



## **Certify of Proposal**

I hereby certify that the proposal of research entitled Women Empowerment Strategy the Case of Yirgalem Town submitted by Kassa Ayele Romma has been after due consultation with me. The proposal approved and has to my Knowledge the potential of developing in to comprehensive dissertation project. I also agree to supervise the above mention dissertation till its completion.

Signature of Academic Supervisor \_\_\_\_\_

Name: \_\_\_\_\_

Designation \_\_\_\_\_

Date: \_\_\_\_\_

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## **Chapter one**

### **1. Introduction**

#### **1.1 Background of the study**

About half of the world's population is women who are ideally supposed to contribute half of the world's economic, social and political input. This does not occur however as reality indicates otherwise. Furthermore, the reality confirms that many women live in ignorance, poverty and with little hope of getting to know what is happening in the outside world. Meanwhile women are increasingly being forced to seek alternative avenues for generating an income to be able to keep their live hoods going. Women empowerment is a process in which women challenge the existing norms and culture, to effectively promote their well being. The participation of women in Self Help Groups (SHGs) made a significant impact on their empowerment both in social and economical aspects.

Taking into consideration that half of the population are females, there have been efforts to increase the participation of women in political, social and economical activities. There are significant achievements towards gender equality and women empowerment in various areas during PASDEP. Ethiopia has ratified a number of international and regional conventions and protocols on women and child rights. In terms of Institutional mechanisms, establishment of the Ministry of Women's Affairs with higher status and mandate as well as the Regional BoWAs' improved status as member of the cabinets; local administration position as management process to be part and parcel of the decision making body in every sector is becoming one of the opportunities for Gender mainstreaming in all endeavors.

The Government has taken strong measures in the economic sphere to ensure women's equal access to economic recourses including land, credit, science and technology. The protection and promotion of the reproductive rights of women, health and HIV/AIDS is supported by the legal and policy framework and Gender mainstreaming in the health sector has been given due attention. But massive effort calls in the future. The main reason of this fact lies in gender based discrimination within these relations. Therefore the problem of women's subordination and oppression can not only be explained in reference with the class, race and caste system. The

reflections of women's disadvantaged position such as unequal power relations, unequal access to resources and opportunities, burden of unpaid labor, secondary position in the labor market should be articulated with their subordination arising from their position in the class race and caste system. There is increasing understanding around the world that coping with these problems requires women's empowerment as well as economic and human development that will give rise to fundamental and deep changes in the livelihood strategies (MoFED, 2005)

The statistics frankly speak for themselves in terms of gender inequalities and economic related power inequalities at household level. These inequalities substantially limit the opportunity women would otherwise have to independently guarantee basic elements of their livelihood. Women's economic dependency on their husbands or male counterpart not only limits their choices and access to their socioeconomic rights but in situations of domestic violence and abuse seriously impairs the opportunity that women might have had to break free from the circle of violence and the imminent threat of HIV/AIDS infection (Almaz, 1991)

Attention to gender equality remains an important development goal. The importance of gender equality is highlighted in its prominence in the United Nations Millennium Development Goals (MDGs), which have been commonly accepted as a framework for measuring development progress. Of the eight goals, four are directly related to gender: achieving universal primary education, promoting gender equality and the empowerment of women, reducing infant and child mortality, and improving maternal health. Closing gender gaps which tend to favor males has also been seen to contribute to women's empowerment. Yet, women have historically been disadvantaged in accessing not only material resources like credit and other property, but also in obtaining social resources such as education, information and modern technology. All of these factors have negative implications for the type of enterprises that women are engaged in (MoFED, 2005).

## 1.2 Statement of the Problem

According to the World Bank's gender statistics database, women have a higher unemployment rate than men in virtually every country. In general, women also make up the majority of the lower paid, unorganized informal sector of most economies. These statistics are used to justify giving priority and increasing women's access to financial services on the grounds that women are relatively more disadvantaged than men. ([www.genderstats.worldbank.org](http://www.genderstats.worldbank.org)).

It is important to understand patriarchy in order to understand present day relations between women and men Eshetu. (2000) defines patriarchy as father rule, male domination on women's productive labor power, property and other economic resources. Empowerment of women and gender equality are prerequisite for achieving political, social, economic, cultural and environmental security among people. (United Nation World Conference on Women Beijing, 1995) (Beijing, 1995). As it has been cited earlier, access to credit is an important mechanism for reducing women's poverty and to empower them.

As stated by Narayan (2002), in most poor countries, men's domination over women is strongest within the household. Access to credit and participation in income-generating activities is assumed to strengthen women's bargaining position within the household thereby allowing them to influence a greater number of strategic decisions. Ethiopia is also one of the developing countries where women have a low standard of living. This study looks into educational attainment and SHGs as contributing to women's knowledge and self confidence by widening their social networking. It also gave them the tools and skills they need to participate more effectively and successfully in formal politics and to informally influence decisions and policies that affect their lives.

There has been a broad consensus that education is important foundation, which the socio economic and cultural development of a nation is based. Education improves the capacities of societies and their social, economic, scientific technological institutions. It also helps people to alleviate poverty, tackle demographic problems, improve health and nutrition, and increase the value and efficiency of labor. Generally, education, transforms both humanity and human

instillations. Thus, the universal declaration of Human Rights of 1948 stipulates that everyone has the right to education and education is not a charity rather it is a fundamental human right for all people irrespective of their sex, race, economic status and other difference.

Similarly, Article 10 of the convention for the Elimination of all forms of discrimination against women (CEDAW) in UNESCO (1996:1) states that girls and women should have equal access to, and continuing participation in all forms and levels of education. However, historical disparities in education existed in almost all societies, especially between male and females. In spite of the universal principles today, it is a fact that all over the world more or less subtle, obvious or cancelled discrimination against women remained as a truth whose existence is undeniable.

Generally, this study deals with women empowerment strategy related to self help groups and girl's educational attainment creating employment and income opportunities to women and subsequently in empowering them to play an active role in the economic, political and socio cultural sphere in the study area. The economic empowerment approach dealt with attributed women's subordination to lack of economic power. It focuses on improving women's control over material resources and strengthening women's economic security. Self Help Groups may work in a range of areas, including savings and credit training and skills development, new technologies or marketing as well as provide such supports as child care, health services, financial, literacy programs and social cooperative. The consciousness raising approach asserts that women's empowerment requires awareness of the complex factors causing women's subordination.



### **1.3. Objectives of the Study**

#### **1.1.1 General Objective**

The general objective of this study was to assess the practices and challenges of women empowerment through educational attainment of girls and self help groups.

#### **1.3.2 Specific Objectives:**

- To identify problems and challenges of women empowerment program and gender related issues.
- To assess and determine the level of girl's participation rate and academic performance as compared to boys.
- To examine the efforts exerted by the government for economic empowerment of women,
- Identify challenges faced by women empowerment in the implementation process
- To examine the SHGs intervention for women empowerment in both democratization and household decision making. .

#### **1..4 Research Questions**

The study aimed to answering the following research questions:

- What were problems and challenges of women empowerment program in the study area?
- What were good practices to scale up to others?
- What were the opportunities to implement the women development package?
- How can improve women development performance?

## **1.5 The Hypothesis of the Study**

1. H<sub>01</sub> There is no significant relation between economic participation and total women empowerment.
2. H<sub>02</sub> There is no significant relation between economic opportunity and total women empowerment.
3. H<sub>03</sub> There is no significant relation between political and legal empowerment and total women empowerment.
4. H<sub>04</sub> There is no significant relation between educational attainment and total women empowerment.
5. H<sub>05</sub> There is no significant relation between health and well-being, and total women empowerment.

## **1.6 Significance of the Study**

This study generated important information useful to improve women empowerment formulate programs and guidelines for interventions that would improve efficiency of the women empowerment package. The potential users of the results of this study would be self help groups, schools, and policy makers, governmental and non-governmental organization, who want to implement interventions in girls and women socio economic status. Furthermore, this study could be used as source material for further study. This study will add on the existing literature and will help the academicians by getting more reference in future when carrying out research on similar or related topics.

## **1.7 Scope of the Study**

The study's scope was to critically assess the problems, challenges and practice of implementation of Yirgalem Town women development package. So the study was limited in Yirgalm Town only and strategies direction for women empowerment. The study delimited the relationship between women empowerment and the economic participation, economic opportunity, political participation, attainment education and health and well being of the community.

### **1.8 Limitations of the Study**

Even though maximum efforts have been devoted, the researcher faced some challenges while doing this study. To begin with, the fact that the majority of the respondents' educational background is low creates some negligence in filling the questionnaire. Some do not give values to the questionnaire and some others do not return it totally. Besides this, some others see the questionnaire politically even though orientations have been made. Furthermore, government and Non government official and expert respondents have been in a tight work, some were not as such willing to fill the questionnaires.

### **1.9 Organization of the Paper**

The paper was organized in five chapters. Chapter one covered the introduction of the study that include background of the study, statement of the problem, objectives of the study, research questions, hypothesis of the study, significance of the study, scope of the study, limitation of the study and organizational of the paper. The second chapter was literature review. The third chapter was methodology of study. The fourth chapter was result and discussion, and the fifth chapter covers the conclusion and recommendations.

