

**CHALLENGES AND OPPORTUNITIES OF LOW INCOME WOMEN
ON ACCESSING LOAN**

A RESEARCH SUBMITTED TO FACULTY OF BUSINESS AND ECONOMICS
DEPARTMENT OF BUSINESS ADMINISTRATION IN PARTIAL FULFILLMENT OF THE
REQUIREMENTS FOR THE DEGREE OF MASTER OF BUSINESS ADMINISTRATION

BY FREWEINI BERHANE



FACULTY OF BUSINESS AND ECONOMICS
DEPARTMENT OF BUSINESS ADMINISTRATION

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Declaration

I, FREWEINI BERHANE declare that the research project entitled CHALLENGES AND OPPORTUNITIES OF LOW INCOME WOMEN ON ACCESSING LOAN is my original work that is done under the guidance and advice of main Advisor Eshetu Yadecha (PhD), Co-advisor Mr. Tesfaye Genbare. This research project is done as partial fulfillment for Masters of Arts Degree. This research has not been done before and all sources of materials used for the study have been appropriately acknowledged.

FREWEINI BERHANE

Date_____

Signe-----

Certification

This is to certify that FREWEINI BERHANE has done the study on the topic CHALLENGES AND OPPORTUNITIES OF LOW INCOME WOMEN ON ACCESSING LOAN'. This study is authentic and has not been done before by any other researcher on the same topic.

Co Advisor's Name -----Date-----Signature-----

Main Advisor Name -----Date-----Signature-----

Internal Examiner-----Date-----Signature-----

External Examiner -----Date-----Signature-----

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Abstract

CARE reached and signed a tripartite agreement with Addis Credit and Saving Institution (ADCSI) to provide financial services for the targeted low income women who are engaged in small business and supported under CARE Ethiopia project however, it wasn't successful as intended. Therefore, the study was conducted with the objective of assessing the Challenges and opportunities of low income women for accessing loan focused only on the low income women at kirkos subcity woreda 9 and 10 supported by CARE Ethiopia. In order to achieve this objective, primarily data were collected from 284 randomly selected from total population of 987 low income women targeted by CARE Ethiopia. Moreover secondary data were obtained from CARE Ethiopia reports. For the data analysis, descriptive statistics including mean, frequency and percentages were used. Qualitative research approaches were used to collect data using structured questionnaire and interviews. The findings of the study reveal that the major opportunities which addressed in this study were, the availability of loan in Micro finance institutions, government special funding through Addis saving and credit institution allocated for poverty reduction and alleviation through supporting the marginalized women and youth, support on market linkage, or a credit special support of women entrepreneurs on creating business network and market linkage however they were challenged to take the available loan due to lack of misunderstanding rule and regulation of the institution, payback period, low amount of loan approval, problem of providing guarantee and collateral, interest rate is perceived as high and due to lack of understanding in some community members demotivated from taking loan. Based on thus the researcher recommends Financial institution, government and non-government institution which working to support low income women to improve their life should provides intensive awareness raising and trainings to improve understanding of the community towards loan access. Addis saving and credit institution to present or explain their rules and regulations of service provision in a way clients easily understand, conduct continuous market analysis on interest rate loan repayment period and related issue, plus consider the increase of loan amount.

Key words: loan access of low income women

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CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Ethiopia has achieved strong economic growth and expanded social services over the past decade and half. According to official data, economic growth averaged 10.5 percent between 2003/04 and 2016/17. Real per capita GDP more than doubled from \$32 billion in 2010/11 to \$81 billion in 2016/17 as a result per capita income also doubled from \$396 to \$862 in the same period. Domestic savings increased to 24 percent of GDP in 2016/17 from 17.2 percent in 2010/11. Domestic resource mobilization, particularly tax collection has been strong but tax to GDP ratio remains low hovering around 12.5% ODA inflows has increased from \$2.8 billion in 2014/15 to \$3.1 billion in 2015/16 but per capita ODA was \$34.4 which is significantly below the Sub-Saharan African average of \$43 UNDP (2018), lone access is one of the important factors that can significantly help to create, maintain as well as improve business and build an economically empowered community.

Significant number of the urban poor earns their income in the informal sector. The urban poor possess little human capital and almost no physical capital that can be sold or consumed at the time of a sudden decline in their earnings. Besides, they have no asset that can be used as collateral and hence lacks of access to credit markets, especially, women are affected by these circumstances. Apart from this, women are subject to discrimination in labor, credit and a variety of other markets and they own less property than men. Related to that, poverty is higher in female-headed households than in the male-headed ones. For women it is often more difficult to transform their capabilities into income, as they tend to specialize in unpaid reproductive or caring labor. Women on top of that, because of their reproductive tasks, they are relatively time-poor and much of their work is socially unrecognized since it is not paid for it (CSA, 2008).

Most microfinance institutions provide collateral-free small loans to low income households. These loans are generally expected to use for self-employment and income-generating activities (Kono and Takahashi, 2010). Microfinance can be a critical element of an effective poverty

reduction strategy. Improved access and efficient provision of saving, credit and insurance facilities in particular can enable the poor to smooth their consumption, manage their risks better, build their assets gradually, develop their microenterprise, and enhance their income earning capacity. Thus microfinance helps to promote economic growth and development (ADB, 2000). As Microfinance Institutions have become more efficient and increased their client based service, they have begun to expand their services through different product offerings such as micro-savings, flexible loan repayment, and insurance. The theories of joint liability contracts, progressive lending, frequent repayments, and flexible collateral adequately explain the high rates of repayment (Sengupta and Aubuchon, 2008).

The Government of Ethiopia is implementing an MSE development strategy, with particular emphasis on female beneficiaries as part of a strategy for poverty reduction and employment creation. Furthermore, different national and international organizations support programs to build the capacity of women entrepreneurs by providing access to credit, training, and related assistance. Currently, there are a growing number of successful microfinance institutions worldwide. These are primarily local institutions that are reaching a significant number of poor people and becoming commercially viable (Evaluation office, 1999). Most of the microfinance institutions have development objectives like poverty alleviation.

1.2 Statement of the Problem

Women play a crucial role in the economic development of their families and communities. They are multi tasked, they are responsible both the productive and reproductive tasks encompassed with the unpaid home responsibilities. But certain Obstacles like Financial shortage and household burden hindering their ability to effectively perform their role (Ayelech, 2010).

The vast majority of women are engaged in entrepreneurial activity driven by pure survival out of necessity rather than opportunity. Because there are no jobs or any other options for income generation. Women generate relatively lower revenues than men, and earn less income from entrepreneurial activity. Finally, maintaining and growing the business beyond start-up will be a serious challenge for all women entrepreneurs. Even though the exit rate of new businesses is high everywhere, exit rates of women owned businesses are even higher, especially in

developing countries. Some reasons mentioned for high exit rates of women entrepreneurs are mainly lack of financing, insufficient profitability, and family responsibilities (Amha, 2013).

In Ethiopia particularly in Addis Ababa there a number of local and international non-governmental organization who work on supporting the ultra-poor women and men. One of the NGOs which work in Addis Ababa kirkos sub city was CARE Ethiopia.

CARE started working in Ethiopia in 1984 in response to severe drought and famine that devastated the population and claimed the lives of nearly one million people. Since then, the organization's activities have expanded to address the root causes of poverty and vulnerability. CARE Ethiopia works in various sectors but has particularly targeted the following, food security and resilience, wash, nutrition, sexual and reproductive health and emergency response as cross-cutting issues and women empowerment. In order to accomplish its goal and objective, CARE Ethiopia was work with micro finance institution particularly with Addis saving And Credit Institution (www.care.org).

CARE Ethiopia has been working in collaboration with Addis credit and saving institution kirkos branch to facilitate loan access for ultra-poor women targeted and supported under its women empowerment project, however, the targeted women were not interested to take loan and invest to maintain and improve their business or entrepreneurial activity. For over the last five years very few trained ultra-poor women were asked information about the loan and related issues. Most of them even didn't take the loan from Addis credit and saving institution. On the other hand, from researchers preliminary observation and discussion with ultra-poor women in kirkos sub city reveal that as they were not able to take the loan for different reasons such as awareness about the loan. Legal requirement to the loan, the loan repayable time and interest rate were mention as factor.

Due to this controversy between the role of CARE Ethiopia arranging lone access to solve their financial shortage and in the side of the ultra-poor women supported by CARE Ethiopia in the sub city lack of interest to use the lone access initiates the researcher to conduct an assessment on the challenges and opportunity of low income women in kirkos sub city woreda 9 and 10 in accessing loan. Therefor the researcher assessed the challenges that hinder loan access from micro finance institution by raising the following research questions.

1.3 Research Questions

Based on the above stated problem, the researcher question are:

1. What challenges hinder the selected low income women accessing loan form AdCSI
2. What are the existing opportunities for the selected low income women for loan access form AdCSI
3. Is there any gap in the credit service provision by AdCSI or the ultra-poor women?

1.4 Objective of the Study

1.4.1 General Objective

The main objective of the study was to identify challenges and opportunities of loan access of low income women in kirkos sub city woreda 9 and 10 supported by CARE Ethiopia from AdCSI.

1.4.2 Specific Objectives

Specifically, the research addressed the following specific objectives Ultra-poor

1. To pinpoint the challenges that hinder the low income women from accessing loan
2. To identify the opportunity of loan accesses for ultra-poor women from AdCSI
3. Identify the major gaps in the credit service provision by AdCSI or the ultra-poor women

1.5 Scope of the Study

This study is limited to identifying the challenges opportunities and existing gap of accessing lone by the low income women specifically the poor women who are resident in kirkos sub-city woreda 9 and 10 and were targeted and supported by CARE Ethiopia under its three years women empowerment project and the lone access is also limited to the available lone at Addis credit and saving micro finance institute (AdCSI) in which partnership/collaboration agreement was AdCSI between CARE Ethiopia and .

1.6 Significance of the Study

For policy makers: Encouraging marginalized women entrepreneur who are engaged in Small business (both formal and in informal activities) to improve their performance is very important. Therefore any policy maker could use the finding of the paper to articulate right policy that can help poor women.

For Financial Institution: the finding of this study is expected to help the financial institutions by show the challenges of the poor women on how marginalized from their product. Therefore it will help them to develop a product that afforded by poor women or deregulate there loan access policy.

1.7 limitation of the study

This study is limited to selected household in Addis Ababa who are participating in the microfinance scheme of a selected Addis credit and saving institution branch. The rationale behind this is that conducting a research up on all branches will be time taking and financially constraining. Together with this the researcher particular interest is to focus on urban poverty which is most of the time seen as elapsed issue. Therefore, it may not have a scientific justification to assure the reader that the final conclusion coming out of this paper is representative and applicable to all beneficiaries who are participating in microfinance and Addis credit and saving institution programs throughout the country.

1.8 Organization of the Study

This paper organized in to five chapters i.e. the first chapter includes an introduction section which consists of background of the study, statement of the problem, research objectives, significance and scope of the study. Chapter two include: review of related literature which has theoretical and empirical review part. Chapter Three: presents research design and methodology the researcher employed to investigate the problem under study. Furthermore, data from respondent will be presented, analyzed, interpreted and discussed in the fourth chapter. The last section of the thesis contained summary of results, concluding remarks and recommendation.

CHAPTER TWO

LITERATURE REVIEW

2.1 Theoretical Literature Review

2.1.1 The Concept of Poverty

Poverty is a multidimensional concept that seeks to measure levels of deprivation encountered by a person, household or community. Although most of the literature focuses on indicators of deprivation such as income, food, access to housing and so on, the choice of indicators to measure levels of deprivation can often be arbitrary and hence may not reflect a full-scale measure of unmet basic needs in different social contexts. This discrepancy leads to concepts such as poverty, social exclusion and vulnerability being used interchangeably. While allowing for variations in indicators of unmet basic needs, poverty is generally considered to be a measure of deprivation of the basic needs that a person, household or community requires having a basic standard of living. Deprivation can be measured either in terms of a lack of resources (eg income, assets), capabilities (eg skills, knowledge, and technology) or both (Jeffrey, 2015).

