

**Indra Gandhi National Open University**

**School of Graduate Studies**

**Department of rural Development**

**A study on Economic Status of Rural Women in Tigray**

**(With particular Focus on Tabia Aynalem and Genfel)**

**By: Temesgen Girmay Gebremariam**

**Oct, 2011**

**Addis Ababa**

**Indra Gandhi National Open University**

**School of Graduate Studies**

**Department of rural Development**

**A study on Economic Status of Rural Women in Tigray**

**(With particular Focus on Tabia Aynalem and Genfel)**

**By: Temesgen Girmay Gebremariam**

**Advisor: Mengistu Fuluka (PHD)**

**THESIS SUBMITTED IN PARTIAL FULLFILMENT OF THE  
REQUIREMENT FOR DEGREE OF MASTER OF ART IN RURAL  
DEVELOPMENT**

**Oct, 2011**

**Addis Ababa**

**Declaration**

This thesis is my original work and has not been presented for a degree in any other University, and that all sources of materials used for the thesis have been dully acknowledged

Name: Temesgen Girmay

Signature: .....

Place: Department of Rural Development

Indra Gandhi National Open University

School of Graduate Studies

Date: .....

## CERTIFICATE

This is to certify that

mr..... Student of

MA.(RD) from Indra Gandhi National Open University, Addis Ababa

was working under my supervision and guidance for his project work

for the course MRDP\_001 His project work

entitled.....

.....which he is

submitting, is his genuine and original work.

Place:

Signature: .....

Date:

Name: .....

Address of the Supervisor.....

## Acknowledgement

I wish to express my sincere appreciation and gratitude to all who made this study possible. I am particularly indebted to the following people:

- First and foremost I would like to give my genuine and sincere thanks to my advisor, Doctor Mengistu Fuluka for his unreserved support, invaluable guidance and dedications, without which I would not have been able to undertake this study.
- I would like to extend my sincere thanks to all my respondents who willingly cooperated in my study.
- I am also grateful to my family whose love, support, patience, and endless encouragement and motivation made this study possible.
- I am also happy to extend my deepest gratitude to all my friends, especially, to Kaliros, G/tsadkan, Solomon and Sisay, Nuru, Brhane for the technical support they have contributed at different stage of this research.

## Table of content

Content	Page
<b>Chapter one</b>	
1. <b>Introduction</b> .....	1
1.1. An overview.....	1
1.2. Description of the study Area.....	5
1.3. Demographic and Administrative feature.....	7
1.4. Topography and water resource.....	9
1.4.1. Topography.....	9
1.4.2. Slope gradient and relief characteristics.....	9
1.4.3. Surface water.....	10
1.4.4. Source of income.....	10
1.4.5. Infrastructure.....	11
1.4.6. Credit and saving possibilities .....	11
1.5. Statement of the problem.....	11
1.6. Research questions.....	12
1.7. Objective of the study .....	12
1.8. Significance of the study .....	13
1.9. Scope of the study .....	13
1.10. Problem and limitation of the study.....	14
1.11. Definition of key terms .....	14
<b>Chapter Two</b>	
2. <b>Review of related literature</b> .....	16
2.1. Overview.....	16
2.2. A 100 year travel for equality, empowerment: March 8.....	18
2.3. Over all status of rural women in Africa.....	19
2.4. Men, Women, in forest activities: Differences and complementarities.....	20
2.5. Women and Employment.....	23
2.6. Women and Empowerment .....	24
2.7. Gender in Education.....	26
2.8. Technical Educational and Vocational Training .....	27
2.9. Gender and division of labor .....	28
2.10. Sustainable rural Development focusing on Women participation in decision making.....	29
2.11. Vocational and personal Training .....	30
2.12. Women and the Economy .....	30

2.12.1. Women in the information center.....	31
2.12.2. An equal access to resources.....	31
2.12.3. Commitments for the economic empowerment at women.....	32
2.12.4. Support services for Women Entrepreneurs.....	33
2.12.5. Replacing unpaid social service with job.....	33
2.13. Economic activities.....	34
2.13.1. Women and micro and small Enterprises .....	34
2.13.1.1. Accessibility to micro finance.....	34
2.13.1.2. Business Development support and information services.....	35
2.13.1.3. Women’s Entrepreneurs Association and access to business Networks.....	35
2.13.2. Participation in labor.....	36
2.13.2.1. Employment and labor .....	36
2.13.2.1.1. Formal sector/Public sector.....	38
2.13.2.1.2. Informal sector.....	38
2.13.2.2. Unemployment and Gender.....	39
2.14. What is Gender mainstreaming?.....	39
2.14.1. Rationale for mainstreaming gender equality in development programs.....	41
2.14.2. Development, Poverty and Gender .....	42
2.14.3. Gender and Poverty reduction .....	42
2.14.3.1. Development, Human rights and Gender .....	42
2.14.4. Gender as a cross-cutting development issue.....	43
2.14.5. Approaches to mainstreaming gender equality.....	44
2.15. WID and GAD.....	44
2.16. Gender based form of expression .....	46
2.17. General situation of Women and Government policy and Gender.....	53
2.17.1. Gender Situation.....	53
2.17.2. Government policy on Gender.....	53
2.17.2.1. Legislation.....	57
2.17.2.1.1. The Federal and Regional Constitution .....	57
2.17.2.2. Codes and Subsidiary laws .....	57
2.17.2.2.1. Family laws.....	57
2.17.2.2.2. Labor and Employment law .....	58
2.17.2.3. Federal land use Administration law .....	58
2.17.2.4. Laws on Violence against women .....	60
2.17.3. Policies and programs on Women/Gender.....	60

