.1 Conclusion

Loka Abaya is one of the chronically food insecure district found in Sidama Zone of South nation and nationalities region (SNNPR), Ethiopia. As a result CARE Ethiopia together with its partner was implemented the livelihood base project entitled PSNP Plus. Among the key project components promoting VSLA is the one that play as a push factor to empower the chronically food insecure HHs to make informed sound decisions. The central theme of the program, VSLA, is to create a financial service access to members, mainly for women members, from their savings as a result they can enter into market. In the district the project established 153 VSLAs which comprises 3221 rural households (1656 women and 1665 male). Therefore, this study was conducted to assess the contribution of VSLA to empower women economically and to evaluate the empowerment status of VSLA's women member in the study area. For the study two Kebles among the nine project intervention Kebles in the district and 60 women members from 10 VSLAs were selected.

The study revealed that the majority of the respondents in the study areas were married and some of them were polygamy type of marriage. So, there might be a treat for HIV/AIDS and other sexually transmitted diseases infections as well as if the woman is the second wife her decision making power on common resources and her participation in development and related social gatherings might be hampered. Most respondents are categorized under working group and most of them are illiterate's. VSLA create a good opportunity to destitute women to access a finance service, both saving and credit facilities. However, even if most of the respondents are members to the VSLA's for more than five years and access the credit facility only few of them had accessed loan more than twice mainly and most members used it to run small petty trading as an IGA. This is because the VSLA provide loan from members saving which is very small and hence most of the respondents received less than 500 ETB which is very small to run even the smaller business. Due to fear of inability to repay the loan, lack of interest and lower amount of the loan size although the VSLA is open to all members to get loan there are members who does not want to take loan.

Even though there is a trend of doing small businesses by women's as an IGA most started after they joined VSLA and those who had prior experience reported that as their IGA selection, planning and management is skill is changed after they become member to VSLA's. This is because due to the complemented capacity building trainings provided by the project on IGA

selection, planning and management, women entrepreneurship, business skills and financial literacy. As a result most women's owned their own cash and non-cash assets as well as their access to and control over resources was improved – after they joined VSLA. In addition, the majority of the respondents revealed that after joining VSLA and started IGA their contribution to HH expenditure increased while their partner's contribution reduced significantly. Hence, the relationship they have within the family, mainly with their partner is improved. Lack of experience, lack of interest, and lack of capacity were the main reason for some members who did not start or engaged in any type of IGAs.

Further to improved relationship most women reported that as they involve in decision making process better than before they joined VSLA. For instance; on land utilization, type of crop planted, type of fertilizer applied. Since the community belief smaller livestock's such as poultry and shoats (sheep and goat) are easy to manage by women and easy to convert them and their products in to cash as well as since women's are more responsible in managing the HH issues than men during fetching the water, collecting the fire wood and taking the grain to mills she needs labour support where donkey can do. Therefore, her involvement in buying, selling and rearing of such animals were improved. In addition, after she joined VSLA her contact with health extension workers were improved due to the fact the extension workers used the VSLA members gathering to teach about family planning, HIV/AIDS and HTP. Hence, she involve more than before and she became capable enough to take action by herself on family planning and related issues. Furthermore, she can decide on the amount of loan she can take from VSLA and its utilization, on the type of IGA she will start, on the earned income utilization and amount of saving as well as place to save. Since the travel frequency to run an IGA in the market places increased and due to the minimum support she got from her spouse and children exacerbate the workload problem she faced. The study revealed most women's are participated on different formal and informal groups activities in their areas; after they joined the VSLA their participation increased while their partner also feel comfortable. Similarly, the study revealed that women's, after they join VSLA, communication skill improved and hence their convincing capacity at HH level and outside the HH increased.

The finding revealed that since the IGA is selected and managed by the woman herself and the livestock products such as milk, egg ... etc are considered traditionally as women's resource they do have a control over power to manage income earned from these activities. On the other hand since men has more power than women to control over big livestock's and crop to be

produced though women has participate in during rearing and production they share responsibility in managing income earned from these activities respectively.