According to Hulme and Mosley (2006), Poverty is state of one who lacks a usual or socially acceptable amount of money or material possessions. Poverty is said to exist when people lack the means to satisfy their basic needs. In this context, the identification of poor people first requires a determination of what constitutes basic needs. These may be defined as narrowly as “those necessary for survival” or as broadly as “those reflecting the prevailing standard of living in the community.” The first criterion would cover only those people near the borderline of starvation or death from exposure; the second would extend to people whose nutrition, housing, and clothing, though adequate to preserve life, do not measure up to those of the population as a whole. The problem of definition is further compounded by the noneconomic connotations that the word poverty has acquired. Poverty has been associated, for example, with poor health, low levels of education or skills, an inability or an unwillingness to work, high rates of disruptive or disorderly behavior, and improvidence. While these attributes have often been found to exist with poverty, their inclusion in a definition of poverty would tend to obscure the relation between them and the inability to provide for one’s basic needs. Whatever definition one uses,

authorities and laypersons alike commonly assume that the effects of poverty are harmful to both individuals and society

2.1.2 Measuring Poverty

Income poverty measurements generally use the physiological deprivation model¹¹ to assess lack of access to economic resources (income) to satisfy basic material needs. A person (or household) is considered poor if the person's (or household's) income cannot acquire the basket of goods and services used to define a threshold for poverty. The monetary value of the basket is the poverty line and the population of people and households whose incomes are below this line, is then derived through a head count. While this approach is the most currently used in household and poverty surveys, it is important to understand that its focus is exclusively on income and expenditure as surrogates for measuring access to goods and services. Concerns about its limitations as a tool for assessing people's level of deprivation has led to definitions that consider other non-monetary aspects such as human rights values enshrined in the UN human rights charter, the underdevelopment programmer's human development index has integrated more dimensions to the income/expenditure measures, notably life expectancy, educational attainment and a measure of income (GNI index). Human development is defined as the process of enlarging people's freedoms and opportunities and improving their well-being. Based on income/expenditure measures of poverty, the prevalence of poverty is highest in sub-Saharan Africa and South Asia (Krishan, 2014).

2.1.3 Poverty Lines

The poverty line determines the threshold of income or expenditure, separating poor and non-poor people. Most countries use multiple poverty lines to capture monetary versus non-monetary measures of poverty, and how people's and household incomes are distributed around the poverty line, hence the determination of relative poverty and absolute poverty. World Bank poverty lines are based on official national poverty lines or calculated by World Bank staff based on national income and expenditure surveys. Relative poverty compares the person or household's income (expenditure) to the income distribution of the country of residence; it is a first indicator of inequality. As a context-specific measure, it refers to the minimum amount of income that a person needs to enjoy what is considered an average living standard in the country

of reference. Relative poverty therefore varies from one country to another and from one region to another. When a person or household is severely deprived of the basic needs considered a strict minimum to enjoy a basic standard of living, they are considered to be in absolute poverty. Absolute poverty is measured with reference to the cost of a basket of minimum basic goods and services, for instance food. Populations or households that live below the food poverty line are considered to be in absolute and extreme poverty (also severe poverty and sometimes chronic poverty).

2.2 Women and Poverty

According to Sabharwal (2010), Poverty can increase violence. Particular groups of women, including women and girls living in poverty, face multiple forms of discrimination, and face increased risks of violence as a result. Studies show that poor girls are 2.5 times more likely to marry in childhood than those living in the wealthiest quintile. Women and girls living in poverty are more vulnerable to sexual exploitation, including trafficking. And those who experience domestic or intimate partner violence have fewer options to leave violent relationships, due to their lack of income and resources.

According to Lont and Hospes (2014), women constitute a majority of the poor and are often the poorest of the poor. The societal disadvantage and inequality they face because they are women shapes their experience of poverty differently from that of men, increases their vulnerability, and makes it more challenging for them to climb out of poverty. In other words, poverty is a gendered experience addressing it requires a gender analysis of norms and values, the division of assets, work and responsibility, and the dynamics of power and control between women and men in poor households.

In most societies, gender norms define women's role as largely relegated to the home, as mother and caretaker, and men's role as responsible for productive activities outside the home. These norms influence institutional policies and laws that define women's and men's access to productive resources such as education, employment, land and credit. There is overwhelming evidence from around the world to show that girls and women are more disadvantaged than boys and men in their access to these valued productive resources. There is also ample evidence to show that the responsibilities of women and the challenges they face within poor households and

communities are different from those of men. Persistent gender inequality and differences in women's and men's roles greatly influence the causes, experiences and consequences of women's poverty. Policies and programs to alleviate poverty must, therefore, take account of gender inequality and gender differences to effectively address the needs and constraints of both poor women and men (Ledgerwood, 2016).

2.2.1 Factors that Influence the Success of Women

According to Degefe (2019), there are several factors that place women at high risk of poverty. These include the gender wage gaps, women's prevalence in low-paid occupations, a lack of work-family supports, and the challenges involved in accessing public benefits. Feminization of poverty is a problem which may be most severe in parts of the world, and may also differ by social class. Although low income is the major cause, there are many interrelated facets of this problem.

Loan mothers are usually at the highest risk for extreme poverty because their income is insufficient to rear children. The image of a traditional woman and a traditional role still influences many cultures in today's world and is still not in full realization that women are essential part of the economy. In addition, income poverty lowers their children's possibilities for good education and nourishment. Low income is a consequence of the social bias women face in trying to obtain formal employment, which in turn deepens the cycle of poverty. Beyond income, poverty manifests in other dimensions such as time poverty and capability deprivations. Poverty is multidimensional, and therefore economic, demographic, and socio-cultural factors all overlap and contribute to the establishment of poverty. It is a phenomenon with multiple root causes and manifestations (MoFED, 2015).

2.2.1.1 Access to Finance Gap

The term financing gap refers to a situation where a sizeable proportion of economically significant women cannot obtain financing from banks, capital markets or other suppliers of finance. Furthermore, it is often alleged that many entrepreneurs that do not currently have access to funds would have the capability to use those funds productively if the funds were

available but due to structural characteristics, the formal financial system does not provide finance to such entities (Dicher, 2017).

Using the definition of financing gap given above small scale enterprises by virtue of being formally registered and having a bank account has access to banks, capital markets or other suppliers of finance. Informal business is excluded completely from the formal financial market. It is not possible to determine with any degree of accuracy whether the financing available is sufficient to meet the needs of the small scale sector due to the lack of information, especially with regard to the demand side and the specific causes for the lack of access (MoFED, 2015).

The financing available meets those needs in terms of both “quantity” and “quality”. There is a possibility that there is sufficient credit being made available, but the terms and conditions under which it can be accessed are not favorable for the ultra-poor women in Ethiopia. In other words, there is sufficient “quantities” of funding available, but the “quality” of funding (i.e. the product design/services being offered) does not match the needs of the sector (David, 2019).

In this case, the policy response should not be designed to increasing the amount of credit available to the sector, but should involve revisiting the product offering of the credit already available and ensuring that it meets the needs of the ultra-poor intended to serve. Another possibility that needs consideration is that in which credit is available and sufficient to meet demand, but the lack of access is attributable either to the specific characteristics of the small scale business applying for the loan or the lack of awareness that the financing is available(David, 2019).

If there is, in fact, a shortage of finance (quantity of loanable funds), the Government can increase the supply of funds through funding of existing agencies and government owned institutions. With regard to the scenario where sufficient credit is available, but the terms and conditions of accessing the financing is problematic for the SMEs due to poor product design/service offering, and then interventions will need to address this particular deficiency. With respect to private entities, it is hoped that competition and the desire to increase returns from catering to this segment will improve product design and services offered. For Government funded programmers, the evaluation and monitoring of the various schemes and programmers on a regular basis should help the Government keep abreast of the applicability of the various

programmers and schemes. To summarize, the characteristics being referred to relate to: (1) the lack of information available with respect to the business, or where there is information available the information is of very poor quality;(2) the lack of collateral; (3) the failure to access financial services, including credit, due to various perceptions small business owners have of the requirements needed for access; (4) the poor level of managerial competence and skills of the small business owner; (5) the age of the enterprise; and (6)the legal status of the enterprise (David, 2019).

2.2.1.2 Single mother households

Single mother households are critical in addressing feminization of poverty and can be broadly defined as households in which there are female headships and no male headships. Single mother households are at the highest risk of poverty for women due to lack of Income and resources. There is a continuing increase of single mother households in the world, which results in higher percentages of women in poverty. Single mothers are the poorest women in society, and their children tend to be disadvantaged in comparison to their peers. Different factors can be taken into account for the rise in the number of female headship in households. When men become migrant workers, women are left to be the main caretaker of their homes. Those women who have the opportunity to work usually don't get better jobs with a furthered education. They are left with jobs that don't offer financial sustainability or benefits. Other factors such as illnesses and deaths of husbands lead to an increase in single mother households in developing countries. (Ayelech, 2010).

Female headed households are most susceptible to poverty because they have fewer income earners to provide financial support within the household. Single mother households lack critical resources in life, which worsens their state of poverty. They do not have access to the opportunities to attain a decent standard of living along with basic needs such as health and education. Single mother households relate to gender inequality issues as women are more susceptible to poverty and lack essential life needs in comparison to men. Parenting in poverty ridden conditions can cause emotional instability for a child and their relationship with a single mother (Ayelech, 2010).

Mothers have been noted as the "caregivers" or "nurturer" of families. Some stereotypical things that are expected of mothers are harder to provide in a low-income household when a mother is the main provider. Job was bringing treats to school on birthdays and expected to go to parent teacher conferences.

A researcher Degefe (2019), surveyed single mothers in poverty and measured rates of depression over time. He had brought the idea that work was beneficial for mental health. If jobs were mentally beneficial to poverty line single mothers, mothers' rates of depression were significantly lower when one held a stable, long-term job. The likelihood of getting a full-time job decreases with certain factors. When these certain factors were surveyed in single moms they occurred at higher rates: co-inhabiting, college degree, and use of welfare.

2.3 Microfinance Loan Service Approaches

According to Ayelech (2010), there are different approaches to microfinance service provision to the poor. It can be categorized poverty lending vs. financial system approach, minimalist vs integrated approach and business vs developmental approach.

a. Poverty Lending Vs. Financial System Approach

Government organization and donors agree that MFIs can contribute to poverty reduction. However, there is less consensus about the degree to which, how and when poverty can be reduced through microfinance. According to Robison (2001), it divides that the financial system and the poverty lending approaches. Both approaches share the goals of making financial services available to poor people across the world (MoFED, 2015).

However, the poverty lending approach focuses on poverty reduction through credit and other services provided by institutions that are funded by donor and government subsidies and other concession funds. The priority goals are to reach the poor at lower, especially the poorest of the poor, with credit. Except for mandatory savings to microfinance, many institutions using the poverty lending approach provide micro credit to poor borrowers sustainable, due to their interest rates on loans are very low for full cost recovery. Moreover, they do not meet the demand among the poor for voluntary saving interest (Robinson, 2001).

