



Impact of Microfinance on Economic Empowerment of Women in Oromia Credit and Saving Share Company (OCSSCO) Ada'a District of Oromia Region, Ethiopia

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Abstract

This study assesses the impacts of microfinance on women empowerment in Ada'a district, East Shoa Zone of Oromia, with main objective to examine the impact of microfinance in promoting and raising women's participation in the household decision making capacity, and improving women's income and asset ownership. From all women borrowers whose activities are mainly connected to different services, 132 women randomly selected and completed the questionnaire. In addition, some key informants were interviewed from the institution. The result shows that income and household decision making capability of the existing clients has improved better than the new clients. The binary logistic regression result shows that Land ownership, Individual Savings, Mobility, and working outside home significantly affect the cumulative women empowerment. This indicated that getting access to microfinance credit services enables women in Ethiopia to get economic empowerment by getting freedom of mobility to run their business activities, generating their own income, owning different assets such as land and working outside of their homes. Thus, it is recommended that proper implementation of the company's loan policy that particularly advances credit to women and the poor. Microfinance institutions need to promote adequate pre-loan trainings and cooperative works of the institution, and conduct strong and consistent post credit supervision/follow up/ to succeed in their objective of reaching the poorest of the poor and women. Women clients will also get more income as they get larger credit for initial capital to start profitable and sustainable business since the current amount of loan advanced to them is too small to start business.

Keywords:

Microfinance institutions;
Economic empowerment;
women;
impact.

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1. Introduction

In many developing countries where the agriculture sector dominates, unskilled women have limited opportunities outside the household and family owned farms [1]. Even though they constitute a large proportion of the population women usually involve in informal sectors with little or no financial security and /or social benefits. In Ethiopia women constitute more than half of the total population of which majority are living in the rural areas. Women in Ethiopia have less economic opportunities that would enable them practice alternative income generating activities. Lack of alternative income sources forced them to be dependent on their husbands and have low participation in household decision making [2]. UNDP (2010) reports some 75 percent of the world's women cannot get loans since they have vulnerable or unsecured jobs. They also lack collateral to offer as security to formal financial institutions like banks. Microfinance institutions (MFIs) were introduced to alleviate the problems related to poor who have less access to formal financial institutions by injecting capital to subsistence agriculture and micro enterprises [3] [4], [5].

Financial resource is a vital input in any country's development. Improving access to financial services is an important development tool to create employment opportunities and reduce poverty. However, in many countries like Ethiopia, poor people those engaged in micro and small enterprises are not usually beneficiaries of formal financial institutions like Banks. Thus, microfinance is considered a major development tool, because its interventions have been targeted towards women as an empowerment tool. Different studies show that microfinance programs allow women to take a greater role in household decision making; to have greater access to financial and economic resources; to have greater social networks and more bargaining power vis-a-vis their husbands; owners of large assets; and to have greater freedom of mobility [6],[7], [8], [9].

Microfinance program targeting women becomes a major policy of most developing countries to solve such problems. It was aimed to empower women by increasing their mobility, ability to make purchases, major household decision making, and ownership of productive asset. Access to microfinance institutions also increase women's legal and political awareness, participate in public campaign and protest, and decrease their vulnerability in family violence [4], [6], [7]. Studies also confirmed that microfinance institutions have impact on economic empowerment of women entrepreneurs [6],[7], [8].

In Ethiopia microfinance is established with the main objective of poverty alleviation and women empowerment. The extent of success on the objectives of MFIs is subject to the credit extended/loan implementation, activity follow up and measure the level of real changes brought on the targeted group of the population. However, studies show that the impact of microfinance on women's economic empowerment is so far limited in the country [4], [8], [9]. It is believed that women education and economic empowerment play a vital role in empowering and enhancing the decision-making capacity of women. But lack of access to productive resources such as land, low decision making, violence and harm full traditional practices are some of the indicators of the socioeconomic marginalization of women in the country [2], [8], [10].

