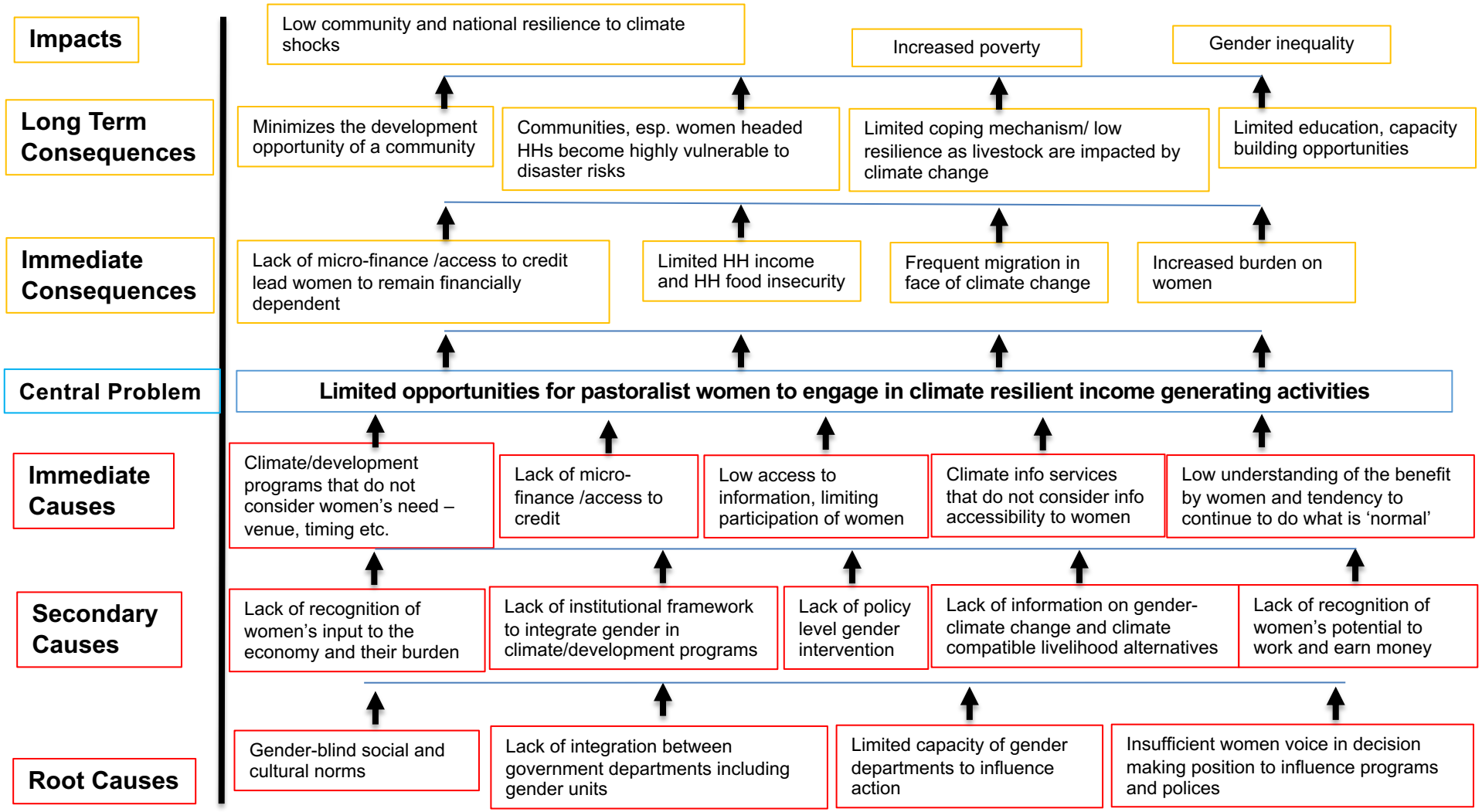Problem Tree Analysis: Ethiopia Micro-Finance Case Study