5.2 Recommendation

Based on the findings of the study VSLA's has contribute a lot to women economic empowerment although there are some limitation. As a result the attained economic empowerment given power to VSLA women members to run small business, get income and then to use the profit with her own decision. Therefore, to strengthen gained benefits and make it sustainable the searcher would like to recommend the following for local policy makers, development practitioner and VSLA members. Of courses,

To solve the financial shortage the VSLA's faced to accommodate member's loan demand, to reduce the complication of polygamy on women and improve women member's literacy rate the local government and other concerned organization found locally should:

- lobby the locally operational MFI to revise its eligibility criteria and developed a loan product and financial services
- facilitate a financial linkage between VSLA and MFI without compromising the VSLA approach and members interest
- encourage VSLA members to increase their saving amount, increase meeting frequency to weekly base (if they meet fortnightly or more), revise their interest rate (if it is very small compared with members capacity) and add members (if they are below the VSLA principle)
- design a strategy to promote and apply the exiting women legal rights and protections of the country
- plan an extension services on agriculture, health and related issues that is suitable with women time and demand
- design and support women's basic literacy and numeracy skills training programs

To enhance women member's economic empowerment and sustain the benefits the local government and other concerned organization found locally should:

- strengthen and facilitate a capacity building training to women member's on IGA selection, planning and management, women entrepreneurship, business skill and financial literacy
- provide a skill training to women member's on time management, selected IGAs managerial and operational skills, and simple recording

- improve women member's access to financial services
- support women member's on business plan preparation and provide on spot business development services

To improve and sustain the VSLA's contribution to women member's economic empowerment outcomes the local government and other concerned organization found locally should:

- design a strategy to reduce and/or eliminate bottlenecks which hinders women's to
 - apply and utilize their unleashed ability and skill,
 - participate in formal and informal public associations
 - obtain specialized knowledge and skill that meets their felt needs
 - access equal business and financial services
 - fully participate in decision making process
 - own and/or control over her own cash and non-cash assets
 - to make and/or act upon her choices to benefit from
- develop a mechanisms to improve the existing negative attitudes and cultural norms on women's role; for instance,
 - facilitate an awareness rising session and community dialogues on women contribution and unleashed potential utilization
 - consider women to involve in local administration and integrate women related issues on development plans and resource allocations
 - improve the business and institutional enabling environment

In addition to the aforementioned recommendations the researcher would like to recommend researcher to conduct detail and further investigation on

- factors determine VSLA's contribution to empower member women's economically
- legal support to protect and strengthen VSLA's contribution to empower member women's economically
- VSLA's contribution in balancing the benefits and reduce gender bias at HH and community level

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Appendices

Annex 1. Number of VSLAs in Loka Abaya District

Sr. No.	Name of the Keble	# of VSLAs	Members			Saving amount in ETB	Cumulative loan in ETB
			Women	Men	Total		
1	Aleta Sodo	17	166	170	336	22,517.00	90,595.00
2	Chelbesa	20	205	219	424	54,991.00	285,800.00
3	Chancho	18	191	222	413	59,295.00	141,355.00
4	Desse	13	148	126	274	16,239.00	55,355.00
5	Kura	16	149	174	323	38,329.00	148,600.00
6	Sala Qewado	17	217	146	363	33,952.00	134,633.50
7	Sala Sire	14	125	174	299	28,421.00	116,000.00
8	Sodo Simita	17	200	185	385	37,945.00	191,950.00
9	Tula Gorbe	21	255	249	504	60,441.70	245,371.00
Grand total		153	1656	1665	3321	352,130.70	1,409,659.50

