

Towards Empowering Rural Women through Micro-Finance Assisted Income Generating Activities: The Case of Wesasa Microfinance Institution, Dandi District, Ethiopia

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Despite the involvement of various micro-finance institutions towards empowering women through micro-finance assisted income generating activities in Ethiopia, the status of majority of the rural women is still not pleasing in Ethiopia. This study assessed constraints of rural women in having access to loan service from micro-finance institutions and loan repayment process by taking Wesasa Micro-finance institution in Dendi District, Ethiopia as a case study. The study employed a mixed research design by integrating quantitative and qualitative methods of data collection and analysis. The results of the analysis indicate that participation of rural women in micro-finance assisted income generating activities contributes for economical, psychological, social, political, legal, and technological empowerment of rural women in the study area. However, constraints of rural women in accessing loan and loan repayment process should be properly addressed by stakeholders to improve the contribution of micro-finance institutions for achieving sustainable development goals related to rural women in the study area, Ethiopia, and developing countries. In conclusion, facilitating enough amount of loan for the borrowers with affordable interest rate and long time loan repayment period is of paramount importance as rural investments require time to generate income or profit.

Key Words: decision making, income generating activities, loan service, micro-finance institution, empowering women


Introduction

The micro-finance and women's empowerment approach underpinning this study is the financial sustainability approach where empowerment is defined as individual and economic terms, particularly increased incomes, but also assuming control over such incomes, and contributions to social, and political empowerment (Mayoux, 1998; Mayoux, 2000; Malhotra et al., 2002; Ogato, 2013a; Ogato G.S.2013b) Women's economic empowerment is usually about increase access to financial resources, income generating activities, savings, increase financial decision making power and more economic independence (Mayoux, 2000; Ogato et al., 2009a).

Micro-finance institutions are claimed to directly affect household income by encouraging productivity, increasing diversity of production and productivity, and maximizing the utilization of the available resources (Binswanger, 2007; Dejene, 2007; Sudan, 2007; Akintoye, 2008; Belwal et al., 2012; Fletschner & Kenney, 2014). In other words, they were claimed

to encourage the socio-economic development of the concerned families and societies (Mayoux, 1998; Mayoux, 2000; De Klerk, 2008; Ifelunini & Woso-wei, 2012). Micro-finance assisted income generating activities are activities that generate opportunities to generate incomes to family. Such activities may include: agriculture, livestock rearing, fishing, and post harvest processing. They are directed towards economic focus aiming at increasing the cash income to participating families and improving their livelihoods (Hall, 1992; Mayoux, 1998; Mayoux, 2000; Omar et al., 2012; Jafree & Ahmad, 2013; Chowdhury & Mukhopadhaya, 2014; Wekwete, 2014).

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Empowering women is one of the cross cutting issues in Ethiopia (MOWA, 2006; Ogato et al., 2009a; Bekele, 2012; MOFED 2012; Ogato, 2013a; Ogato G.S.2013b). To this end, micro-finance institutions in the country are formed with major objectives of poverty alleviation and women's empowerment (Mayoux, 1998). However, rural women in Ethiopia have been facing a lot of constraints to effectively utilize the services offered through these institutions (Haimanot, 2007; Ogato et al., 2009). To narrow the poverty gap between women and men, micro-finance institutions are trying to empower women by giving access to loan services for investment (Mayoux, 1998). To this end, micro-finance assisted income generating activities are directed towards an economic focus, aiming at increasing cash income to the family and improving their livelihood (Mayoux, 1998; Ogato et al., 2009). The provision of the loan services through formal financial institutions has been much challenging for poor rural women. In other words, rural women face many constraints compared to men in the society (Mayoux, 1998; Hasen, 2011; Ogato, 2013a). There are limited studies on constraints of rural women for accessing loan service from micro-finance institutions and loan repayment process in the study area. Hence, exploring these constraints and proposing strategic measures of empowerment are believed to have immense contribution to enable micro-finance institutions play prominent role in achieving sustainable development goals related rural women's empowerment objectives at local level.

The specific objectives of the study were: To assess constraints of rural women in accessing loan service from micro-finance institution and loan repayment process and to forward strategic measures for empowering rural women through microfinance assisted income generating activities in the study area. The study answered the following research questions: What are the constraints for rural women in accessing loan service from micro-finance institution and loan repayment process? and What strategic

measures could be proposed to empower rural women through micro-finance assisted income generating activities?