On the contrary, the financial service approach focuses on commercial financial intermediation among poor borrowers and savers; its emphasis on institutional self-sufficiency. With worldwide unmet demand for micro credit estimated in the hundreds of millions of people and characterized by requests from credit worthy borrowers for continuing access to loans of gradually increasing size, government and donor funds cannot possibly finance micro credit on a global scale. Commercial microfinance is not appropriate, however, for extremely poor people who are badly malnourished, ill and without skills employment opportunities. Starving borrowers will use their loans to buy food for themselves or their children. Such people do not need debt rather they need food, shelter, medicines, skill training and employment for which government and donor subsidizer and charitable contributions are appropriate. For these people, microfinance is the next step-after they are able to Work. From the above discussion, poverty lending approach seems to be more appropriate towards the poorest of poor in addressing their problems (Robinson, 2001).

b. Minimalist Vs. Comprehensive Approach

Poverty reduction focused microfinance service providers are divided into two approaches in terms of their view on microfinance products services; minimalist and integrated. According to Sabharwal, minimalist approach emphasizes, often exclusively on credit access which it sees as the 'missing piece' for poverty reduction (Sabharwal, 2010). Advocates of this approach restrict their service only to the provision of credit and saving facilitates making the credit responsible to make the best out of the loan delivered.

In contrast, integrated approach refers to the provision of non-financial services such as training in health, literacy, social action and environmental awareness besides financial service (Hickson, 2011).

The supporters of this approach acknowledges that credit alone may not be enough to ensure stable employment and productivities for the reason that the causes of poverty at the grass roots level are multidimensional ranging from economic and social problems to lack of marketable skills and resource management know how (Amha,2013). This research attempted the integrated approach to see how the cases integrate their financial services with other non-financial services in Ethiopia.

c. Business Vs. Development Approach

There are two contesting approaches among microfinance supporters: business approach and development approach.

According to MoFED, (2015) business approach primarily focused on organizational achievements such as repayment, cost recovery and profitability. Hence, their concern is ‘how to develop the industry’ rather than how to develop the community.

On the other side, development approach emphasis more on breakeven, impact on credit and on how the client is doing rather than profitability. Supporters of this approach argue that the clients should participate in awareness and capacity building programs before taking their loans. Looking these different approaches, the basis difference seems to be whether the MFI should be seen as a business, be it with a development mission or a developmental body, and be it with a business character., the answer depends on the type of clients the MFI wants to serve; if the MFI aims at clients deep down the poverty pyramid the approach of the development should prevail. If they look for clients who could eventually “graduate” to the formal sector, the sound business approach is more logical (MoFED, 2015).

Therefore, the development approach gives emphasis not only to building institutions for sustainable provision of services, but also empowering the poor people to get the most out of the services delivered, this research paper adopts the development approach of analyze the functioning of AdCSI, financial products, services and their integration with non-financial services are given an indication as well as poverty lending approach is so much as related with the provision of product or service to the poor (AdCSI, 2019).

2.4. Microfinance and Poverty Reduction

Poverty has become the primary concern of less developed countries for the last two decades now. Therefore, poverty alleviation has become the most important challenge faced by policy makers and practitioners who have been trying to improve the lives of their poor.

Although poverty alleviation has featured as a priority developmental goals of governments of LDCs, the outcome has not largely been as expected. Experience shows that government handouts and aid to poor communities and households had insignificant or no contribution to poverty reduction of alleviation in the shortest possible time (Zaid, 2002).

A new breakthrough has been recorded when efforts to fight poverty started by enabling people to create their own jobs and generate revenues. Consequently, the provision of finance to the poor was recognized as a means through which poverty and exclusion could be alleviated more effectively. The micro credit campaign has four care themes reaching the poorest, empowers women, building financially self-sufficient institute and ensuring a positive measurable impact in the lives of clients under their families (Ibid).

According to Zeller (2012), in recent years there has been a significant shift in both thinking and practice in the micro-finance sector with MFIs coming to be seen as providing a range of financial services to the poor, including savings facilities, not just micro credit.

In terms of understanding poverty a simple distinction can be drawn within the group poor between the long term or chronic poor and those who temporarily fall into poverty as a result of adverse shocks the transitory poor. On the other hand, chronic poor one can distinguish between those who are either so physically or socially disadvantaged that without welfare support and the larger group who are poor because of their lack of assets and opportunities. Moreover, within the non-destitute category one may distinguish by the depth of poverty i.e. how far households are below the poverty line, with those significantly below it representing the core poor sometime categorize by the irregularity of their income (Zeller, 2012).

In principle microfinance can relate to the chronic (destitute) poor and to the transitory poor in different ways. The condition of poverty has been interpreted conventionally as one of lack of access by poor households to the assets necessary for as higher standard of income, whether assets are thought of as human (access to education), natural (asses to land), physical (access to infrastructure), social (access to networks of obligations) or financial i.e. access to credit (World Bank cited in Weiss 2005: 251). Lack of access to credit is readily understandable in terms of the absence of collateral that the poor can offer conventional financial institutions. Moreover the various complexities and high costs involved in dealing with large numbers of small, often illiterate borrowers. Microfinance institutions try to overcome barriers through innovative measure such as group lending and regular saving schemes as well as establishment of close links between poor clients and staff of the institutions concerned (Ibid).

According to Zeller (2012), many difficulties remain that need to be resolved in view of the ambitious objectives attached to micro finance programs. In relation to the microfinance there are two main issues require clarification. First a large number of poor households still lack access to financial services. Impact studies indicate that the poorest of the poor do not participate in microfinance programs, in part because the necessary environment is not yet in place to support their needs. Second, most of the microfinance institutions have not yet been able to demonstrate their capacity to reach a breakeven point that would allow them to operate without subsidies.

Zaier points out that the case for microfinance as a mechanism for poverty reduction is simple. If access to credit is improved, it is argued, the poor can finance activities that will allow income growth, provided there are no other binding constraints. This is a route out of poverty for the non-destitute chronic poor.

For the transitory poor who are vulnerable to fluctuations in income that bring them close to or below the poverty line, microfinance provides the possibility of credit at times of need and in some schemes the opportunity of regular savings by a household itself that can be drawn on. The avoidance of sharp declines in family expenditures by drawing on such credit or savings allows 'consumption smoothing' (Ibid). However, there are inconclusive arguments on the impact and the role of microfinance and micro credit programs in poverty reduction. Proponents of microfinance consider that Poor's access to credit boosts an income level, increases employment at the household level and thereby alleviates poverty.

Also that, credit enables poor people to overcome their liquidity constraints and undertake some investments. Furthermore that credit helps poor people to smooth out their consumption patterns during the loan periods of the year Nissank (2012), by so doing, credit maintains the productive capacity of the poor households.

Evidence by Nissank (2012), suggested that the village bank credit did not have any significant impact on physical asset accumulation; production and expenditure on education. The women ended up in a vicious cycle of debt as they used the money from the village bank for consumption and were forced to borrow from money lenders at high interest rates to repay the village bank loans so as to qualify for more loans. However, impact for women who had access to bigger cheaper loans from the village bank was significant. The main conclusion of the study

was that credit is not an effective tool for helping the poor to enhance their economic condition and that the poor are poor because of other factors (like lack of access to markets, price shocks, un equitable land distribution) but not only lack of credit.

Fisher and Sriram (2002), stress that access to microfinance services protects the poor against the often severe consequences of fluctuating incomes, ill health, death and other emergency expenditures. Despite the vast claims that microfinance credit works best for the poor people, Johnson (1997), argue that poorest borrowers become worse off as a result of credit and that it makes them vulnerable and expose them to high risks. Therefore, this study needs to have assessed the microfinance contribution to alleviate the poverty.

There is a belief that among many Microfinance specialists female are better payers than male borrowers, taking in to consideration their being more entrepreneurial that results from assuming more responsibilities in the internal affairs of a household (Vigano, 1993). Moreover, females in urban area are relatively independent than rural area. And mostly females are reliable in related to financial aspects. Thus, they can perform their business independently and repay their loan on time.

Education level is expected to have a positive impact on repayment performance. A more educated client is expected to use the loan effectively as compared to a less educated one (Brehanu & Fufa, 2008). Education increases borrowers' ability to get, process and use the necessary information. In line with this, educated borrowers may develop the entrepreneurial skill and they may engage in new business.

The age of borrowers also affects the loan repayment performance of the client. This variable has expected to influence the dependent variable positively. Vigano (1993), noted that with increase in age, it is usually expected that borrowers get more stability and experience on their business. So they may able to generate income and it leads to high repayment performance. Moreover, elder borrowers may accumulate more wealth than youngsters and they feel responsibility for the loan. Therefore, we expect this variable to have a positive impact on repayment performance.

In addition, family size and number of dependents out of the household are also matter the repayment performance of the borrowers. If there are many family members in the household, they need more income in order to cover the expense of their household members. Therefore, the

borrower may use the loan directly for their daily consumption and other expense. In this case the default rate will be increased. Dependency ratio is the number of nonworking members compared to working members for a given household. This is computed by dividing the number of dependents to the total number of family size.

2.5. Empirical Literature Review

A study done by Ayelech (2010), explains Poverty is a critical problem of all countries in the world regardless of their level of development. The whole purpose of development and Development Studies is to fight against poverty and reducing both urban and rural poverty in the world to the possible minimum level through different interventions. Microfinance is considered as one of the major interventions in poverty alleviation all over the world. The prevailing operation of the conventional financial institutions in Ethiopia is inefficient in providing financial services to the poor. The challenge that is facing today is to reduce poverty. Microfinance is being practiced in the country as a tool to deliver financial services for reducing poverty. The objective of the study were to find out whether delivery of financial services of the MFI to urban poor in the contribution of towards poverty alleviation. The contribution of microfinance is analyzed based mainly on income which in turn has effects on nutritional status, education fee, medical facilities, employment generation, and empowerment among others. The finding indicates that AdCSI scheme has made positive contribution to the clients in relation with observed variables. Though the result also implies that AdCSI gives priority to women clients on the provision of financial services; loan disbursement of men is higher than loan disbursement of women. Besides, significant number of borrowers cannot afford expenses on education, clothing they have no income generating mechanism before joining in the institution among others. Therefore, strengthening the existing operation with other support means of income generating mechanism would be appropriate to address the problem of urban poor.

Using a rich household panel data, the paper also shows that there is a strong correlation between growth and inequality. In such set up, the effect of implementing a pro-poor growth strategy, compared to allowing the status quo to prevail, can be quite dramatic. On the basis of realistic assumptions, the paper shows that from a baseline in 2000 of a thirty percent poverty share, over

ten years at growth of four percent per capita, poverty would decline from forty-four to twenty-six percent for distribution neutral growth (i.e., no change in the aggregate income distribution). In contrast, were the growth increment distributed equally across percentiles (Equally distributed gains of growth, EDG), the poverty would decline by over half, to fifteen percent, a difference of almost eleven percentage points. Thus, 'distribution matters', even, or especially in a poor country like Ethiopia. On the basis of these results the paper outlines policies that could help to design a sustainable pro-poor growth strategy.

A study done by Abdulahi (2014), remarks the challenges and opportunities of poor women in SFPI microfinance intervention in Oromia Special Zone Surrounding Finfine, Sululta Woreda. Accordingly, a qualitative case study approach was used to undertake the study. Purposely selected four key informants and twelve in-depth interviews have participated in the study. Besides to these, two focus group discussions one in urban and the other in rural area of Sululta Woreda was conducted. The qualitative data collected from the participants were transcribed and analyzed manually. The finding of the study indicated that, most of the poor women in microfinance institution get the opportunity of accessing money, starting business, detachment from local money lenders, enhancement in social relationship. Moreover, those poor women who have another source of income like land, livestock, house renting and also non loan diverters were obtained the opportunity of expanding their businesses, educating their children in terms material support ,improvement in income , expenditure and home utility, generally improvement in social and economic condition. On the other hand, the study indicated that, poor women in the intervention of MFI face various challenges that are related to the community, institution, the poor women themselves, and family. As a result, these challenges have been influenced the achievements of the poor women in microfinance intervention. In addition, these challenges are accompanied by various social problems like that of leaving the area where loan has been taken, committing suicidal attempted. So why the women targeted by CARE Ethiopia were not willing to access the available lone and benfited like as mentioned above is the major concern.