## **Chapter Two**

### **2. Literature review**

#### **2.1 The Women's Empowerment Concept**

Empowerment refers to increasing the spiritual, political, social or economic strength of individuals and communities. It often involves the empowered developing confidence in their own capacities. Empowerment of women and girls concerns women and girls gaining power and control over their own lives. It involves awareness raising, building self-confidence, expansion of choices, increased access to and control over resources and actions to transform the structures and institutions which reinforce and perpetuate gender discrimination and inequality. The core of empowerment lies in the ability of a person to control his/her own destiny. Empowerment is probably the totality of the following or similar capabilities. The first most important capability is decision-making power. (<https://en.wikipedia.org>).

One of the empowerment strategies is assisting marginalized people to create their own Self help groups, using the rationale that only the marginalized people, themselves, can know what their own people need most, and that control of the organization by outsiders can actually help to further entrench marginalization. Charitable organizations lead from outside of the community; for example, can disempowering the community by entrenching a dependence on charity or welfare. A nonprofit organization can target strategies that cause structural changes, reducing the need for ongoing dependence. The concept of personal development is seen as important by many employers, with emphasis placed on continuous learning, increased

self-awareness and emotional intelligence. Empowerment is ultimately driven by the individual's belief in their capability to influence events (<http://www.un.org/womenwatch>).

According to Karl (1995) gives five levels of empowerment strategy which include welfare, access, conceptualization, participation and control. These levels also reflect the various approaches that have been used to promote the empowerment of women over the years. The first level, welfare, addresses the basic needs of women. This approach does not recognize or attempt to solve the underlying structural beneficiaries of welfare benefits. It is obvious that such an approach promotes dependence on the provider. Access, the second level, involves equality of access to resources, such as education, opportunities, land and credit. This is essential for women to make meaningful progress. The path to empowerment is initiated when women recognize their lack of access to resources as a barrier to their growth and overall well-being and take action to address it.

## **2.2 Gender Equality**

Gender Equity is the process of being fair to men and women, boys and girls and is about equality of outcomes and results. Gender equity may involve the use of temporary special measures to compensate for historical or systemic bias or discrimination. It refers to differential treatment that is fair and positively addresses a bias or disadvantage that is due to gender roles or norms or differences between the sexes. In other words gender equality refers to that stage of human social development at which “the rights, responsibilities and opportunities of individuals will not be determined by the fact of being born male or female and also realize their full potential. In recognition of the importance of establishing gender equality around the world, the United Nations Development Fund for Women (UNIFEM) was established as a separate fund within the United Nations Development Program (UNDP) in 1984. At that time, the General Assembly instructed it to “ensure women’s involvement with mainstream activities. (Sadler, 2004.)

## **2.3 Background on Key International Agreements and Declarations**

The Convention provides the basis for realizing equality between women and men through ensuring women's equal access to, and equal opportunities in, political and public life including the right to vote and to stand for election -as well as education, health and employment. States parties agree to take all appropriate measures, including legislation and temporary special measures, so that women can enjoy all their human rights and fundamental freedoms.

The Convention is the only human rights treaty which affirms the reproductive rights of women and targets culture and tradition as influential forces shaping gender roles and family relations. It affirms women's rights to acquire, change or retain their nationality and the nationality of their children. States parties also agree to take appropriate measures against all forms of traffic in women and exploitation of women. Countries that have ratified or acceded to the Convention are legally bound to put its provisions into practice. They are also committed to submit national reports, at least every four years, on measures they have taken to comply with their treaty obligations. <http://www.un.org/womenwatch/daw/cedaw/cedaw.htm>

## **2.4 Historic Development of Gender Gap**

From ancient to modern times, four generalizations can be made about women's paid work. (1) Women have worked because of economic necessity; poor women in particular worked outside the home because they were unmarried or because their partners were unable to sustain the family solely through their own work. (2) Women's paid work has often been similar to their work at home. (3) Women have maintained the primary responsibility for raising children, regardless of their paid work. (4) Women have almost always been paid less than men for their work. Some major changes are now occurring in industrial nations, including the steadily increasing proportion of women in the labor force; decreasing family responsibilities (due to both smaller family size and technological innovation in the home); higher levels of education for women; and more middle- and upper-income women working for pay.

The problems of gender inequalities discussed above are very much prevalent in Ethiopia. Ethiopia is a patriarchal society that keeps women in a subordinate position (Haregewoin and Emebet, 2003). There is a belief that women are docile, submissive, patient, and tolerant of

monotonous work and violence, for which culture is used as a justification (Hirut, 2004). The socialization process, which determines gender roles, is partly responsible for the subjugation of women in the country. Ethiopian society is socialized in such a way that girls are held inferior to boys. In the process of upbringing, boys are expected to learn and become self-reliant, major bread winners, and responsible in different activities, while girls are brought up to conform, be obedient and dependent, and specialize in indoor activities like cooking, washing clothes, fetching water, caring for children, etc. (Haregewoin and Emebet, 2003; Hirut, 2004).

The differences in the ways in which individuals are treated through the socialization process, due mainly to their sex status, leads to the development of real psychological and personality differences between males and females (Almaz, 1991). For instance, a female informant in Arsi stated that a man is a big person who has higher social position and knowledge, who can govern others and think in wider perspectives; while a woman is a person who can serve a man, who is like the husband's object transferred through marriage, and to whom he can do anything he wishes to do (Hirut, 2004). These socially induced differences between males and females result in discriminatory rewards, statuses, opportunities and roles as shall be discussed below.

## **2.5 Empowerment of Women**

Women's empowerment is vital to sustainable development and the realization of human rights for all. According to Java, "the empowering Women aims to inspire women with the courage to break free from the chains of limiting belief patterns and societal or religious conditioning that have traditionally kept women suppressed and unable to see their true beauty and power." Women are encouraged to see and bring forth the beauty and strength within themselves, and to be inspired to be the best they can be. Empowering women is an indispensable tool for advancing development and reducing poverty.

Empowerment of women has emerged as an important issue in global society in recent times. Women contribute both the formal and informal sector activities and substantially to self help socio-economic development projects. Empowered women contribute to the health and productivity of whole families and communities and to improved prospects for the next generation. Critical aspect of promoting gender equality is the empowerment of women, with a

focus on identifying and redressing power imbalances and giving women more autonomy to manage their own lives. The importance of gender equality is underscored by its inclusion as one of the eight Millennium Development Goals.

Gender equality is acknowledged as being a key to achieving the other seven goals. Women bear more than almost all percent of household production task. Women indeed role the biological and social tasks of bearing, nurturing and providing initial education for children and insuring the well being of the family and that of the society. In this regard the MDGs targeted the elimination of gender disparity at primary and secondary school levels by 2005 and at all level of schooling by 2015. The goal is based on the notion that equality can be attained through equal opportunities a view consistent with the prevailing thought on equality. There are four indicators chose to monitor gender equality in MDGs:

- Ratio of girls to boys
- Ratio of literate female to males 15 to 24 ages
- Share of women in wage employment in non-agriculture sector; and
- Proportion of seats held by women in national parliament.

## **2.6 Positive Discriminations**

Positive discrimination differs from equal opportunities policies in that the latter advocate while positive discrimination gives preferential treatment to people on the basis of such categories. The main beneficiaries of positive discrimination have way out discrimination. Thus practice of giving preferential treatment to members who socially and economically disadvantaged groups. Positive discrimination includes a wide range of practices. These are sometimes described as “affirmative action” or “positive action”, and which attempt to compensate for deprivation or prejudice that certain groups have suffered in the past, and that continue to put them at a disadvantage. Positive discrimination aims to take past disadvantages into account when assessing job applicants, so that inequalities are not responsible for. The move towards positive discrimination has been slower in Europe and it is largely carried out



on a voluntary basis. In 1984 the European Council made a Recommendation of Positive Action for Women, urging member states to address unequal opportunities for women in employment.

## **2.7 Women and Education**

A report released by the United Nations Children's Fund (UNICEF) on December 8, 1998, declared that about 130 million children between the ages of 6 and 11, including 73 million girls, go without basic education. This shortfall has broad implications for those children's welfare, and by extension, for world peace and security, UNICEF argued in its annual State of the World's Children Report. Although the 1948 Universal Declaration of Human Rights and the 1989 Convention on the Rights of the Child established the right to education as a basic human right, more than 850 million people about a sixth of the world's population would enter the 21st century unable to read or write.

## **2.8 Women and Poverty**

Individuals who have a lower-than-average ability to earn income, for whatever reason, are likely to be poor. Historically, this group has included the elderly, people with disabilities, single mothers, and members of some minorities. In the West today, a significantly large group in the poverty stricken population consists of single mothers and their children; these families account for about one third of all poor people. Not only do women who work outside the home generally earn less than men, but a single mother often has a difficult time caring for children, running a household, and earning an adequate income. Other groups disproportionately represented below the poverty threshold are people with disabilities and their dependants, very large families, and families in which the principal wage earner is either unemployed or works for low wages.