The Study Area

Dandi is one of the eighteen districts found in West Shoa Zone, and located at 76 km west of the capital city of the country and 40 km away from Ambo town to the East. The District is bordered in the South by Wonchi, in the West by Ambo, in the North by Jeldu, in the East by Ejere, and in the South East by Dawo district (See figure 1).

Dandi District is composed of 29% high land (Dega) and 71% mid altitude (Weyna Dega). The district is grouped into 48 rural villages and 6 urban villages with an average altitude ranging between 2,000 meters to 3,288 meters above sea level (CSA, 2007). Based on figures published by the Central Statistical Agency in 2007, the district has an estimated total population of 255,8896, of which 129,226 were males and 126,670 were females; 29,602 (11.57%) of its population are urban dwellers while 226,294 (88.43%) are rural dwellers, which is less than the Zone average of 12.3% for urban dwellers.

With an estimated area of 1,549.07 square kilometers, Dandi has an estimated population density of 165.2 people per square kilometers, which is greater than the Zone average of 152.8 people per square kilometer (CSA, 2007). The district has an area of 104,680 hectares, out of which 72,801 hectares were used for farming, 6,900 hectares were covered by forest, 19,080 hectares were used for grazing, 2,439 hectares were covered by shrubs, 804 hectares were covered by water bodies, 1,326 hectares were for settlement, 35 hectares were used for industries, 1,295 hectares were unusable land. The farming system is mixed type of livestock rearing and farming (CSA, 2007).