Annex 2. VSLA's profile in Selected Keble's

Sr. No.	Name of the Keble	Name of the VSLA	Members			Amount of saving in ETB	Cumulative loan in ETB
			Women	Men	Total		
1	Chelbesa	Bedako	12	14	26	2,257.00	12,600.00
2	Chelbesa	Lopote Buicho	12	10	22	1,874.00	6,700.00
3	Chelbesa	Kayo	6	16	22	2,276.00	10,300.00
4	Chelbesa	Jawata	7	13	20	1,598.00	6,000.00
5	Chelbesa	Minjama	10	11	21	1,848.00	7,200.00
6	Chelbesa	Batile	4	16	20	1,301.00	4,600.00
7	Chelbesa	Lopote Buicho 2	5	19	24	1,418.00	4,200.00
8	Chelbesa	Masantu	12	8	20	2,080.00	15,600.00
9	Chelbesa	Danchuma	4	16	20	1,048.00	2,100.00
10	Chelbesa	Kajella	6	18	24	1,166.00	2,200.00
11	Chelbesa	Kayoya	9	18	27	1,308.00	3,800.00
12	Chelbesa	Hanfo	17	3	20	2,294.00	16,000.00
13	Chelbesa	Alfano Fakini	17	2	19	2,270.00	10,000.00
14	Chelbesa	Elto 1	17	3	20	2,880.00	11,500.00
15	Chelbesa	Atote	11	9	20	3,092.00	28,000.00
16	Chelbesa	Alte	12	8	20	4,169.00	16,900.00
17	Chelbesa	Robot	10	12	22	9,050.00	19,600.00
18	Chelbesa	Hagire	11	8	19	4,057.00	14,800.00
19	Chelbesa	Elto 2	19	4	23	3,890.00	27,400.00
20	Chelbesa	Kawatame	4	11	15	5,115.00	26,300.00
Chelbesa Keble Total			205	219	424	54,991.00	245,800.00
1	Tula Gorbe	Derarte Lalito	14	11	25	2,350.00	12,950.00
2	Tula Gorbe	Tibike Genet	8	13	21	2,331.00	12,100.00
3	Tula Gorbe	Bereket	14	13	27	2,700.00	14,400.00
4	Tula Gorbe	Hibrati	8	12	20	2,360.00	13,500.00
5	Tula Gorbe	Ewicha	10	16	26	2,560.00	14,550.00
6	Tula Gorbe	Selam Itisa	10	13	23	2,514.00	19,900.00
7	Tula Gorbe	Elshaday	13	13	26	2,840.00	13,400.00
8	Tula Gorbe	Mariyam	11	13	24	2,192.00	13,400.00
9	Tula Gorbe	Emanuel	13	12	25	2,425.00	12,350.00
10	Tula Gorbe	Finchewa	13	12	25	2,466.00	10,150.00
11	Tula Gorbe	Abenezer	12	11	23	3,700.00	12,345.00
12	Tula Gorbe	Nuroachin Kegziabher Gari	10	10	20	5,062.00	8,600.00
13	Tula Gorbe	Deraro 1(Itisa)	12	8	20	2,660.00	8,413.00
14	Tula Gorbe	Kokebe	10	11	21	4,100.00	9,663.00
15	Tula Gorbe	Miesa	17	7	24	2,645.00	5,900.00
16	Tula Gorbe	Tsega	13	12	25	3,065.00	7,350.00
17	Tula Gorbe	Merkati	7	18	25	2,650.00	7,500.00
18	Tula Gorbe	Edget	16	9	25	2,625.00	8,500.00
19	Tula Gorbe	Enidegi	16	11	27	3,458.00	11,750.00
20	Tula Gorbe	Elto	15	12	27	2,820.00	16,500.00
21	Tula Gorbe	Rehobot	13	12	25	2,920.00	12,150.00
Tula Gorbe Keble Total			255	249	504	60,443.00	245,371.00
Both Keble's Total			460	468	928	115,434.00	491,171.00

Annex 3. Questionnaire for sample respondent producers in the milk shed

“Women Economic Empowerment Trough Village Saving and Loan Association: the case of Loka Abaya District, Sidama Zone of SNNPR”

I am _____ from Hawassa. I come today to ask you some information about VSLA contribution on your overall life and will take an hour. Before we started our discussion I would like to thank you for your time and your willingness to give me this information.

This study is conducted for school business and the information you gave me is confidential. The study has also conducted to fulfill the following goal and two specific objectives. These are:-

The general objective of this study was to “Assess the contribution of VSLA’s for women economic empowerment in Loka Abaya District of SNNPR, Ethiopia”.

Specific objectives:

1. To assess the contribution of VSLA to empower women economically in the study area, and
2. To assess the empowerment status of VSLA’s women member in the study area.