Studies also indicated that, microfinance credit program led to a substantial increase in both the probability of borrowing and the loan size, but there is limited evidence that microcredit increased household income, improved school attendance or empowered women in household decision-making [3], [5]. In Ethiopia there are limited studies related to the impact of microfinance institutions on women empowerment. Therefore, it becomes so important to study the impact of microfinance institutions on economic empowerment of women in the country. Thus, this study was conducted with the main objective to generate information regarding the impact of microfinance on the economic empowerment of women,



in Oromia Credit and Saving Share Company Ada'a woreda.

1.1 Review of Related Literature

Empowerment is a process of change by which individuals or groups with little or no power, gain the power and ability to make choices that affect their lives. It is also used to refer to self-reliance and self-respect to enable each person reach his/her God given potential. Women empowerment involves changes within the household, within the community, and at a broader institutional or policy – making level [11], [12], [5].

Working with women contributes to national income and maintain a sustainable livelihood of the families and communities. Microfinance practitioners and policy-makers have gravitated the view that targeting women in microfinance programs is the most effective means to deliver wider social benefits. The participation in microfinance program has been identified as possible means of empowerment, but access to resources does not by itself translate into empowerment or equally unless women acquire the ability to use the resources to meet their goals. For resources to empower women they must be able to use them for the purpose of their choice. Improving access to financial services is an important development tool to create employment opportunities and reduce poverty. Providing women access to credit and savings, is argued, would strengthen their bargaining position within the household, and women are more likely than men to spend resources in ways that benefit the entire household [13], [11], [12], [5], [6].

Women who have been excluded from decision making for most of their lives often lack this sense of agency that allows them to define goals and act effectively to achieve them. Movements which seek the empowerment of women as group increase opportunities available to individual women, and economic empowerment can increase women's status in their families and societies. The lack of empowerment, on the other hand, eventually slows down economic and political development, just as the lack of progress in meeting people's basic needs will limit empowerment because poverty itself is disempowering [14], [12], [6].

Poverty and vulnerability are both economic phenomena and social incident as it reflects who people are. Poverty is lack capacity to meet basic needs. However, in terms of a dynamic approach meeting one's needs today do not guarantee that they will be met tomorrow. Vulnerability is the basic uncertainty which surrounds the capacity of poor people to meet their needs on a regular and assured basis. Owing to a wider variety of risks and shocks, the poor appear to be more vulnerable than the rest of the society [15], [6]. Dominant cultural norms and values in most parts of the world stress male responsibility for protecting and providing for household members and treat women as their life-long dependent. Men are basically given authority with the household and control over resources. On the other hand, women are assigned subordinate status within their household and the society. The risks faced by women increase with their increasing dependence on men. Women are more vulnerable to poverty due to their economic, social status, caste, ethnic and religious values [15], [6].

The empowerment of women is essential for achieving the goals of sustainable development centered on human beings [16]. It also requires appropriate public policies to ensure that women enjoy all human rights and fundamental freedoms and participate fully and equally in all spheres of public life including decision making. Public policies to promote women's economic potential and independence and their full and equal



participation in development are also essential for women empowerment [17]. Measures are also needed to ensure women equal access to education, training and retraining. Empowerment is essentially a bottom-up process rather than something that can be formulated as a top-down strategy. It then follows that the empowerment of women basically rests on women themselves rather than development agencies. The empowerment of women involves women themselves setting the agenda and managing pace of change. Empowerment comes from within, i.e., women empower themselves. Other parties such as development cooperation agencies or NGO can, however, play an important role in facilitating capacity building and networking.

Appropriate external support from development agencies is very important to foster the process of empowerment by funding women's organizations that work towards addressing the causes of gender subordination by promoting women's participation in political system and facilitating dialogue between those in position of power and organizations with women's empowerment goal [17], [18]. Development activities have become closely associated with the promotion of women's empowerment, such as microcredit, political participation and reproductive health and much innovative work has been done in these areas. However, there are limits on the extent to which such activities are by themselves empowering [15], [16], [6].