A study carried out in Kenya on the determinants of poverty using binomial Logit and ordered Logit models in a two stage analysis. In the first stage, the study tried to compute the probability of being in "poor" or "non-poor" group using the binomial Logit models and in the second stage it is tried to compute the probability of being in "hard-core" using the ordered Logit model. The

results of the analysis showed that education, household size, engagement in agricultural activities, which are strongly associated with poverty level are the same for the rural and urban areas. However, the size of the coefficients associated with this regression is largely in rural areas (Alemayehu & long, 2001). The most interesting part of their study is that those variables that are important in the binomial Logit model are still important in the ordered Logit model.

According to a study by Hans and Bystorm (2018), for Tunisia, the correlates of poverty are, limited transport, household's demographic characteristics, education and health status of household members are important determinants of chronic poverty. They also compared the determinant of rural and urban poverty in post-war Mozambique by subjecting both the log of consumption expenditure and income as dependent variable to a number of independent variables in the levels regression models. His finding revealed that the determinants of income and consumption are quite similar in the expected negative effects of female-headedness, positive effects of cotton adoption. In addition, both regressions find that refugee status and maternal education have no effects on household welfare. The largest differences between the regressions are that income is more dependent on assets and village level variables while consumption is affected by land characteristics and social institutions.

Mebrahtom (2012), explained in Ethiopia majority of women are illiterate and live in poverty. They have neither access to credit nor the minimum marketable skills training to earn a living. This situation is more elaborate in female headed households. To alleviate this problem among poor women, a local non-governmental organization, Women's Association of Tigray (WAT), is implementing multifaceted poverty reduction programs in collaboration with the DVV international/IWEP, in which literacy integrated livelihood skill training that could enable poor women to engage in various income generating activities (IGA's) is taking place in four districts. It focused on the livelihoods skills training and entrepreneurial support (business training and economic supportive a small scale credit, grants, and self-initiated savings) for empowering poor women, in IWEP project area. The result of the study by Mebrahtom (2012), indicates that even if there are some changes in the livelihood of the poor women at the end of this project, there are some problems related to the income generating activities (IGA) of the poor women involved. Some of the problems are shortage of revolving fund, lack of training for the beneficiaries and the facilitators/teachers.

Summary of literature review and Knowledge Gap

According to the above studies microfinance is considered as one of the major interventions in poverty alleviation by deliver financial services. The contribution of microfinance has made positive contribution. Besides some MFIs gives priority to women clients on the provision of financial services if this is true why the targeted low income by CARE Ethiopia are not willing to use this opportunity of lone access to change their livelihood statue. So this research aims to answer what are the existing opportunity and what are challenges hindering them from using the available opportunities.

CHAPTER THREE

RESEARCH METHODOLOGY

3. Research Design

A research design is the arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy in procedure. The function of research design is to provide for the collection of relevant evidence with minimal expenditure of effort, time and money (Kothari, 2004).

Descriptive research design was employed to conduct the research and realize objectives of the study due to its appropriateness and because of the fact that its nature is identifying facts without identification of any cause and effect relationship (Jamie, 2018).

3.2. Research approach

To address the objectives of the study it was applied qualitative approach

3.3. Population and Sample Size Determination

3.3.1 Population of the study

Kothari (2004), defines population as large groups of subject with common characteristics (N) represent the size of the population. The study population is 987 ultra-poor women who supported and trained by CARE Ethiopia in kirkos sub city woreda 9 and 10. CARE Ethiopia is an international organization working in different regions/parts of the country to support poverty fighting and development as well as providing emergency services and has extensive experience in the areas of women and girl's empowerment.

Women for women is one of a project implemented by CARE Ethiopia had been working in Addis Ababa three sub cities; kirkos sub city, Arada sub cities and lideta sub city. Among the three sub city this research focused and randomly selected kirkos sub city woreda 9 and 10 as it would be too vast to consider all sub cities. Therefore the total populations of the study were

those women who were supported by CARE Ethiopia in kirkos sub city woreda 9 and 10 and the total number of women is 987.

3.3.2. Sample Size Determination

As the total population size of the stud is too much and is not manageable to collect data from the whole population decided to take sample. Thus In order to determine the sample size the researcher used Yamane (1967), formula then randomly selected. The sample size of the respondents set using sample determination formula developed by (Yamane 1967). In this formula margin error (e) is assumed to be 0.5 or 95% confidence interval.

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

Where n is the sample size,

N is the population size, and

e is the level of precision or sampling error = (0.05)

There Fore

$$n = \frac{N}{1 + N(e)^2} = \frac{987}{1 + 987(0.05)^2} = 284$$

n= 284s

Accordingly, total of 284 low income women have been selected using random sampling technique.

3.4. Type and Source of Data

For accomplishing the research work and research objectives, both primary and secondary data (CARE Ethiopia reports) were collected.

3.4.1. Primary Source of Data

The primary data is collected from those targeted ultra-poor women who were supported by CARE Ethiopia in Kirkos sub city, Addis Credit and Saving Micro Finance Institute, Kirkos Sub city woreda office as well as CARE Ethiopia through questionnaire and interview.

3.4.2. Secondary Source of Data

In addition to the primary data secondary data was used from the micro finances report, CARE Ethiopia report and different literature which rise and discuss about the issue.

3.5. Data Collection Instruments

To accomplish the research objective both primary and secondary data were collected. In order to obtain reliable and sufficient information, structured questionnaires were used as a data collection instrument. All the necessary data for this study were collected from the respondents through self-administered questionnaire, interview however due to the current epidemic (Covid-19) I couldn't conduct focus group discussion as per planned.

3.5.1. Questionnaire

Questionnaire was employed to obtain primary data from respondents. Therefore, the questionnaire were developed in close and open ended form and also the 5 likert scale (namely agree, strongly agree, neutral, strongly disagree and disagree) questionnaire used. Under the closed ended questionnaire, the respondents can only answer from a given alternative which limit them from further explanation of their feeling for the given questions and it is easier and quicker for the research to analyses it. This is why when the questionnaires were developed, considered to include open ended form which give the respondents freedom to express their opinion or attitude freely without any limitation.

3.5.2. Interview

The research considered face to face interview with the respective CARE Ethiopia official and Addis saving and credit microfinance institutions with semi structured interview format. The

semi- structured interview method of data collection give an opportunity to clarify the issues raised by the respondents and to know more than what is written.

3.6. Validity and Reliability of Research Instruments

The researcher tried to consult advisor and try to convert questioners in to Amharic version to check the validity. Cronbach's alpha reliability coefficients were used to calculate and estimate the reliability of the data. The aggregate Cronbach's alpha come with .852 which acceptable.

Table 3.1 Reliability Test

Question item	Cronbach's alpha
My family members supports me to take loan from micro finance	.842
The community/villagers encourages me to take loan from micro finance	.830
The rule and regulation of micro finance is suitable to take loan.	.881
The policy of the government is supportive in accessing lone poor women	.842
I do have awareness about how to take a loan from micro finance.	.905
The interest rate of micro finance is fair to market	.938
The payback period of the micro finance is fair for poor women	.731

Source: Survey Result, 2020

The above table is done based on the information collected the using the likert scale questionnaire to identify the challenges and opportunity, objective one and two.

3.7. Data Analysis Techniques

Data from questionnaires were summarized, edited, coded, tabulated and analyzed. Editing was done to improve the quality of data for coding. The data collected using the structured questionnaire were coded and analyzed using Statistical Package for Social Sciences (SPSS) 20

version software. The researcher used both qualitative and quantitative data analysis techniques. Finally the data was processed and analyzed by statistical package for social science (SPSS) version 20. To analyze the data descriptive statistics (frequency, percentage, mean and standard deviation) method was made based on the results of the tables and figures. The results of the study were presented using tables and chart.

3.8 Ethical Confederation

During data collection, respondents were informed as to why the data would be collected. They were informed about the objectives and methods of the study. The privacy of respondents was kept safe. Moreover, respondents expected to provide their response voluntarily. Finally, any works of scholar were acknowledged at reference part.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND DISCUSSION

4.1 Introduction

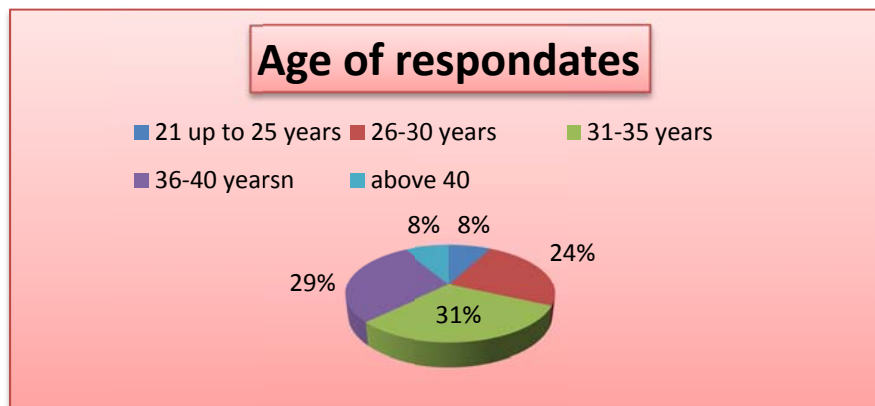
This chapter deals with data presentation, analysis and discussion collected from primary and secondary sources according to the arrangement of the research questions that guide this study. The basic research questions are: What are the challenges that hinder the ultra-poor women from using the loan access available by AdCSI, What are the existing opportunities facilitate loan form AdCSI for ultra-poor women and what are the gaps for accessing lone by the ultra-poor women. Out of 284 sampled respondents around 24 participants were not returned the paper and the remaining 260 respondent or 91.5 percent of them are returned. As indicated in the methodology part, data collected through questionnaire and interview were systematically presented, analyzed and discussed in the following sections.

In this chapter demographic features of the participants were analyzed and descriptive analyses were done next to demographic condition.

4.2 Demographic Characteristics of Respondents.

4.2.1 Age

Fig 4.1 Ages of Respondents

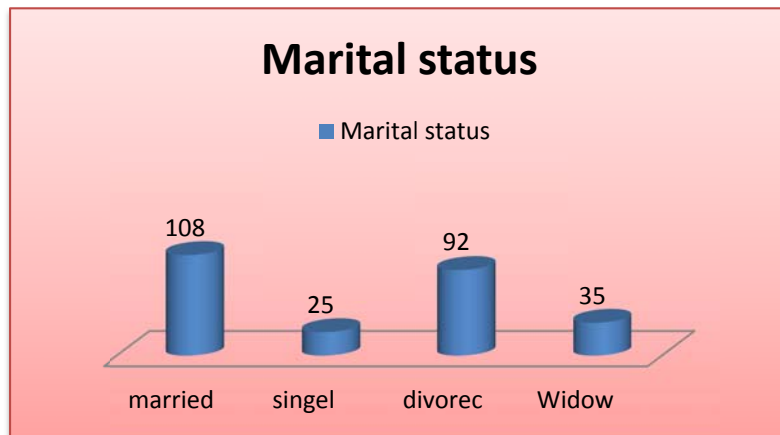


Source: Survey Result, 2020

Regarding the age group of respondents, the larger numbers of respondents were between the ages of 31-35 which accounts 80 respondents representing 31% of the total respondents. Second largest age groups which contain 29 % of the respondents are 36-40 years of age. The third age group was 26-30 that accounts 24% and the rest covers 16 % of the population which accounts below 25 and above 50 years.

4.2.3 Marital Status

Fig 4.2 Marital Statues



Source: Survey Result, 2020

The above figure shows majority of respondents are married which accounts 143 and out of the total participants 92 of them are divorced and the remaining 25 are still single. When demographic attributes of single mothers are surveyed, a few factors showed up in higher rates.