Poverty has been viewed as a measure of social class and sex inequality in industrial societies, with women and lower-class households experiencing the greater level of poverty. The Internationally, women are most often concentrated in ‘feminized’ professions, such as nursing and teaching, office work, care of the elderly. Typically, because these functions are carried out by women, they are the lowest paid, in addition to offering limited or no opportunity for advancement. The term “feminization of poverty” is often used to illustrate the fact that the majority of the 1.5 billion people living on US\$1 a day or less are women and that the gap between women and men caught in the cycle of poverty has not lessened, but may well have widened in the past decade. (<http://www.un.org/womenwatch/daw/followup/session/presskit/fs>)

## **2.9 Sustainable Development**

Sustainable Development, a term commonly defined as “economic and social development that meets the needs of the current generation without undermining the ability of future generations to meet their own needs”. The World Commission on Environment and Development (WCED), otherwise known as the Brundtland Commission (after its Chairwoman, Gro Harlem Brundtland, Prime Minister of Norway), produced this almost universally quoted definition in 1987. Sustainable development is a kind of development that only covers the economic dimension, but gives an equal footing the ecological, social and economic dimension. It has varied roots: the concept of sustainability, which aims to reconcile the utilization of eco-system with their ability to regenerate sustainable development that satisfies the present needs without risking the possibilities of future generation. This principle implies that resource should be used in full potential.

## **2.10 Current Status Gender Gap**

As part of its overall objective to reach the Millennium Development Goals (MDGs), the Government of Ethiopia has made remarkable efforts towards universal primary education, gender equality and women empowerment. While there are still large gender disparities in education, Ethiopia has seen an enormous and rapid increase in enrolment in primary education that has contributed to reduce the gender imbalance (MoFED, 2005). The emphasis given to education and gender equality reflects also its instrumental importance in fostering progress

towards other goals, such as raising labor compensation and supporting women's progress in the labor market.

Research shows that women's earnings can influence their status and decision-making power within the family, as well as their choices about labor force participation and fertility. Women's wages are especially important for children, as they tend to spend their earnings directly on the needs of children (UNICEF, 1999). This raises important policy questions for Ethiopia. How significant is the gender pay gap? What lies behind the pay differentials between men and women? Is discrimination important? How likely will the achievement of the education MDGs translate into a significant reduction in wage disparities across gender? In contrast with the abundant literature of the gender pay gap in developed countries, and the growing number of studies for emerging countries, fewer studies have actually attempted to address these important questions in the case of Africa.

## **2.11 The Contribution of the World Economic Forum**

In recent years, the Women Leaders Programme of the World Economic Forum has been focused on supporting the advancement of women to positions of leadership in society, and on promoting consideration of other issues affecting women's lives. Furthermore, for the past four years, the Forum's Global Competitiveness Reports have provided data on the qualitative aspects of women's participation in the workforce. The Forum has begun to explicitly incorporate in its measures of competitiveness aspects of gender equality, recognizing that, far from being a matter of mere political correctness, the advancement of women is an important strategic issue. Countries which do not capitalize on the full potential of one half of their societies are misallocating their human resources and compromising their competitive potential.

Despite worldwide evidence of the low levels of female participation in social, educational, economic and political spheres, there is still a tendency to see it as a real problem only in a limited number of countries. Yet, as noted above, the reality is that no country in the world, no matter how advanced, has achieved true gender equality, as measured by comparable decision-making power, equal opportunity for education and advancement, and equal participation and status in all walks of human endeavor. Gender disparities exist, even in

countries without glaring male domination, and measuring these disparities is a necessary step towards implementing corrective policies. Yet measurement is challenging and country performance difficult to assess using disaggregated and diverse data for each nation. Our study is an attempt to consolidate these data in a manner that allows us to take a closer and more structured look at relative country strengths and weaknesses.

## **2.12 Criteria for Measurement**

Five important dimensions of female empowerment and opportunity have been chosen for examination, based mainly on the findings of UNIFEM, concerning global patterns of inequality between men and women:

1. Economic Participation
2. Economic Opportunity
3. Political Empowerment
4. Educational Attainment
5. Health and Wellbeing

The gender gap in each dimension is then quantified using two types of recent available data: a) published national statistics and data from international organizations, and b) survey data of a qualitative nature from the annual Executive Opinion Survey of the World Economic Forum.

## **2.13 The Economic Participation of Women**

The economic participation of women: their presence in the workforce in quantitative terms is important not only for lowering the disproportionate levels of poverty among women, but also as an important step toward raising household income and encouraging economic development in countries as a whole. Amartya Sen makes a compelling case for the notion that societies need to see women less as passive recipients of help, and more as dynamic promoters of social transformation, a view strongly buttressed by a body of evidence suggesting that the education, employment and ownership rights of women have a powerful influence on their ability to control their environment and contribute to economic development. Economic participation concerns not only the actual numbers of women participating in the labor force, but also their

remuneration on an equal basis. Access to capital poor women are usually the least able to seize the longer term opportunities offered (Sen, A. 1999).

## **2.14 Economic Opportunity**

Economic opportunity concerns the quality of women's economic involvement, beyond their mere presence as workers. This is a particularly serious problem in developing countries, where women may gain employment with relative ease, but where their employment is either concentrated in poorly paid or unskilled job that characterized by the absence of upward mobility and opportunity. This is most commonly the result of negative or obstructive attitudes, and of legal and social systems which use maternity laws and benefits to penalize women economically for childbirth and child care responsibilities, and discourage or actively prevent men from sharing family responsibilities.

One of the basic problems that Zewde and his Associate identified in preparing this report is the lack of adequate empirical studies on women entrepreneurs in Ethiopia. Women-owned and operated small enterprises that are relatively growth-oriented are practically unexplored from a research perspective. At this stage, the lack of documentation and data disaggregated by sex also prove to be barriers to correctly answering questions regarding the characteristics or the true profile of women entrepreneurs at the national level. The commercial banks in Ethiopia are not keen on financing MSEs in general. The financial intermediation demand collateral requirements are not often feasible for MSEs, particularly those run by women. At this point in time, micro-financial institutions are the only formal institutions that are accessible to micro and small enterprises. In fact, micro-financial institutions (MFIs) do not finance small enterprises but generally lend for household and domestic requirements. (Zewde and his Associates, 2005)

## **2.15 Political Empowerment**

Political empowerment refers to the equitable representation of women in decision-making structures, both formal and informal, and their voice in the formulation of policies affecting their societies. The Inter-Parliamentary Union reports a world average of only 15.6% in combined houses of parliament. The statistics by region offer few surprises, ranging from 6.8%

in the Arab States to 18.6% in the Americas, and 39.7% in the Nordic states. While women are poorly represented in the lower levels of government, they are rarer still in the upper echelons of decision-making. The absence of women from structures of governance inevitably means that national, regional and local priorities i.e. how resources are allocated are typically defined without meaningful input from women, whose life experience gives them a different awareness of the community's needs, concerns and interests from that of men. However, in order for spending and development priorities to change, there must be at least a critical mass of women represented, who are learning the rules, using the rules and changing the rules of the decision (Inter-Parliamentary Union, op.cit).

## **2.16 Educational Attainment**

Educational attainment is, without doubt, the most fundamental prerequisite for empowering women in all spheres of society, for without education of comparable quality and content to that given to boys and men, and relevant to existing knowledge and real needs, women are unable to access well-paid, formal sector jobs, advance within them, participate in, and be represented in government and gain political influence. Moreover, the risk increases for society as a whole that the next generation of children will be similarly ill-prepared. If, as a broad body of empirical work has shown, education and literacy reduce mortality rates of children including the bias toward female child mortality and help reduce fertility rates, the importance of literacy for women is all the greater, considering that women still constitute two-thirds of the world's illiterate population. (World Bank 1993)

Information and communication technologies, which have become a potent driving force of the development process, represent yet another dimension in which a knowledge gap has emerged between women and men: a gender-based digital divide. A study by the USAID has found that countless women in the developing world are further removed from the information age because of their lower levels of education and deeply ingrained negative attitudes towards other forms of achievement. Without access to information technology, an understanding of its significance and the ability to use it for social and economic gain, women in the developing world will be further marginalized from the mainstream of their communities, their countries and the world. In

the present study, gender disparities in educational attainment are captured using data on literacy rates, enrolment rates for primary, secondary and tertiary education and average years of schooling across the population. Educational attainment is, without doubt, the most fundamental prerequisite for empowering women in all spheres of society. Without education, women are unable to access well paid, formal sector jobs, advance within them, participate in, and be represented in government and gain political influence. Moreover, the risk increases for society as a whole that the next generation of children will be similarly ill prepared. If, as a broad body of empirical work has shown, education and literacy reduce mortality rates of children including the bias toward female child mortality and help reduce fertility rates, the importance of literacy for women is all the greater, considering that women still constitute two-thirds of the world's illiterate population (USAID, 2001).

## **2.17 Health and Well-being**

Health and well-being is a concept related to the substantial differences between women and men in their access to sufficient nutrition, healthcare and reproductive facilities, and to issues of fundamental safety and integrity of person. Utilization of health care services is affected by a multitude of factors. Several studies have attempted to identify and measure the effects of factors that contribute to differentiation in the utilization of health care services. Review of literature across the globe suggests that these factors can be identified as cultural beliefs, socio-demographic status, women's autonomy, economic conditions, physical and financial accessibility, and health services issue. A number of factors have also been identified as the major causes of poor utilization of primary health care services: age of mothers, family size, parity, educational status, work status, Belay T (1997).