Empowerment approaches are utilized in a variety of development initiatives in addition to micro credit programs, democratization programs and leadership training programs. However, question has to be raised as to what constitutes empowerment and when is the program empowering and when it is not. For example, increased decision-making power at individual level and greater access to economic resources of women does not necessarily translate into greater representation on power of women in political institutions [7]. Furthermore, empowerment in one area cannot be sustained without attention to other facets. For example, reproductive and sexual rights cannot be fully exercised where women lack independent economic resources. The promotion of empowerment also requires addressing organizational structures and processes in addition to policy frameworks. Empowerment is demonstrated by the quality of people's participation in decisions processes affecting their lives [11], [12], [6]. For participation to promote empowerment it needs to be more than a process of consultation over decisions already made elsewhere. Strategies to support women's empowerment should encourage women's participation at all stages of projects including evaluation.

2. Research Method (12pt)

Ada'a district is one of the 10 districts located in the East Shoa zone of Oromia regional state, at a distance of 47km from Addis Ababa on the south east directions. It is bounded by Finfinnee Oromia special zone Akaki district on the western side Ginbichu on the northern Lume eastern and LibanChukala district on southern direction. The district has total area of about 1,635.16 KM², with the altitude ranging from 1500 to 2000 meters above sea level. Agriculture is the main stay of the economy in which about 85% of the population is engaged producing mostly Teff, wheat and legumes [19]. The data from the district administration office shows that based on the population projection in 2012 [20], the total population of Ada'a district is 130,321 of which 67,869 were men and 62,452 were women. The livestock resources like cattle, sheep and goat are the most important, in terms of their contribution to their economy through the supply of milk, hides and skin and dung (cow droppings) used as household fuel.

The study used both the quantitative and qualitative data from primary and secondary sources. The primary data was collected using the formal survey through random sampling technique. A questionnaire was developed and data was collected from 132 women respondents. In addition, separate interviews were conducted with officials and staff members of OCSSCO Ada'a branch office and head office level. Similarly, information was gathered from women who have a relation with the branch office of Ada'a branch as the roster was disclosed for the assessment and the agricultural development office regarding the socio-economic characteristics of the woreda. Key informants' interview was also used for collection of qualitative data. Secondary data obtained from various sources (books, occasional papers, journals, reports etc.) were also used.

Both descriptive and empirical methods were used in the analysis. Descriptive statistics like mean; standard deviation and variance, moreover, ratios, percentages, tables and figures were used in the study. In the empirical analysis binomial logit model was used to deal with dichotomous dependent variables. Logit model was applied in determining women's cumulative economic empowerment, using women empowerment indicators like economic (financial) security empowerment, mobility freedom empowerment, household decision making capacity empowerment and asset ownership empowerment. The relationship between microfinance and women's economic empowerment is predicted based on the assumption that, if women's get access to loan from formal or informal financial institutions, their empowerment level is also increase economically, socially, personally and politically. We stated the regression equation as:

$$Y_i^* = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + e \dots (1)$$

Y^* is unobserved but $Y_i = 0$ if $Y_i^* \leq 0$

$$Y_i = 1 \text{ if } Y_i^* > 0 \dots (2)$$

β 's parameters to be estimated, X_i is the independent variables and μ_i is the unobserved error terms. With this formulation, for the independent variables (most of them are dummy variables which are not normally distributed, the logit maximum likelihood estimators are consistent and more robust [21]. Since the women empowerment is dichotomous dependent variables, it takes the value of 1 if the respondents were empowered otherwise, 0.

The probability of women respondents to be empowered (P_i) can be given as:

$$P_i = \Pr(Y=1) = P_i(Y=1/X_i) = \frac{1}{1 + e^{\beta_1 + \beta_2 X_i \dots + x_i}}$$

If $Y=1$ woman is empowered, $Y > 5$,

$Y = 0$ women are not empowered, $Y < 5$.

X_i , (age, marital status, household decision making, asset ownership...)