4.2.4 Family Size

Table 4.1 Family Size of Respondents

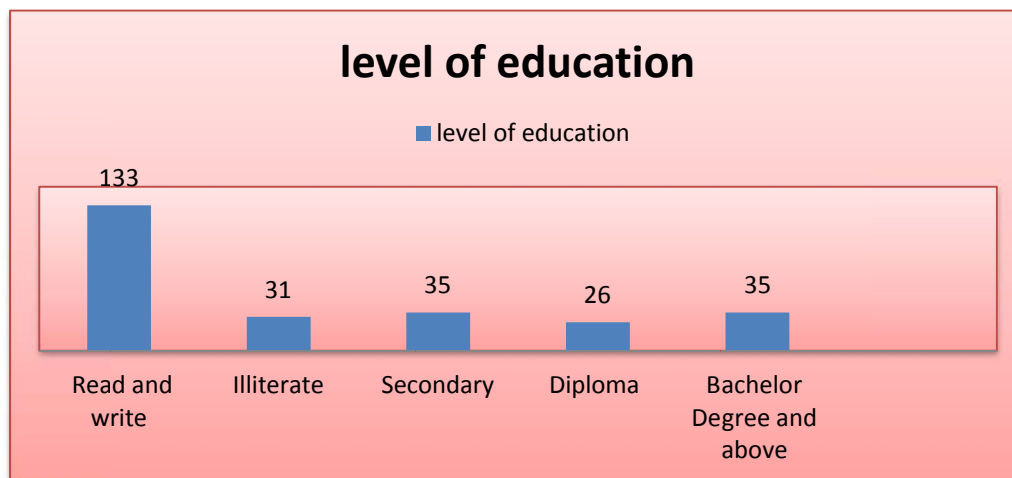
No	Family Size	Frequency	Percentage
Family Size	1-3	40	13.5
	4-8	196	83.1
	More than 9 family member	24	4.5

Source: Survey Result, 2020

In addition, family size and number of dependents out of the household are also matter the lone repayment performance of the women as the probability to spend the money for house consumption is higher. If there are many family members in the household, they need more income in order to cover the expense of their household members. Therefore, the borrower may use the loan directly for their daily consumption and other expense. In this case the majority of Addis saving and credit loan access clients have 4 to 8 family members supported by these women. This represents 83% of the total participants while 13.5 % of the participants have a family size of one to three members. The rest 4.5 percent of the participant has more than 9 family members

4.2.5 Education Level

Fig 4.4 Education Level



Source: Survey

Result, 2020

The above figure shows that majority of participants were below secondary. 35 respondents have first degree, 26 are diploma holder, 35 secondary level education. The remaining 133 are able read and write and 31 are illiterate who don not totally read and write. Gender implications and the social costs of poverty include the difference between the way boys and girls get treated in households, girls not getting the education desired, dropout rates from school for girls, the need in pushing girls to be married off quickly, girls having no right or control over fertility and girls

choosing prostitution as an escape this portrays the inequality and the difference between the situations girls and boys suffer (UNDP, 2018).

4.3 Descriptive Analysis

4.3.1 Challenges

Table 4.2 Challenge of taking loan

No	Question items	Description	Frequency	Percentage
1	What challenges do you faced in taking loan from Addis saving and credit institution	Understanding of rule and regulation of the credit service provision	241	92.6
		The interest rate of loan	235	90.3
		The repayment period	245	94.2
		The community members /neighborhoods/ demotivates the women from taking loan	12	4.6
		My family and relative demotivate me doing business via loan	14	5.3

Source: Survey Result, 2020

The above table showed that the main challenges that participants facing in taking loan. Among other difficult to understand the rule and regulation of the institution, loan interest rate, loan repayment period, demotivated society for taking loan and family and relative destruction in doing business via loan financing.

Lack of information available with respect to the business, or where there is information available but the information is of very poor quality (David, 2019). From open ended question participants revealed that the women assumed that the financial institution applies different loan processing procedures and requirement as well as loan re payment duration from person to person. But the fact behind this is depend on customer loyalty on loan repayment built in previous loan history or business relationship. It is because for the existing loyal customer the processes can be finalized within short period while for the other it went too long to do the background check. They also claimed that the option to increase the amount of loan is very restricted and sometimes it is too small for the investment of the intended purpose. Furthermore the participants claimed that if one escaped to pay the periodic loan repayment due to a problem that is beyond control, said there is no any compromise, the penalty is very high and discouraging for further consideration of loan. On the other hand the MFI explains there is not discrimination among clients and all are threaten equally. They revealed that all clients are governed by same rules and regulations and implement uniform procedures for all clients. In addition to this orientation is provided to all clients before the credit service to create awareness on the institutional product/service and procedures. The institution is very transparent however the level of understanding between clients may vary.

A study done by Subrahmanya (2018), asserts the financial inclusion of the economically weaker sections of the society is regarded as most challenging. Microfinance refers to providing of small loans to the poor for self-employment and sustenance. Microfinance includes a wide range of services like credit, savings, payment and remittance services, transfer services, and other financial services. However, its growth is slowed down by various regulatory and operational hurdles they are obstructing the smooth functioning of Microfinance Institutions (MFIs). The main drawback faced by MFIs in financing the poor people was the low profitability and high transaction cost while trying to maximize the reaching to the needy in terms of small credit at regular intervals.

On the other hand the information gathered from the concerned stakeholders shows that from the very beginning Addis Saving and Credit financial Institute is established to serve for and work with the poor community and especial focus and consideration is given for women. And government allocated remarkable amount of resource to strengthen the institution and improve

service provided to the targeted community. It is believed that the existence of MFI can improve the livelihood status of the society. Therefore the product /service of the institute and rules and procedures are designed to be fairly suitable and convenient which include seating of fair interest rate and feasible loan repayment period to address the targeted group and benefited from the available service however there is still awareness gap towards the objective of the institution and understanding the rules, regulations and procedures some didn't understand that if loan repayment is not granted and failure to make fair profit, institutional sustainability for serving the community/society is also challenged and impossible to achieve the intended purpose. The development approach gives emphasis not only to building institutions for sustainable provision of services, but also empowering the poor people to get the most out of the services delivered, financial products, services and their integration with non-financial services are given an indication as well as poverty lending approach is so much as related with the provision of product or service to the poor (AdCSI, 2019).

Table 4.3 Interest Rate

No	Question items	Description	Frequency	Percentage
1	What do you think about the interest rate of ACSI paid on saving?	Less than the market rate	-	-
		Greater than the market rate	92	35
		Have no information about the interest rate	168	65

Source: Survey Result, 2020

The above table depicts that the interest rate of Addis credit and saving institution were perceived as it is above the market rate. The result shows 65 % the participants do not have information on rating the interest rate of the institution, 35% percent of the participants perceived that it have above the market rate.

From an open question participants reveal that high Interest rates affect their business decisions because of uncertainty on their ability for loan repayment as they believe it would be too much

for them to constantly pay back their loan(principal plus interest). As a result, they cannot avoid their financial limitation that is hindering them from growing and development of their small business.

The term financing gap refers to a situation where a sizeable proportion of economically significant women cannot obtain financing from banks, capital markets or other suppliers of finance. Furthermore, it is often all egged that many entrepreneurs that do not currently have access to funds would have the capability to use those funds productively if the funds were available but due to structural characteristics, the formal financial system does not provide finance to such entities (Dicher, 2017).

Table 4.4 Role of CARE Ethiopia

No	Question items	Description	Frequency	Percentage
1	How do you see the role of CARE Ethiopia in facilitating loan from micro finance institution such as Addis saving and credit institution	Low	7	2.6
		Medium	213	81.9
		High	40	15,3

Source: Survey Result, 2020

The above table is made to see the level of support provided by CARE Ethiopia identify opportunity according to objective two. Regarding the loan facilitation of CARE Ethiopia, 82% of participants revealed that its role was medium, 15% said High and the remaining mentioned it was low. Government organization and donors agree that MFIs can contribute to poverty reduction. However, there is less consensus about the degree to which, how and when poverty can be reduced through microfinance. According to Robison (2001), it divides that the financial system and the poverty lending approaches. Both approaches share the goals of making financial services available to poor people across the world (MoFED, 2015).

According to the information from the interview and open ended question, it was shown that, the main roles of CARE Ethiopia were Providing different capacity building trainings and employing Village Saving and Loan Association (VSLA) approach by organizing the trained

women in group so as to empower women economically and socially. The project activities have been effective in improving women access and control over income by diversifying their livelihood strategies, improved financial literacy that enabled to access financial sources; enhanced their access and control over other productive resources and improved their autonomy in decision-making. The other role was skill development package. This package enhanced the entrepreneurial skills of women, developed the saving culture, improved their customer handling and negotiation skills, and built their self-confidence, among others. The other role was the project has done a great job in facilitating access to finance for these poor women and the project had also an excellent activity called business plan competition through which women had been exercising preparing business plans and get awarded if performed well. Winning business plans were awarded up to ETB50, 000 and those who did not win were awarded ETB1, 000 for participation. This was another opportunity for women to increase their working capital. The other prominent role played by CARE Ethiopia was market linkages to women's enterprises.

Table 4.5 Feeling/understanding of Community

No	Question items	Description	Frequency	Percentage
1	How do you see the feeling/understanding of the community in taking loan from micro finance institution?	Good and motivating in taking a loan	137	52.6
		Bad and demotivating taking a loan	123	47.4

Source: Survey Result, 2020

Regarding the feeling/understanding of the community towards taking loan, more than half of the participants (52.6) mentioned that the society is motivating while significant portion of participants (47.4) claimed the community as demotivates once interest to take loan. It was said that the community do not encourage the use of loan access to expand the existing business or creation new business.

A study done by Johan, Annamaria, Jenny & Roine (2016), explains debt attitudes with registry data on household balance sheets in order to shed light on the determinants of household debt. They introduce a simple and novel survey measure of debt attitude, asking respondents if they are uncomfortable with debt. This measure helps explain observed household debt levels. Those who reports being uncomfortable with debt have considerably lower debt levels, even when controlling for relevant socioeconomic variables. In addition, being uncomfortable with debt is strongly correlated between parents and children, suggesting intergenerational transmission of behavior and attitudes toward debt.

From an open ended question and interviews participants reveal that some community members who do not have prior experience on accessing loan have lack of awareness and thus they do have bad impression towards loan and demotivated the women to take the advantage from loan access. Even some of those business women who were supported and trained by CARE Ethiopia are still confused and do not have enough awareness to the required level on the advantage of loan access.

Table 4.7 Feeling/understanding of Family helping u to access lone

No	Question items	Description	Frequency	Percentage
1	How is the feeling/ understanding of your family in taking a loan from Addis saving and credit institution	Good and motivating in taking a loan	243	93.4
		Bad and demotivating taking a loan	17	6.5

Source: Survey Result, 2020

Majority of the respondents 93% appreciate their family as they encourage them for benefiting from the available loan access and it motivated and encouraged them to decide for consideration the credit service for their business investment but few participants family were against.

4.3.2 Addis Credit and Saving Institution

Table 4.8

No	Question items	Description	Frequency	Percentage
1	How do you see the support of Addis saving and credit institution in facilitating saving for poor women in your village	Low	134	51.5
		Medium	113	43.4
		High	13	5

Source: Survey Result, 2020

The above table showed that the support from Addis credit and saving micro Finance institute for ultra-poor women were below average. 52% of the participants perceived the support given by Addis saving and credit microfinance institution in attracting and facilitating loan for the targeted poor women in their village was low.

On the other side, respondents approached from different offices assert that the service provision by of the MFI is good. They tried to create awareness about their credit and saving service for the community. They went to extent to door to door to disseminate information and change the attitude of the community. Furthermore to motivate the target group they have also designed a special program with especial focus for youth and disadvantage women in the community which is in line with the government poverty reduction and alleviation strategy. Though it is not as it should be some improvement have been seen in the life of the community because of the availability of the loan access. There are community members who being successful by creates job for themselves as well us create job opportunity for others and change their livelihood status and their family. There are community members who can be role model in the community but a lot has to be done to aware the community.

