

Executive Summary

This is a report of the assessment carried out within the framework of Women's Empowerment Mainstreaming and Networking (WEMAN). WEMAN is one of Oxfam Novib's (ON) initiatives designed to help partners in Ethiopia and other countries incorporate Gender Justice Agenda in order to give gender mainstreaming the required push and achieve the results defined in its Business Plan 2007-2010. In view of this, AEMFI and ON agreed to carry out an assessment of current capacity, policy and practice of MFIs in Ethiopia in empowering women, identify their needs and suggest possible actions to improve gender mainstreaming both at the institutional and operational (community) levels. Gender Mainstreaming and Leadership Trajectory (GMLT) is another strategy that ON is promoting to enhance Gender Justice Sensitivity at institutional level.

The assessment, which was conducted on 24 microfinance institutions that have been operational for 2-12 years, in both rural and urban areas of the country, used both qualitative and quantitative assessment tools with to generate a broader range of information on the current approaches of MFIs with respect to evidences of gender mainstreaming at both the institutions and client levels. Different Governmental Organizations (GOs) and Non-Governmental Organizations (NGOs) were consulted to pull opinions and ideas together on the overall context in which MFIs' are operating, women's participation in the financial sector as well as opportunities and challenges facing them. Moreover, documents that are relevant for the study including Strategic Plans, research findings, evaluation reports and other publications were reviewed. Two consultants (Tsehay Tsegaye and Lebesech Tsega) were entrusted with the study focusing on specific assignments.