



**INDIRA GANDHI NATIONAL
OPEN UNIVERSITY**

***PRACTICES AND CHALLENGES ON
ECONOMIC EMPOWERMENT OF RURAL
WOMEN IN HALABA SPECIAL WOREDA
S.N.N.P.R. ETHIOPIA.***

***BY
BEDRU HASSEN ERGICHO***

***JULY , 2011
HALABA***



***PRACTICES AND CHALLENGES ON
ECONOMIC EMPOWERMENT OF RURAL
WOMEN IN HALABA SPECIAL WOREDA
S.N.N.P.R. ETHIOPIA.***

A Thesis submitted to Indira Gandhi Open University

**For partial Fulfillment of Master Degree of
Arts in Rural Development**

By

Bedru Hassen Ergicho

Enrollment No:- 099108374

Mobil No. 0916831623

Tel l (home)No- 04655605

Advisor

Mengistu Hulluka (PhD)

***July , 2011
Halaba***

Declaration

I hereby declare that the dissertation entitled study of PRACTICES AND CHALLENGES ON ECONOMIC EMPOWERMENT OF RURAL WOMEN IN HALABA SPECIAL WOREDA submitted by me for the partial fulfillment of the M.A. in Rural Development to Indira Gandhi National Open University , (IGNOU) New Delhi is my own original work and has not been submitted earlier either to IGNOU or to any other institution for the fulfillment of the requirement for any course of study. I also declare that no chapter of this manuscript in whole or in part is lifted an incorporated in this report from any earlier work done by me or others.

Signature _____

Enrolment No. 099108374

Name: by :- Bedru Hassen Ergicho

Address: Halaba Special Woreda Education Office

Date:_____

E-mail: behassen@gmail.com

Acknowledgments

First and for most, I would like to express my deepest gratitude and appreciation to my advisor Dr. Mengistu Hulluka, for his polite approach, knowledgeable advice and constructive comments that have shaped my thesis immeasurably.

Next to this, I would like to express my heart felt thanks to Mr. Abebe Shiferaw for his advice at the beginning of the research work.

Thirdly, I would like to express my deepest thanks to ILRI, Dr. Dark and all IPMS Staff at Addis Ababa and Halaba for their financial support.

Fourthly, I would like to thanks to intimate friends Mr. Abdul Aziz Yousf, Nuredin Hassen, Feleke Dalelo, Tamirat Alemu, Faris Abdella, Amrulah Tallaha, Muhammed Kassaw, Salim Bargicho, Ahmedin Mohammed and Mehmud Yousuf for their advice and appreciation to work hard.

Fifthly, I would like to express my grateful thanks to Esrafil Adem, Kedir Mohammed, Manate Mundino and Ahmed Habib who are heads of different sectors for their advance cooperation to give appropriate data for interview guides, and also, Salya Nurye, Zemzem Lemma and Sherifo Awol who are helped me by facilitating and providing necessary services for my questionnaires to get relevant data from the respondents.

Further more, I would like to express my deepest thanks to Abdulhak Sirgafa, all staff members of Halaba Special Woreda Education Office, Yenenesh Birhanu and Mr. Abdurhman Esmael Ahmed for their support and encouragement to prepare my research.

Moreover, I would like to express my deepest and heartfelt appreciation to my mother Batula Lalla; My sweet wife Nejat Lemma, my beloved children; Osama, Zulfa, Faiza, Kalid and Ferid Bedru who are my inspirations to work hard. Especially, I would like to express my deepest and heartfelt thanks to my elder son, Osama Bedru; for his excel contribution of that he has helped me in facilitating and organizing data to my research.

Finally, I would like to the greatest thanks to Allah for this limit-less Mercy and Help to finalizing my research peacefully.

TABLE OF CONTENTS

Contents

	Page
Acknowledgment	i
Table of Contents	ii
List of table and figures	v
List of Acronyms	vi
Abstract	vii
1. Introduction	
1.1. Background	1
1.2. Statement of the problems	2
1.3. Definition of important terms	4
1.4. Objectives of the study	5
1.4.1. General Objective	5
1.4.2. Specific Objectives	5
1.5. Research Questions	6
1.6. Scope of the study	6
1.7. Limitation of the study	6
1.8. Significance of the study	7
2. Review of Related Literature	
2.1. Traditional norms, cultural practice and economic empowerment of rural women	8
2.2. Gender equality and economic development progress and challenges	17
2.3. Gender and Poverty	19

2.4. Women’s access to key economic resource	21
2.4.1. Women’s land rights and customary systems	25
2.4.2. History of land registration	26
2.4.3. Rural land policy and legislation	27
2.5. Women’s access to financial services	30
2.6. Women’s education and managerial competence as social leaders.....	35

3. Methodology and Research Design

3.1. Description of the study area	37
3.1.1. Location	37
3.1.2. Population	38
3.1.3. Climate	38
3.1.4. Soil	39
3.1.5. Farming Systems	39
3.2. Methodology of the Study	39
3.2.1. Quantitative Method	40
3.2.2. Qualitative Method	40
3.2.3. Sampling Techniques and Sample Size	41
3.2.3.1. Sampling Technique	41
3.2.3.2. Sample Size	41
3.3. Data collection procedures	43
3.4. Data processing and analysis	44
3.5. Quality and ethical consideration	45

4. Result and Discussion

4.1. Characteristics of survey respondents	46
4.1.1. Demographic characteristics of survey respondents	46
4.1.2. Religious and ethnic affiliation of survey respondents	48
4.2. Socio – Economic characteristics of survey respondents	49
4.3. Women’s access to key economic resources	54
4.3.1. Means of land acquisition in the study area	54
4.3.2. Household decision control over income	57
4.3.3. Women’s participation in community activities and decision-making	59
4.4. Other factors that affect women’s access to and control over economy.....	60
4.4.1. Participation in agricultural activities	61
4.4.2. Access to agricultural inputs	61

5. Summary, Conclusion and Recommendation

5.1. Summary	67
5.2. Conclusion	69
5.3. Recommendation	70
References	72

Appendices

List of Tables and Figures

Table 4.1 :	Distribution of respondents by age, marital status and type of marriage	47
Table 4.2.	The Distribution of respondents by religion and ethnicity	48
Table 4.3.	Distribution of respondents by income and expenditures trends	52
Table 4.4.	Relationship between marital status and average annual income	53
Table 4.5.	Distribution of respondents on means of land accusation	55
Table 4.6.	Relationship between marital status and land accusation	56
Table 4.7.	Relationship between marital status and the registered name on the certificate of the land	57
Table 4.8.	Distribution of respondents by participation in decision-making process on sales and control of income	58
Table 4.9.	Relations between marital status and control over income	59
Table 4.10.	Distribution of respondents participation in kebele LAC's election	59
Table 4.11	Distribution of respondents by involvement in agricultural activities and ploughing the land	61
Table 4.12	The distribution of respondents by number oxen and training on agricultural technology	62
Table 4.13	The Distribution of respondents by contributed factors to economic dependency	63
Table 4.14	Distribution of respondents by challenges during land registration and certification	64
Table 4.15	Distribution of respondents by existence of organization and the name of the organization in the study area	66
Figure 1	The Map of the study area.....	38
Figure 2	Educational level of respondents	50

List of Acronyms

ARDO-	Agriculture and Rural Development Office
NABW -	National Association of business Women
NGO -	Non- Governmental Organization
UN -	United Nation
UNDP -	United Nation Development Program
REWA -	Revolutionary Ethiopian Women Association
USAID -	United States Agency for International Development
LAC -	Land Administration Committee
MDGs -	Millennium Development Goals
HIV -	Human Immune Virus
AIDS -	Acquired Immune Deficiency
ADB -	African Development Bank
UMECA -	United Nation Economic Commission for Africa
AU -	African Union
FDRE -	Federal Democratic Republic of Ethiopia
CSA -	Central Statistics Agency
FHHs -	Female Households
NAP-GE -	National Action Plan for Gender equality
UNECFA -	United Nation Economic Commission for Africa
PA -	Peasant Association
EASSI -	East Africa Sub-Regional Support Initiative
GDP-	Gross Domestic Product
S.N.N.P.R	South Nation Nationalities and People Region

Abstract

Women's economic empowerment helps to insure gender equality and the well being of nations. When women become economically empowered and get their own source of income definitely they insure the basic needs of the family (Raesser, Blumberg 2006). The purpose of the study was to assess the practice and challenges on economic empowerment of rural women in Halaba Special Woreda in S.N.N.P.R of Ethiopia. Standing from this objective, the study attempted to answer the basic questions of what are the factors that contributed to women's economic dependency, the effort exerted by the government to empower women's economically and the challenges in the implementation process. The study was conducted using descriptive study design. The total sample size of the study was 353 respondents from 6 kebeles of Halaba Special Woreda. After the representative sample size is determined using Cochran's (1997) formula, simple random sampling and purposive sampling techniques were used to select the sample from the source population. The data collection was done through questionnaire for quantitative survey and interview for qualitative survey. After the data has been collected it's analyzed supporting with tables and figures. The Challenges and practices on economic empowerment of rural women in Halaba Special Woreda were illiteracy rate among women's, cultural influence, limited participation in decision making process, having limited access of land and other properties, inadequacy of organization that focus on women's economic empowerment to deliver the needed services for credit availability were the main findings of the study . Even though, the government declared equality of property right for women, most of them in the study area were not entitled to land. Generally, as a recommendation, it is better to

CHAPTER ONE

INTRODUCTION

1.1 Background

Women play great roles in the progress and development of societies by participating in the economic, political and socio- cultural practices. Though women in many societies contribute appreciable development inputs, they get unequal benefits from the activities they are involved. However, they have little opportunities, such as lack of property and ownership rights in order to advance economically (Helm, 1984).

In many cases there is social bias that supports the men's role by ignoring the females' in a given society (John, Bennet, 1989). Rural women particularly in the developing countries exercise hardship by undertaking triple roles, that is, productive role, reproductive role and community participation role in their day to day life. They also live in an environment where less or no social services, lack of infrastructural facilities and with no exposure to information and technologies (Coontz, 1986).

Rural women have less right on the use of common wealth they made along with their husband, and have limited role and responsibilities in decision making on key resources.

As reported on the national association of business women (NABW) in December 1999, the Center for International Private Enterprise Evaluation report is a multi-faceted non-governmental organization (NGO) that strives to encourage and promote women business owners through advocacy, business and technical skills training, micro-credit loans, and access to information . The association mission is to promote business headed by women and to assist many more women to pursue entrepreneurship.

In Ethiopia, large numbers of rural women was directly or indirectly depend on men for their livelihood. They did not benefit from many development interventions until recently when the current government attempted to empower women. However, a large proportion of rural women are still behind men in sharing available opportunities.

On the other hand, Ethiopia is the home where different nations, nationalities and ethnic groups live, who perform and follow their own culture, traditions, values and norms. Under these circumstances women have to follow the norms and values of the societies regarding their position in political, economic and socio- cultural spheres.

This study was initiated to address the problems faced by women living, especially at Halaba woreda, S.N.N.P.R in Ethiopia, particularly on problems that hinder the economic empowerment of rural women.

1.2. Statements of the problem

Much concern has been shown in recent years with regard to economic empowerment of rural women. Globally, empowering women economically received special attention as world leaders become committed to avoid all factors that promote gender based discrimination.

The focus has been on empowering of women economically, politically and socially. Ethiopia has promised to empower women by overcoming any sex- based discrimination as set by the millennium developmental goals. To achieve these goals Ethiopia has launched various developmental programs at different levels, in which both men and women get the benefit equally. However, the income generating activities such as

employment, micro- credit and micro-enterprise supports, as well as the social services, were not equally reaching the rural women.

As noted by Lynda (1991) we live in a society in which there is substantial level of gender inequality. The inequality in the provision of education reflects the deep rooted traditions and values with in the ideological, political, economic and socio-cultural structure of societies (Kasente, cited in Takele, 2008).

With regard to low status of women, beginning from its establishment, the organization of the United Nations deserves appreciation for its effort to improve the disparity of women and men in the field of education thereby increasing their position and role in education and **science**.

In terms of ownership of property, the women in this country have no equal right as men. In addition, the dominance of men in various income generating activities affects highly the economic empowerment of women.

Rural land administration regulation had been issued in proclamation No. 39/2003 in order provide directives on detail implementation of the policy (ONRS, 2003). This new land administration programme is being implemented throughout the region.

The rural land policy provides equal land holding rights to both men and women. However, the effectiveness of the rural land policy in addressing rural women's specific issues and challenges existing with regarded to gender disparities in access to and control over land needs to be examined from a gender perspective.

In Ethiopia the women status is generally inferior to that of men. This study has examined the underlying socio-cultural issues that **hamper effective** implementation of

the woreda rural land policy on women's access to and control over land in Halaba special woreda.

There are many factors which led women to economic dependency in the woreda; illiteracy, cultural influence, and lack of ample subsidy from the government and other organizations. Currently the government of Ethiopia runs poverty reduction programs and launched attractive measures to alleviate problems that contribute to poverty although there are a lot of challenges faced in the implementation process.

1.3. Definition of important terms used in the research title.

Empowerment:- means that the ability to render power or authority to the individual or group of individuals or society to be self-independent, self-confident, the right to make decision on economic, political, social and cultural issues without influence and domination of others. It also means that the right of individual, groups and society to be free from physical, moral and psychological attack, free from discrimination and gender based violence, the right to organize for common benefit and for free expression of ideas, views, and opinion without influences of the others. It is in this context the term empowerment used for this study.