4.3.3 CARE Ethiopia

Table 4.9 CARE Ethiopia

No	Question items	Description	Frequency	Percentage
1	How CARE Ethiopia facilities loan access for poor women in your village	Poor	45	17.3
		Good	121	46.5
		Medium	85	32.6
		High	9	3.4

Source: Survey Result, 2020

The above table showed that the roles of CARE Ethiopia in facilitating loan for the ultra-poor were perceived good. 83% of respondents perceived the practice of CARE Ethiopia were good or above to it.

From an interview it was learned that the major roles of CARE Ethiopia is working on Food Security and Resilience, WASH, Nutrition, Sexual and Reproductive Health and emergency response as cross-cutting (sectors out of the scope of the study) but in relation to poor women CARE had a prominent role in establishing and facilitating the loan process. The main role was give training on money management, business skill development and nutrition

The interviews from CARE Ethiopia experts point out that micro-credit has been able to uplift at-least 55% of its customers out of poverty; they are being supplied by clean drinking water. It is also coming out clear that the poorest of the poor are not benefiting because the majority of these people are not able to repay their loans making them even loose the little they had. It is also advocated that the microfinance institutions should open their businesses to the middle level customers like teachers, clerks and nurses so that they may enable the institutions to operate profitably.

4.3.4 Role of Government

Table 4.10 Role of Government

Question items	Description	Frequency	Percentage
How do you see the government support for poor women in your village?	Satisfactory	17	6.5
	Unsatisfactory	243	93.5

Source: Survey Result, 2020

If there is, in fact, a shortage of finance (quantity of loanable funds), the Government can increase the supply of funds through funding of existing agencies and government owned institutions. With regard to the scenario where sufficient credit is available, but the terms and conditions of accessing the financing is problematic for the SMEs due to poor product design/service offering, and then interventions will need to address this particular deficiency. With respect to private entities, it is hoped that competition and the desire to increase returns from catering to this segment will improve product design and services offered. For Government funded programmers, the evaluation and monitoring of the various schemes and programmers on a regular basis should help the Government keep abreast of the applicability of the various programmers and schemes (David, 2019).

Regarding the role of government, respondents mentioned that the overall government role towards availing and supporting loan access for the poor women is unsatisfactory. 93.5 % of respondents were revealed that the government support for poor women in their village can be said near to zero or very low.

However From government official interview in the woreda offices, it was remarked that there were lots of government programs designed in different times to support ultra-poor women in poverty reduction and alleviation. In coordination with other stakeholders that that works in line with the government program like Women's Development Initiatives Project (WDIP) and other organizations, different trainings and awareness creation programs have been conducted/provided the achievement of their core objective in Poverty reduction and alleviation.

4.4 Summary of Challenges

Table 4.11 Mean and Standard Deviation of Questions

Question item	Mean	Standard deviation
My family members supports me to take a loan from micro finance	3.312	.547
The community/villagers encourages me to take loan from micro finance	2.453	.430
The rule and regulation of micro finance is suitable to take loan.	2.761	.481
The policy of the government is supportive in accessing to poor women	2.451	.542
I do have awareness about how to take a loan from micro finance.	3.451	.985
The interest rate of micro finance is fair to market	2.76	.938
The payback period of the micro finance is fair for poor women	2.301	.034

Source: Survey Result, 2020

4.4.1 Role of Family

The mean score of family members in supporting loan access shows 3.312. This means that majority of respondents agreed that their family was supportive to take a loan from Addis saving and credit microfinance institution.

In addition to that participants revealed that the family was happy to see their livelihood status is improved due to the additional investment to expand their business and start new business form the capital gained in terms of loan and enhance their income.

4.4.2 Role of community

The mean score of the community is 2.453 and its standard deviation were.430. On average, we can say the community does not encourage them to take loan from micro finance. According to the finding of the survey this negative attitude of the community towards loan access is happening due to lack of awareness that results to fear of failure to loan repayment and being scared of the legal consequences.

4.4.3 Rule and Regulation of Micro Finance

The mean score of micro finances rule and regulation come up with 2.761 and standard deviation is .481. This means that on average respondent disagree on the conformability or suitability of microfinance rule and regulation in accessing loan.

The article done by Premaratne (2017), identifies the pros and cons of the Sri Lanka Microfinance focusing on how the regulation affects MFIs and their clients. The results of the analysis indicate that the passing of the micro finance regulations is more likely to have the opposite effect. The impact of a legislative framework in terms of 'regulatory burden' on the sustainability of development MFIs and the poverty alleviation requires careful thought. The supervisory authority must study the possible areas for inefficiency of the regulatory instruments and regulatory-substitutions, and adverse effects of the regulation on microfinance institutions and their clients.

From an open ended questionnaire and interview respondents explain that the primary reason for regulating the credit provided by financial institutions is to protect the wellbeing of the institution so as to keep providing the intended service sustainably. In the other way it means protecting the wealth earned from the government and money mobilized from public saving.

Since loan taking involves potential risk of losing money due to failure on loan repayment that associates with the mismanagement of borrower due to lack of skill or level of awareness on how

to spend/invest the money taken as loan. Thus to ensure the wellbeing of the institution and continue serving the community for the intended purpose there should be fair rule and regulation as well as supervision and auditing to protect the money mobilized from different sources and continue working the saving and credit service especially for the poor community.

A study done by Hans (2018), indicates that due to asymmetric information distribution between the savers and financial information distribution , Bank runs have been emerging where depositors line up to withdraw all their savings before the institution is closed down. It is difficult if not possible for depositors to differentiate between temporary liquidity and severe solvency problems due to difficulties in assessing the solvency of a financial institution. The whole financial system may be destabilized due to a chain reaction that arises due to withdrawal of savings of a significant number of depositors. Bank problems can be easily transferred from one bank to the other banks regardless of their soundness and hence the protection of the whole banking and payment system becomes an additional objective of regulation and supervision. A well-functioning financial system provides important capital allocation contributions as well as payment transfer services to the real economy and in such a situation, financial institutions will strive for efficiency by providing well-priced and well-customized products which benefits clients while getting savings and loan services

In addition to this respondents were perceived the existence of high interest rate in Addis credit and saving institution. The mean score regarding interest rate is 2.76 which implied that respondents were disagreeing about its fairness to the market.

During the interview the following points were raised. The loan applications might not be approved due to failure to fulfill requirements, Lenders/creditors find borrowers background with poor credit history as high risk, some businesses by nature high potential of risk and seemed lender will be less interested to easily approve loan unless they got strong guarantee or collateral and otherwise they need to charge or subject to set high interest rates as well as higher insurance premiums to avoid risk.

In addition to this the payback periods of the micro finance for poor women said to be unfair and this has impact on the business as well as the consumption of the family.

4.4.4 Lack of awareness

The mean score of awareness level in case study came up with 3.45 and its standard deviation is .985. This means that participants were have general awareness about loan from micro finance particularly from Addis credit and saving microfinance institution.

From an open ended question and interview question respondents reveal that different capacity building trainings and awareness creation as well as refreshment forums/workshops was conducted

A study done by Amha (2013), remarked Poor women in developing countries often turn to self-employment as a way to firs engage in institutional commercial loans. Many of these credit programs designed to reach the informal business activities designed to raise women's awareness of the social. There are knowledge gaps in terms of successful practices that would allow the women to involve in business.

4.6 Opportunities for Loan Access

One of the oppotunities that identified in this study was absence of collateral in terms of capital. There is opportunity of group collateral it means five or six people come together and organize themselves in one group to substitute coalitional by crossing one to the other and become guarantee one to the other member within the group. In this way many low income business women who cannot have the capacity to provide collateral can be able to benefit from the loan access at Addis saving and credit institution.

The other oppotunity was the training provided by CARE Ethiopia on financial management which could help the women on how to manage and effectively invest the money that could be earned in terms of lone for the intended business

Sometimes there is government allocate especial funds under certain conditions to support the marginalized community especially for disadvantage poor women and Youth in community which aimed to minimize unemployment through empowering them to start new business as well as expansion of existing business.

Besides CARE Ethiopia were doing remarkable market linkage activities in collaboration with micro and small business offices and organized different bazaars to support the women in creating and improve volume of sales and ensure sustainability. Organizing frequent bazaars in different place free of any charge was one of the biggest market linkage opportunity for the women as it allow them to promote their product and service to the wider community and create an increased number of clients and continues business relationship that increase sales. Thus the capital that could be gained from MFI loan could help the women to increase their product and sale more so that wouldn't be difficult to pay back the periodic loan repayment.

4.7 Summary of Discussion of Findings

The focus of the study is to point out the challenges and opportunities that hinder ultra-poor women from accessing loan from Addis saving and credit institution explaining the available opportunities as well as finding the gaps for accessing lone by the ultra-poor women.

In this research the demographical analysis is done in terms Sex, age educational background, marital status as well as family size. (Fikirte, (2011). Explained that the age of borrowers affects the loan repayment performance of the client. Vigano (1993), noted that with increase in age, it is usually expected that borrowers get more stability and experience on their business. So they may able to generate income and it leads to high repayment performance. Moreover, elder borrowers may accumulate more wealth than youngsters and they feel responsibility for the loan. However in this research we found that, though most of the women (>70%) participated in this research are age 31 and above and they were not still interested to take lone as they are not confident enough on their ability of loan repayment due to their assumption unfair interest rate payback period and other related challenges mentioned above. Most of the participants are women headed and have large family size as well as > 60% are below secondary school and these are also factors that highly affected their decision of accessing lone. Eg family size and number of dependents in the household matter the repayment performance of the borrowers. If there are many family members in the household, they need more income in order to cover the expense and challenge their repayment ability. The lower the education the lower to understand conditions and investment plan and for the women headed household all the financial responsibility may drop up on them. Therefore this research conclude that in addition to the age

of women, educational background, marital status as well as family size of the women are also factor that affect the decision on lone access.

Regarding challenges the following factors were identified. The existence of high family size or high number of dependents, low level of education coupled with lack of financial knowledge that causes difficulty in understanding the rule and regulation of the institution related to loan interest rate, loan repayment period, and other requirements. In addition to this, community members who do not have prior experience of loan access have lack of awareness and thus they do have bad impression towards loan and the consequences thus this attitude demotivated the women to take the advantage from loan access. On the other side from the interview it was learned that, the institutional procedures are set fairly and very transparent and obligations are considered the poor communities and mentioned due to this fact there may be true that the level of understanding within clients vary which sometimes leads to create misunderstanding. A study done by Sub rahmanya (2018), The main drawback faced by MFIs in financing the poor people was the low profitability and high transaction cost while trying to maximize the reaching to the needy in terms of small credit at regular intervals.

On top of that, the women assumed that the financial institution applies different loan processing procedures and requirement as well as loan repayment duration from person to person, They also claimed on the interest rate, lone size and repayment time. Besides majority of respondents (81.5%) have mentioned that they are demotivated by the institutional procedures and are not able to utilize the existing available lone.

Though a study done by Amha (2013), remarked Poor women in developing countries often turn to self-employment as a way to firs engage in institutional commercial loans. Many of these credit programs designed to reach the informal business activities designed to raise women's awareness of the social. There are knowledge gaps in terms of successful practices that would allow the women to involve in business. In the contrary, in this study it was identified that most of the poor women are already engaged in petty trade but they are not interested to new start or expand their business by taking lone from financial institutions due to fear and lose confidence to return back the lone.

Concerning Opportunities, Dicher (2017), research shows that many entrepreneurs that do not currently have access to funds would have the capability to use those funds productively if the funds were available but due to structural characteristics, the formal financial system does not provide finance to such entities . But as it is mentioned in this research opportunity of loan access was available for poor women besides most of the participant took different capacity building trainings organized by CARE Ethiopia however most of them were not willing to take advantage from the existing loan access opportunity because of the mentioned problems like interest rate, payback period, loan amount, the process and requirements in general rules and regulation of the financial institute, coupled with family member and community attitude towards lone as well as lack of enough information and awareness prevents them from accessing and utilizing the available lone.