Use of maternal health care services is expected to be associated with demographic and socioeconomic factors. One important demographic variable that affects the utilization of health seeking behavior is mothers' age three delay model health care at the time of birth. Studies show that lower utilization of maternity care services is observed among mothers who are over 35 years of age. Parity, the number of children ever born, is strongly associated with health seeking behavior. The service and social environments are typically very different in urban and rural

areas. Strong urban-rural differentials in utilization of maternity care services are therefore expected (CSA, 1993).

## **Chapter three**

### **3. Methodology of the Study**

#### **3.1 The Study Area**

This study carried on Yirgalem town on a desertion of empowering women strategy. Yirgalem is located 6<sup>0</sup>40<sup>1</sup> North latitude and 38<sup>0</sup>23<sup>1</sup> East longitude, in the eastern parts of the South nation,



nationalities and peoples of regional state. Yirgalem is located at 370km south of Addis Ababa, 45km to Hawassa which is the capital city of SNNRPS and Sidama zone and also 50km north of Dilla and its current population is 38700 and the growth rate is 2.9 percent. Yirgalem falls in Weina Dega climate zone (and it is tropical and moderately hot) with mean annual rainfall ranging from 900mm to 1800mm and a mean temperature varying from 10<sup>0</sup>c and 32<sup>0</sup>c. The elevation of the town ranges between 1600mm to 1800mm above sea level. The surrounding of yirgalem lies on two physiographic units, southeastern highlands and the rift valley and also surrounded by two rivers locally named Gidawo in the side of northeast parts and southeast Woyima. Due to its Physiographic seating, it has steep slopes, river valley and fluvial deposits are dominant features.

Historically, Yirgalem was established during the Ras Desta Damtew in 1924 who was the ruler of Sidama governor. Yirgalem town was sub divided in to two: Arada and Sidetegna, the former place was the residential to the governor and the later was the place of refugees' which is called still now Sidetegna. His decision was based mainly on sustainability of location as a junction of the three Sidama groups namely Faqissa, Geribbicho and Aleta. However, early yirgalem has the ethnic diversity as well as a religious diversity such as orthodox, protestant, Islamic, catholic and traditional religion like gods (Abo traditional religion). Even though, such diversity cannot affect the society, even it brings integrations for all economic, social and cultural activities.

The growth of modernization and importance of Yirgalem started after the end of the Italian occupation, where piped water and 18 hours of electric service was supplied in 1956 and first and secondary school was established in 1958 and many functional government offices and hospitals were also built to provide modern administrative services. Despite of its developments, Yirgalem has not that much dramatic growth because of the political trammel which hinders the economic developments. Even Yirgalem called as the economic rots, because Addis Ababa via Kenya road is adjacent to the Yirgalem and at list cross through Abosto which is name given by Italian during their occupation it called "kella". Not only political trammel, cash crop of the area is intermittent due to this case investors escape to other city to invest more economically advanced areas.

### **3.2 Data Collection Procedure**

The data was also analyzed in relation to the research questions and preceded simultaneously with data collection. All elements of data in the form of transcribed interviews and observation notes were read and re-read, so that the researcher was fully immersed and intimate with the data prior to intensive analysis. Each interview was examined in detail and coded independently initially; coding labels were chosen to reflect the actual words of the participants to avoid premature abstraction and distortion of meaning. The categories were from the interpretations of what the participants had said.

The antecedents, context, contingencies and consequences were considered in relation to the categories. Memoranda were written in relation to various themes in the data and enabled the researcher to move from the data to a conceptual level. This transformation of data from one level of analysis to another required a sense of awareness and an intuitive sense of the whole of the data. The themes reflected only the content of the interviews. To capture the process of empowerment, the interviews were re-written in a chronological sequence. The women's stories were written in a descriptive manner with little, if any, interpretation to avoid premature interpretation and explanation. The stories captured the women's feelings, responses, patterns and perspectives.

During data analysis, there was an intense and intimate interplay among the researcher, the women group, the data and the emergence of the process of empowerment. In addition, theoretical notes and memoranda were studied and integrated into the analysis. Furthermore, definitions of empowerment and its outcome were refined as well as pre-conditioned; influencing factors and consequences of empowerment were examined.

### **3.3 Primary Data**

Primary data were collected thorough interview and group discussion. The women, children and youth affaire office official and experts were participating both in individual interview and focal group discussion. The 100 students and 120 house hold data were collected by interview. In

addition that the NGOs and CBOs that participate in women empowerment development were participated in both personal interview and group discussion.

#### **5.4 Secondary Data**

Secondary data were collected from reports, database data and documentation of Yirgalem High School educational attainment at grade 10, Yirgalm Omo and Sidama Micro Financing saving and credit performance, and civil service human resource statics data. Projects that intervene women empowerment at yirgalem town progressive report were reviewed.

## **Chapter four**

### **4 Results and Discussion**

#### **4.1 Overviews**

The provision of equal opportunity to individuals (irrespective of sex, race, residence, etc) and various social groups has several advantages. It is a human right, contributes towards the development of fair and inclusive society, promotes unity within diversity, fosters civic and community responsibility, and develops sense of belongingness to minorities and historically disadvantaged groups. The inclusion of the perspectives of women and their participation in

politics are prerequisites for democratic development and contribute to good governance. Women's political participation is central to these goals, and political leadership especially in parliamentary seats and government official occupied by women.

Women are encouraged to see and bring forth the beauty and strength within themselves, and to be inspired to be the best they can be. Empowering women is an indispensable tool for advancing development and reducing poverty. Empowered women contribute to the health and productivity of whole families and communities and to improved prospects for the next generation. Critical aspect of promoting gender equality is the empowerment of women, with a focus on identifying and readdressing power imbalances and giving women more autonomy to manage their own lives. This research critically analyzed the women empowerment challenges through girls education and women self help groups.

## **4.2 The age of Respondents**

The age of school girl respondents were mostly categorized the age of normal school age for the grade 9 to 10 /Age of 15 to 16/ that accounts 76 % of the total respondent. The age of 17 and 18 allocated 18% of the respondent school girls and age of 19 and 20 shares only 6 % the school girl respondents.

### **Figure 1 the Age of School Girl Respondents**

Unknown Format

Source: Primary Data Source

The highest age frequency is 96 that of age 18 to 29 in youth category. Most of respondents were in the productive age group from age group 18 to 65 accounts 181 respondents.

**Figure 2 the Age of SHG Respondents**

Unknown Format

Source: Primary Data Source

### **4.3 Sex Ratio of Respondents**

Out of the sample self help Group's interviewed, 175 or 94% of respondents were female and the remaining 11 respondent or 6% were male Self Help Group members. The majority of the members of the Self Help Group in the study area were females.

### **Figure 3 Respondents by Sex**

Unknown Format

Primary: Data Source

### **4.4 Family Size of the Sample Members**

Family as a social institution forms very basis for determining the social interactions like marriage and such other social aspects of individuals. The type and size of family also determines income level, the pattern of expenditure and standard of living.

**Table 1 SHGs Respondent Family Size**

Family Size	Frequency	Percentage	Total Family Size	Average Family Size
2	7	3.76%	14	
3	18	9.68%	54	
4	6	3.23%	24	
5	34	18.28%	170	
6	50	26.88%	300	
7	35	18.82%	245	
8	15	8.06%	120	
9	13	6.99%	117	
10	5	2.69%	50	
11	3	1.61%	33	
	186		1127	7

Source: Primary Data Source

Table 1 shows that family size of the sample respondents. There are a total of 1127 family members in the sample households with the average family size 7 per persons. It ranged from a minimum family size of 2 persons to a maximum of 11 persons per household.

#### **4.5 Marital Status of Respondents**

Marriage is the sub system of the society. Marriage is a status symbol which is acquired through the acceptance of the society. An attempt here is made to study the marital status of the

respondents. Concerning marital status of the respondent most of them (167 respondent) were married. 15 were widow and the rest 4 divorced. None of respondent disclose as single.

#### **Figure 4 Marital Statuses of Respondents**



Source: Primary Data Source

#### **4.6 Women Participation**

Women empowerment has affect women’s participation in household and at societal level decision making. This variable is increasingly used as an objective indicator of women’s household and community level empowerment, particularly in demographic and health studies (Schuler and Hashemi, 1994; Hindin, 2000; Kritz et al., 2000). In the absence of appropriate measures of empowerment, commonly found measures like education and employment are used as indirect indicators. Moreover, these indirect indicators are found to be positively associated with direct empowerment indicators.



A woman’s level of education, her employment status, particularly employment for cash, and media exposure are expected to be positively related to empowerment (Mason, 1986; Kishor, 2000). Women who are educated, employed, and exposed to the media are likely to be better equipped with the information and the means needed to function effectively in the modern world. Together these factors are expected to influence women’s inherent abilities as well as their attitudes towards gender roles. Many studies show that on indicators of women’s empowerment point out that a much higher proportion of women who have completed at least middle level of education are involved in decision making, have freedom of movement and also have access to money, compared to women who are illiterate.