Economic empowerment :- is the right of individual, groups and society to use all the economic key resources, right to be employed in the income generating activities, right to save and accumulate of money and other assets, equally, and to have equal employment opportunities without distinction or discrimination, to have full right to make decision on economic issues, personal assets and common resources, and to own properties. It is in this context that economic empowerment used in this study.

1.4. Objectives of the study

In recent times women's empowerment received special attention in most African countries including Ethiopia. The Ethiopian government promotes different agenda that enhance women's empowerment in all aspects in both rural and urban areas of the country. Similarly, other regional states of Ethiopia are also attempting to implement women's empowerment. However, the reality remains far from satisfactory.

Based upon the principles mentioned above, the general and specific objectives of the study are the followings;

1.4.1. General Objective

The general objective of this study is to assess the practices and challenges of economic empowerment of women in Halaba Special Woreda, Southern Ethiopia (S.N.N.P.R).

1.4.2. Specific Objective

1. To explore factors that contribute to economic dependence of rural women in Halaba special woreda.
2. To examine the efforts exerted by the government for economic empowerment of women,
3. To identify challenges faced by women in the implementation process

1.5. Research questions

To achieve the objectives of the study, the following basic questions are raised:

1. What are the factors that contribute to women's economic dependency?
2. What are the efforts exerted by the government to empower women economically?
3. What are the challenges faced on the implementation processes of women economic empowerment?

1.6. Scope of the study

Due to time and resource constraints and for the sake of making the study more manageable, the study was delimited to six kebeles of Halaba special woreda in S.N.N.P.R.

1.7. Limitation of the study

Based on its objective and its significance, the study might encounter certain limitations.

These are:-

1. Because of the low educational level and less exposure to information the sample group or some women may be unwilling to participate in the study.
2. Due to less infrastructural development and transportation problems it may adversely affect the data collection process, and the study may take more time than planned.
3. Because of lack of sponsorship and needed time to travel between kebeles, there may be financial constraints to complete the study according to schedule.

1.8. Significance of the study

In addition to academic interests the study was conducted with the assumption of providing information;

- To government and non-government organizations engaging in development activities and poverty reduction;
- To provide information on the level of economic empowerment of women to policy makers for possible future intervention;
- For researchers further investigation.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.1. Traditional norms, cultural practice and economic empowerment of rural women.

The African continent is well gifted and rich with abundant resources such as natural resources, cultural wealth and human resources. But its people remain poor, in all economical, infrastructural and basic services. Above all women of Africa, particularly the rural women are still remained the poorest, overburdened and victims of sexual violence. They have less accessibility to basic services and infrastructure development, remained economically dependent and discriminated against from all rights and opportunities when compared to urban women (Berbera, Lopi, 2003).

In all human society, people enjoy their own culture, custom, tradition and belief, etc. These social structures empower men and women differently. These differences in the empowerment provide different opportunity and privileges for women and men. In many societies those who were subjected to different discrimination and tight violations were the women. As men control all the resources, the men are the decision makers in all economic, political and social issues while the women just become the receptor of all issues guided by men (Corm, Helem, 1984).

In most of African countries including Ethiopia, low maturity of democracy, absence of good governance, continuous change of political conditions, presence of conflict, and low human rights were contributing factors for African people to remain poor for along period of time.

Women were the primary victims in such situation (Black and Babanu, 1999). Now day's the majority of the African countries including Ethiopia, are on the road of economic and political revival. There is sign of economic growth, restoration of peace and stability good governance.

On the other hand, the majority of African countries develop strategies to achieve the Millennium Development Goals (MDGs). However the women, especially the rural women were less benefited from the development programs. This is due to deep rooted traditional norms and cultural practices that prevent them from the utilization of development opportunities.

Women had low political participation and hold less managerial position. The political participation of rural women were only 6 % in national legislative and 2% in the government cabinet in Africa (Blacken, Bahanu, 1999).

Economic dependency leads the women to be vulnerable to disease such as HIV/AIDS. In Africa three-fourth of HIV/AIDS positive people in age groups of 15-24 are African women. Only 1% of the land mass was owned by women. High education gap between boys and girls, with few economic right and economic accessibilities/opportunities. Women have low political participation low financial service and credit opportunity. They suffer high home-based attack, and over burdened by household activity. They are denied ownership right of properties (Pathfinder, 2007)

Empowering women especially in the economic aspect is very important for environmental sustainability and reduction of HIV/AIDS infection rate (World Bank, 2007). According to World Bank (2007) rural poor women depend on forest to get their basic needs such as: food,

clothes and means for household consumption. To get these commodities they are forced to cut trees, which lead' to deforestation that greatly affect the sustainability of the environment. Economic dependencies of women expose them to sexual violence, early marriage and engage in commercial sex-working which increases the spreading of HIV/AIDS infection rate.

Most of the African women have not benefited from investment and trade of Agricultural products because they have limited access to land, credit, transport, etc. Women produce 80 % of basic food staff but receive less than 10% of the credit given to men. Agricultural productivity would have been increased by 20% if women have got access to credit (USAID, 2005).

It is clear that the majority of the African men and women live at rural area where their economic conditions and livelihoods depend on farming and livestock rearing. Rural women of African countries are active in the economic and income generation activities, but they continue to be dependent on their husband and the society's at large, But women's right on land was over looked and the existing social structure and deep-rooted traditional practices and customs do not favor women in the ownership of properties.

In addition to traditional practices and cultural norms low commitment of African leaders and policy makers in avoiding such social bias which contributes to the economic insecurity of rural women (African protocol, 2003). This shows that the African leaders, politicians, policy makers, development partners and donor agencies have to give special attention to women for economic empowerment through promoting of women for accessibility of land and other key resources to reduce poverty and hunger in general and to ensure economic growth of the continent in particular. African's growth and development agenda will succeed only when

women are able to participate actively in economic, social and political issues (Akinyi Nizoki, 2007). “The African leaders have committed to avoiding all gender based discrimination and violence to promote equality and to ensure the land and property ownership right of women.

African Union, African Development, Bank (ADB) and UN Economic Commission for Africa /UNECFA/ should legislate land and property ownership right to women through land policy initiatives and facilitate access to control over productivity and resource (World submit, 2007).

The wide economic gap between women and men was due to the existence of norms and values in the society. The world’s richest 225 individuals are mostly men (UNDP, 2006). There is growing evidence that the number of women in Africa living in poverty is increasing disproportionately to that of men. Women’s domestic work load has not declined, because African women primarily engaged in outdoor and indoor activities. Overburdened household activities, large family size and of primary responsibility of family health care and support lead women to be economically dependent, because they face shortage of time to engage in income-generating activities. According to World Bank (2007) more than half of the world’s women are the poorest and among them approximately about-three fourth are Africans.

These show that focusing on women in all development agenda is the best means to achieve pro-poor economic growth (World Bank, 2007). According to the World Bank report (2007), unless women are educated, get employment opportunity, access to resources, right to property ownership, equal political and social participation as that of men, it is not possible to reduce poverty in Africa. Rural women are over loaded and over burdened by domestic and productive works that reduce their income earning capacity. African Women work for longer hours than

African men. An average of their work per a day is 50% longer than men (Blackden and Bahanu, 1999)

Their work was closely integrated with household production system. Women are less likely to control their labor product than men and income earned by women is more likely to be used for children food, clothes and education, and for household consumption.

The African union (2003) adopts the protocol that enhances economic empowerment of women such as! Right to equal pay for equal work, right for equitable shares of property with their husbands and parents, women's right to equitable sharing of joint property up on separation, divorce and right for maternity leave with full pay at private and public sectors, right to resource ownership, right to access to land, right to administration and management of joint resources equal to their husband, right to get fair justice in the case of disagreement (AU Protocol, 2003).

Even though, the (AU, 2003), protocol declares different women's right and economic empowerment of rural women in Africa, the implementation of this protocol was left behind, especially in rural area where the majority of the poor and disadvantaged women live. The implementing agencies at grass root level have no adequate knowledge and information. On the other hand, in rural area the traditional courts, elders and the society at large are ignorant about the women's right.

Traditional beliefs, customs and values that developed in the society, discriminate women to enjoy their right in general and economical empowerment in particular.

The Ethiopian government has declared different women's right such as right to land holding, right to administration and managing of resources, right to properties ownership, right to be

protected from any attack, right to protect from any violence, right to participate in political, economical and social issues, right to equal utilization on the asset and right to make decision on property as that of their husband. The government expands policies and structures that are intended to promote and support women's for empowerment in all sectors and declared various women promoting issues, but these efforts are yet to bring tangible changes on the rural women.

Most of the cultures are important for the promotion of development. Such type of cultures should be identified and employed for development. However, there are some traditions and values that influence women's decision making and self-confidence. These types of tradition negatively affect the empowerment of rural women particularly on economic aspects. Some of these traditions and norms may only encourage men's superiority and supports, the men as the only beneficiary who can govern all economic resources. In the contrary, these consider women as powerless people with poor idea and inferior to men. In order to change such social bias women should be organized and struggled for empowerment by identifying and dealing with those traditions that undermined them. On the other hand they have to identify and promote traditions that enhance women's empowerment (Pathfinder, 2007).

According to Pathfinder (2007), rural women were not only subjected to different right violation but also discriminated from the land and other property rights. The traditional beliefs and customs, that are practiced in rural societies are playing important role for discrimination. In most culture male has right of inheritance while in most cases women can not inherit the land and other properties directly from their families. These traditional norms prevent the implementation of constitutionally declared women right, on land holding at different levels.

In most rural area of Ethiopia, in general, women were subjected to various kinds of right violations. Some values, customs and norms exercised in the society create the basis for the women's right violation. Especially, those women who are not aware about their right, role and responsibility are the victims of this violation. Young individuals who are born and socialized in such traditions accept this right violation as normal and practice it similarly. The socialization process that takes place in the family gives special privileges and power to the male children than the female children (Walt Information Center (2007), similar in most of the other African countries. In Ethiopia, right violation was practiced on women, particularly on the rural women. To avoid such violation and to develop positive attitude of the society towards women in general, and to empower the women in particular, it needs the commitment of all the concerned bodies.

Traditionally in this society women are considered as a second class, for example, father and boys enjoy privileges and are empowered in all aspects, socially, economically and politically while girls were forced to follow the same life style of their mother. This socialization favors the boys' and leads girls to be economically, socially and politically dependent of men in the future.

In the society, as well as in the household, discrimination against women was practiced and privileges and empowerment of men were legitimized. Women's rights violation on basic assets and key economic resources such as land, livestock, agricultural products and other economic activities are negligible (Hana Kebede, 1990).

According to Hana Kebede (1990), special promotion and support have to be given to women during policy formulation and designing of women need based development plan and implementation have great contribution to poverty reduction and empowerment of women.

Promoting of women political participation, reservation of seat and providing chance to hold managerial position help the women to address their issues relating to equality. These help to reduce the gap between men and women in economic, decision making power and employment opportunities.

In some of the African countries including Ethiopia, women's political participation and attainment of managerial position were reaching about 30% UN millennium project 2005. This political participation shows that Africa tries to give attention to the women in the development program. Africa has to emphasize on the promotion of women empowerment which have unexploited potential that contribute more than half of the work force for economic growth, but its productivity have been over looked through discrimination and right violation men's dominance. Similarly, access of education and other opportunity limit the economic independence of women and make them to fall under poverty (Hana Kebede, 2005).

This means that developing countries like Ethiopia has not utilized human resources, especially women, which comprising more than half of its population in poverty reduction and economic revival. To reduce such social and economic inequalities, African countries had tried to take sound measures. The 38th conference of Africa finance planning and economic development held in Abuja-Nigeria in 2005 underlined that, one means for prompting growth to reduce poverty and achieving of Millennium Development Goals (MDGs) is strongly investing on the empowerment of women particularly in the economic aspect.

In rural areas of Ethiopia in general, and in Halaba Special Woreda in particular, rural women have subjected to home based attack by husband (physical and psychological) because of their economic dependence. It is true that women do not have their own income, have no right to decision making power on property, have no option to divorce, and have faced home based attack. When they act divorced and separated from their husband, the traditional practices and cultural norms do not allow or favor the women to share all property equally with their husband.

On the other hand women who have been divorced have fewer acceptance in the society, less chance to marry other men and get very low privilege and status in the society. Fearing this situation they are forced to stay with their husband and exposed to different violation of their right and discrimination. To avoid violence and discrimination exercised in the home and in society, the best strategy is to ensure economic empowerment of rural women through provision of various income generating activities and encouraging them to have their own source of income.

Less development of infrastructure and social services in rural area put significant effect on the deprivation of rural women, (Nira, Ram Chandra, 2008). Because there are no adequate energy and improved technologies in the rural area of the developing countries rural women spend much time to fulfill the energy need for the households. As the result, the time required for productive work is reduced which directly affect their earnings. Since water is the main ingredient for food processing and other household activities, rural women spend about 700 hours per year (about 2 hours per a day) for fetching water. In Ghana, women spend 500 hours, in Tanzania 300 hours, in Zambia 200 hours per year for fetching water (Nira Rama Chandira,

2008). The accessibility for safe and adequate drinking water in rural area is low. To fulfill the need of water supply for the family, they spend much time walking long distance per a day.