Woreda: _____

Keble: _____

Interviewer’s Name: _____

Date of interview: _____

Direction

1. For questions with listed choices please follow the multiple choices
2. For open-ended questions, you are requested to tell your genuine and free opinion

A. Personal and Demographic Variables

Code no ___

Date of interview ___

Name of the respondent ___ **Membership**

status of the respondent

Kebele: _____

Village: ___

Name of the Interviewer: ___

1. Personal Characteristics

1.1 How old are you? _____

1.2 Marital status 1=Married 2=Unmarried 3=Widowed 4=Divorced

1.3 Marriage type 0=Monogamy 1=Polygamy

1.4 What level of formal education did you attain? Grade

1.5 If no formal education, can you read and write in any language? 1=Yes 0=No

2. House hold demographic characteristics

Sr. No.	Name of the HH members	*Relationship	Sex	Age
1.				
2.				
3.				
4.				
5.				
2.1	Dependency ratio			

*H=husband, S=son, D=daughter, R=relative

B. Savings & loan use behavior and income generation related variables

3. Do you have your own income generating activity at present time? (*Owner ship of own income generating activity*) Yes=1 No=0

4. If no, why?

1. No need for income generation 4.No access to credit

2. No experience in income generation 5.Others (specify) _____

3. Shortage of labor for household duties

If yes, ask questions #5-14

5. How many years so experience do you have in income generation? Years _____

6. Who decided on the selection of your last income generating activity?

1. You, yourself 2. You and your spouse 3. Your spouse 4. My friends
 5. My association (VSLA) 6. Women Empowerment Projects
 7. Other (Specify)

7. Who controlled the income from your last income generating activity?

1. You, yourself 2. You and your spouse 3. Your spouse
4. My children 5. My friends' 6. My association (VSLA)
7. Women Empowerment Projects 8. Other (Specify)
8. How often you move to run income generating activities? (*Mobility*)

Once per month	(1)
Twice per month	(2)
Once per week	(3)
Twice per week	(4)
Three times per week	(5)
Daily	(6)

9. Do you see any increase in your mobility to run income generating activities in the past 12 months? 1=Yes 0=No

10. If yes, how do you express the increase in your mobility in the past 12 months?

1. Slight 2. Fair
3. Good 4. Significant

11. Do you see any increase in your daily/weekly work load during the past 12 months? 1=Yes 0=No

12. If yes, how do you express the increase in your work load?

1. Slight 2. Moderate
3. Significant 4. Highly significant

13. If increased in any degree, did you have the possibility of alleviating your increased workload? 1=Yes 2=No

14. If yes, how did you alleviate the increase in your workload?

1. My son (s) helped me with the work 4. Another family member helped me with the work
2. My daughter(s) helped me with the work 5. I hired labor to help me in business
3. My spouse helped me with the work for me 6. My spouse/family hired labor for me
7. Other (specify)

Ask question#15-18 only associate on members

15. How long have you been a member of village savings and loan association? _
Months.

16. Did you have experience in running income generating activities before you join your association? 1=Yes 0=No

17. Did you see any improvement in your income generation capacity since you joined your association? 1=Yes 0=No

18. If yes, how do you express your improvement in running income generating activities since you joined the association?

1. Slight 2. Fair
3. Good 4. Significant

19. Do you see any decrease in your husband's contribution for household expenditure in the past 12 months? 1=Yes 0=No

20. If yes, how do you express the decrease in your husband's contribution for household expenditure in the past 12 months?

1. Slight 2. Moderate
3. Significant 4. Highly significant

21. Did you borrow money during the past 12 months from your VSLA?
1=Yes 0=No

22. If no, why?

1. Fear of inability to repay 4. The amount is not enough
2. High interest rate 5. I do not need credit
3. Lack of witness/collateral 6. Others (Specify)

If the answer is yes, please ask questions #23-28

23. What was the purpose of your last loan?

1. To run petty trading 6. To construct/maintain house
2. Repayment of other loan 7. Purchase of food grain
3. To cover school expenses 8. Purchase of household items
4. To cover medical expenses 9. To rent inland
5. Purchase of farm inputs 10. Others (specify) _____