**Table 2 House Hold Mother and Father Educational Status**

Educational Background of parent	Mother	Percentage	Father	Percentage
Illiterate	42	46.67%	15	17.65%
Grade 1 up 4	16	17.78%	27	31.76%
Grade 5 up 8	13	14.44%	17	20.00%
Grade 9 up 10	14	15.56%	14	16.47%
Grade 11 up 12 and Above 12 grade	5	5.56%	12	14.12%
	90	100.00%	85	100.00%

Source: primary data source

Table 2 shows that most of mother /46.67 percent/ in the household are illiterate but in the case of father there are only 17.62 is illiterate. The educational attainment of female grade 1 up to 4 are 17.78 %, grade 5 to 8 are 14.44 percent, grad 9 and 10 are 15.56 percent, and only 5.56 percent are above grade 10. The father educational level grade 1 to 4, grade 5 to 8, grade 9 and 10, and above grade 10 are 31.76%, 20.00% 16.47%, and 14.12 percent.

## 4.7 Employment Status

Employment helps to provide alternative sources of social identity, financial independence, and exposure to and integration into power structures independent of family networks. A study in developing country like Ethiopia on dimensions of women's autonomy and the influence on maternal health care utilization reveals that employed women were much more likely to have higher control over finances, high decision making power and a tendency toward better freedom of movement.

**Table 3 Employment Status of the Household**

Employment status	Mother	Percentage	Father	Percentage
Self Employment	19	21.11%	57	67.06%
Employee	25	27.78%	24	28.24%
Unemployed	46	51.11%	4	4.71%
	90	100.00%	85	100.00%

Source: Primary Data Source

Just above table 3, half /51.11/ percent of the mother are unemployed and self employment and employment share of mother are 21.11 and 27.78 percent respectively. In the case of fathers of the household the self employed, employed and unemployed account 67.06, 28.24 and 4.47 percent respectively.

## 4.8 Economic Participation

Women disproportionately bear the burden of poverty in Ethiopia which is mainly a result of the gender based division of labor and lack of access and control over resources prescribed not only by tradition and culture, but also reiterated in the law. Women are responsible for all the household chores, in addition to the support they provide in agriculture and livestock

production. The state of the environment and lack of appropriate technology increases the burden of women and decreases the opportunity for income generating activities and limits their participation in development sectors.

**Table 4 Income Contribution of the Household**

Income contribution	Yes	Percentage	No	Percentage
Mother	16	17.78%	74	82.22%
Father	73	85.88%	12	14.12%
Son	25	12.32%	178	87.68%
Daughter	10	4.83%	197	95.17%

Source: Primary Data Source

Women’s participation in decision making towards large purchase and how husbands’ income is spent is expected to show the level of economic empowerment women have at household level. The results of the study indicated that only 37 percent women respondent decide on large purchases independently or jointly with their husbands. Focal Group Discussion indicates that women are turning to a number of income generating activities to sustain or supplement their family income, but are doing so without any technical or financial support. Customary laws are entrenched at the grassroots level that it is difficult to counter them effectively.

#### **4.9 Economic Opportunity**

Women’s economic opportunities are influenced not just by a country’s regulatory environment but by social attitudes and customs. As a result, women’s participation in the formal labor force remains well below that of men. Women are also paid less than their male counterparts, and men continue to dominate in sectors with higher wage-earning potential, such as technology and finance. The study finds that even where legislation is intended to help women, implementation is often weak and opportunities remain limited.

#### **4.10 Access to Finance**

Women are able to take part in a small and limited range of activities in the informal sector, whose form must be understood in terms of the ideological assumptions which determine the nature of tasks allocated to women and the value placed on female labor power. Typical 'female' income generating activity is identified as requiring little capital outlay. As allowing women to meet their reproductive responsibilities alongside production through enabling them to combine work and childcare, and as conforming as closely as possible conforming to existing norms surrounding the sexual division of labor, (meaning the chosen activity is either literally an extension of women's existing reproductive work, for example making food for sale, or redolent of women's reproductive activities, for example doing craftwork or embroidery.

#### **4.11 Micro Finance and Women Empowerment**

The focus on women's empowerment in the context of microfinance brings to light the significance of gender relations in policy development circles more prominently than ever before. Women are vaunted as a 'weapon against poverty'. The rationale for providing women access to microfinance services is that gender inequalities inhibit economic growth and development. Critics of the development perspective argue that the policy development approach to empowerment is extremely instrumental. An agenda of targeting women for loan access, and detaching the empowerment aspect, will thus be an anti-poverty strategy that is not only rationally unmusical, but also morally incomprehensible. For this reason, the agenda for MFIs should be to develop useful linkages between the functions of micro financing institution and their empowering potential.

Poor women in particular benefit from microfinance services. Women's status, both in their homes and in their communities, is elevated when they are responsible for managing loans and savings. The ability to generate and control their own income can further empower poor women. Research shows that credit extended to women has a significant impact on their families' quality of life, especially their children. Poor women also tend to have the best credit ratings. Women have shown to default on loans far less often than men.

**Table 5 Omo Micro Financing Institution at Yirgalm Branch**

Year	Male				Female			
	Client	Saving	Client	Loan	Client	Saving	Client	Loan
2008	145	806,331.60	239	1,095,659.00	78	57,554.45	219	703,438.00
2009	154	131,985.69	240	919,671.00	130	84,384.29	146	587,985.00
2010	305	167,993.18	242	689,008.00	194	98,662.66	160	422,295.00
2011	355	385,902.37	185	1,447,179.00	257	237,133.72	112	1,047,957.00
2012	801	1,423,040.75	185	1,367,703.00	534	948,693.83	122	874,433.00

Source: Primary Data Source

Table show 5 show that saving mobilization increased from 2008 57554.45 to the year to 2012 948,693.83 that of saving mobilization in amount. in the condition of got credit isolate the direction in that the year 2008, According to table 5 Omo micro finance women saving in the year of 2008 was 57,554.45 and increase in the amount in the year 2008 2009, 2010, 2011 and 2012 ware 703438.00, 587985.00, 422,295.00, 1,047,957.00 and 874,433.00 respectively.

Table 6 shows that the share of saving by women in the year 2008, 2009, 2010, 2011 and 2012 were 40%, 39%, 37%, 38% and 40% respectively. The same table shows that the distribution of credit for loan in the year 2008, 2009, 2010, 2011 and 2012 were 39%, 39%, 38%, 42% and 39% percent respectively.

**Table 6 Omo Micro Financing Institution at Yirgalm Branch percentage Distribution of Sex Client**

Total				Female percentage			
Client	Saving	Client	loan	Client	Saving	Client	loan
223	1343886	458	1799097	34.98%	40.00%	47.82%	39.10%
284	216370	386	1507656	45.77%	39.00%	37.82%	39.00%
499	266656	402	1111303	38.88%	37.00%	39.80%	38.00%
612	623036	297	2495136	41.99%	38.06%	37.71%	42.00%
1335	2371735	307	2242136	40.00%	40.00%	39.74%	39.00%

Source: Secondary Data Source

The results of the study show that Sidama SMFI is engaging in different functions such as provision of training to their clients, loan disbursement, mobilizing savings, monitoring and creating awareness among the public and women empowerment activities. Also due to the intervention of the institution, women clients' employment status, income, decision making power and social status have been improved.

Table 7 shows that saving mobilization increased from 2008 175,412 to the year 2012 232,254 that of saving mobilization in amount. The trend was slightly increased through the study period. In the condition of disbursement of loan for women has been shown modest inclination except in the year 2011. According to the table 2008 2009, 2010, 2011 and 2012 were 400,185, 443,805, 468,240, 450,790 and 501,395 respectively.

**Table 7 Sidama Micro Financing Institution at Yirgalm Branch**

Year	Male				Female			
	Client	Saving	Client	Loan	Client	Saving	Client	loan
2008	980	830,612	745	1,480,772	205	175,412	198	400,185
2009	1,024	867,898	814	1,617,875	252	212,009	223	443,810
2010	1,056	895,015	754	1,498,655	257	215,902	237	468,240
2011	1,107	938,233	841	1,671,524	243	205,001	227	450,790
2012	1,107	938,233	878	1,745,043	278	232,254	256	501,395
	5,274	4,469,990	4,032	8,013,869	1,235	1,040,578	1,141	2,264,420

Source: Secondary Data Source

#### **4.12 Political Empowerment**

Gender equality and women's empowerment are not only human rights; they are also imperative for achieving inclusive, equitable and sustainable development. Advancing democratic governance requires creating and sustaining an environment of inclusive and responsive political processes and promoting the empowerment of women. The inclusion of the perspectives of women and their participation in politics are prerequisites for democratic development and contribute to good governance.

Women’s political participation is central to these goals, and political leadership especially in parliamentary seats and government official occupied by women. When women have a real voice in all governance institutions, from the political to those in the civil service, the private sector, and civil society, they will be able to participate equally with men in public dialogue, and influence the decisions which determine their own future and that of their families, communities, and nations.