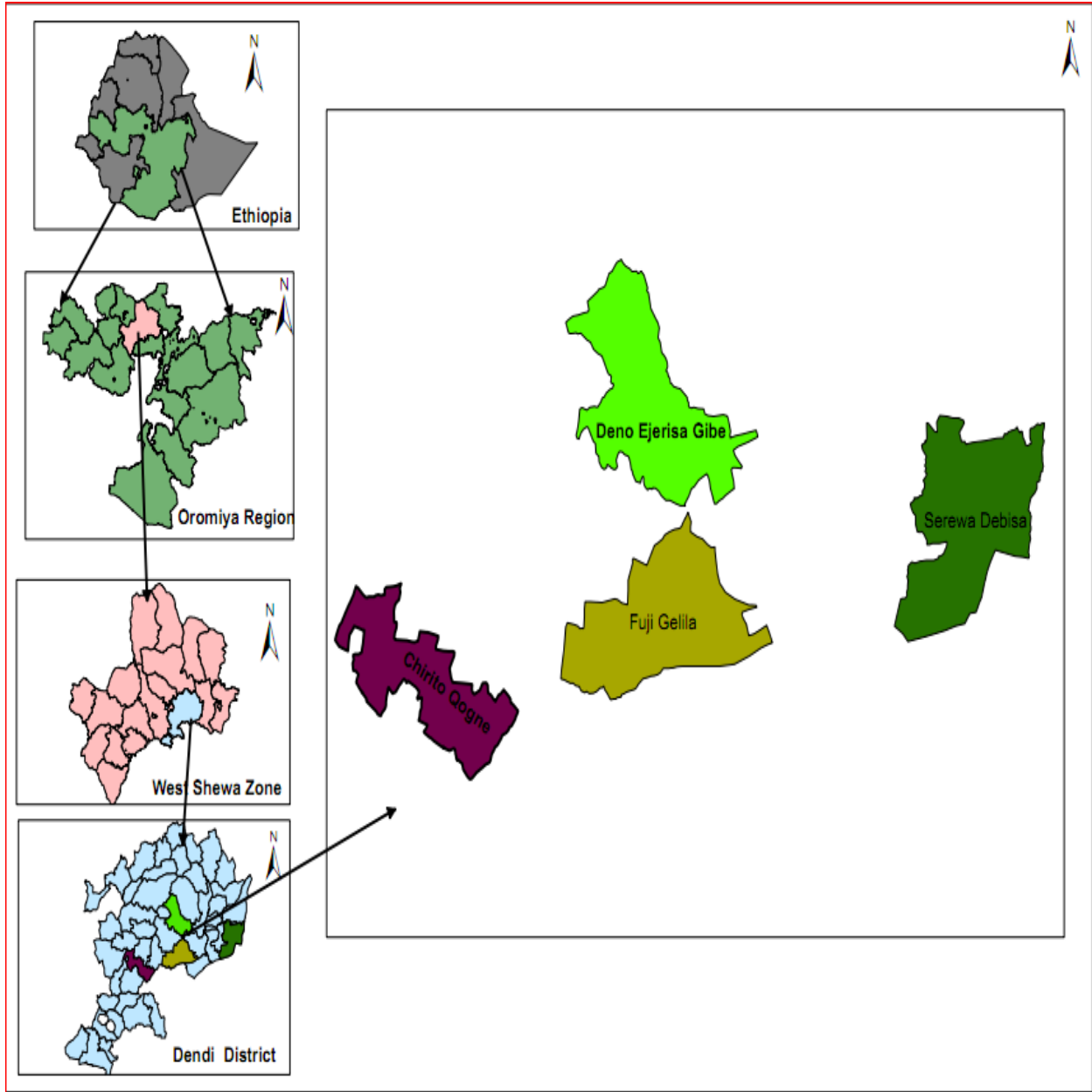


Figure 1: Map of the Study Area

Research Methodology

Sampling Methods and Procedures

To undertake this study, Dandi district was selected purposively from 18 districts found in West Shoa zone. Selection of the study district was purposively as there were many micro-finance institutions working on provision of loan services for rural women to assist their income generating activities. Next to the

selection of the district, Wesasa Micro-finance institution was again purposively selected from four (4) Micro-finance institutions working in the district since Wesasa microfinance institution has a significant contribution and has a wide coverage in the district. Thirdly, four (4) villages were selected by employing simple random sampling technique from thirty (30) rural villages in which Wesasa Micro-finance institution provides loan service. Finally, 164 female respondents were randomly selected from 286 house-

holds who were using the loan service in these four (4) rural villages (see table 1).

The numbers of respondents from each rural village were determined with the help of Kothari formula (Kothari, 2004):

$$n = \frac{Z^2 \cdot p \cdot q \cdot N}{e^2(N - 1) + Z^2 p \cdot q}$$

Where; n = sample size

Z = 95% confident limit (interval) under normal curve which is 1.96

p = 0.5(proportion of population to be included in the sample that is 50%)

q = non occurrence of event = 1- 0.5 = 0.5

N = Total number of house hold = 286

E = margin of error or degree of accuracy (accepted error term 0.05)

$$\text{Thus; } n = \frac{(1.96)^2 (0.5)(0.5)(286)}{(0.05)^2 (286 - 1) + (1.96)^2 (0.5) (0.5)} = 164$$

Table 1: Sample respondents interviewed

No.	Name of selected Vil-lages	Total no. of beneficiaries	Sample/respondents
1	Dano Ejersa Gibe	121	69
2	Sarawa Debisa	88	50
3	Faji Galila	17	10
4	Chirito kogne	60	35
	Total	286	164

Methods of Data Collection and Analysis

To collect primary data, semi-structured questionnaire with the help of interview schedule was used to collect data from 164 sample respondents. Using interview schedule, both qualitative and quantitative data were gathered. The data included, educational level, income source, assets owned, and land holding size, livestock ownership, social net-work, bargaining power and other related information. Moreover, key informant interview was employed to collect data from individuals who have great depth of knowledge about a specific issue under investigation. Accordingly, development agents, loan officers, health extension workers and community mobilizes were involved as key informants. Furthermore, focus group discussion was employed. Through focus group discussions, qualitative data were generated to complement quantitative data generated through household survey questionnaire. Accordingly, five (5) focus group discussions were organized involving loan officers and women beneficiaries. The numbers of focus group discussion participants were ten (10) individuals. Criteria for selection of participants were their active participation in micro-finance assisted income generating activities, reputation of success in the community and group leaders.

Simple descriptive statistics such as percentages, and frequencies were employed with the help of SPSS (version 20) to analyze and summarize data collected through household survey questionnaire. Moreover, qualitative methods of data analysis like narration, document analysis, content analysis, and description were employed to analyze data collected through document review, focus group discussion, key informant interview and personal observation.