The water coming from these sources are not clean and safe, and Moreover, have potential water born diseases. On the other hand, women have contributed so much input in the development and well-being of the society by engaging in both productive and reproductive work with no and insufficient means of production and labor saving technologies (Pathfinder, 2007).

Even though, there are improvement in coverage of clean water, electric supply and transportation facilities, rural dwellers of Ethiopia, particularly the women, still walk long distances by carrying heavy load and spend much time and energy to collect fuel and go long distances to fetch water from water sources.

2.2. Gender equality & economic development progress & challenges

Gender is defined as socially constructed roles, relationships and learned behaviors of male and female. Men and women play different roles at home and in society.. Like race, ethnicity, and class, gender is a social category that determines one's life options, participation in the economy and the society. Gender norms, relations and behavior vary from society to society and could change over time. Studies have shown that in most societies, gender based norms and practices favor boys and men over women and girls in granting access to resources, opportunities, rights, voices, decision-making power at home and in the public spheres. Much of the gender and development literature suggests that gender norms and practices systematically put women in subordinated position in society (African Union, 2003).

There has been various interpretation of the term gender equality in the past. The World Bank defines gender equality in terms of rights, resources and voices, equality under the law, equality of opportunities (including access to human capital and other productive resource) and equality of rewards for work and equality of voice (World Bank, 2000) . Similarly, based on previous analytical work of various experts, the UN Millennium Project Taskforce for Education and Gender (Crown et al, 2005) adopted an operational framework for understanding gender equality which has three main domains.

(i) *The capabilities domain* – referring to basic human abilities as measured by education, health, and nutrition; (ii) *the access to resources and opportunities domain* – which refers primarily to equality in the opportunity to use or apply basic capabilities through access to economic assets (such as land, property, or infrastructure) and resources (such as income and employment) as well as political opportunities (such as representation in parliaments and other political bodies), and (iii) *The security domain* – which is defined as reduced vulnerability to violence and conflict, as violence, particularly targeted at women and girls limits them from reaching their potential. The significance of this definition lies not only on its comprehensiveness (encompassing the multi-dimensions of inequalities), but also the emphasis it places on the fact that change in all three domains is critical to achieve the goal of gender equality and empowerment of women. It further notes that making progress in one domain to the exclusion of the others will be inadequate to meet MDG. A good example of which can be presented in the cases where progress has been achieved in closing gender parity in education, but gender gaps in the formal employment persists. Women’s empowerment is another term that needs clarification. Women’s economic and political empowerment was adopted as one of the

strategies for advancing the agenda of gender equality at the IV UN Conference on Women in 1995. The term empowerment has different meanings depending on the socio-economic, political and cultural context in which it is presented. Overall empowerment can be perceived as a process or as outcome/goal and can take place at different levels (individual and community). In discussing the relation between empowerment and poverty reduction, World Bank defines empowerment as the expansion of freedom of choice and actions and increasing one's authority and control over the resources and decisions that affects ones life (World Bank, 2007). Similarly, Kabeer sees women's empowerment as processes through which women gain the ability to take ownership and control of their lives. Key elements here are the expansion of choices and the ability to make strategic life choices (N.Kabeer, 2001 cited in DAW, 2001). Although the process of empowerment depends on women themselves involving consciousness raising, participation, and organizing themselves, it can also be facilitated through education, capacity building, training and other measures. Change has to happen in the structures and legal frameworks (family laws, property rights, etc) in order to make the self-transformation process of empowerment sustainable (Kabeer, 2001, and World Bank 2007).

2.3. Gender and poverty

Although there is an overall agreement on the notion that men and women experience poverty differently, linking gender and poverty is a complex matter that has increasingly become the focus of analysis. The growing literature on poverty has helped to broaden the definition of poverty and generated greater recognition on the multi- dimensionality of poverty. It called for better understanding of poverty not only in terms of income and expenditure, but in the broader sense of human poverty- a state of deprivation in capabilities (education, health, nutrition, etc)

(Cagatay, 1998) . Experts (Klassen, 2005, Cagatay 1998. Auisumbing et al. 1995 and others) argue that the household income/ expenditure based measures, while they are important and provide comparative analysis of incidences of poverty between male headed and female headed households, they do not show the level of poverty experienced by women and men within the households. The gender dimension of poverty emerge more clearly through approaches of social indicators and those that capture the intra- household processes underlying resource allocation (DAI, 2005).

The challenge of measurements methodology aside, there is ample empirical evidence that establishes the linkage between gender inequality and poverty. Cagatay (1998), argues that from a human poverty or capabilities (education and health) perspective, women are poorer in most societies. There are fundamental gender inequalities in access to and control over productive assets such as land, labor and credits, earned income as well as gender biases in the labor market that form the ground for women's enhanced vulnerability to poverty. Women's high illiteracy rate, lack of decision making power over their fertility and early marriage of girls limit their chances of coming out of poverty. In addition, due to the disproportionate gender division of labor in the household and their increased responsibilities for domestic and productive work, women tend to be poor. Other argues that poverty is also related to the type of employment in which people are engaged, and the majority of the poor are in informal employment. In addition, Chen, ET. Al (2002), argues that there is a closer correlation between gender, informal employment and poverty which has not been adequately explored. Is gender equality good for economic growth? Although some argue that economic growth can lead to greater equality, there is sufficient analytical work that suggests that gender equality can contribute to poverty reduction and economic growth. Kalassen (1999) pointed out that gender inequalities in

education have direct impact on growth, and through distorting incentives and indirect impact on investment and population growth. Similarly, he stated that gender bias in employment is associated with low growth in Sub-Sahara Africa, reducing growth by 0.3 %. Furthermore, it is estimated that countries that are off track in meeting the gender parity in primary and secondary enrollments might lose 0.1-0.3 percentage point in annual economic growth between 1995 and 2005 and an average of 0.4 percentage point between 2005 and 2015 (Abu-Ghaida and Klasen, 2002, cited in Grown, C. et al 2005). The World Bank study (Geleb, A. 2003) pointed out how Africa needs to capitalize on its un explored growth potential, as they contribute half of the labor force, but whose productivity and growth has been affected by discriminatory practices in access to education and training and limited control over resources. Similarly, the Thirty-Eighth Session of the Conference of the African Ministers of Finance, Planning and Economic Development, held in May 2005 in Abuja, Nigeria, Governments stated that one of the ways for promoting growth and reducing poverty and achieving MDGs, among other measures is through strong investment in people, particularly Africa's women who have long been excluded from full economic participation in the societies.

2.4. Women's Access to key economic resources

In Africa, the first shifting cultivation where hoe was the main tool for plowing the land. The contribution of women were much greater than men. In this system women were the dominant figures of the practice of farming whereas men's roles were only confined to clearing the land. Women prepare the soil, sowing, weeding, harvesting, threshing and transporting farm products (Boserups Este, 1970).

In undertaking different economic activities more than men, rural women in developing countries have less property right, have no role in the economic input and they have remained economically insecure. Rural women have played significant role in livestock production in developing countries and they are active participants in the livestock management such as supply of fodder, milking, protecting animals (Boserups, Estr, 1970).

Land and property right for women require urgent attention by policy makers and land reform practitioners in Africa during the last three decades (UNDP, 2006). The increased focus on a Global Realization of Women empowerment in Africa generally gets little attention. These situations are also true to Ethiopia.

In Ethiopia women's right on land emerged in 1974 during the Derg Regime. At the time, women were actively involved in the political arena. They had their own mass organization, known as the Revolutionary Ethiopia Women's Association (REWA). Their rights on land holdings were also recognized in the rural land proclamation promulgation by the dergue regime (Mamo, 2006).

According to Mamo (2006), the rural land proclamation of 1975 has given women accesses to organize themselves in peasant association as head of household if they have independent residence. The current government regarding to land right in general has similar position to that of Dargue regime. Women have the right to acquire, administer, control, use and transfer property.

Women have equal right with men with respect to use, transfer, and control of property. They also receive equal treatment in the inheritance of property right (Walta Information Center,

2007). There are several articles, included in the government constitution and also legal provision that should be exercised and implemented at different levels of government organization, private sector and civil society. However, the ground reality dose not match with the blueprint of the policy in the traditionally and culturally blessed society about women's right.

In Ethiopia in general and in S.N.N.P.R. state in particular, the accessibility of women to key economic resources such as land and other economic and income generating activities remain far behind. Even though, the government tried to empower women by promoting the right of women on owning properties and the right to make decision on the economic and income generating activities equal to men, at local level, social courts and community elders had not been aware to bring the necessary change in attitude towards the reality.

Similarly, the local level political leaders and other officials do not have enough information and have less knowledge to implement and interpret laws that have been promulgated by the government. But Women's were not utilizing these opportunities because of their illiteracy and each of exposure to information to resist men's dominance, social bias and traditional norms.

At National level, the government of Ethiopia under the Ministry of Agricultural and Rural development formulated a policy of rural land administration and utilization, with the objective to increase economic growth through increasing of production in order to ensure food Security and poverty reduction. To implement this policy the government launches the program of rural land registration and certification that can treat both men and women equally. But practically the implementation of land registration and certification in the study area is low as the number of women who were registered and certified for ownership of rural land were

negligible. Among the total of 30,000 households in the woreda only 7,000 women were registered and obtained certificate of ownership of land in the district (District of Agricultural Office, 2008).

The low participation may be due to traditional and cultural values of the society, low educational level of local leaders in effective implementation of policy, inadequate training, and lack of enough information about the policy that promote women empowerment, etc .

The place of women in the society is complex that involves many interrelated problems which made women's livelihood difficult in relation to men. The problems most rural women face can be described as unattractive life style, low income, low employment opportunity, high illiteracy rate, low health facilities (Amanyu, Godesso, 2007).The role-played by women both in the productive and reproductive sphere is very high. However, the position (place) given to women in the society it is very little. The contribution of women in the improvement of the socio-economy, the well being of human life is more significant than has been traditionally acknowledged (Boserups, Ester, 1970). This means that women productive and reproductive role were not getting sufficient consideration and less attention were given to their role in sustainable development of human well-being.

The contribution of women in reducing poverty and hunger in Africa is more important than that of men. The estimate of United Nation Economic Commission for Africa (UNECA, 1996) shows that African women are responsible for production of 60-80% food. According to (UNECA, 1996), the solution to overcome poverty, hunger and chronic food shortage in Africa should be focused on economic empowerment of women, especially on the rural women. In developing countries like Ethiopia there are traditional perceptions and ill-attitudes among the

society toward the women's right on properties. These perceptions were deep rooted in the society and greatly affect the women's role in the economy. A deep-rooted negative perception of the society towards the empowerment of women, directly or indirectly, has been reflected in the government sector in employment and remuneration schemes.

Considering Agriculture, which is the backbone of economy in the developing countries like Ethiopia, the contribution of women in the agricultural practices from plowing of farm land up to transporting of products to homestead is extremely important. Besides, the contribution of Ethiopian women in general by assisting of their husband in many economical activities are very high. However, all those roles they play had not been recognized, because traditionally the society provides them low status (World Bank 1995).

2.4.1. Women's land rights and customary systems

In many communities access to land is governed by both statutory and customary laws. Customary laws emerge from unwritten social rules derived from shared community values and traditions. Customary laws limit women's rights on land to secondary level, mainly derived from patriarchal households. This law underpins patriarchal system of traditional authority to reinforce patriarchal values which disadvantages women and place them to subordinate role in society (WLSA. 2001: Walker, 2001a).

Marriage has been primary means of getting access to land under customary system of tenure is in sub-Saharan Africa. Unmarried women have little access to land because, they are not allowed to inherit property in most matrilineal societies while wives have better access to their husbands' land through marriage, thus security of marriage thus becomes major requirement for security of tenure (Davison,1988; Nizioki,2002). On the other hand, studies revealed that

marriage as an institution and family structures are becoming more and more unstable especially by impacts of HIV/AIDS in Sub-Saharan Africa (Nizioki, 2002).

Some customary laws give sons exclusive right to inherit land and other property whereas wives and unmarried daughters have the right to be supported. Pre-existing customary norms in some matrilineal societies in Africa used to allow widows continued lifetime rights on their martial land which passes on to male heirs after their death (Sebina Zzwa, 1981; Davison, 1988 WLSA, 1998; Nizioki, 2002). But, this practice is not necessarily adhered to as land gained value. Widows are becoming vulnerable, and some times forced off their deceased husbands' land by their in-laws or by their sons.

Customary laws generally sanction male authority over women, (community customs and traditions support land allocation to male). Under customary laws all property acquired by the spouses except, personal goods belong to the husband.

2.4.2. History of land registration

History records reveal that land registration started almost a century ago in Ethiopia. It began during Emperor Menelik's reign (Pankhurst, R, 1966). The emperor issued a decree on land registration throughout the country and ordered land registration to include cadastral survey in Addis Ababa city. Land owners were issued certificates written in Amharic and French with a map showing boundaries of land owners attached in Addis Ababa.

An independent ministry was established during Emperor Haile Selassie's regime. Ministry of land reform and Administration was established to create free hold tenure system (Hoben, 1973). This ministry was responsible for measuring and registering rural land in collaboration

with the mapping agency and was functional until 1974. Land measurement was carried out using cadastral survey and individual title to land was registered. Land market system was institutionalized during Selassie's regime.

The Derg rural land reform gave mandate to the newly established PA's to register land and to set boundaries in their respective areas. Land was registered on names of PA members entitled to user rights and the registry was for tax collection (ELTAP, 2006). Land users do not hold any legal document on their landholdings except, the receipt they get upon tax payments.