$E(Y/X_i)$ is the expectation that women respondents were empowered given the value of the exogenous variables (X_i) where betas are the parameters to be estimated. The value of β (the coefficient) determines the direction of the relationship between the explanatory variables X_i and the dependent variable. When β is greater than zero, larger (or smaller) X_i values are associated with larger (or smaller) of cumulative economic empowerment (CEM). Conversely, if β is less than zero, larger (or smaller) X_i values are associated with smaller (or larger) of Y_i . However, the parameters of the model, β are not marginal effects as is the case in linear regression models. In discrete choice models like the logit model, where most of the explanatory variables are dummy, it requires to calculate the marginal effects of the variables separately. The calculated marginal effects must not be also interpreted as, a small change 'of X_i '; it is rather effect of change in a dummy variable (say from 0 to 1) or change of state. In any studies involving qualitative factors, usually a



choice has to be made between logit and probit models. As a result, summary of variables included in the model was stated as,

$$CEM = f(\beta_0 - \beta_1 \text{Age} + \beta_2 \text{Marstatus} + \beta_3 \text{WoutHome} + \beta_4 \text{HHDM} + \beta_5 \text{Jewelery} + \beta_6 \text{mobility} + \beta_7 \text{decmaking} + \beta_8 \text{Mship} + \beta_9 \text{Asset ownership} + \beta_{10} \text{Hconsumption} + \beta_{11} \text{Followup} + \beta_{12} \text{Ageatm} + e)$$

3. Results and Analysis

The age distribution of the respondents ranges between 18 to 65, that is, economically active age group. Significantly large proportion of the respondents (95%) who involved in the credit service program were married, of which about 92 percent have children. About 58% of them have one to four children. Women in developing countries work harder if they have children to take care of. They involve in credit program to do business that enables them generate income and raise their children.

Table-1 Number child/children distribution of the respondents

No of children	Frequency	Percent
No child	10	7.58
1-2	36	27.27
3-4	41	31.06
5-6	27	20.45
Above 7	18	13.64
Total	132	100

Sources: own computation from sample survey.

Having a child or children motivates women to access services from microfinance institutions to enhance their income generating activities. But in some cases, women would tend to use it to solve family problems instead of investment on business activities. However, it is observed that women clients of the Oromia credit and saving share company Ada'a branch handover the money they receive from the institution to their husband to solve their short-term problems instead of making investment.

The key informant interview result indicated that the loan advanced to the clients at the first cycle was *Birr 3000 per individual member* in the group. The amount of loan increases along with the credit cycle of the clients. The *credit alignment is group-based common liability* for both urban or rural clients. Among the respondents, 98 (74.24%) are existing clients involving in the credit program for more than two years, while 35 (26.51%) of the respondents were considered as new (incoming) clients.

3.1 Cumulative Economic Empowerment

The women economic empowerment is measured by economic (financial) security of the women respondents. The relationship between microfinance and women's empowerment is predicted based on the assumption that, if women's get access to loan from formal or informal financial institution, their empowerment level is also increase economically. Women improvement is manifested in increased self-



esteem, increased bargaining power, increased participation in household decision making, increased mobility, increased knowledge, increased participation in local common activities, increased control over household resources, ownership of own economic activity and ownership of assets by women [14].

Table-2 Summary of some independent variables.

Variable	Variable description	Obs	Mean	Std. Dev.	Min	Max
Age	Age of the respondent	132	35.30303	8.982544	20	60
Marstatus	Marital Status of the respondent	132	.9545455	.2090924	0	1
Agemarriage	Age of the respondent during marriage	132	17.66667	17.66667	0	30
WoutHome	Freedom to work out of home	132	.6893939	.4645046	0	1
HHDM	Household Decision making ability	132	.5227273	.501386	0	1
Jewel	Respondents ownership of jewels	132	.4545455	.4998265	0	1
Mobility	Freedom of mobility	132	.5606061	.498204	0	1
Followups	Follow up from MFI	132	.8484848	.3599162	0	1
Assetown	Asset Ownership right	132	.8333333	.3740977	0	1
Hconsump	Household consumption	132	.2878788	.4544992	0	1
Decmaking	Decision making ability	132	.9393939	.2395153	0	1
Mship	MFI Membership Status	132	.7348485	.4430954	0	1

Sources: own computation from sample survey.

The result from the table below (table 3) shows that the model is fit as the $LR\lambda$ is greater than $\chi^2(n)$. The value of contingency also shows that there is no problem of strong correlation between the explanatory variables included in the model as the value for all of the explanatory variables is less than 0.6. The Logit regression result revealed that age of women, household decision making, mobility freedom, decision making ability, and freedom of working outside the home are variables significantly affecting the cumulative economic empowerment of the women. Age of the respondents negatively affects the cumulative economic empowerment of Oromia credit and saving share company Ada'a branch office at 10 percent level of significance. The marginal effect of the model also reveals that as the age of the respondent increase by 1year on average, the probability of women economic empowerment decreased by 0.16% of marginal effect, *citrus paribus*.