**Table 8 Sex Segregation Percentage of Different Local and Town Administration House of Speaker**

	Member			Percentage Seat occupied		
	Male	Female	Total	Male	Female	Total
Town Center	47	19	66	71.21%	28.79%	100.00%
Mehal Ketema	142	58	200	71.00%	29.00%	100.00%
Stadiyum Awada	116	84	200	58.00%	42.00%	100.00%
Abosto	150	50	200	75.00%	25.00%	100.00%
Mesncho Mucha	131	69	200	65.50%	34.50%	100.00%
Weha Limat	142	58	200	71.00%	29.00%	100.00%
Kidist Mariyam	138	62	200	69.00%	31.00%	100.00%
Sum of Keble Member	819	381	1200	68.25%	31.75%	100.00%

Source: Secondary Data Source

Analysis of the civil service data has shown that employment of women was significantly less than that of men as the same time most women work at low administrative and not professional status. Greater difference is observed between the two sexes in terms of their employment status. About 75.3% of men were working in the last 12 months in civil service in 2012. The percentage of women in professional/technical/managerial type of occupation is 10.6% while



the figure is 22.7% for men. But the difference is not found to be statistically significant. More women (31%) were engaged in secretarial, and labor related services. The unemployment rate of women was higher in Yirgalme settings 42% compared to men 18%.

### 4.13 Self Help Group for Exercising Democratization

Self-help groups, also known as mutual help, mutual aid, or support groups, are groups of people who provide mutual support for each other. In a self-help group, the members share a common problem, and socioeconomic status. Their mutual goal is to help each other and dealing to solve their own problems. Thus, people often choose to join with others who share mutual interests and concerns. Participatory management of self help group is a useful exercise to enhance planning and decision-making capacity at the community level, especially in an environment such as the community where grassroots democracy is only at a hatchling stage, illiteracy is very high, and planning data is lacking. It is for this reason that the self help group is useful for empowering the women politically with the participatory planning management of their own problem and increase the confidence participating in political leadership.

### 4.14 Participation in Self Help Group

Common interest of the members is the binding force which forms Self Help Groups. Unless members participate in the affairs of their Self Help Groups, they cannot direct it to take up activities towards solving their common problems. Members’ participation in a cooperative management generally implies: participation in decision making, participation in the implementation of decisions, participation in the business resulting and empowerment of themselves from the Self Help Groups, and Participation in evaluation and control of the working of their Self Help groups.

**Table 9 Participation of Self Help Group Members at Different Democratization Presses of SHGs**

Participation	Frequency		Percentage	
	Yes	No	Yes	No
Annual meeting	117	69	62.90%	37.10%

Electing leader	164	22	88.17%	11.83%
Annual plan	56	130	30.11%	69.89%
Audit report	40	146	21.51%	78.49%

Source: Secondary Data Source

According to the table 9 the respondents participated in annual meeting 117 (62.90%), electing leader 164 (88.17%), annual plan 59 (30.11%), and audit report 40 (21.51%) say yes.

**Table 10 Different Participation Respondents of SHGs member**

Participation	Frequency		Percentage	
	Yes	No	Yes	No
Did you communicate the problem and success of the cooperative with committee members?	37	149	19.89%	80.11%
Reporting to the general meeting on timely	32	154	17.20%	82.80%
Approving annual plan by the general meeting	50	136	26.88%	73.12%
Give information to the members	36	150	19.35%	80.65%
Awareness on duties and rights	22	164	11.83%	88.17%
Awareness on cooperative principles	23	163	12.37%	87.63%
Approving annual budget by the general meeting	23	163	12.37%	87.63%

Source: Primary Data Source

Leaders lead through two-way communication. What and how leaders communicate either builds or harms the relationship between leaders and self help members. Only 37 (19.89% of respondents communicated in cooperative problems and success. 32 (17.20%) respondents assured in reporting to general meeting on time. 50 (26.88%) participated in approving annual plan by general meeting. 36 (19.83%) declared the leaders give information to the members. 22

(11.83) and 23 (12.37%) respondents were awarded duties and rights, and cooperative principles. 23 (12.37%) respondents reassured in approving annual budget by general meeting.

#### 4.15 Members’ Satisfaction on the Services Rendered through SHGs

From the economic stand point, self help group aimed at providing better socioeconomic benefit and better standard of living the members. Cooperatives are engaged in securing for their members services of various kinds at low costs. These may include services of various socio economic activities right from consolidation of holdings, saving and credit financial marketing, procurement of technical knowledge, administration of credit, commercialized consuming goods and services, processing and marketing of products. An attempt has been made to enquire the multifaceted services received by the members of primary multipurpose cooperatives.

According to table 11, the survey of respondent satisfy ask ‘Better Price than other traders’ only 180 or 96.77% say yes and answer no 6 or 3.23%. Demand oriented 178 or 95.70% say yes and the rest 8 or 4.30% respondent say no. 169 or 90.86% respondent satisfy the quality services that the cooperative give and most of the resonant 169 or 90.86% dissatisfy the cooperative quality service delivery. In addition that: immediate response, cooperative leader’s commitment, and immediate credit services e satisfy 11 or 5.91%, dissatisfy 175 or 94.09%; satisfy 25 or 13.44%, dissatisfy 161 or 86.56%; and satisfy respectively

**Table 11 Perception Toward to the Self Help Groups**

S No	Indicators	Frequency		Percentage	
		Yes (1)	No (0)	Yes (1)	No (0)
1	Better Price than other traders	163	23	96.77%	3.23%
2	Demand oriented	123	8	95.70%	4.30%
3	Quality of services	155	17	90.86%	9.14%
4	Immediate response	85	11	94.09%	5.91%
5	Cooperative leaders commitment	161	25	86.56%	13.44%

Source: Primary Data Source

#### 4.16 Managerial Skill

Success requires common sense, sound managerial judgment, leadership and creativity – none of which can be replaced by the use of indicators. Leaders must have an honest understanding of who she/he is, what she/he knows, and what she/he can do. Also, note that it is the followers, not the leader or someone else who determines the success of leader. If they do not trust or lack confidence in their leader, then they will be uninspired. To be successful leaders have to convince his/her followers, or that leaders are worthy of being followed.

Most of respondent 133 or 71.51%, 136 or 73.12%, 148 or 79.57%, 158 or 84.95%, 176 or 94.62% and 179 or 96.24% didn't believe the committee led the organization well; to motivate the participatory on cooperative affairs; to create new idea; motivate the members; and to give immediate response members marketing problems respectively.

**Table 12 Perception of Respondent toward the Management Committee of SHGs**

No	Factors	Frequency		Percentage	
		Yes	No	Yes	No
1	The cooperative committee lead the organization well	53	133	28.49%	71.51%
2	To participate the members on cooperative affairs	50	136	26.88%	73.12%
3	To create new ideas	38	148	20.43%	79.57%
4	Motivate the members	28	158	15.05%	84.95%
5	To give immediate response	10	176	5.38%	94.62%
6	Solving members' marketing problems	7	179	3.76%	96.24%

Source: Primary Data Source

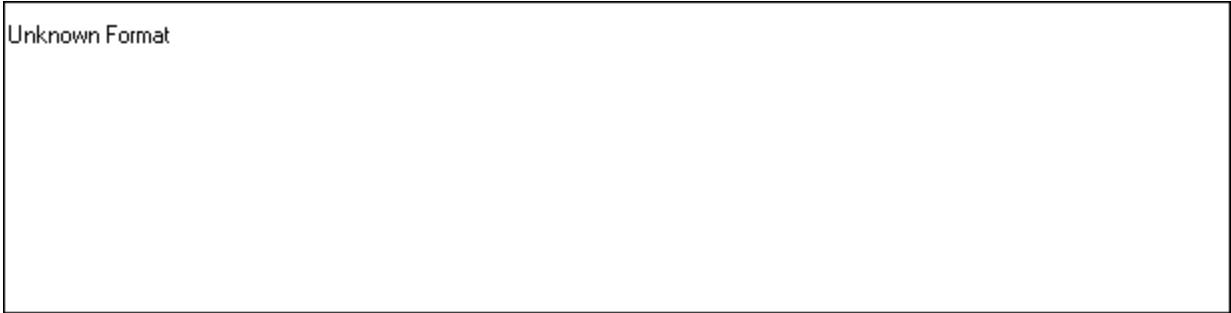
According to the FGDs and interviews, it is thought in some societies that letting women to go out and work for earning could be opening door for them to be unfaithful and disrespectful to

their husbands as it involves interactions and some level of independence. Conforming to the culture and tradition husbands do not allow women to go out and work; otherwise they will be considered as deviators from the norm. In addition to this cultural barrier, for the uneducated poor women economic constraint makes it difficult to start even small scale income generating work. In many instances having many children coupled with the heavy daily workload at home to maintain the family does not leave much time to venture working outside.

**4.17 Educational Background**

Considering that the citizen should be fully prepared to live an individual life in society, and brought up in the spirit of the morals in particular in the spirit of peace, dignity, tolerance, freedom, equality and solidarity. Education will have positive influence the cultural consequences of development actions, for the individual, the community, and the country at large. The educational status in the study area indicates that about 41.40 percent of the total respondents were illiterate or had not received any type education. The rest of the sampled households had attended elementary 16.67 percent, junior secondary 26.34 percent, high school 14.52 percent and diploma and above 1.08 percent.