The current land administration system is based on land administration and proclamations issued by regional governments that have provisions on land registration. The land registration process includes land measurement, boundary setting, collecting information on different parcels under individual holding, etc. and data are kept in official records. Land holders are issued with a certificate or book of holding carrying information about the landholder and landholding registered under his/her name (FDRE, 1997, FDRE, 2005).

2.4.3. Rural Land Policy and Legislations

As stated on the first part of this chapter national legislations incorporate international conventions ratified and commitments entered by governments. In view of this the FDRE Constitution explicitly states that "all international agreements ratified by the country are integral parts of the law of the land" (FDRE, 1995; 9/4). Hence, all international conventions ratified on women's rights and commitments entered the Beijing Platform for Action and to meet the MDGs are included in the constitution and government is obliged to implement these provisions.

Land policy measures taken by the current government affirm that land is a public property and land policy is embedded in the FDRE's constitution and the constitution states: the policy states "The Right to ownership of urban and rural land, as well as of all natural resources is exclusively vested in the state and in the peoples of Ethiopia. Land is a common property of the Nations, Nationalities and People of Ethiopia and shall not be subjected to sale or to other means of exchange" (FDRE, 1995: 40/3).

The FDRE land policy confirms constitutional provisions. Rural land administration and use proclamations issued at different times, proclamation No.89/1997 and proclamation No. 456/2005 affirm that every Ethiopian national without discrimination has right to use rural and urban land (FDRE, 1997, FDRE,2005). Every rural resident who wants to make a livelihood from farming is entitled to use a plot of land free of charge and women have rights to access rural land (FDRE, 1997, FDRE, 2005). These proclamations include provisions on rural land administration. Accordingly rural land should be measured, registered and land holding certificate should be provided to users/holders. Rural land use has no time limit and farmers are provided rights to lease transfer or inherit rural land use right to family members. Rural landholders are also entitled to compensation in case of eviction. The FDRE Rural land Administration and use proclamation provides mandate to regional governments to enact their own rural legislations. Four regions including Oromia Regions issued land policies afterwards based on FDRE provisions.

Agriculture and rural development: Land is basic resource for agriculture production in Ethiopia. Agriculture accounts for almost 41% of the GDP. 80% of exports and 80% of the

labor force (CSA, 2005). Eighty five percent of the Ethiopia population is rural and agricultural based. Major agricultural development issues underlie on the existing land tenure system.

Women are affected by many issues relate to land and agriculture. Women's right to land is affected by land scarcity. Women are marginalized from accessing land whenever land is scarce (Hadera, 2002; Tesfaye, 2003). Rural women do not have equitable access to land and agricultural resources. They have low involvement in development activities and have low decision-making power. Their labor contribution to the agricultural sector is invisible because of the gender division of labor in communities. Ox plough farming system and cultural taboos on women ploughing and showing had affected women's right on land particularly that of FHHS(Desalegn 1994; Zenebework 2000: Hadera,2002). These households mostly end up in poverty because of lack of adult male labor which, the farming system requires. A study on FHHs in Highland Wollo and Waghamra reflected FHHs are poorer and more food insecure than male headed households (Deverux, S., Sharp, K, and Amare Y., 2003).

Women's policy and women's rights to land: the national policy on Ethiopian women was a milestone for Article 35 of the FDRE Constitution. The policy affirms women's equal right with men in social, economic and political shares. One of the major objectives is to facilitate conditions for rural women to access productive /resources particularly land and basic social services (TGE, 1993:25). Contents of the policy further emphasize on ensuring women's equality through legal reforms, awareness creation, initiating women's participation in formulation of government policies and implementation of programs (TGE, 1993:26-28). Furthermore, government had developed and issued National Action plan for Gender Equality (NAP-GE, 2006) therefore, women's policy and rural policy have strong linkages because

women's policy put rural women's equal access to productive resources, particularly land, as basic for women's equality.

2.5. Women's Access to financial services

In sub-Saharan Africa about 84% of women were employed in the informal business sectors. Rural women are usually employed in the informal sector that provide very low income (USAID, 2005) when considered the time wasted, efforts and labor utilization. The income gained from such informal employment is insignificant and unbalanced. Women who were involved in the informal employment sector usually start business with little capital and little asset that is not sufficient to run their business. On the other hand, at rural area of developing countries in general and in Ethiopia in particular the micro credit support and micro-enterprise have not expanded to reach most rural women. The number of banks that support rural women for credit support is limited. These conditions discourage rural women to engage in self-employment.

Among informal employment in which rural women engaged is the domestic works (household activities). Since rural women are responsible for household management such as cooking, collection of fuel, feeding of large families and caring and supporting of children's, etc. they have no time to engage in other businesses.

The income earned and profit gained from informal employment of women were not only to support the family in the feeding and other consumption but also contributes for poverty reduction. Women engaged in the informal employment contributes three-Fourth (75%) of the household consumption (UNDP, 2006). Under Ethiopian condition women engaged in the

informal employment not only contribute for household consumption but also to meet the medical cost, clothing, and etc, for the family.

The income gained from these economic activities were used for household consumption and family support rather than re-investing it to expand their business. Similarly, being rural women, most are illiterate and have no proper skill for full employment opportunity (Linda, Mayoux, 2005).

According to Linda, Mayoux, (2005) men have more power to control on the income made by women and often decide to finance their own personal interest instead of the households. This is because; women have less power /right/ to make decision on the household income independently. Provisions of credit support and micro-finance facilities for rural women were one of the most important strategies for empowering rural women in the economic aspect. Credit and micro-finance support for rural women are not only for economic empowerment of rural women but also for poverty reduction and for enhancing of better living condition of poor rural women (Linda, Mayoux, 2005).

This means that when credit facilities and micro-finance support reach large number of poor and disadvantaged rural women for borrowing, they increase women's ability to earn income that can support the well-being of women and their families. Even though credit support and micro-finance facilities are very important for poverty reduction and economic empowerment of rural women, most of rural women do not have access to credit and micro-finance support. In the developing countries in general and in Ethiopia in particular, majority of rural women are not benefited from micro-finance and credit support launched by government and non-

governmental organizations for poverty reduction and for increasing earning capacity of the poor women.

Like many of the African countries, in Ethiopia rural women have very less access to financial services such as banking and micro-credit. To tackle the inaccessibility of rural women to financial services, the political leaders and policy makers have to focus on enhancing the opportunity of women for financial and banking facilities, integrate the issues of economic empowerment of rural women in the national development strategies. Establishing small enterprise, expansion of small scale saving and credit services, provision of credit support and micro-finance for women etc, help women to be economically secure. And it also ensures gender equality, poverty reduction, health improvement and to reduce HIV/AIDS spreading rate. Expansions of financial institutions that provides credit and micro-finance support with affordable interest rate, promote rural poor women to be engaged in different self-employment activities.

The problem of women to access for micro-credit were: lack of awareness and importance of women's productivity role both for national economic and women's right. Women are better managers and serve to increase their income and to escape from poverty when they get credit support and micro-finance facilities (Linda, Mayoux, 2005:65).

According to Linda, Mayoux, (2005) micro-finance and credit support are part of an integrated program for poverty reduction for the poorest people, creation of accessibility for credit and micro-finance is an entry point for women's economic, social and political empowering. On the other hands because of their illiteracy, absence of business management capacity, lack of exposure to information about the importance of credit and micro-finance for income

generation, lack of confidence and fear to risk taking to borrow loan etc, affect the economic empowering of rural women.

Appropriate training on the proper managing and disseminations of information about importance of credit and micro-finance for empowering and income generation to poor rural women has to be undertaken by development agencies and government to ensure poverty reduction. It is recognized that one of the most promising means for women empowering are supporting women to have their own source of income. However, many constraints prevent women's involvement in the male-dominated world of business and commerce. These range from dominance that creates pressure on women to loss of economic independence and confidence.

The typical problems faced by small enterprise run by women are poor marketing and quality control and lack of financial incentive (Barbari, Lopil, 2006). This is to say that economic empowerment of rural women were achieved if and only women got sufficient financial support, discriminatory factors and right violation are avoided, when women strongly struggle for their right, empowering and developing a sense of ownership on property and when government and development partners have to be committed in promoting and providing aids that help women in economic security.

Women's economic empowerment helps to ensure gender equality and the well being of nations. When women have become economically empowered and have got their own sources of income definitely ensure the basic needs of the family, such as , the nutritional supply, health education fee and other requirements of the family in order to improve the family well-being and human capital (Raesser, Blumberg ,2006). According to the Raesser, Blumberg (2006),

women have the capacity to bring sustainable development reduction of poverty and hunger, replacing of healthy and educated manpower to the country etc. Over all they can play important role in the advancement and civilization of the nation when they are empowered. When women increased their income and control by their own it gives them self-confidence, ensure voice and vote in household decision, like domestic well-being, economic, fertility and land use, and decide on their life option.

Economic empowerments of rural women are not only for economic growth and poverty reduction but also secure their life and develop confidence on deciding on their partners for marriage, divorce and freedom of movements. Similarly, women who control their own income have confidence to use family planning and birth spacing which favor them to have fewer children according to their income and fertility rate that can match with growth of national income. Also women are more willing to send their daughters to school than men do (Raesser, Blumber 1993).

As Blumberg (1993) states, economic empowerment of women has diverse effect on achieving millennium development goal (ensuring universal free primary education to boys and girls of all citizens). This means that, women can play a major role to increase the enrollment of girl students in school that ensure the reduction of gaps between boys and girls in education. This is possible when women are economically empowered. Ethiopia being as one of the developing countries, in all development indicators, the existing financial resources and financial institutions were not equally distributed over the country. Most financial institutions, credit and micro-finance facilities are concentrated at urban areas. On the other hand, these financial institutions and lending agencies have their own internal polices and lending criteria. Their

policies and lending criteria were not conducive for the poor and rural poor women are unable to get the loan. On the other hand, absence of credit supporting agencies and absence of rural financing financial institutions also become difficult to rural women to get accessibility for credit.

Women have less access to financial services than men; particularly the rural women had faced strong barriers to borrow money due to lack of collateral (property) which the lending agencies require for granting credit (Barbara, Lopi, 2004).

Rural women of developing countries need new sources of income to move out of poverty. However, women's role and their contribution to economic growth of the country in general, and increasing of income for household use in particular got low consideration. Moreover, social role, cultural restriction and household burdens and child keeping responsibilities make women limited to household and unable to have outside employment (UNDP, 2006).

Women in rural area of Ethiopia in general and at Halaba Special Woreda in particular face particular challenge to be empowered economically. Because women generally do not have the same access as men for training, equipment, financial and credit services. On the other hand, men take advantage and control over all the income and benefits. This means that women are constrained by deep-rooted social laws that discriminates them from owning property, borrowing money, gaining access to land and other resources.

2.6. Women's Education and managerial competence as social leaders

Inequalities between men and women in education have direct effect in economic growth of the country. Countries that can not meet educational equality between men and women can lose 0.1 – 0.3 % of annual economic growth between 1995 – 2005, 0.4%, between 2005 – 2015 (Abugaida, 2002). According to Abugaida, (2002), educating women are not only the means for poverty reduction but also the means of ensuring continuous economic growth. Disparity between women and men in education is one of the important factors that influence women's economic dependence.

CHAPTER THREE

METHODOLOGY AND RESEARCH DESIGN

3.1. Description of the study area

3.1.1. Location

Halaba special woreda is found in Southern Nations, Nationalities, and Peoples Region, located at 315 km from Addis Ababa and 90 km from regional capital, Hawasa, on the main road to Arbaminch. The latitude and longitude of study area is 7°19' 12"N and 38°4'47"E respectively, with elevation ranges from 1700 to 2200 m.a.s.l

The *Woreda* is bordered by *Shala* and *Arsi Negele Woreda* of *Oromiya region* to eastern part, *Kedida Gamela, Silte and Hadiya zone* to western part, *Silte zone* and *Adami Tullu woreda* of *Oromia region* to the northern part, *Misrak Badewacho woreda and Siraro woreda of Oromia region* in the southern parts. Administratively the *Woreda* is divided in to 79 rural *Kebeles* and 5 urban *Kebeles*.