The other opportunity was unutilized revolving fund. The result of the study by Mebrahtom (2012), indicates that, some of the problems related to the income generating activities (IGA) of the poor women are shortage of revolving fund, lack of training for the beneficiaries and the facilitators/teachers. However in this research we found that MFI has received enough revolving fund which was provided by CARE Ethiopia to serve the poor women with special focus to help them access loan however the women didn't benefit out of it. Therefore having revolving fund by itself may not motivate the poor women to take loan but those women should be well aware of advantage of lone.

In addition to the above with regarding opportunities, absence of collateral in terms of capital was found crucial to the ultra-poor women. The institution were opened an opportunity for group collateral. it means five or six people come together and organize themselves in one group to substitute coalitional by crossing one to the other and become guarantee one to the other member within the group.

Lack of awareness is the major gap that was found in this research that hinders the poor form accessing the lone access. The existing reality and the assumption and understanding of the women in some issues are not the same It was told that the women took different trainings but from the result of the assessment we can say one time training may not be and continuous programs like refresher trainings as well as close follow-up and coaching is should be designed as it is important to fill this gap.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 Summary

Now a day, poverty is a major problem in our country and women are mainly affected. The availability of financial services plays an important role in creating opportunities for the low income population. This study was intended to identify the existing opportunity and challenges of low income women who engaged in small business specific to those women resident of kirkos subsidy woreda 9 & 10 and targeted and supported by CARE Ethiopia. These women, as they were very poor and faced shortage of capital to sustain their business CARE Ethiopia has been working in different capacity building activities including financial linkage with MFIs. CARE has been working in collaboration with Addis microfinance institution for loan access of these targeted women. However, these women were not interested to take advantage of the available loan. Thus in order to identify the existing opportunity and challenges of lone access of these targeted women from the MFI, descriptive statistics were employed in terms of demographic analysis and descriptive analysis. Most of the respondents were illiterate as well as with different educational level below high school and few are above high school. Most of the respondents were married and divorced with large family size of dependent who are in productive age.

According to the descriptive result, most of them were engaged in small business and need additional money to maintain their business but were not willing to overcome their financial shortage using loan access from MFI because of fear of challenge associated with failure of loan repayment. In this research it was identified the following opportunities. Availability of loan access, different business focused capacity building trainings, availability of revolving fund, availability of group collateral as the women didn't have capital or valuable asset to use as collateral. On the other hand, as a challenge it was identified that lack of trust in case of group lending (group collateral) of joint liability to use as collateral due to the inability of getting personal guarantee or collateral. Besides, the women were not confident enough on their ability of loan repayment due to their assumption unfair interest rate payback period and other related

challenges mentioned above. Most of the participants are women headed and have large family size that most of them are dependent in the family so the fear of using the money for household consumption was also another challenge identified, moreover > 60% are below secondary school and these are also factors that highly affected their level of understanding and decision of accessing lone. Therefore this research conclude that in addition to the age of women, educational background, marital status as well as family size of the women are also factor that affect the decision on lone access. The other challenge was, some community members who do not have enough awareness demotivated the women to take the advantage of loan access. On the other side from the interview it was learned that, the MFI institutional procedures are said to be set fairly and very transparent and obligations are considered the poor communities. So the research concluded that there is knowledge gap between the understanding of the women and the existing reality at the MFI.

5.2 Conclusion

The role of microfinance in poverty reduction is mainly to serves the economically marginalized populations. In short, the purpose of microfinance is to work with the low income business community to finance their business for profitability and improve their livelihood status, health care, housing improvements, create and improvement of their business, and helping them to alleviate other needs.

The focus of the study was to assess the factors affecting loan access of low income women from Addis saving and credit institutions. The paper conducted the demographic analysis of the participants in terms of sex, age, marital status, family size and education level and descriptive analyses was done on the challenges and opportunities of loan access

In case of demographic analysis as all participants were female there is no need to do gender disaggregated analysis. Most of the women are at the ages of from 31-35 years; majority of respondents are married. In the study it is also identified that more than half of the participants educational status is below high school education in study was diploma holders

The major challenges of loan access from Addis credit and saving institution identified in this research are: the rule and regulation of credit service provision assumed by participants as it is

complex and not convenient and appropriate for the poor community. These include interest rate, duration of loan repayment period, in addition to these the amount of loan, the issue of guarantee and collateral, interest rate are challenge identified in this study.

The major opportunities identified in this study are: availability of revolving fund, availability of group collateral with joint liability to support those who do not have wealth to provide as collateral the, availability of different government especial funds for the poor community, government and none government institution support in market linkage as well as availability of different trainings and awareness creations forums. The other opportunity were the existence of microfinance institutions (MFI) by itself is an opportunity, because, MFI's like Addis saving and credit Microfinance institute are aimed to work with the poor community by providing access to loan and help to improve the livelihood of the poor community. Addis saving and credit institution is one of the MFI which is partially supported/ subsidize by government to support the poor and provide loan without collateral only by asking group collateral which means people group them self and be guarantee one for the other within the group. The government subsidies meant and aimed to support the community engaged in or planned to engage in constructions of agglomerated market places to sell their product and arranging clustered production or provision of working premises, special support of women entrepreneurs on creating business network and value chain management, tax exemptions and/or incentives for their micro business holders both at domestic and export market (like tax holidays), arranging long Payback period for loan repayment are some of the opportunities poor women's entrepreneurs should benefit.

A well-functioning financial system provides important capital allocation contributions as well as payment transfer services to the real economy and in such a situation, financial institutions will strive for efficiency by providing well-priced and well-customized products which benefits clients.

To sum up Microfinance is critical element for an effective poverty reduction strategy especially for developing countries. Ethiopia is one of the countries where microfinance has been given due consideration as a safety net for the poor to help them overcome the adversities of poverty. The services provided by microfinance institutions is desired to enable the poor to smoothen their consumption, manage their risks better, build their assets gradually, develop their micro enterprises, enhance their income earning capacity, and enjoy an improved quality of life.

5.3 Recommendation

Based on the conclusion of the study the following recommendations were forwarded.

Although Addis saving and credit institute has been established with the intention to support and work with the poor community by creating opportunity of lone availability, due to many reasons most of the targeting community are not using the opportunity as intended to better their life by accessing the available lone.

Among the reasons one is found to be lack of clear understanding on the rules and regulation of the institute. Thus to avoid ambiguity and create transparency Addis Saving and Credit institution should give special attention on this issue and take action for revising its way of communication in their overall service. For example they can prepare flayers/brochures that are simple to communicate in a way it is understandable and raise awareness for the poor community on the issue of collateral, interest rate loan amount and the like. In a way it can be possible to attract and increase the number of poor women accessing available lone and enhance their livelihood.

More over the lone access by the poor women is low because to the women prospective the interest rate seams high. So Addis Saving and credit institution shall conduct market price survey on interest rate and make adjustment if needed, otherwise, if they find it is fair, they should do more on awareness to convince their client that the interest rate is fair comparing with similar institute.

Beside this, for some of the poor women the payback period also is found an issue that protects them from taking the available lone and suggested to check if there is a way of extending payback period but some are also mentioned it is reasonable and fair when comparing with some other similar institute as Addis Saving and Credit institution payback period is mostly monthly base but there are other similar institution which has shorter payback period which is weakly and bi-weekly base. So this awareness gap also should be the area that needs further consideration of awareness creation to match with the reality.

Some of the women who are already taking loan from the institute suggest to increase lone amount as it is not enough to run their business. Thus, by looking clients loyalty on the base of loan repayment history it is good to consider to increase the amount of loan as it helps the women to work with their full potential. Also the government should continue in funding and strength special opportunities to support this marginalized women entrepreneurs on creating business network and market linkage

On top of the above government together with other development organization like CARE Ethiopia and other concerned bodies should continue working in coordination on awareness creation and let the community be able to understand rights and obligations of loan access so that the community will build confidence on how to spend and return loan. In addition to change the attitude of the society, providing different intensive trainings like financial management and business skill trainings are good to improve their capacity and avoid fear

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APPENDIX 1

JIMMA UNIVERSITY

FACULTY OF BUSINESS AND ECONOMICS

DEPARTMENT OF BUSINESS ADMINISTRATION

Questionnaire Filled By Study Participants

Dear respondents!

The main objective of this questionnaire is to gather your opinion regarding the **Factors Affecting Loan Access of Low Income Women from Addis Saving and Credit Institutions.**

The data and opinion gathered will be used for thesis /research paper/ or partial fulfillment of Master Degree in Business administration from Jimma University. Your faithful and quick response will make the research fruitful. The information you provide will be kept confidential.

Thank you in advance for your collaboration. If you have problems in completing this form, please do not hesitate to contact Freweini Berhane at Mobil No: 251-911-644-818.

With kind regard

PART ONE. Basic Information of the Respondent

1. Sex: Male Female
2. Age in year's _____ does not know
3. Marital status: Married Single Divorced
4. How many children do you have? Number of children _____
5. Level of education: Illiterate Secondary
 Read and write Diploma Bachelor Degree and above

Part two: Questions related to challenges. Please choose your answer. Two or more answers were acceptable.

1. What challenges do you faced in taking a loan from Addis saving and credit institution
 - a. Rule and regulation of the institution
 - b. The interest of the loan
 - c. The repaying time period
 - d. The society is demotivating for taking a loan
 - e. My family and relative

If any other please writes

2. How do you see the service attractiveness of Addis credit and saving institutions facilities?

- A. The interest rate is good Offers a safe way of holding savings
- B. Convenient to make deposit and Withdrawal since it is nearby
- C. demotivates taking a loan for ultra-poor women

If Other Please specify

- 3 What do you think about the interest rate of ACSI paid on loan repayment?

- A. Less than the market rate
- B. Greater than the market rate
- C. Have no information about the interest rate

D. Does not know

E. No response

4. List three things you like about the ACSI and you dislike activities during loan service?

5. How do you see the role of CARE Ethiopia in facilitating loan from micro finance institution such as Addis saving and credit institution

A. low

B. medium

C. high

6. If your answer is “low” in the above question, what was the cause of being low performance? Please explain it

7. How do you see the attitude of the community in taking loan from micro finance institution?

a. Good and motivating in taking a loan

b. Bad and demotivating taking a loan

8. If your answer is “Bad and demotivating taking a loan” in the above question why do you think that the community perceive in that way?

9. How is the attitude of your family in taking a loan from Addis saving and credit institution

A. good and motivating

A .Bad and demotivating taking a loan

10. If your answer is “Bad and demotivating taking a loan” in the above question why do you think that you family members perceive in that way?

11. What challenges do poor women in your village face in taking a loan from Addis credit and saving institutions? Anything that you want to say

12. How do you see the support of Addis saving and credit institution in facilitating loan/saving for poor women in your village

A. low

B. medium

C. high

13. If your answer is “low” in the above question what do you think the possible reason

14. How CARE Ethiopia facilities loan access for poor women in your village

A. low

B. medium

C. high

15. If your answer is “low” in the above question what do you think the possible reason

16. How do you see the government support for poor women in your village?

A. Satisfactory

B. unsatisfactory

17. If your answer is unsatisfactory in the above question what do you think as the possible cause

Part Three: Please Think the Level of the Your Agreement

No	Question item	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
18	My family members supports me to take a loan from micro finance					
19	The community encourages me to take loan from micro finance					
20	The rule and regulation of micro finance is suitable to take loan.					
21	The policy of the government is supportive for loan access to poor women					
22	I do have awareness about how to take a loan from micro finance.					
23	The interest rate of micro finance is fair to market					
24	The payback period of the micro finance is fair for poor women					

APPENDIX 2**JIMMA UNIVERSITY
FACULTY OF BUSINESS AND ECONOMICS****DEPARTMENT OF BUSINESS ADMINISTRATION****Checklist for key Informant Interview for CARE Ethiopia employees**

Key Informant Interview number _____

The Researcher signature _____

Name of supervisor _____ sign _____

Date of Interview _____

Interview started at ____: ____hrs

Interview finished at ____: ____hrs (fill at the end)

Checklist for key interview question

1. What are role of your organization in supporting ultra-poor women
2. What is your role in facilitating loan access from micro finance for ultra-poor women
3. Though shortage of finance was one of the major challenges for the poor women entrepreneur supported by the project, the loan access from the micro finance institution where not as intended. What challenges did you observe?

