

Appendix 1: Performance of microfinance institutions in Ethiopia.

No.	Microfinance Institutions	No. of borrowing clients	Amount of loans provided (Birr)
1	Amhara Credit and Saving Inst (ACSI)	694,993	1,940,827,401
2	Dedebit Credit and Savings Inst (DECSI)	396,648	1,849,942,011
3	Oromia credit and saving institutions	503,000	1,280,000,000
4	Addis credit and saving institutions	156,148	566,826,000
5	Aggar Microfinance	17,359	14,974,452
6	Benishangul Gumuz Microfinance	5,854	19,130,224
7	Buusaa Gonofaa Microfinance	28,874	51,762,087
8	Digaf Microfinance	48,908	76,548,872
9	Diredawa Microfinance	1,270	1,334,920
10	Dynamic Microfinance Inst	5,923	16,285,631
11	Eshet Microfinance	261	2,224,932
12	Gambela Microfinance	24,116	40,588,029
13	Gasha Microfinance	880	1,173,831
14	Ghion Microfinance	6,991	14,736,312
15	Harar Microfinance	233	286,268
16	Harbu Microfinance	2,706	7,101,769
17	Lefayeda Credit and Savings	17,984	23,808,751
18	Letta Microfinance	303	623,441
19	Meket Microfinance	925	4,790,020
20	Meklit Microfinance	2,959	2,329,562
21	Metemamen Microfinance	14,224	23,029,053
22	OMO Microfinance	10,218	8,720,938
23	PEACE Microfinance Inst	327,888	585,102,740
24	Shashimene eddir yelimat Agar (SEYAMFI)	17,206	45,507,171
25	Sidama Microfinance	4,144	10,959,365
26	Specialized Financial & Promotional Inst (SFPI)	47,810	28,334,552
27	Somali Microfinance	33,342	50,807,161
28	Tesfa Microfinance	162	203,576
29	Wisdom Microfinance	53,981	113,970,892
30	Wasasa Microfinance	45,331	101,205,955
	Total	2,470,641	6,883,135,916

Source: (Cherkos, 2014)[30].

Appendix 2: Ownership structure of microfinance institutions in Ethiopia.

Micro finance institution	Regional government (%)	Association and NGO (%)	Individuals (%)
Amhara credit and saving institutions	25	75	-
Dedebit credit and saving institutions	25	75	-
Oromia credit and saving institutions	25	70	5
Omo micro finance institutions S.C	80	19.5	0.5
Addis credit and saving institutions	96.7	3.3	-
Dire micro finance institutions S.C	97	2.5	0.5
Benishangul micro finance institutions S.C	40	60	-
Harar micro finance institutions S.C	96.6	3.3	0.1

Source: National bank of Ethiopia (2011) [13].