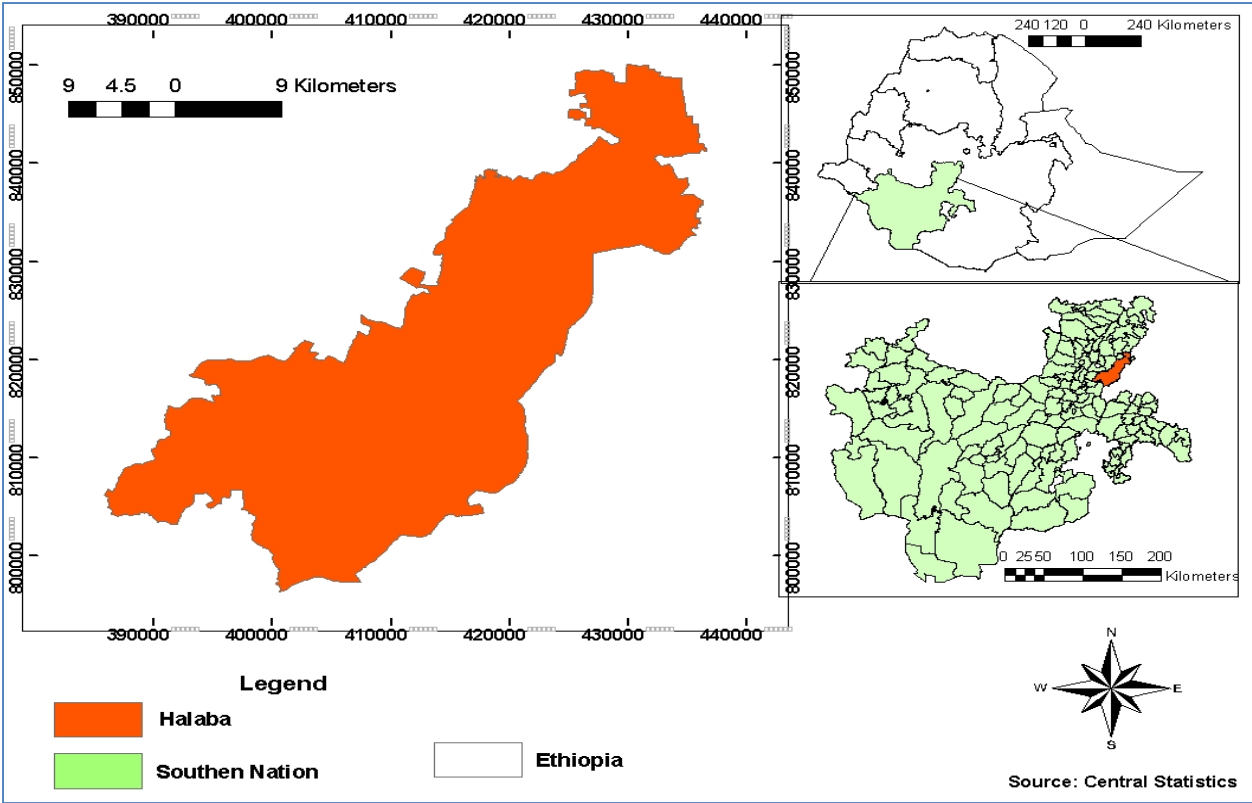


Fig.1. the map of Study area

3.1.2. Population

Total population of the *Woreda* is 271,000. Out of the total population, 132,790 are males and 138,210 are females. There are total of 44,000 households in the *woreda*. The total rural dwellers are 241,000 and urban dwellers are 30,000.

3.1.3. Climate

The mean annual rainfalls of the study area are 986 mm and mean annual average temperature of the study area ranges between 16.7 and 21.7 degree centigrade. The rainfall pattern is erratic and irregular in the study area. Due to the severe and heavy rains, soil erosion and flooding are very common in low-lying of the study area. In times

of extreme rainfall, mudslides damage roads, bridges and other infrastructure and localized flooding are common (ARDO, 2011).

3.1.4. Soil

The dominant soil type of the study area is fine to medium textured sandy loam underlie with ancient Precambrian basement rocks in the plains and calcareous soils at the hills. Over-clearing has led to significant soil erosion problems, with mudslides occurring on the area (ARDO, 2011).

3.1.5. Farming systems

Halaba special Woreda is considered as *Woynadega* having two major cropping seasons namely *Belg* and *Meher* and irrigation is experienced in some areas. Out of the total consumption and other purposes, at normal time, *Belg* season crop produce contributes about 67.5% of the annual *Woreda* average and the remaining 32.5% is from the *Meher* season (ARDO, 2011). Crop production is the major means of livelihood, but livestock is also kept as a source of food.

3.2. Method of the study

Descriptive method was used for this study. The research utilizes both quantitative and qualitative methods to clarify concepts, characteristics, descriptions, counts and measures to demonstrate implications of the issue under question.

Data presented in the study are obtained from primary and secondary sources. Primary data is collected directly from respondents using questionnaires and interviews.

Secondary data is collected through review of related literatures and through direct discussion with focus groups.

3.2.1. Quantitative method

The quantitative research relies on field data collected using structured questionnaire that included questions on different issues in practice and the challenges on economic enhancement of women. Basic information was collected on demographic and socio-economic situation of survey respondents. The questionnaire was coded by Kebele to distinguish the six Kebeles.

3.2.2. Qualitative method

The qualitative research mainly focused on the practice and challenge on economic empowerment of women in the study area. Information is attained through interviews and focus group discussions by using interview and discussion guides. Key informants interviews are carried out with Woreda Offices of Agriculture, Land administration office, Women's Affairs and Kebele land administration committee. The discussion was undertaken to collect information from relevant bodies involved on actual implementation of the practice of economic empowerment of rural women by using open and close-ended questions. Focus group discussion was conducted with rural women in the study area. The focus group discussion was unstructured, thus allowing participants to open up and discuss freely. Useful information was gathered as a number of issues were raised from participants. The focus group discussion offered opportunity to capture case stories and to direct observations.

3.2.3. Sampling Techniques and Sample Size

3.2.3.1. Sampling Technique

Populations of women from rural households in six kebeles in Halaba special woreda are used for data collection. Each household represented by a woman. Thus, 3016 women representing 527, 431,405,591,546,516 households from Andegna Choroko, Tachegnawe Lenda, Galato, Gedaba, Wanja, Gerama Kebele's, respectively, were selected using, random sampling method and purposive sampling techniques for qualitative and focus group discussion.

3.2.3.2 Sample Size

The sample size for collecting quantitative data for this research is determined by using (Cochran's, 1977) formula as indicated on Bartlett and Higgins (Bartlett and Higgins, 2001). The study uses the following formula to calculate sample size.

$$n = \frac{N}{1+N(e)^2}$$

The following steps used to determine sample size derived from the above formula to collect quantitative data using questionnaire;

Where:

n = designates the sample size the research uses;

N = designates total number of households in six kebeles assuming that women in all households are affected by the issue;

e = designates maximum variability or margin of error 5% (.05):

l = designates the probability of the event occurring.

Therefore:

$$n = \frac{N}{1+N(e)^2} = \frac{3016}{1+3016(0.05)^2} = 353$$

Sample size for each kebele:-

Andegna Choroko, 62

Tachegnawu Lenda, 51

Galeto, 47

Gedeba, 69

Wanja, 64 and

Gerama 60

For qualitative data collection, respondents from Woreda Agriculture, Woreda administration office, women, youth and children's office, land administration office, and Kebele land administration committee are selected purposely with respect to their roles in the economic empowerment of rural women.

Focus group discussion with rural women is considered important to get information on their experiences and views on their access to rights of land use, property management and equal decision-making power. Ten percent of quantitative survey respondents were purposely selected to make the size manageable.

3.3. Data collection procedures

Quantitative survey was drawn from households of selected villages. Qualitative survey participants were drawn from Halaba Special Woreda Office of Agriculture, Land administration office, Kebeles and rural households.

The quantitative data is collected by employing 12 enumerators, 6 women and 6 men. Fluency in the local language, experience in data collection and good knowledge about research kebeles and villages were considered in recruiting enumerators. Three enumerators were assigned to each kebele.

The researcher had provided two days training to enumerators assigned to each kebele by using well developed manual. Training was arranged separately for each kebele and was completed in 12 days.

Training focused on purpose and outcome of the study. Contents of the questionnaire and how to administer it and on clarity and appropriateness of questions were elaborated. Halabisa was used on training enumerators with assistance of interpreter. Training emphasized on target population because understanding the living condition of respondents was necessary to collect reliable and valid information. For example, enumerators were collecting demographic information in cases where women cannot tell their ages but relate it to some historical events to calculate and cross-check with respondents' physical conditions. Enumerators were also trained on how to repeat and clarify questions and to be careful not to offend respondents even if they know responses are incorrect.

The researcher himself carried out the qualitative data collection. Interviews with Woreda experts and kebele LAC members and focus group discussions with rural women were arranged at respective participants' convenience and were conducted on places, dates and time of their choices.

3.4. Data processing and analysis

Quantitative raw data collected using questionnaires was organized and pre-processing test was carried out right after the field data collection is completed, and data was arranged categorically. Questionnaires were coded by kebele to facilitate analysis of questions on which respondents require to specify their opinions and to facilitate analysis of the open-ended questionnaire. Responses on these questions were carefully collected and summarized. Outputs were categorized into different components relating to relevant variables for convenience in analyzing the findings.

Qualitative data collected through interviews, focus group discussions and observations were put into different categorical variables. Major themes were identified and analyzed in line with research questions and were summarized for use in descriptive analysis. Identified themes of the qualitative survey were exposed to categorical arrangements of the quantitative survey outputs.

Issues intended to be addressed by the research are analyzed using findings from both quantitative and qualitative surveys applying triangulation method. Survey findings are used to draw arguments on relevant issues and data from secondary sources and to draw conclusions and recommendations.

Data is presented using statistical techniques such as, frequency distributions, tables, pie chart and simple measures of dispersion specifically ranges using percentiles and/or counts. Explanation is provided to clarify information on observed data.

3.5. Quality and ethical consideration

The researcher received official permit from Halaba Special Woreda administration Bureau to conduct this study on Halaba special Woreda. Halaba special Woreda agriculture and rural Development office was willing to assist the researcher.

Quantitative survey respondents and qualitative survey informants were provided detail explanation on the overall objective of the study ahead of time. Interview is administered on free will of interviewees. Respondents were informed that they can decline if they don't want to be interviewed. Information provided by interviewees will not transfer to a third party or will not be used for any other purpose.

CHAPTER FOUR

RESULTS AND DISCUSSION

4.1 Characteristics of Survey respondents

Quantitative data is collected and analyzed on demographic and social characteristics of survey respondents. Respondents are asked about their age, marital status and type of marriage they are in (monogamous or polygamous), and their nationality and religious affiliations and educational background.

4.1.1 Demographic Characteristics of Survey Respondents

Data collected on age of respondents showed that, 12.7% of the respondents are in 15-25 age groups, 26.9% are in 26-30 age group, 21.8% are in 31-35 age group, and 26.9% are in 36-40 age group, 5.7% are in 41-45 age group, and 5.9% are above 45 years of age. With regards to marital status, 87.3% of the respondents are married, 4.2% are divorced and 8.5% are widowed. As to the type of married respondents, 70% practice monogamous marriage (only one spouse in their marriage) and 30% are in polygamous marriage (Table 4.1). Hence, the study covers women from different age and marital status groups.

Table 4.1 Distribution of respondents by age, marital status and type of marriage

Demographic characteristics	Frequency	Percent
Age group		
18-25	45	12.7
26-30	95	26.9
31-35	77	21.8
36-40	95	26.9
41-45	20	5.7
>45	21	5.9
Total	353	100.0
Marital status of respondent		
Married	308	87.3
Divorced	15	4.2
Widow	30	8.5
Total	353	100.0
Type of marriage		
Monogamous	247	70.0
Polygamous	106	30.0
Total	353	100.0

Source: Own survey, data Andegna Choroko, Tachegnaw

Lenda, Galeto, Gedeba, Wanja and Gerama Kebeles,

January 2011.

4.1.2 Religious and Nationality affiliation of survey respondents

Out of 353 survey respondents (89.5%) are from Halaba, (17%) are from Kembata, (6%) of respondents are from Amhara, (3%) are from Silte and 11% are from different nationality groups. With regards to religious affiliation (94.4%) of respondents were responded that they follow Islam and (3.4%) respondents are followers of Orthodox Christianity, and (1.4%) of respondent are followers of Protestant Christianity.

Table 4.2 Distribution of Respondents by Religion and Nationality

	Religion of respondents	Frequency	Percent
Valid	Muslim	335	94.9
	Orthodox-Christian	12	3.4
	Protestant-Christian	5	1.4
	Total	352	99.7
Missing	System	1	0.3
Total		353	100.0
Nationality of respondents			
	Halaba	316	89.5
	Siltiy	3	0.8
	Kembata	17	4.8
	Amhara	6	1.7
	Others	11	3.1
Total		353	100.0

Source: Own survey data, Andegna Choroko, Tachegnaw Lenda, Galeto, Gedeba, Wanja and Gerama Kebeles, January 2011.

4.2 Socio- economic characteristics of survey respondents

Socio-economic characteristics of survey respondents are measured on educational background, annual household income and expenditure trends, household ownership, household food sufficiency, household gender division of labor and access to infrastructures and social services. These issues are also considered in the qualitative survey questions and observation check list.

Out of the total 353 respondents 59.8% are illiterate, 17.8% have non-formal basic education, 14.4% have first cycle academic education (1-4), 5.1% have second cycle (5-8) education, 2.5% have first cycle secondary education (9-10) and 3% have second cycle secondary (11-12) academic education. Survey findings on educational status of respondent reflects high illiteracy rate among women in the study area (Figure 1).