### Chapter Three

3. <b>Research method</b> .....	63
3.1. Research design.....	63
3.2. Source of data.....	63
3.3. Study Area.....	63
3.4. Population and sampling.....	63
3.5. Instrument.....	64
3.5.1. Questionnaire .....	64
3.5.1.1. Demographic questionnaire.....	65
3.5.2. Interview.....	65
3.5.3. Observation .....	65
3.6. Pilot Study .....	65
3.7. Methods of Data analysis .....	66
3.8. Ethical Consideration .....	66

### Chapter Four

4. <b>Finding and discussion of the study</b> .....	68
4.1. Demographic characteristics of sample respondent.....	68
4.2. Economic status of the respondents.....	71

### Chapter Five

5. <b>Summary and recommendations.</b> .....	102
5.1. Summary .....	102
5.2. Recommendations .....	104



**List of Tables**

Table 1.1. Total land and its usage at Tabia level.....6

Table 1.2. Wereda Kiltе Awlaelo population and number of house holds.....8

Table 1.3. Genfel Tabia Slope and relief category.....9

Table 4.1. Age of Respondents.....69

Table 4.2. Respondents Marital status.....70

Table 4.3. Respondents level of Education.....71

Table 4.4. Respondent’s main source of income .....72

Table 4.5. Respondents perceived Economic status.....73

Table 4.6. Respondent’s perceived Economic situation based on Family size.....74

Table 4.7. Respondents access Agricultural land .....75

Table 4.8. Respondents size of Land holding.....76

Table 4.9. Number of respondent’s Usage of Irrigation on their land .....77

Table 4.10. Respondent’s seasonal Crop harvest .....78

Table 4.11. Number of respondents involved in animal husbandry.....79

Table 4.12. Number of respondents owning Oxen.....80

Table 4.13. Number of respondents engaged ploughing their land .....80

Table 4.14. Respondent’s satisfaction on extension service .....81

Table 4.15. Respondents monthly income in birr .....83

Table 4.16. Respondents potential for saving from income .....84

Table 4.17. Respondents view for low participation in rural enterprise.....85

Table 4.18. Access to credit.....	86
Table 4.19. Change of livelihood with the use of credit.....	87
Table 4.20. Entrepreneurial Training opportunity.....	88
Table 4.21. Development activity implemented with in three years .....	90
Table 4.22. Participation of community in development.....	90
Table 4.23. Respondents reaction to wrong people’s perception.....	91
Table 4.24. Respondents view on time spent in house hold affair.....	93
Table 4.25. Ownership of smokeless stove .....	94

## **Acronym**

**HA =Hectare**

**NCTPE= Nation Committee for Traditional practice Eradication**

**IWD=International women's day**

**TVET=technical vocational education and training**

**ILO = International Labor Organization**

**MFIs=Microfinance Institutions**

**SACCO=saving and Credit Cooperatives**

**MSEs=Micro and Small Enterprise**

**BDS=Business Development Service**

**MoTI-WAD=The Ministry of Trade and Industry – Women Affairs Department**

**WEAs=Women Entrepreneurs Association**

**NGOs= Non Governmental Organizations**

**WID= women in Development”**

**CEDAW= Convention on the Elimination of All Forms of Discrimination Against Women (GAD= Gender and development approach**

