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The role of microfinance institutions on poverty reduction in Ethiopia: the case of Oromia Credit and Saving Share Company at Welmera district

Dejene Adugna Chomen^{*}

Abstract

The purpose of this study is to assess the contribution of Oromia Credit and Saving Share Company microfinance institution on poverty alleviation in Welmera district, Oromia Special Zone Surrounding Finfine, Oromia Regional State, Ethiopia. Both random and purposive sampling techniques were used for data collection. Three hundred and fifty-seven respondents were selected from twelve different villages for the data collection. The study used a binary logistic regression to identify the key determinants of the income improvement of respondents. The findings confirmed that education level, voluntary saving, and utilization of loan for the intended purposes are statistically significant and positively contributed to the income improvement of the respondents in the study area. The finding revealed that most of the respondents' income improved after they joined the program which impacted positively in improving their standards of living.

Keywords: Microfinance, Poverty reduction, Binary logistic, Welmera, Ethiopia

Introduction

Initially, microfinance was introduced to the globe by Muhammad Yunus in 1976 in Jobra's village in Bangladesh [29]. It has currently been an effective instrument for poverty reduction [4]. However, the contribution of microfinance services in poverty reduction got more attention in 2005, after the United Nations (UN) announced the year of international micro-credit. Many microfinance institutions have arisen and have attracted the poorer communities and have developed new strategies to realize their vision [29]. Since then, most developing countries have been using microfinance as the best strategy to eradicate poverty [19, 45].

Several microfinance institutions (MFIs) emerged in Africa to fulfill the limitless need for financial services and provide different benefits in the past decades. For instance, some of these microfinance institutions successfully address materials shortage, the tangible materials like goods, intangible (services) to realize them. Once properly managed, microfinancing's materials benefits can range beyond the household into the community [45]. However, some scholars describe that few of these microfinance institutions focus on offering loans, whereas others offer both credit facilities and gather the deposit [12].

In Ethiopia, microfinance was introduced in 1995 to reduce poverty, and since then, Ethiopia's government has stimulated the expansion of modern financial services in the country. Presently, around 31 licensed microfinance institutions are operating throughout the country [17]. In recent times, the government of Ethiopia developed various developmental strategies

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