APPENDIX 3**JIMMA UNIVERSITY****FACULTY OF BUSINESS AND ECONOMICS****DEPARTMENT OF BUSINESS ADMINISTRATION****Checklist for Key Informant Interview for Addis Saving and Credit Micro Finance institutions employees**

Key Informant Interview number _____

The Researcher signature _____

Name of supervisor _____ sign _____

Date of Interview _____

Interview started at ____: ____ hrs

Interview finished at ____: ____ hrs (fill at the end)

Checklist for key interview question ASCI Branch managers

1. How do you see the role of your organization in supporting ultra-poor women
2. What special activates do you do to facilitate loan access for ultra-poor women in your community
3. What challenges do you observe when the poor women fail to take loan from your micro finance institution?
4. What gapes do you observe from ultra-poor women in requesting a loan from your micro finance
5. What initiatives do you provide to support ultra-poor women in your community

APPENDIX 4

JIMMA UNIVERSITY FACULTY OF BUSINESS AND ECONOMICS

DEPARTMENT OF BUSINESS ADMINISTRATION

Focus Group Discussion (FGD): Questions Guideline

1. Place _____ 2. Group leader Code _____
3. FGD Identification number _____ 4. Name of the FGD Facilitator _____ sign _____
5. Name of supervisor _____ sign _____ 6. Date of Interview _____
7. Interview started at ____: ____hrs 8. Interview finished at ____: ____hrs (fill at the end)

❖ **Composition of a group: Poor women entrepreneur engaged in different activity**

Participant total number _____

❖ List of Discussants

NO	Participant name	Religion	Sex	Marital status	Age	Education Level
1			F			
2			F			
3			F			
4			F			
5			F			
6			F			

Guiding Questions

1. What challenge do you face to take a loan from micro Finance
2. What thing should improve from Addis saving and credit institution to effectly take a loan
3. What things should the government body focus to work in facilitating and improve the loan access from micro finance

APPENDIX 5

JIMMA UNIVERSITY
FACULTY OF BUSINESS AND ECONOMICS

DEPARTMENT OF BUSINESS ADMINISTRATION

ውድ ተጠያቂዎች

የዚህ መጠይቅ ዋና አላማ በዝቅተኛ የኑሮደረጃ ላይ ለሚገኙ ሴትነጋዴዎችከአዲስ ብድርና ቁጠባ አ.ማ በተመቻቸውየብድርአገልገሎት ላይ ስላሉ ዋናዋናተግዳሮቶች ዙሪያ የናንተን ሃሳብ/አስተያየት ለማሰባሰብሲሆንየተስበሰበው ዳታም ለጅማ ዩንቨርስቲቢዝነስ አድሚኒስትሬሽን ትምህርት ክፍል ማስተርስ ዲግሪ ፕሮግራምማሟያመመረቁያ ጽሑፍ የምንጠቀምበትይሆናል። የናንተ ታማኝና ቀጥተኛ ምላሽ ጥናቱንየተማላና ውጤታማ ያደርገዋል። የናንተ ምላሽም በተገቢ ሁኔታ በሚስጥርየሚያዝይሆናል።

ለምታደርጉልን ትብብር በቅድሚያእያመሰገንንመጠይቁንለመሙላት ማበራሪያ ከፈለጋችሁ 0911-644818 ላይ ፍረወይኒ ብርሃኔ ብላችሁ በመደወል ምላሽ ማግኘት ትችላላችሁ።

ከሰላምታ ጋር

ክፍል አንድ፡የተጠያቂው-ሉ መረጃ

- 1. ጾታ : ወንድ ሴት
- 2. እድሜ አይታወቅም
- 3. የጋብቻሁኔታ ያገባ ያላገባ የፈታ
- 4. ምን ያህል ልጆችአሉት? የልጅ ብዛት
- 5. የትምህርትሁኔታ ያልተማረ ማንበብናመጻፍ ታለተኛ ደረጃ
 ዲግሪ ዲፕሎማ

ክፍል ሁለት፡ተግዳሮትን የተመለከተ ጥያቄ-ከአንድበላይመልስመመለስ ይቻላል።

1. ከአዲስ ብድርና ቁጠባ ተቁዋም ብድር ለመውሰድ ምን አይነትተግዳሮቶች /ችግሮች ገጥሞታል?

- 1. የተቁዋሙ ህግና ደንብ
- 2. የብድርወለድ መጠን
- 3. ብድር የመክፈያየጊዜ ገደብ
- 4. መሀበረሰቡ ብድር ለመውሰድ ፍላጎት ማጣት
- 5. ቤተሰብእንዲሁምዘመድ ተጽኖ
- 6. ሌላ ካለ ይገለጽ _____

2. የአዲስ ብድርና ቁጠባ ተቁዋምአገልገሎትአሰጣጥ መስህብእነዴት ያዩታል?

- 1. የቁጠባ የወለድ መጠን ጥሩ ስለሆነለመቆጠብ ተመራጭ ቦታ ነው
- 2. በአቅራቢያችንስለሚገኝለመቆጠብም ሆነለማውጣትምቼ ነው
- 3. ደሃው ብድር እንዲወስድአያበረታታም
- 4. ሌላ ካለ ይገለጽ _____

3. ለአዲስ ብድርና ቁጠባ ተቁዋምስለሚከፈለውየብድርወለድ መጠን ምን አስተያየትአላቸው?

- 1. ከገበያው/ከሌሎች ተመሳሳይየፋይናንስ ተቁዋም/ ዝቅ ያለነው

- 2. ከገበያው/ከሌሎች ተመሳሳይ የፋይናንስ ተቁዋም/ ከፍያለነው
- 3. ስለወለድ መጠኑ ምንም እውቀት የለኝም
- 4. አላውቅም

4. ከተቁዋሙ የብድር አገልግሎት አሰጣጥ ሂደት የሚያደንቁት/የተመሾት ሦስት እንዲሁም መሻሻል አለበት የሚሉት ሦስት ነገሮች ይጥቀሱ _____

5. የኬርኢት የጽያጽ እንደ አዲስ ብድርና ቁጠባ ተቁዋም ካሉ ተቁዋማት ጋር የሚደረጉ የብድር አገልግሎቶችን በማሳለጥ ረገድ የነበረውን ሚና እንዴት ያዩታል?

- 1. ዝቅተኛ
- 2. መካከለኛ
- 3. ከፍተኛ

6. ከላይለተጠያቂው ጥያቄ ዝቅተኛ ከሆነ መልሶ ለዚህ ምክንያቱ ምንድን ነው ብለው ያስባሉ? ቢያብራሩልን? _____

7. ከብድርና ቁጠባ ተቁዋም ብድር ለመውሰድ ዙሪያ የማህበረሰቡ ዝንባሌን እንዴት ይመለከቱታል?

- 1. መልካምና ብድር ለመውሰድ ተነሳሽነቱ አለ
- 2. ጥሩ ያልሆነና ብድር ለመውሰድ ምንም ተነሳሽነት የለውም

8. ከላይለተጠያቂው ጥያቄ ጥሩ ያልሆነና ብድር ለመውሰድ ምንም ተነሳሽነት የለውም ከሆነ መልሶ ማህበረሰቡ ግንዛቤ በዚ መልኩ/እንደዚህ/ የሆነበት ምክንያቱ ምንድን ነው ብለው ያስባሉ? ቢያብራሩልን? _____

9. ከብድርና ቁጠባ ተቁዋም ብድር ለመውሰድ ዙሪያ በቤተሰብ ውስጥ ያለውን ዝንባሌ እንዴት ይመለከቱታል?

- 1. መልካምና ብድር ለመውሰድ ተነሳሽነቱ አለ

2. ጥሩ ያልሆነና ብድር ለመውሰድ ምንም ተነሰሽነት የለውም

10. ከላይ ለተጠየቀው ጥያቄ ጥሩ ያልሆነና ብድር ለመውሰድ ምንም ተነሰሽነት የለውም ከሆነ መልሶ የቤተሰብ ግንዛቤ በዚ መልኩ/እንደዚህ/ የሆነበት ምክንያቱ ምንድን ነው ብለው ያስባሉ? ቢያብራሩልን? _____

11. አካባቢዎ የሚኖሩ ደሃ ሴቶች ከአዲስ ብድርና ቁጠባ ተቁዋም ብድር በመውሰድ ዙሪያ ምን ተግዳሮት ይገጥማቸዋል ብለው ያስባሉ? መናገር/መጨመር ሚፈልጉት ነገር አለ? _____

12. አዲስ ብድርና ቁጠባ ተቁዋም በአካባቢዎ ለሚገኙ ደሃ ሴቶች ብድርና ቁጠባን ለማሳለጥ የሚያደርገውን ድጋፍ እንዴት ይመለከቱታል?

- 1. ዝቅተኛ
- 2. መካከለኛ
- 3. ከፍተኛ

13. ከላይ ለተጠየቀው ጥያቄ ዝቅተኛ ከሆነ መልሶ ለዚህ ምክንያቱ ምንድን ነው ብለው ያስባሉ? ቢያብራሩልን? _____

14. ከርዲት የቆይታ አካባቢዎ ለሚገኙ ደሃ ሴቶች ብድርና ቁጠባን ለማሳለጥ የሚያደርገውን ድጋፍ እንዴት ይመለከቱታል?

- 1. ዝቅተኛ
- 2. መካከለኛ
- 3. ከፍተኛ

15. ከላይ ለተጠየቀው ጥያቄ ዝቅተኛ ከሆነ መልሶ ለዚህ ምክንያቱ ምንድን ነው ብለው ያስባሉ? ቢያብራሩልን? _____

16. በመንግስት-በኩል በአካባቢ ያለው ምንም ዓይነት ጥራት ዕድገት ለማሳለፍ የሚደረገውን ድጋፍ እንዴት ይመለከቱታል?

1. አርኪ ነው
2. አያረካም

17. ከላይተጠየቀው ጥያቄ አያረካም ከሆነ መልሶ ለዚህ ምክንያት ምንድን ነው የሰጠው ያስባለው? ቢያብራሩልን? _____

ክፍል ሦስተኛው የሥነ ምግባርና ሥነ ጥበቃ ድጋፍ

ተ.ቁ	ዝርዝር ጥያቄ	በጣም አልሰማም	አልሰማምም	ኒውትራል	እስማማለው	በጣም እስማማለው
18	ቤተሰቦቼ ከብድርና ቁጠባ ተቁዋም እንድብደር ድጋፍ ያደርጉልኛል					
19	መሃበረሰቡ ከብድርና ቁጠባ ተቁዋም እንድብደር ያበረታቱኛል					
20	የብድርና ቁጠባ ተቁዋሙ ህግና ደንብ ለብድር ምቹ/ተስማሚ ነው					
21	የመንግስት ፖሊሲ ለደሃ ሴቶች ብድር አገልግሎት ይጋፋል					
22	ከብድርና ቁጠባ ተቁዋሚነት እንዴት ብድር መውሰድ እንደምችልበቂ ግንዛቤ አለኝ					
23	የአዲስ ብድርና ቁጠባ ተቁዋም የወለድ መጠን ገበያውን ያገናኛል					
24	የአዲስ ብድርና ቁጠባ ተቁዋም የብድር መክፈያ የጊዜ ገደብ ለደሃው ሴቶች ምቹ/አግባብ ነው					