Results

Characteristics of Survey Respondents

The descriptive analysis of age, marital status, and family size of sample respondents are presented hereunder. The largest proportion of respondents (42%) were within the age group of 30-39 years. 35.4% , 13.4%, and 9.8% of the respondents were between 40-49 age group, 20-29 age group, and above 50 years age group respectively. Majority of the respondents (75.6%) were married at the time of the interview. 13.4%, 7.3%, 3%, and 0.6% of the respondents were widowed, separated, single, and divorced respectively at the time of the interview. About 68% of the respondents (n=111) had large family size (3-6 persons). This was followed by

31.1%, and 1.2% of respondents who had (>7 persons) & (<2 persons) family size respectively. From the total of 164 respondents, 39% were able to write and read at the time of the interview. 28.7%, 1.8%, and 1.8% of respondents attended primary, high school and preparatory high school respectively. Most of the respondents (87.8%) had farm land while 12.2% of them had no farm land at the time of the interview.

Motivating Factors for Joining Micro-Finance Institution

Respondents were asked to identify their main motivating factor to join micro-finance institution in their area. Peer influence was reported by more proportion of the respondents (39.6%). 35.4%, 12.8%, and 12.2% of the respondents mentioned self motivation, social capital, and family influence respectively as the main motivating factor for joining micro-finance institution (see table 2).

Table 2: Respondents' Perception on Motivating Factors for Joining Micro-Finance Institution

Motivating Factors for joining	Frequency	Percent
Family Influence	20	12.2
Peer Influence	65	39.6
Social Capital	21	12.8
Self motivation	58	35.4
Total	164	100.0

Constraints for Accessing Loan Services and Loan Repayment Process

Limited amount of loan was mentioned by more proportion of the respondents (28%). 17.1%, 15.9%, 14.6%, 9.8% and 8.5% of the respondents mentioned

distance from microfinance institution, lack of awareness, no constraint, unnecessary bureaucracy, and insufficient collateral respectively when asked to mention major constraint for accessing loan service from micro-finance institution (see table 3).

Table 3: Respondents' Perception on Constraints to Access Loan Service

Constraints of an accesses	Frequency	Per cent
Insufficient collateral	14	8.5
Unnecessary bureaucracy	16	9.8
Limited amount of loan	46	28.0
Distance to Microfinance Institution	28	17.1
Lack of awareness	26	15.9
No constraint	24	14.6
Total	164	100.0

Source: Survey, 2015.

More proportion of the respondents (47.6%) mentioned mistrust between the group members as the major constraint for loan repayment process in their area. 17.1%, 14.6%, 11.0%, 8.55, 7.9%, and 3.0% of respondents mentioned using loan for other purpose,

lack of training, no constraint, failure of the business, lack of follow-up, and unwillingness to pay back the loan respectively when asked to mention the main constraint for loan repayment in their area (see table 4).

Table 4: Respondents' Perception on Constraints for Loan Repayment Process

Constraints for loan repayment	Frequency	Per cent
Lack of training	24	14.6
Lack of follow-up	13	7.9
Failure of the business	14	8.5
Unwillingness to pay back the loan	5	3.0
Using the loan for other purpose	28	17.1
Mistrust between the group members	78	47.6
No constraint	18	11.0
Total	164	100.0

Discussion

The major income generating activities pursued by members of Wesesa micro-finance institution in the study area were: agricultural production (farming), fattening of sheep and cattle, local grocery, and petty-trading. This indicates that members of the micro-finance institution in the study area support the aforementioned income generating activities with the money borrowed from the institution. Income generating activities are activities that generate income for the family and such activities may include: agriculture, livestock rearing, petty trade, fishing, post-harvest processing and others (Alana, 1994; Rena, 2008; Yusuf et al., 2009; Zeweld et al., 2010; Otoo, 2012; Okibo & Makanga, 2014). They are directed towards an economic focus and aims at increasing cash income available to the family for improving their livelihoods (Mayoux, 1998; Ogato et al., 2009a; AAH, 2009; Gebru & Paul, 2011; Siringi, 2011; Angko, 2013). In other words, income generating activities may help supported family overcome food insecurity as economic factors are claimed by micro-finance and food security researchers in least developed countries as fundamental causes of food insecurity (Mayoux, 2010; Schindler, 2010; Abekah-Nkrumah et al., 2011; Al-hassan et al., 2011; Leymat, 2012; Geleta, 2013). For instance, food may be available in local markets while lack of money may constrain the vulnerable population as a major factor to access the available food in local markets. Hence, scholars in micro-finance and food security researches contend that lack of money as a key factor in sustainable food security (Mayoux, 1998; Fonjong, 2002; Mohindra & Haddad, 2005; Bond, 2007; AAH, 2009; Gobezie, 2009; Ali & Hatta, 2012; Isangula, 2012; Marr, 2012; Fapohunda, 2012).