**Figure 6 Educational Backgrounds of SHGs Members Respondent**



Source: Primary Data Source

#### 4.18 The Girl's Participation and Educational Attainment

As far as the educational attainment that seat in national school leaving certificate exam from the year 2007 to the year 2012 the promotion rate girls low related that of male promotional rate. The promotional rate of male accounts 58.02%, 59.48%, 49.03%, 60.97%, 57.58% and 56.48% in the year 2007 to 2012 respectively. The promotional rate of female accounts 45.08%, 59.48%, 44.12%, 45.71%, 47.00% and 48.88% in the year 2007 to 2012 respectively

**Table 13 the Performance of Girls and Boys How Seat at 10 Grade Exam**

	Sex	2007	2008	2009	2010	2011	2012
Sat for exam	Male	1072	1165	1181	1240	1287	1351
	Female	854	1097	1072	1135	1183	1201
	Total	1926	2262	2253	2375	2470	2552
Pass	Male	622	693	579	756	741	763
	Female	385	484	490	602	556	587
	Total	1007	1177	1069	1358	1297	1350
Not pass	Male	450	472	602	484	546	588
	Female	469	613	582	533	627	614
	Total	919	1085	1184	1017	1173	1202
Promotion rate	Male	58.02%	59.48%	49.03%	60.97%	57.58%	56.48%
	Female	45.08%	44.12%	45.71%	53.04%	47.00%	48.88%
	Total	52.28%	52.03%	47.45%	57.18%	52.51%	52.90%

Source: Secondary Data Source

According to focal group discussion factors affecting educational attainment are: unwanted living in rural areas, early marriage pregnancy, and poverty (being in households grouped in lower and poorest wealth quintile groups) as deterring factors. Further exploration of causes for poor educational status of women, by means of qualitative data that are collected from FGD and school evaluation report documents, revealed the following. Living in rural area is the single most important reason mentioned in all focus group discussions (FGDs) and interviews with key persons as to why girls' education is undermined. This is because of the fear of girls and their family capable to live by themselves and unwanted pregnancy.

It is also indicated that any financial stress in the household will lead to pulling girls out of school to cut expenses or involve them in household maintenance. In most societies girls' main role is believed to be learning household activities, cooking, cleaning, rearing children taking care of the family as a whole, rather than going to school. It is believed that educating girls is not that useful as they are going to get married and assume their role soon anyway.

#### 4.19 Health and Well-being

Women's health focuses on the sexual and reproductive rights of women and girls with informed decision making, non-discrimination, and adequate health care service provision with an emphasis on women and children. Women's interests cannot easily be reducible to the wellbeing of their own minds and bodies when one considers the nature of family relationships and in particular that of mother and child.

Table 14 Decision Making Behavior when seek Health and Well-being Service

Decision making	Respondent reported	Percentage
Decision making on this to have been joint	65	54.17%
Decision making on this was entirely theirs	31	25.83%
Have been exclusively their husbands.	24	20.00%
	120	100.00%

A slight majority of respondents 65 perceived decision making on this to have been joint, while 31 respondents reported that decision making on this was entirely theirs, and 24 reported it to have been exclusively their husbands.

Table 15 Factor not Seek Health and Wellbeing of Women

Factors that associate to barrier of maternal health care	Yes		No	
	Frequency	Percentage	Frequency	Percentage
Economic status	94	78.33%	26	21.67%
Women Status	112	93.33%	8	6.67%
Cultural factors	46	38.33%	74	61.67%

Perception of illness	75	62.50%	45	37.50%
Distance of health facility	10	8.33%	110	91.67%
Road	8	6.67%	112	93.33%
Cost of transport	67	55.83%	53	44.17%
Quality of care	69	57.50%	51	42.50%

Source: Primary Data Source

Maternal health care service seeking behaviors were estimated as a function of women's and community background characteristics. Table 14 showed that the use of delivery care services tends to be shaped mainly by Economic status 78.33%, Women status 93.33%, and perception of illness 62.50%, cost of transport 55.83 and quality of health care 57.50%. Distance of health facility and road could be factors only 8.33% and 6.67% respondents, respectively.

It was gathered that majority of participants reported to have heard about anti-natal care(ANC), delivery service at health facility as well as health post, and family planning services. Despite this however, what is heard about these services and what it constitutes was found to be limited



further. Vaccination for pregnant women and check-up on the position of the fetus were identified as what ANC is meant for. The service was reported available at health post (HP) and health facility. Participants at community level invariably pointed out that while delivery is mainly meant to get medicine to avoid pain associated with labor, visit to health facility after delivery is to get vaccination for the new born, education on hygiene and family planning for the mother. Family planning service is recognized by majority of participants as a means to avoid pregnancy when undesired.

## **Chapter Five**

### **5 Conclusion and Recommendations**

#### **5.1 Conclusion**

Both educational attainment and employment status of mothers of the students were in low proportion. In fact, women have been kept in the society as housewives and the ones to take care of children. As a result, this has limited them to exploit their potentials. Owing to this point, there is a need to empower them. So to speak, the research question of concern has to do with how to deal with the challenges facing the issue of women empowerment. Numerous ways to empower women have been pointed out and made use of. However, the existing social power relations have hindered the success of the empowerment. Therefore, the empowerment of women must become an organized mass movement with the sole aim to challenge and transform the existing power relations in the society limiting the exploitation of their potentials. Although there have been campaigns and creation of awareness towards the empowerment of women, the existing social power relations has hindered the success.

Access to financial service, especially micro finance has significant role in the economic opportunity of women. Through the provision of loans to women, particularly to the poor, uneducated and who are not able to fulfill the collateral requirements laid down by other lending institutions, microfinance enables them to be self-employed. Consequently, some of the women have managed to increase their incomes, although in small amounts, and improve savings. In addition, the decision making powers of the women on the loan secured from the

MFI has enhanced following their participation in microfinance. The above findings indicate that the delivery of microfinance had positive impacts in the economic empowerment of the clients, although the income increases were small. However, access to microfinance has failed to result in significant changes in the gender relations at the household level and the attitude of the husband towards the women's contribution to the household. The impact of microfinance in enhancing the women's decision making powers was also not that significant. Furthermore, although the level of domestic violence has shown decline in some cases, it even got worse with others after the women participated in microfinance. Hence, despite its positive impacts on improving the women's basic needs, microfinance has generally fallen short of bringing about changes in strategic gender needs and gender relations at the household level.

Ideally involvements of in politics women have to take 50 percent. But the study revealed that the parliament seat not reach this level. The worst is in the area the government official and higher expert fail to archive the political involvement and participating the planning and monitoring opportunity. Even though Women self help groups characterized infant stage; improve the participation of women in their socio economic empowerment.

Education is important for everyone, but it is especially significant for girls and women. This is true not only because education is an entry point to other opportunities, but also because the educational achievements of women can have ripple effects within the family and across generations. Girls who have been educated are likely to marry later and to have smaller and healthier families. Educated women can recognize the importance of health care and know how to seek it for themselves and their children. Education helps girls and women to know their rights and to gain confidence to claim them. Women are encouraged to see and bring forth the beauty and strength within themselves, and to be inspired to be the best they can be. Empowering women is an indispensable tool for advancing development and reducing poverty. Empowered women contribute to the health and productivity of whole families and communities and to improved prospects for the next generation. Critical aspect of promoting gender equality is the empowerment of women, with a focus on identifying and redressing power imbalances and giving women more autonomy to manage their own lives.

The educational attainment of school girls had low performance in any year 2008 to 2012 as compare to that of boys. The main reasons the multifaceted interrelated the knowledge and attitude of the community girls education, economic status of the community, the culture of the community toward gender role and responsibility, women violence, reproductive health and unwanted pregnancy, work load of girls at house hold unpaid work and lack of enable environment both concentrating and studies with friends.

Modern Organized SHGs are relatively new in the Yirgalem context. Although the rhetoric of people-led development is now established, actual practices are poor in both spread and depth. Moreover, past governments of Ethiopia did not recognize the local traditional institutions or communities as vehicles of development and there were no efforts towards enhancing their capacity. The self help groups that based on community based organization, and leadership training for action has a good practice for women empowerment package. Most has incredible effect on reproductive health and maternal health care service. The empowerment of women has infant stage in Yirgalem Town that needs special attention and integrated development of all stakeholders. Community lead women empowerment with the lead of task force has a good performance.

## **5.2 Recommendations**

Based on the results of the study the following recommendations are forwarded:

- Working to bring a cultural revolution towards gender equality in all aspects. Strategies of such indigenous and modern institution should consider area specific problems, causes and traditions in order to be effective. Community, government, NGOs and religious institution take a responsibility to improve the socio economic status of girls and women.
- Women SHGs are doing different kinds of small business for earning money to improve their social status. So the GOs and NGOs provide various financial schemes to improve their earning capacity as well as their social status.
- In order to improve women political participation, political parties should take special effort to participate in political issues and work with SHGs to exercise democratization process.
- Building the capacity of providers at different level is critical to win the interest of women and youth to benefit from available services. Thus, building their capacity on service provision procedures and communication skills is an important step to improve women and girls empowerment.
- Focusing on gender sensitive small and micro enterprise development programs; and more importantly poverty reduction intervention with the participation of the whole stakeholders.