According to Klasen, 1999, gender inequalities in education have direct impact on growth and through distorting incentives and indirect impact on investment and population growth. Similarly, he stated that gender bias in employment is associated with low growth in Sub-Sahara Africa, reducing growth by 0.3 %. Furthermore, it is estimated that countries that are off-track in meeting the gender parity in primary and secondary enrollments might lose 0.1-0.3 percentage point in annual economic growth between 1995 and 2005 and an average of 0.4 percentage point between 2005 and 2015 (Abu-Ghaida and Kalsen, 2002, cited in Grown, C. et al 2005).

level of education of respondents

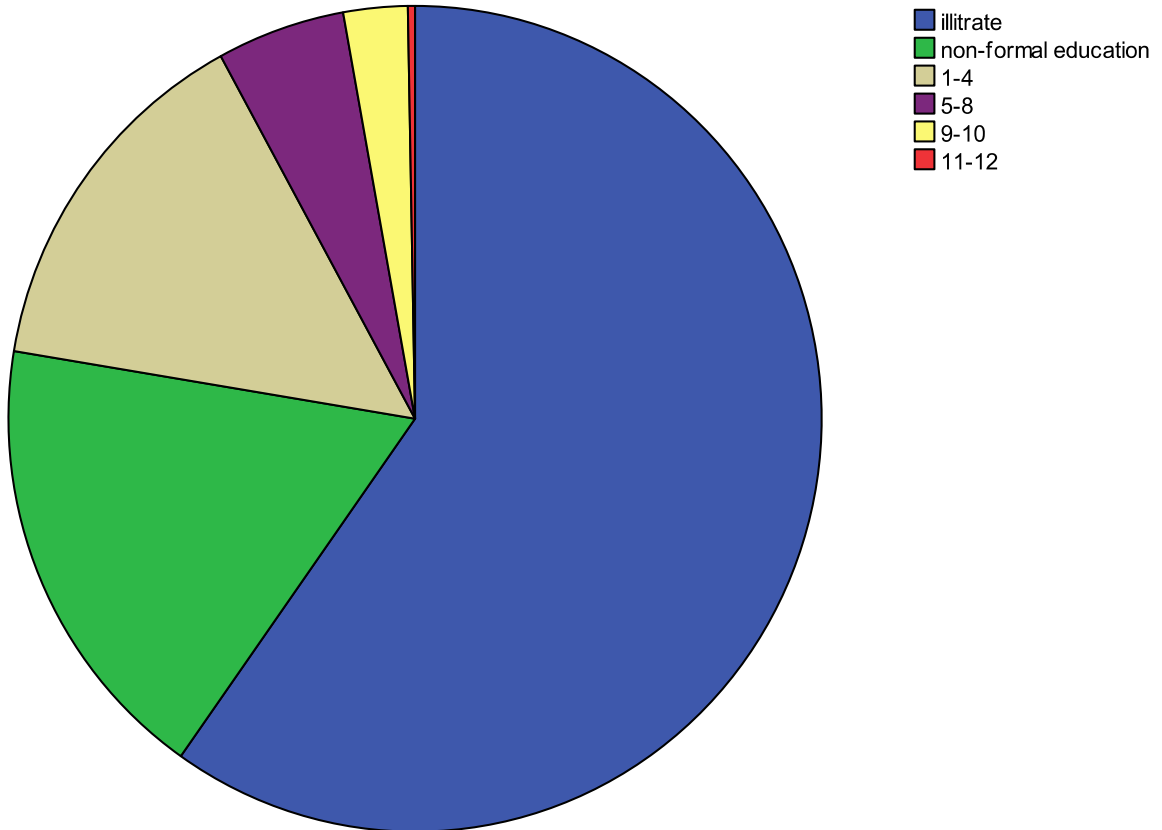


Figure 2: Educational level of respondents

Quantitative data were collected based on average annual income earned from sales of agricultural products revealed that 39.4% responded they earn below 1000, 3.4% responded they earn birr 1000-2000, 19.5% responded they earn birr 2001-3000, 32% responded they earn 3001 -5000, 5.7% responded they earn over birr 5000 (Table 4.3).

Data collected on trends in income expenditure reflect that 81% responded that they spend their income to satisfy household needs, 17.6% responded that they spend income on other investments like purchasing farm inputs, plough oxen, fertilizer, leasing land, etc... 3% responded that they spend their income for house construction and maintenance and 1.1% of survey respondents are not willing to respond to this question. As the data indicated most of the respondents spend their income to satisfy the household need (Table 4.3).

According to Linda Mayoux (2005), the income gained from these economic activities were used for household consumption and family support rather than re-investing it to expand their business. Similarly, being rural women, most are illiterate and have no proper skill for full employment opportunity.

On the other hand, qualitative information obtained through focus group discussion with rural women on income and expenditure trends revealed that they give priority to loan payments mainly for fertilizer provided by kebele administration on credit basis in fear of measures to be taken on delay or failure to repayment of debts.

Trend income and expenditure revealed that most respondents use their income to satisfy their household need, purchase of farm input such as fertilizer, plough oxen and house construction and maintenance.

Table 4.3 Distribution of respondents by income and Expenditures trends

Yearly income of respondents	Frequency	Percent
below 1000	139	39.4
1000 – 2000	12	3.4
2001 – 3000	69	19.5
3001 – 5000	113	32.0
above 5000	20	5.7
Total	353	100.0
Annual main expenditure of respondents		
To satisfy the house hold need	286	81.0
To purchase farm in puts, fertilizer, plough, oxen, etc	62	17.6
For house construction & maintenance	1	0.3
Missing	4	1.1
Total	353	100.0

Source: Own survey data, Andegna Choroko, Tachegnaw Lenda, Galetto, Gedeba, Wanja and Gerama Kebeles, January 2011.

Data obtained on the relationship between average annual incomes earned from agricultural products with marital status reveals that out of the total 308 married respondents 18 responded they earn birr above 5000 from sales of agricultural products, 102 responded they earn birr 3001 -5000, 65 responded they earn birr 2001- 3000, 10 responded they earn birr 1000-2000 and other 113 they earn below 1000 income from sales of agricultural products, out of the total 30 widowed respondents 14 responded that they earn below 1000 from sales of farm products, 2 responded they earn birr 1000 - 2000, 4 responded they earn birr 2001 – 3000, 9 responded they earn 3001-5000 and 1 responded they earn above birr 5000 income from sales of agricultural products. Out

of 15 divorces, 12 responded that they earn below birr 1000 ,2 earn birr 3001- 5000, 1 earns above birr 5000 income from sales of agricultural products.

The findings reflect average income earned from agricultural products varies across marital statuses. In general, a married woman earns higher income from sales of agricultural products (Table 4.4).

Linda, Mayoux, (2005), said that, the income gained from these economic activities were used for household consumption and family support rather than re-investing it to expand their business. Similarly, being rural women, most are illiterate and have no proper skill for full employment opportunity (Linda, Mayoux, 2005).

Table 4.4 Relationship between marital status and average annual income

Marital status of respondents	Agricultural yearly income of respondent					Total
	below 1000	1000 – 2000	2001 – 3000	3001 – 5000	above 5000	
married	113	10	65	102	18	308
divorced	12	0	0	2	1	15
widow	14	2	4	9	1	30
Total	139	12	69	113	20	353

Source: Own survey data Andegna Choroko, Tachegnaw Lenda, Galeto, Gedeba, Wanja and Gerama Kebeles ,January 2011

4.3. Women's Access to Key Economic Resources

4.3.1 Means of land acquisition in the study area

Data collected on land acquisition in the study area reflected that out of the total 353 respondents 66.3% responded that they accessed land through marriage, 27.3% responded they obtained land through heritance, 5.1% of them accessed land through land allocation while, 8% got access to land (Table 4.5). Thus, in the study area most people (93.6%) acquire land through marriage and inheritance.

Focus group discussion and interviews with official confirm the above reality. According to them most women in rural areas did not receive land either from government bodies or from their parents. Only few women benefited from inheritance, but they acquire land through marriage if the husband dies.

Marriage has been primary means of getting access to land under customary system of tenure in sub-Saharan Africa Davison, (1988), and Nizioki, (2002). Unmarried women have little access to land because they are not allowed to inherit property in most matrilineal societies while wives have better access to their husbands' land.

According to Sebina Zzwa, (1981), Davison, (1988); WLSA, (1998), Nizioki, (2002), some customary laws give sons exclusive right to inherit land and other property whereas wives and unmarried daughters have the right to get the benefit from the land. Pre-existing customary norms in some matrilineal societies in Africa used to allow widows continued lifetime rights on their martial land which passes on to male heirs after their death. But, this practice is not necessarily adhered to as land gained

value. Widows are becoming vulnerable and some times forced off their deceased husbands' land by their in –laws or by their sons.

Table 4.5 Distribution of respondents on means of land acquisition

Means of land acquisition of the respondents	Frequency	Percent
By inheritance	96	27.2
Through marriage	234	66.3
Through land allocation	18	5.1
By leasing from other holders	3	0.8
Total	351	99.4
Missing	2	0.6
Total	353	100.0

Source: Own survey data, Andegna Choroko, Tachegnaw Lenda, Galeto, Gedeba, Wanja and Gerama Kebeles, January 2011.

It has already been stated that most people acquired land through marriage. However, widows get access to their deceased husbands land. Access to their husband's land offers them secondary right and this right seriously constrained in reality because women's right to their husband land is secured as long as the marriage lasts.

According to Desalegn (1994), Zenebework (2000), and Tesfaye (2003), rural women do not have equitable access to land and agricultural resources. They are less involved in development activities and have low decision-making power. Their labor contribution to the agricultural sector is invisible because of the gender division of labor in communities.

Table 4.6: The relationship between marital status and land acquisition

Marital status of respondent	Means of land acquisition				Total
	By inheritance	Through marriage	Through land allocation	By leasing from other holders	
Married	70	218	15	3	306
Divorced	10	4	1	0	15
Widow	16	12	2	0	30
Total	96	234	18	3	351

Source: Own survey data Andegna Choroko, Tachegnaw Lenda, Galetto, Gedeba, Wanja and Gerama Kebeles January 2011

Marital status and land registration and certification on their own names reflect that, out of 308 married respondents, only 29 women responded that land is registered and certified in their own names, 191 responded that land is registered in the name of their husbands, 78 responded land is registered in the name of both spouses, 1 responded land is registered in leaser's name and 9 responded that land is registered in the name of other persons (Table 4.7). Out of 30 widows 22, responded that land is registered in their own names, 5 responded that land is registered still in the name of husbands, 2 responded that land is registered in other person's name. Out of the 15 divorcees, 11 responded that land is registered in their own names, 1 responded in the name of both spouses, 2 responded in the name of husband and 1 responded that land is registered in others name (Table 4.7).

Table 4.7. Relationship between marital status and the registered name on the certificate of the land

Marital status of respondent	Registration of land holding right					Total
	In the name women	In the name of the husband	In the name of both	In the leaser's name	In the name of others	
Married	29	191	78	1	9	308
Divorced	11	2	1	0	1	15
Widow	22	5	1	0	2	30
Total	62	198	80	1	12	353

Source: Own survey data Andegna Choroko, Tachegnaw Lenda, Galetto, Gedeba, Wanja and Gerama Kebeles January 2011

4.3.2 Household decision –making and control over income

Women's involvement in decision-making process on the amount of agricultural products to be sold reveals that only 8.2% of the respondents responded that they decide with their husbands, while 56.4% responded they were not involved in decision making process (4.8). Based on the above information it is possible to say that most respondents were not participated in decision – making process of their income. But, in most cases the decisions were made by their husbands without the participation of wives.

Corm, Helem (1984), said that, in all human society, people enjoy their own culture, customs, tradition and belief etc, in their social structure. These social structures empower men and women differently. These differences in the empowerment provide different opportunities and privileges to women and men. As men control all the resources, the men are the decision makers in all economic, political and social issues while the women become the receptor of all issues guided by men.

As the data collected through interview from **Halaba Special Woreda administration Council Office** shows, although there is a government policy on women’s property right and priority to be given in job opportunities, there are still problems on women’s participation in decision making processes. Besides the societies attitudinal problem, the number of educated women in the study area has aggravated the women’s inequality in property right and economic development.

Table 4.8: Distribution of respondents by participation in decision –making process on sales and control of income

	Participation in decision on sale of agricultural products	Frequency	Percent
Valid	Both spouses decide on the amount to be sold	29	8.2
	Wife not involved in decision making process	199	56.4
	Wife some times get involved in decision making process	84	23.8
	Wife decide their own	41	11.6
	Total	353	100.0

Source: Own survey data Andegna Choroko, Tachegnaw Lenda, Galeto, Gedeba, Wanja and Gerama Kebeles January 2011

Out of the total 308 married respondents, 68 responded that they get involved in decisions on income expenditure, while 96 responded that they have equal say, 98 responded that they are informed after decision are made by their husbands (Table 4.9). Obviously widowed and divorced women have no other choice on decision making process (Table 4.9).

Table 4.9: Relations between marital status and control over income

Marital status	Women's participation in decision on income expenditure					Total
	Women's decide on their Own	Both spouses involved	Women receive information after decision by husband	Separate decision depend on cases	Equal say on income expenditure	
Married	26	68	98	19	96	307
Divorced	15			0	0	15
Widow	26	0	0	0	0	30
Total	57	72	103	23	97	352

Source: Own survey data Andegna Choroko, Tachegnaw Lenda, Galetto, Gedeba, Wanja and Gerama Kebeles January 2011

4.3.3. Women's participation in community activities

Most (74.5 %) respondents revealed that they either had not participated in kebele LAC's election process or did not get information well ahead of time.

Table 4.10: Distribution of respondents on participation in kebele LAC's election

Participation of respondents in election of LAC.		Frequency	Percent
Valid	Yes	90	25.5
	No	171	48.4
	No information	92	26.1
	Total	353	100.0

Source: Own survey data Andegna Choroko, Tachegnaw Lenda, Gelato, Gedeba, Wanja and Gerama Kebeles January 2011

4.4. Other factors that affect women's access to and control over Economy

Responses obtained on rural women's involvement on farm activities reveal that 35.1% of the respondents are involved in weeding field preparation and harvesting 31.2% involved in other farm activities in addition to weeding, harvesting, field preparation.