The result also indicates that the freedom to work outside home positively affected the cumulative women's empowerment at 1% level of significance. Getting freedom to work outside of home, increases the probability of women economic empowerment by 11.12% marginal effect, other things remain constant. The result from the data shows that most of the respondents (73.4%) who have capable to make household decision are the existing clients of Oromia credit and saving share company, Ada'a Branch.



Table-3 Summary of logistic regression result

Variable	Coefficient	Robust Std. Err.	Z -Value	P-value	Marginal effect
Age	-.0871074	.051217	-1.70	0.089***	-.0016369
Marstatus	-3.074771	3.385599	-0.91	0.364	-.0209325
Agemarriage	.2649971	.162289	1.63	0.102	.0049797
WoutHome	2.815304	.8550097	3.29	0.001*	.1116682
HHDM	3.157123	1.209108	2.61	0.009*	.0880338
Jewel	-.8265642	.9966746	-0.83	0.407	-.0165101
Mobility	2.959883	1.02434	2.89	0.004*	.0878101
Followups	.7919972	1.088935	0.73	0.467	.01981
Assetown	1.30932	1.120834	1.17	0.243	.0395026
Hconsump	-1.293297	.8263576	-1.57	0.118	-.0334852
Mship	-.510014	.9393346	-0.54	0.587	-.0086224
decmaking	2.42409	1.370037	1.77	0.077***	.1433813
cons	-2.903754	2.15621	1.35	0.178	
Number of observations = 132					
LR chi ² (12) = 51.25					
Prob> chi ² = 0.0000					
Pseudo R ² = 0.4874					

Note: * and *** indicating Significant at 1%, and 10%, respectively.

Sources: own computation from sample survey.

Household decision making ability affects positively at 1 percent level of significance. The marginal effect of the model also reveals that as the getting household decision making capacity, will increase the probability of women economic empowerment by 8.8%, citrus paribus. This shows that loan from this microfinance institution has improved their decision role in household issues. This can be because women who get access to microcredit will get opportunity to work outside home, and as a result, increase their economic empowerment.

Freedom of mobility measures not only the ease of travelling outside the household alone but also the freedom of women to move to their necessary places without being escorted. Studies revealed that promotion of women's freedom of movement is necessary to make them capable of making their own choices to change their attitudes to improve their social networks and to reduce their level of poverty (Martha A, 2015; Ababayehu Ch., 2019). The logistic regression result reveals that freedom of mobility positively affects the cumulative empowerment of women by 1% level of significance. Having freedom of mobility increases the probability of economic empowerment of women by 8.81%, citrus paribus. Majority of the respondents also proved that there is an increase in the women asset ownership rights after becoming the users of microcredit from Oromia credit and saving share company Ada'a branch office.

4. Conclusion and recommendation

Structured questionnaire was distributed to collect data from 132 women clients of Oromia credit and saving share company Ada'a branch office to examine the impact of microfinance on women economic empowerment. In addition, key informant interview is also conducted to generate qualitative information. The



existing clients of the institution benefitted from credit advanced to them that enabled them to generate their own income and working outside home to run their business. This increased their freedom of mobility, ability to generate income and access to different resources such as land and other resources. The result indicates that women who are able to get financial access from microfinance institution have more opportunity for economic empowerment in Ada'a district of Oromia national regional state. Thus, the contribution of microfinance services to women economic empowerment should be enhanced through a combination of more effective support services of MFIs and close follow up of women clients' business activity to make successful and self-sufficient economically. In addition, the credit amount advanced to clients is too small to start business that can improve their livelihood. Thus, to enhance the women economic empowerment increasing the amount of loan will increase initial capital and income from the business. The Oromia credit and saving share company has to improve the training and follow ups to women client. This will enable them to utilize the credit effectively and make important decision over their resources and generate more income.

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