24. Who decided on the use of your last loan?

1. You, yourself 2. You and your spouse 3. Your spouse 4. My friends'
5. My association (VSLA) 6. Women Empowerment Projects 7. Other (Specify)

25. How many loans did you take in the past one year? loans _____

26. What is the cumulative amount of loan you received in the past 12 months?
Birr. _____

27. Who controlled your last loan?

1. You, yourself 2. You and your spouse 3. Your spouse 4. My friends
5. My association (VSLA) 6. Women Empowerment Projects 7. Other (Specify)

28. Did you have difficulty in repaying your loan? 1=Yes 0=No

29. If yes, what was (were) the cause(s) for the difficulty?

1. _____ 2. _____ 3. _____

30. Do you have personal cash savings? (*Ownership of asset*) 1=Yes 0=No

If yes, ask questions #31-37

31. How much? Birr/month.

32. Where do you put your personal cash saving?

1. Saving and loan association 2. MFI 3. Bank 4. Iqub 5. In my house
6. Others (specify)

33. Do you see any increase in your personal cash savings in the past 12 months?
1=Yes 0=No
34. If yes, how do you express the increase in your personal cash savings?
1.Slight 2.Fair
3.Good 4.Significant
35. Who controls your personal cash savings?
1.Only yourself 2. Mostly yourself 3.You and your spouse
4.Mostly your spouse 5.Only your spouse 6. My children
36. Do you see any increase in your contribution for household expenditure in the past 12 months?
1=Yes 0=No
37. If yes, how do you express the increase in your contribution for household expenditure?
1. Slight 2.Fair
3. Good 4.Significant
38. Do you have personal assets other than cash savings? (*ownership of assets*)
1=Yes 0=No

If yes, ask questions #39–41

39. What assets do you have, how much and who controls it?

SN	Type of Asset	Unit	Amount	Current value (in birr)	* Who is resource controls over
1.	Chicken	No			
2.	Grain	Quintal			
3.	Shoats	No			
4.	Donkey	No			
5.	Calves	No			
6.	Heifer/young bull	No			
7.	Cow	No			
8.	Ox	No			
9.	Enset	No			
10.	Coffee	Quinta			
11.	Jewellery	Gm			
12.	Others(specify)				

*Who controls: 1=you, yourself 2=you and your spouse 3=only your spouse 4. My children

40. Do you see any improvement in your personal on-cash savings during the past 12 months?
1=Yes 0=No
41. If yes, how do you express the improvement in your personal on-cash savings in the past 12 months?
1.Slight 2.Fair
3.Good 4.Significant

C. Situational & Institutional Variables

42. How far is your residence from the nearest market? kms
43. Do you have contact with extension workers in your area? 1=Yes 0=No
44. If no, why? 1.No extension worker nearby 2.No need for service
3.No time to participate 4. Others(specify)

If yes, ask questions# 45 and 46

45. How frequently you contact extension worker(s)?

1. Once in six months 2. Once in three months 3. Once in six weeks
4. Once per month 5. Once per two weeks 6. Once per week
7. More than once per week

46. Which extension worker(s) do you have contact with?

1. DA of office of agriculture 2. Health extension worker 3. NGO extension worker

D. Economic variables

47. Do you own land? 1=Yes 0=No

48. If yes, total land size covered by all crops in timad.

49. Do you own livestock at present time? 1=Yes 0=No

50. If yes, number of livestock owned

SN	Kind of livestock	Crossbred	Local breed	Total
1.	Oxen			
2.	Cow			
3.	Young bulls			
4.	Calves			
5.	Heifers			
6.	Sheep	–		
7.	Goats	–		
8.	Chicken			
9.	Horse	–		
10.	Mule	–		
11.	Donkey	–		
	TLU			

51. Are you involved in any formal and/or informal local common activities in your area?
(Level of Structure) 1=Yes 0=No

If yes, ask questions #52-60

52. In which of the following organizations are you member and/or leader? (Tick)
(Social/community participation)

Sr. No.	Organization	Member (1)	Committee (2)	Leader (3)	How often you participate in common local activities mentioned below?(Mobility) a. Once per six months b. Once per three months c. Once per month d. Once per two weeks e. Once per week f. Twice per week g. Three times per week
1.	Kebele council				
2.	Women				
3.	Development				
4.	Iqqub				
5.	Iddir				
6.	School parent				
7.	Member of elders				
8.	Others(specify)				