The remaining women were not participating in farming practices due to various reasons (Table 4.11).

Women's involvement in plowing the land is minimal (0.8%). Usually the household head or (husband) takes care of such farm activity (47.3%). In his absence the women hire assistants (20.4%) or other male member (sons) or the husband take care of plowing.

The data collected from the interview in Halaba Special Woreda Agriculture Office also indicated that, rural women had organized in various income generating activities such as poultry production, bee keeping, fruit and vegetables production.

According to Boserups Este (1970), in Africa the first shifting cultivation where hoe was the main tool for plowing the land the contribution of women were much greater than men. In this system women were the dominant figures of the practice of farming whereas men's roles were only confined to clearing the land. Women prepare the soil, sow, and do the weeding, harvesting, and threshing and transporting farm products. Though, undertaking different economic activities more than men rural women in developing countries have less property right, have no role in the economic input and they have remained economically insecure. Rural women have played significant role in livestock production and management in developing countries and they are active participants in the livestock management such as supply of fodder, milking, protecting animals (Boserups, Estr, 1970).

4.4.1. Participation of women in agricultural activities

Table 4.11: Distribution of women’s involvement in agricultural activities and Ploughing

Involvement of respondents in agricultural activities		Frequency	Percent
	Involved in weeding and harvesting, and field preparation	124	35.1
	Involved in other farm activities in addition to weeding and harvesting and field preparation	110	31.2
	Not involved on farm activities because of chores	109	30.9
	Not involved on farm activities because my labor is not needed	2	0.6
	Not involved on the farm activities for other reasons.	7	2.0
	Total	352	99.7
Missing	System	1	0.3
Total		353	100.0
Ploughing the land		Frequency	Percent
	My husband (spouse) ploughs the household land	167	47.3
	Other family family members plough the land	96	27.2
	Involved in ploughing my land	3	0.8
	Friends and relatives plough the land	15	4.2
	Hire labor to plough the land	72	20.4
	Total	353	100.0

Source: Own survey data Andegna Choroko, Tachegnaw Lenda, Galetto, Gedeba, Wanja and Gerama Kebeles January 2011

4.4.2. Access to Agricultural Inputs

Quantitative data collected on possession of plough oxen revealed that, out of the total 353 survey respondents only 8.5% of the households own a pair of oxen. However, a large majority of the household either owned two pair of oxen (24.6%) or more than two pairs of oxen (37.1%). Only few (3.1%) are with out any ox (Table 4.12).

Based on the study result 47.9% of women had training on agricultural technologies. But this figure indicates that there is less access of agricultural training in the study area (Table 4.12).

Table 4.12 Distribution of respondents by No of oxen owed and training received on agricultural technology

Ownership of oxen		Frequency	Percent
Valid	One ox	92	26.1
	A pair of oxen	30	8.5
	Two pairs of oxen	87	24.6
	More than two pairs of oxen	131	37.1
	Do not own an ox	11	3.1
	Total	351	99.4
Missing	System	2	0.6
Total		353	100.0
Training on agricultural technology and input utilization			
	Participated	169	47.9
	No participated	103	29.2
	Partially participated	80	22.7
	Total	352	99.7
	Missing	System	1
Total		353	100.0

Source: Own survey data, Andegna Choroko, Tachegnaw Lenda, Galetto, Gedeba, Wanja and Gerama Kebeles, January 2011.

On factors that, contributed to women's dependency on their husband, cultural dominance was the main one (48.4%), followed by illiteracy. The Factors such as religion, lack of credit, etc are other factors (Table 4.13).

However, key informant groups attribute women's economic dependency to the attitude of women themselves, due to lack of self-esteem, less awareness of women's status in society and illiteracy.

Table 4.13 Distribution of respondents by contributing factors for economic dependency

Contributing factors to economic dependency		Frequency	Percent
	Illiteracy	104	29.5
	Husband influence	39	11.0
	Culture influence	171	48.4
	Lack of credit	8	2.3
	Religion	5	1.4
	Others	20	5.7
	Total	347	98.3
Missing	0	6	1.7
Total		353	100.0

Source: Own survey data Andegna Choroko, Tachegnaw Lenda, Galetto, Gedeba, Wanja and Gerama Kebeles January 2011.

Challenges faced by respondents during land registration and certification was assessed and the responses were vary. A small number of respondents had blamed the husbands in preventing them to obtain land registration certificate, while (26.9%) of them attribute it to culture of society. However, the large majority of them had reported not to have faced any problem acquiring land holding certificate.

According to Halaba Special Woreda Land Administration and Environmental Protection Office (2003/2011) the land holding certificate had been distributed to 65 kebeles of the rural sector so far 24,062 of the men and 7,345 of the women had received land holding certificate. This indicates that most of the women have limited access to land holding as compared to their husband.

Table 4.14. Women respondents view on land registration

Women's response		Frequency	Percent
Valid	The husband's un willingness	31	8.8

	Cultural influence	95	26.9
	No problem	226	64.0
	Total	352	99.7
Missing	System	1	0.3
Total		353	100.0

Source: Own survey data Andegna Choroko, Tachegnaw Lenda, Galetto, Gedeba, Wanja and Gerama Kebeles January 2011

On the existence of development organizations aiming at rural women in building their economic capacity, 51.8% of the respondents revealed there are such organizations, such as “Development and Change Package for women” and “Women’s Association (Table 4.15).

According to focus group discussion and key informants, involving officers of rural development, Youth and Children Affairs Office, and Halaba Special Woreda Administration, various development NGO’s were operating in the area aiming at development of rural women by providing credit support and modern agricultural inputs and technologies, as well as arranging capacity building training on saving and proper management of property at household level.

Credit support obtained from development NGO’s has enabled rural women to involve in various income generating activities like poultry production , bee keeping, goat and sheep rearing activities. Modern agricultural technologies and inputs provided by NGO’s has enabled rural women to increase productivity of crops. The various types of training schemes provided by NGO’s on management of property, as well as, on saving habit in the study area had helped women to raise their income.

According to Linda, Mayoux (2005), micro-finance and credit support are part of an integrated program for poverty reduction for the poorest people, creation of accessibility for credit and micro-finance is an entry point for women’s economic, social and political empowering. On the other hand, because of high illiteracy rate, absence of business management capacity, lack of exposure to information about the importance of credit and micro-finance for income generation, lack of confidence, and fear to risk taking to borrow money, etc, affect the economic empowering of rural women.

On the other hand according to Blumberg (1993), Ethiopia being one of the developing countries by all development indicators, the existing financial resources and financial institutions were not equally distributed all over the country. Most of financial institutions, credit and micro-finance facilities are concentrated at urban centers. These financial institutions and lending agencies have their own internal policies and lending criteria which were not conducive to rural poor women to get the loan.

Table 4.15 Distribution of respondents by existence of organization and the name of the organization

Existence of organization aiming at developing respondent economic capacity	Frequency	Percent
---	-----------	---------

Valid	Yes	183	51.8
	No	170	48.2
	Total	353	100.0

Source: Own survey data, Andegna Choroko, Tachegnaw Lenda, Galeto, Gedeba, Wanja and Gerama Kebeles, January 2011.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1. Summary

The aim of the study was to assess the practice and challenges on economic empowerment of rural Women in Halaba Special Woreda. The study attempted to answer the following basic questions.

- 1- What are the factors that are contributed to women's economic dependency?
- 2- What are the efforts exerted by the government to empower women economically?
- 3- What are the Challenges faced on the implementation of women's empowerment?

In order to deal with these basic questions, research was carried out by using descriptive study design. The total sample sizes of women encompassed in the study were 353 selected from the rural women in Halaba Special Woreda. To select representative sample from the source population the (Cochran's, 1977) formula and simple random sampling technique and purposive sampling techniques were used.

Questionnaires were distributed to respondents and in addition key informant interviews were used as an additional instrument to collect information from different local government offices.

Most of the respondents in the study were in the age group of 26-40 years and all are females. Majority of women were married. Almost all of the respondents were followers of the religion of Islam and relatively few were Orthodox and Protestant Christians. Most of the women were illiterate.

Most of the respondents were spending their income to satisfy their household need. Almost all of the respondents stated that access to land was limited to them, and they depend upon their marital status, i.e. access to land was granted only through marriage since most of the women in the study were married and are entitled to their husband's land. Women have limited access in decision making processes in utilizing the income from sales of farm produces. In most cases the decision was made by men (husbands) and the women had subordinate role to play.

Most of the women in the study area were participating in farm activity, such as weeding, harvesting, field preparation and other farm activities. Based on the information obtained from the study women had no training opportunity in agricultural technology.

The contributing factors to low level of women's economic empowerment were cultural influence, illiteracy, and husbands influence. Within the culture of the society, women were seen as subordinate to men, and the husband plays a dominant role and religion has a big influence.

To empower women, they were organized in to women's association, NGO's and government agencies support them by availing "Development and Change Package for Women". Women had inadequate training on agricultural technology and on the use of inputs.

5.2. CONCLUSION

The factors that affect women's economic empowerment were cultural, illiteracy, husbands and religious influence. The study reveal that the involvement of women in decision making process related to household income was limited. Most of the income was used for household consumption.

Though the provision of equal right to women in economic empowerment is necessary, they have limited access to the right of land and other properties. Most women in the study area had access to land only through marriage. Widowed women obtained the right to land holding right due to their deceased husband.

In the study area there were few supporting organizations for women economic empowerment. Some of the organizations had not performed (delivered) adequately in providing the needed services in terms of credit and facilities.

The government had declared Land Policy in FDRE constitution as: "Every rural resident who want to make a livelihood from farming is entitled to use a plot of land free of charge and women also have the right to access of rural land (FDRE, 1997- 2005), and the government also stated, in article 35 of FDRE Constitution the policy, affirms women's equal right with men in social, economic and political areas. However, the situation is different at Halaba Special Woreda. Most women were not entitled to land holdings and they mostly depend on their husband for land.

5.3. Recommendation

- Special promotion and support have to be given to women during policy formulation and designing of women sensitive issues and need-based development plan, in order to contribute towards poverty reduction and empowerment of women economically.
- As per the Constitution of FDRE, women's right must be respected by avoiding the social bias (cultural influence) in economic empowerment. This requires the involvement of leaders, politicians, and policy maker's, development partners and donor agencies.
- The government should expand its policy and structures that are intended to promote and support women's empowerment in all sectors. Land and property right for women require urgent attention by policy makers and land administration office in the country.
- It's necessary to increase women's political participation, to address issues related to equality. Such improvement helps to reduce the gap between men and women in economic, decision making power and employment opportunity.
- It's important to raise women's in consciousness through participation and by organizing themselves. It can also be facilitated through education, capacity building, training and other measures. Change has to come in the structures and legal frameworks in order to make the self transformation process of empowerment sustainable.
- Since the contribution of women in reducing poverty and hunger is as important as men it's necessary to empower women for making decision on all economic and income generating activities.

- Political leaders and policy makers should facilitate financial services such as micro-financial institutions to disadvantaged rural women to enhance their ability of generating income to ensure the well-being of their families.

References

- Abu-Ghaida. D and S Klassen : The cost of missing the Millennium Development Goal on Gender equity 2002
- Akinyi, Nzioki (2007), Gender and Economic empowerment in Africa
- Amyu Gudesso (2007), The role of in agriculture in the case of Jimma rare Oromo the essay submitted to the department of sociology and social anthropology. Addis Ababa University unpublished.
- AU protocol (2003), African charter of Human and people's right, the right of women
- Blackden, Bahanu (1999), Women's Economic empowerment an entry point.
- Boserup, Ester (1970) Women's Roles in Economic Development. Earth Scan Publications Limited: London
- Cagatay N. - Gender and Poverty 1998 (UNDP Working) Paper series.
- Commons, Cornell (2003), Development entrepreneurship among women with disability in Ethiopia. <http://www.digital/gladenet>.
- Croom HELM (1984), Women and property, Women as property St. Martin's press New York
- CSA (2005), Central Statistical Agency of Ethiopia. *Annual statistical Report*: Addis Ababa
- Dessalegn Rahmato (1994), Land Tenure and Land Policy in Ethiopia after the Derg. Process of the Second workshop of the Land Tenure Project. Norway. A.A.U., Institute of Development Research Land Tenure project , 1994.
- Devereux S., Sharp K. and Amare Y, (2003), *Destitution in Wollo Ethiopia*. IDS Research Report 55, Brighton.

ELTAP, (2006), *Standardization of Rural Land Registration and Cadastral Surveying*

Methodologies: Experience in Ethiopia. Ethiopia - Strengthening Land Tenure and Administration Program (ELTAP), Proceeding of a National Conference, 20-24 March 2006, Addis Ababa.

Erenest, Schusky (1989), *Culture and Agriculture: An ecological introduction to farming system* Bergin and Garven publisher.

Fantu, Cheru (1990), *Ethiopia rural development options.* Zed books publication Ltd.

Fayera, Assafa (1999), *The role of women in Agricultural Activities Among abey chammo Oromo: Senior Essay Submitted to department of sociology and social administration.* Addis Ababa University (Unpublished).

FDRE (1995), Federal Democratic Republic of Ethiopia. Proclamation No.1/1995. *Proclamation of the constitution of the Federal Democratic Republic of Ethiopia*, Addis Ababa.