- Based on the findings, key recommendations were drawn with a focus to improve awareness about maternal child and SRH at different levels, ensure CHP, health facilities, youth centers and schools are equipped with required supplies and equipment to readily provide services to women as well as the youth.

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## **Annexure I**

### **Interview the women child issue office**

1. What your occupation \_\_\_\_\_
2. How many years work in your \_\_\_\_\_
3. what are the main objective your office related to gender equality and women empowerment program \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
4. What are the five most important problems in women empowerment and gender equality issue in Yirgalem Town/Put in ordered of importance/
  - 4.1. \_\_\_\_\_

4.2. \_\_\_\_\_

4.3. \_\_\_\_\_

4.4. \_\_\_\_\_

4.5. \_\_\_\_\_

5. What are the five most important challenges in women empowerment and gender equality issue in Yirgalem Town/Put in ordered of importance/

5.1. \_\_\_\_\_

5.2. \_\_\_\_\_

5.3. \_\_\_\_\_

5.4. \_\_\_\_\_

5.5. \_\_\_\_\_

6. What are the five most important good in women empowerment and gender equality issue in Yirgalem Town/Put in ordered of importance/

6.1. \_\_\_\_\_

6.2. \_\_\_\_\_

6.3. \_\_\_\_\_

6.4. \_\_\_\_\_

6.5. \_\_\_\_\_

7. What do you suggest to improve the performance of women empowerment and gender equality \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## Annexure II

### Data Collected at Household level

1. Name of administrative kebele \_\_\_\_\_
2. Name Of village \_\_\_\_\_
3. Name of students \_\_\_\_\_
4. Date \_\_\_\_\_
5. Family size \_\_\_\_\_
6. Household socio demographics

No	Person's Name	Relations hip in to HH Head	s e x	Age	Occupatio n	Marital status	Current residence	Education

								Literate 0=no 1=yes	If yes. H e i s t g r a d e l e v e l completed

- Relationship to Head**
- 01. Head of household
  - 02. 1st wife
  - 03. 2nd.. wife/other wife
  - 04. son or daughter
  - 05. son/daughter in law
  - 06. grandson/daughter
  - 07. mother or father

- Occupation last month:**
- 0. No occupation
  - 1. Cultivates own land or family land
  - 2. Herding
  - 3. Unpaid domestic work
  - 4. Other non paid work
  - 5. Casual paid work (handicraft,

- Martial status**
- 1. Married,
  - 2. Married, more than one wife
  - 3. Single
  - 4. Divorced,  
Separated
  - 5. Widowed
  - 6. Other (specify)
  - 7. No answer/not applicable

7. Family income generation

Name	Occupation	Educational Attainment	Income contribution

Who is contribute in house expenditure decision /multiple selection is possible/

Husband  wife  son  gir  other /specify/  
 is contr  in c  g fam  sh  iple selection is possible/

Husband  wife  son  gir  other /specify/  
. What  the  most  orta  problems for school girls for better educational

performance

8.1. \_\_\_\_\_

8.2. \_\_\_\_\_

8.3. \_\_\_\_\_

8.4. \_\_\_\_\_

8.5. \_\_\_\_\_

9. What are the five most important challenges for school girls for better educational performance

9.1. \_\_\_\_\_

9.2. \_\_\_\_\_

9.3. \_\_\_\_\_

9.4. \_\_\_\_\_

10. What do you suggest to improve the performance for school girls for better educational performance.

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Environmental scanning of School girl Educational attainment at Yirgalm town /SLOC analysis/**

Factors	Opportunity	Challenges
External force Societal Environment		

Political and legal force Socio cultural forces Economic forces Technical forces Environmental and infra structural force Task Environment /industry/ g2a3s4c/ Governments School community Family Female student Male students		
	<b>Strength</b>	<b>Limitation</b>
<b>Internal Environment</b> Structure Work culture Resource		

**Annexure III**

Interview questions for Self Help Group Respondents

Date \_\_\_\_\_

Code No \_\_\_\_\_

Name of Respondent \_\_\_\_\_

Name of cooperative \_\_\_\_\_

Interviewer name \_\_\_\_\_

**I Household Characteristics**

1. Age of the member \_\_\_\_\_ years
  
2. Sex of the member F (0) M (1) \_\_\_\_\_
  
3. Family size of the member in Number \_\_\_\_\_
  
4. Level of education
  1. Illiterate (0)
  2. Grade 1-4 (1)
  3. Grade 5-8 (2)
  4. Grade 9-12 (3)
  5. College diploma and above

**1. Leadership**

• **Election of leaders**

1.1 How was the Leadership of the SHG chosen?

1) Appointment 2) Elections 3) Other (specify) \_\_\_\_\_

• **Relationships between leaders and members**

10..2 How was relationship between leaders and members?

1) Strong 2) medium 3) poor

• **Trust between members and leaders**

1).3 Did you trust with SHG leaders?

1) Yes 2) No

1).4 IF you say No for question N<sup>o</sup> 1.3 why specify your reasons?

-----

**1. Communication**

- **Communication channels**

2.1 How to evaluate communication channel with your cooperative?

1) Strong 2) medium 3) weak

2.2 Did you communicate the problem and success of the cooperative with committee members? 1)

Yes 2) No

- **Source and type of information**

2.3 Access to marketing alternatives a) yes b) No

- **Member's access to information**

2.3 Do you know your SHG performance? 1) Yes 2) No

2.4 Did you communicate service of SHG?

## 2. Governance

- **Governance structure**
- **How decisions are made**
- **Members' involvement in the governance of cooperative**
- **Group cohesion**

## 3. Management

- **Management committee transparency and accountability**

Description	Yes(1)	No (0)
Conducting Annual meeting timely		
Reporting to the General meeting		
Approving audit report by the general meeting		
Deciding Based on the By-Low		
Awareness on duties and Rights		
Awareness on cooperative principles		
Dividend distribution procedure		
Approving annual plan and budget by the general meeting		

- Relationship with SHG
- Understanding of the market



- Information about the performance of cooperative
- Information about prices and how it compares to the local markets

#### 4. Members participation

5.1 Members participation in cooperatives activities (choose one)

1) Strong 2) medium 3) poor

5.2 Did you buy consumer goods within last 12 months?

1. Yes 2. No

- Attending meeting, serving on committee, recruiting others, patronage
- How is the participation and why
- Interpersonal relationships
- Trust and commitment

1. Did you believe that the SHGs is doing a good job in solving the problems that are facing these days? 1) yes 2) No

2. Do you think that the committee members know their duties and responsibilities properly? (Yes =1, no =0)

3. Are the committee members working according to the SHGs by law and general assembly decisions? (yes =1, no =0)

4. If you say no, for question 3 state the possible reasons is that ?

1. I don't trust the management body
2. I can't afford
3. The government should improve it
4. Others/ specify\_\_\_\_\_

#### 6. Members commitment

S/NO	Description	V e r y Agree	Agree	Very Disagree	disagree
1	I am very committed to the SHG				
2	I intend to continue the relationship with the SHG				
3	I am very satisfied with the SHG performance overall				
4	All the members buy consumer goods from the SHG				
5	I can trust of SHG committee				
6	Members can trust of SHG committee				

## 7. Cultural and social institutions

- Cultural values and cooperative principles

1 Do you know the principles of cooperatives?

A/ yes B/ No

2/ If you say no for question No .1 why specify your reasons

---

3. Did you get education/ training from the SHG in last three years?

1. Yes 2. No

4. If yes, on what points it gave you education/ training?

1. The benefits of the SHG
  2. The need of the member's commitment to the SHGs
  3. The principles of the SHGs
  4. Life skill training
  5. Entrepreneurship and financial literacy
  6. Harmful traditional practice and health related training
- Others/specify\_\_\_\_\_

## 8. Members satisfaction

7.1 How do you see the pricing strategy of the SHGs?

a) Poor b) No Difference c) Reasonable d) Attractive/Very Good

7.2 Did the SHGs pay dividend to the members for the last three years?

1. Yes 2. No

7.3 Are you satisfied with the service of the cooperatives?

1. Yes.....

2. No.....

7.4 members' satisfaction on the services rendered through cooperatives

S. No	Indicators	Yes (1)	No (0)
1	Better Price than other traders		
2	Demand oriented		
3	Proximity to the village		
4	Sale on credit		
5	Costs to use the services		
6	Quality of services		
7	Provision of credit		
8	Patronage refund		
9	Price information		

## **Annexure IV**

### **Focal group discussion for SHG management and girls performance at school**

1. When the SHG started?
2. How the SHG started and by who?
3. Why it started?
4. How many members do you have the SHG?
5. How many employees do you have in the SHG?
  1. Permanent.....Yearly
6. What activities are performed by the SHG?
7. Factors that affecting the performance of SHG
8. What are the reasons the low performance of girls at school
9. What are the problems that improve the women empowerment package system at Yirgalem Town