53. Is your mobility increased in the past 12 months? 1=Yes 0=No

54. If yes, how do you express the increase in your mobility?

1. Slight
2. Fair
3. Good
4. Significant

54. How do you express your spouse's feeling when you move to participate in the above local activities? He is. (Relationship)

1. Highly comfortable
2. Comfortable
3. Neutral
4. Uncomfortable
5. Highly uncomfortable

55. How often you try to convince your husband in your discussion? (Negotiation skill)

Never	(0)
Sometimes	(1)
Most times	(2)
Always	(3)

56. Do you see any increase in the frequency of your effort to convince your husband in your discussions in the past 12months? 1=Yes 0=No

57. If yes, how do you express the increase in the frequency of your effort?

1. Slight
2. Fair
3. Good
4. Significant

58. How often you try to convince others in your discussion?(Negotiation skill)

Never	(0)
Sometimes	(1)
Most times	(2)
Always	(3)

59. Do you see any increase in the frequency of your effort to convince others during discussions in the past 12 months? 1=Yes 0=No

60. If yes, how do you express the increase in the frequency of your effort?

- 1.Slight 2.Fair
3.Good 4.Significant

61. Who controls the following resources in your household?(control over resource)

Sr. No.	Resources	Who Controls the property or the income from ...						
		Husband Only (0)	Husband Mostly (1)	Both of us (2)	Wife Mostly (3)	Wife Only (4)	My children (5)	Other (Specify) (6)
1.	Land							
2.	Oxen							
3.	Cows							
4.	Heifers/young bulls							
5.	Donkey							
6.	Sheep/goats							
7.	Poultry							
8.	Food crop harvest							
9.	Loans							
10.	Cash savings							
11.	Income from IGA							
12.	Income from livestock products sale (egg, dairy)							
13.	Income from live animal sale (cattle, sheep,							
14.	Income from Cash crops sale							

62. Who decides on the following affairs in your household? (*Participation in household decision making*)

Sr. No.	Type of Decision	Who decides						
		Husband Only (0)	Husband Mostly (1)	Both of us (2)	Wife Mostly (3)	Wife Only (4)	My children (5)	Other (Specify) (6)
1.	Crops to be grown							
2.	Use of fertilizer or improved							
3.	Rent inland							
4.	Selection of IGAs							
5.	Borrowing							
6.	Children's							
7.	Use of							
8.	Number of children							
9.	House construction/ Maintenance							
10.	Purchasing cattle							
11.	Purchasing donkey							
12.	Purchasing shoats							
13.	Purchasing poultry							

63. Do you see any improvement in your participate on in household decision making in the past 12months? 1=Yes 2=No

64. If yes, how do you express the improvement in your participation in household decision making?

- 1.Slight 2.Fair
3.Good 4.Significant

65. Do you see any improvement in your relationship with your husband in the past 12months? 1=Yes 0=No

66. If yes, how do you express the improvement in your relationship with your husband?

- 1.Slight 2.Fair
3.Good 4.Significant

Author's Biography

The author, Edengent Zelalem was born in 1984 GC in Ethiopia. She completed her elementary, junior and preparatory education at Tewdros Elementary and Secondary School. She then joined Wereta ATVET and graduated in Diploma in 2005 specialized in Natural Resource Management.

After she graduated from Wereta ATVET she joined Farta Woreda Agriculture and Rural Development Office worked from 2005 to 2007 as a Natural Resource Development Agent. Then starting from 2007 she joined CARE Ethiopia and worked for eight consecutive years on different program at different capacities as gender and nutrition officer, lead community development facilitator and community development facilitator.

The author continued her study and graduated in BA degree from St. Mary University College in 2010 on Rural Development. In 2012 the author joined Indira Gandhi National Open University (IGNOU) to pursue MSW specialization in Social Work. As of May, 2015, she then joined DAI – LIFT program as an Economic Empowerment Regional Coordinator for Market for poor project.