FDRE (1997), *Constitution Rural Land Administration and Use proclamation.* (FDRE 1997) Pro. No 31 2003

FDRE (1997), Federal Democratic Republic of Ethiopia. *Rural Land Administration and Use proclamation.* Proclamation No. 89/1997, Federal Negrit Gazeta, Addis Ababa.

FDRE (2005), Federal Democratic Republic of Ethiopia. *Rural Land Administration and Use Proclamation No.456/2005.* The Federal Negarit Gazeta 11th year No.44. Addis Ababa.

Gelb (2003), *African claim the 21st century* World Bank publication 2003 Washington D.C

Grown.C.G Gupta A.kes (2005), *Taking action – achieving gender equality and empowering Women's* 2005

Grown et al, (2005), Promoting Economic Empowerment in Africa

Hadera Tasfay, (2002), *Women and Land Rights in Ethiopia*. Eastern Africa Sub-Regional Support Initiative for the Advancement of Women (EASSI).

Hoben Allan, (1973), Land Tenure among the Amhara of Ethiopia. The dynamics of Agnatic descent. University of Chicago Press, Chicago and London.

Jo Grace (2004), Gender role in Agriculture Afghanistan research and Evaluation. unit. [http/ W.W.W. areu, org. pk](http://W.W.W. areu, org. pk).

John Bennet (1989), The condition of Agricultural Growth: the economics of agrarian change under population pressure.

Katy, Skarlatos (2004), Micro-finance and women's economic empowerment . Bridging the gap, redesigning the future [http /W.W.W.WCCN Wisconsin coordinating council on Nicaragua](http://W.W.W.WCCN Wisconsin coordinating council on Nicaragua).

Lindia Mayoux (2005), Women's empowerment through sustainable micro finance: Rethinking best Practice .[http/W.W.W. genfinance. Net](http://W.W.W. genfinance. Net).

Lopi, Barbara (2004), Gender and poverty in the context of human development [http//www sard.net](http://www sard.net).

Lynda (1991), Gender inequality ensite (kasente' cited in Takele, 2008)

Mamo, Hebo (2006), Land, local customs and state polices:- Disputes and Disputes settlement among the Arsi Oromo of Southern Ethiopia Kyoto University – Japan Nakanishi printing co. Ltd- Japan.

NABW (1999), A report on the national Association of Business women.

Nader, Lura (1996), Law in Culture and Society University of California press. Ltd.

NAP-GE. (2006), National Action Plan for Gender Equality (NAP-GE) Women's Affairs
Offices of the prime Minister, Addis Ababa.

Nira, Remmachandra (2008), Under fed, under paid, and over -burdered: Women the key to
food security In south Asia (duplicated journal).

Nzioki A. ,(2002), Towards Women's Equal Rights to land in Eastern Africa. Eastern
Africa Sub-Regional support Initiative for the Advancement of Women (EASSI),
Kampala Uganda.

OAU, (2003), Organization of African Union. Human and Peoples' Rights on the Rights of
Women in Africa. African Commission on Human and Peoples' Rights Protocol to the
African Charter. The 2nd Ordinary Session of the Assembly of the Union, 2003,
Maputo. Retrieved on May 5, 2007 from <http://www.africa-union.org>

Pankhurst R. (1966), *State and Land in Ethiopian History*. Institute of Ethiopian Studies in
association with Oxford University Press, Addis Ababa.

Pathfinder, (2007), Empowering Girl's and Women's for effective social change

Raesser, Blumberg, (2004), Women economic empowerment as a magic potion of development.

Shashikanta, Varmaetal (2005), Gender roles in farming system in Haryana state, India
implication for Food security AERDD. The University of reading
<http://www.gen.vol.infarm.org>.

Stephanie, Coontz (1986), Women's work, men's property the origin of gender and classes.
British library cataloguing publication data.

TGE, (1993), Transitional Government of Ethiopia. *National Policy on Ethiopia Women*. Addis
Ababa.

UN ECA, (2004), Economic Commission for Africa: *Land Tenure System and their impacts on food security and sustainable Development in Africa*, Addis Ababa.

UNDP (2006), Economic Empowerment of women through small Business Enterprises.

Walker C, (2001a), Agrarian Change, Gender and Land Reform: A South African Case Study
Social policy and Development Program paper No, 10, October 2001, UNRISD, Geneva.

WLSA, (2001), *A Critical Analysis of Women's Access to Land in the WLSA Countries: Women and Law in Southern Africa*. Research and Educational Trust, Harare.

Woldeab, Teshome (2005), Gender and development department of regional and local development Studies. Addis Ababa university (Unpublished Handout).

World Bank (2007), Women's economic empowerment for poverty reduction and economic growth in Ethiopia 2006, [http:// www.prb.org/datalind](http://www.prb.org/datalind)

Yared, Amare (1999), House hold resources, strategies and food security in Ethiopia: A study of Amhara household in Wogda north showa.(Addis Ababa University press volume)

Zenebework Tadesse (2000), Revisiting rural Development through a Gender Lens.

Proceeding of the workshop of the FSS. Issues in Rural Development 18 September 1998. Addis Ababa.

Appendix I

Questionnaire for the Rural women

Dear respondent, These interview Questions are designed to collect data about economic status of rural women and factors that influence rural women to ward economic empowerment. So you are requested to provide us your most cooperation by responding to following questions.

1. Age _____
2. Sex _____
3. Marital status – married
 - Divorced-
 - Widowed
4. types of marriage – monogamous
 - Polygamous
5. Ethnic _____
6. Religion _____
7. Educational background _____
 1. Illiterate
 2. non formal Education
 3. 1-4
 4. 5-8
 5. 9-10
 6. 11-12
 7. graduate
8. How much income you earn per year from sale of crops and other farm products?
 1. below 1000
 2. 1000 – 2000
 3. 2001 – 3000
 4. 3001 – 5000
 5. above 5000

9. do you earn income from nonfarm activities? a. yes b. No

10. If your answer to question 9 is yes, How much do you earn _____

11. What is your main expenditure from your yearly income ?

1. to satisfy the house hold need

2. to purchase farm in puts, fertilizer, plough, oxen, etc

3. for house construction & maintenance

4. for other investment, buying cattle, leasing land, rent labor, etc,

12. Do you have sufficient food grains stocked for house hold consumption for year?

a. yes

b. No

13. If you answer for QN .12 is No, what are the means to meet house hold food need?

1. Income generated by women from off farm activities

2. Financial supports from other family members

3. Money or food grain borrowed from friends/ and relatives

4. In come generated by men from off farm activities.

14. How did you acquired the land?

1. By inheritance

2. Through marriage

3. Through land distribution

4. By leasing from other holders

5. Other means

15. Under whose name is the land registered & certified ?

1. In may own name

2. In the name of the husband

3. In the name of both

4. In the leaser's name

5. In the name of others

16. How is your participation in decision making process on sales of agricultural products in the house hold?

1. I decide on the amount to be sold with my husband

2. I am not involved in decision making
3. I some times get involved in decision making
4. I decide on my own

17. How is your participation in decision making on in-come expenditure?

1. I always decide on my own
2. I am involved in decision making
3. I get information only after decision is made by my husband
4. I sometimes decide by my own and my husband decides on his own at other times
5. I have equal say on income expenditure

18. Have you participated in election of LAC, ?

1. yes
2. No
3. I don't know how it was carried out

19. How is your involvement in agricultural activities?

1. I am involved in weeding and harvesting, and field preparation
2. I am involved in other farm activities in addition to weeding and harvesting and field preparation
3. I am not involved on farm activities because I have to look after the children & I have to do household activities
4. I do not work on farm activities because my labor is not needed
5. I don't work on the farm for other reasons.

20. Who is ploughing the land?

1. My husband (spouse) ploughs the household land
2. Family members plough the land
3. I plough my land
4. Friends and relatives plough land for me
5. I hire labour to plough my land

21. How many plough oxen have you used to prepare the land?

1. I have one ox
2. I have a pair of oxen
3. I have two pairs of oxen
4. I have more than two pairs of oxen
5. I do not have an ox

22. Do you know the constitutionally declared women's' right?

1. yes
2. No

23. Do you have the right to properties equal to your husband?

1. yes
2. No

24. Are you involved in economic activities, such as, agricultural production , livestock production and management equally with your husband?

1. yes
2. No

25. If your answer is No in which economic activities you significantly participate?

26. On what activities do you spend much of your time per day ?

1. house hold activities
2. Productive activities

27. Do you have interest if your husband helps you in some of the household activities?

1. yes
2. No

28. Are you engaged in income generating activities other than agriculture?

1. yes
2. No

29. Do you get credit support from your village or district (woreda) ?

1. Yes
- 2.. No

30. Can you manage all of your properties in equal manner to your Husband?

1. yes
2. No

31. What are the factors that contributed to your economic dependency?

32. Do you know Ethiopian Constitution assured women's right to properties with out any preconditions?

1. yes 2. No 3. I am not sure

33. Do you use family planning method ?

1. yes 2. No

34. Do you get training on agricultural technologies & input utilization by kebele agricultural agent?

1. yes 2. No 3. Inadequate

35. What could be the possible solution to help tackle the challenges of women in economic dependency?

1. _____
2. _____
3. _____
4. _____

36. What kinds of challenges that you had faced during land registration and certification ?

1. My husband was not willing
2. Cultural influence
3 There was no challenges
4. If any other _____

37. Is there any organization aiming at developing your economic capacity ?

- A. Yes B. No

38. For Question No 37 If your answer is yes , the name of organization is?

- a. Development and change package for women
b. Women Association
c. Others

Appendix II

Interview for Halaba Special Woreda

Administration Office

1. How much is the awareness level of women concerning land ownership ?
A. High B. Medium C./ Low
2. For Question No 1. If your answer is A/B/C Give brief Explanation _____

3. What are the factors that contribute for unequal utilization of resources and low participation of rural women in economic activity as compared to men ? _____

4. What type of activities undertaken by woreda administration to empower rural women particularly by encouraging their participation in agricultural activity to increase productivity and to raise economic development?
5. What are the efforts exerted by the government to realize the decision making role of rural women ?
6. Are there policies and strategies designed to empower rural women economically?
A. Yes B. No
7. For Question No 6, If your answer is yes, mention the type and methods of implementation.
8. Suggest, what type of measures should be taken by the government and other stakeholders to increase rural women participation to play equal role with men particularly in economic development activities ?

Appendix III

Interview of Land Administration and Environmental protection Office

1. In your opinion, How much is the awareness level of the society concerning rural women in land ownership and its utilization?

A. High B. Medium C. Low

2. For question No 1, if your answer is low what are the factors that contribute to low level of awareness ? _____

3. Did your office provide land ownership certificate to rural women

A. Yes B. No C. at initial stage (at the beginning)

4. for question No 3, if your answer is yes, how many kebeles and rural women benefited in comparison with men? _____

5. What type of activities were performed at your office level to reduce economic dependency of rural women, particularly, by assuring land ownership ? Explain briefly

6. What type of measures were taken at your office level to raise the participation of rural women, particularly on the activity of conservation of natural resources and its utilization ? _____

7. Suggest, the type of possible solution and measures which should be taken by the government and other stakeholders to reduce rural women's economic dependency, particularly by assuming landownership and its utilization ? _____

Appendix IV

Interviews of Woreda Women, youth and Children affairs Office

1. In Halaba Sp. Woreda, among the total number of household, how many rural women are land owners ?
2. What type of modern Agricultural technologies & technical assistance provided to rural women to empower them economically at your office level.
3. Do rural women have equal participation in agricultural activity, particularly enhancing production and productivity in Halaba Special woreda? A/ yes B/ No
4. For Question No 3, if your answer is yes explain its implication.
5. Are there policies and strategies designed by government to develop the economic capacity of rural Women? A. Yes B. No
6. For question No 5, if your answer is yes, explain their types and their implementation process at Woreda level.
7. Do rural women have equal rights in making decision of the utilization of products for domestic consumption? A. Yes B. No
8. For question No 7 if your answer is Yes or No give brief explanation.
9. Are there organizations and financial institutions which support and provide credit to rural women to encourage them to participate in different income generating activities?
10. For question No 9, if your answer is yes, how many kebeles and rural women were beneficiaries?
11. In your opinion what are the basic factors which hinders rural women from equal utilization of resources and equal participation in economic activities?
12. Suggest, what type of measures should be taken by the government and other stakeholders to increase women participation and to play equal role with men particularly in economic development activity to reduce economic decency of rural women.

Appendix V

Interview for Woreda Agriculture Office

1. In Halaba Sp. Woreda among the total House holde How many rural Women own land ?
2. What type of modern Agricultural technologies & technical assistance provided to rural women to empower them economically at your office level?
3. Do rural women have equal participation in agricultural activity, particularly enhancing production and productivity in Halaba Special woreda?
A/ yes B/ No
4. For Question No 3, if your answer is yes, explain its implication.
5. Do rural women have equal rights in making decision on the utilization of properties, products, for domestic consumption
A. Yes B. No
6. For question No 5, if your answer is Yes or No give brief explanation.
7. Are there organizations and finical institutions which support and provide credit to rural women to encourage them participate in different income generating activities.
A. Yes B. No
8. For question No 7, if your answer is yes, how many kebeles of rural women were beneficiaries?
9. . In your opinion what are the basic factors which hinders rural women from equal utilization of resource and equal participation in Economic activities?
10. Suggest , what type of measures should be taken by the government and other stakeholders to increase women participation in economic development activity to reduce economic decency of rural women.