Limited amount of loan, distance from micro-finance institution, lack of awareness, unnecessary bureaucracy, and insufficient collateral were identified as constraints of rural women for accessing loan service from micro-finance institution in the study area. Dumas (2001) assert that majority of low-income women do not possess the training, resources,

and skills necessary to start businesses. Scholars of micro-finance and women's empowerment research contend that training and development services by micro-finance institutions are viable strategy for creating economic opportunities for self-selected individuals and women who are low-income and unemployed (Hall, 1992; Mayoux, 1998; Mayoux, 2000; Dumas, 2001; Pitamber, 2003; Della-Giusta & Phillips, 2006; Gobezie, 2008; Ogato et al., 2009a; Ogato et al., 2009b; Bishaw, 2014).

Mistrust between the group members, using loan for other purposes, lack of training, failure of the business, lack of follow-up, and unwillingness to pay back the loan were identified as constraints for rural women in loan repayment process in the study area. Scholars of micro-finance and women's empowerment research attest that positive association exists between training of participants and loan repayment performance (Mayoux, 1998; Mayoux, 2000; Weinberger & Jütting, 2001; Abafita, 2002; Pitamber, 2003; Torkelsson, 2007; Rugimbana & Spring, 2009; Oluranti Ogunrinola, 2011; Singh & Yadav, 2012; Holvoet, 2013; Hassan & Mugambi, 2013; Tavanti, 2013; Tundui & Tundui, 2013; Ashta et al., 2014; Pasha & Negese, 2014; Yenesew, 2014). Hence, providing training and development services both for clients and loan officers may contribute positively for better loan repayment performance in the study area.

In conclusion, micro-finance assisted income generating activities are seen to be quite helpful for opening economic opportunities for rural women who may not afford to be employed outside their home for socio-cultural reasons. In other words, putting financial capital in the hands of rural women may enable them invest in income generating activities and improve food security of their families. Hence, participation of rural women in micro-finance assisted income generating activities was observed to contribute for economical, psychological, social, political, legal, and technological empowerment of rural women. However, constraints in accessing loan and loan repayment process should be properly addressed by stakeholders to improve the contribution of micro-

finance institutions for achieving sustainable development goals related to rural women in the study area, Ethiopia, and developing countries. The major constraints that most of the rural women in the study area faced to participate in micro-finance assisted income generating activities were: lack of awareness, lack of training, lack of collateral, insufficient loan, failure of the business, lack of marketing channels, poor transport facilities, and less cooperation from the family.

The following strategic recommendations are proposed by the researchers to address the aforementioned major constraints and for further improvement of rural women's empowerment through micro-finance assisted income generating activities:

- Raising awareness of stakeholders on gender issues in micro-finance and women's empowerment and the importance of empowering rural women through income generating activities;
- Promoting women's knowledge and position by providing regular and skill acquisition training on agro-processing techniques, agribusiness management, accounting, basic mathematics, and time management;
- Micro-finance institutions should be quite creative in developing systems that are capable of avoiding barriers that traditionally kept rural women from accessing financial services;
- Micro-finance institutions should expand services beyond providing loan (provision of labor saving technology and establishing community services to reduce the burden work in the household);
- Government Organizations, Non-Governmental Organizations, and micro-finance institutions, all have to play supportive roles in assisting the establishment of rural loan services;
- Micro-finance institutions should enable and strengthen rural women's participation in design, planning, implementation, monitoring, and evaluation of their institutions;
- Self help groups need to be organized as self-help groups intermediated by micro-finance institutions have demonstrated positive effects on rural women's empowerment;
- Micro-finance institutions should expand their branches at local levels with full services and expertise in order to closely monitor the income generating activities carried out by rural women;
- Business proposals of rural women clients should be properly evaluated before starting them by considering market accessibility and facilitations of their outputs; and
- Facilitating enough amount of loan for the borrowers with the limited amount of interest rate

and long time loan repayment period is of paramount importance as rural investments require time to generate income or profit from the investment;

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Declaration of Conflict Of Interest

The authors fully declare that they have no conflict of interest in publishing the manuscript.

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