**MDGs= Millennium development Goals**

**MoWA= Ministry of Women Affairs**

**NAP= National Action Plan**

**PASDEP= Plan of Action for Sustainable Development and Eradication of Poverty**

**GER= Gross Enrolment Rate**

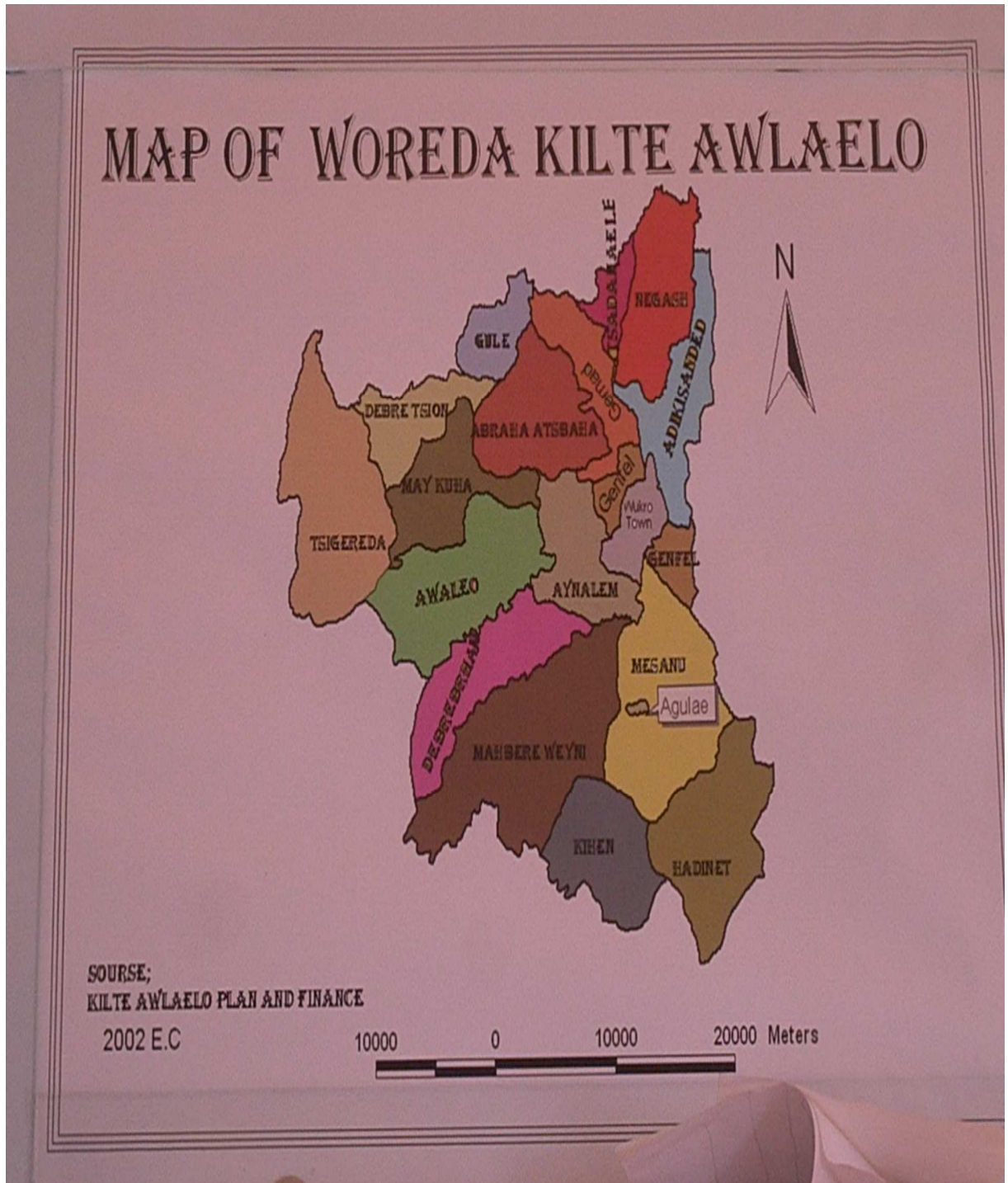
**NCTPE= National Committee for Traditional Practices Eradication**

**HTPs= Harmful Traditional Practices**

**CEDAW = Elimination of Discrimination against Women**

**FDRE= Federal Democratic Republic of Ethiopia**

**SNNP = Southern Nations, Nationalities, People**



## **Abstract**

Women in Ethiopia occupy low status in the society in spite of their share of contributions to the wellbeing of the family and community affairs. Women have experienced lower socio-economic status and hence are marginalized from making decision at all level. Women are facing multiple forms of deprivation, gender based discrimination, lack of protection of basic human rights, victims of violence, lack of access to productive resources, less education and training, access to basic health services is limited, and low employment opportunity. Women constitute proportionally a larger group of the labor force in various economic sectors. Therefore, economic development is unthinkable without the participation of women. However, Ethiopian women have not been able to equally benefit from the nation's wealth, because their participation in the economy has been duly undervalued.

The study had attempted to explore economic status of the rural women on Tabia Aynalem and Genfel. Data is collected through different data collection methods. For this purpose questionnaires were used as an instrument to collect data on the economic status of the rural women. It is composed of close and open ended questions. Since the study includes respondents with relatively low academic status, the questionnaires are translated into Tigrigna so that certain inconvenience and communication barriers will be avoided. Interview which is unstructured as a method of data collection was also implemented to collect data from the sample respondents.

The finding of the study indicates that since they are dependent on their husband economically, the rural women have no say on issue of common concern, but things have changed. Regarding the educational status of the rural women, the finding reveals that the majority of the respondents are found to be illiterate because of early marriage, lack of money and knowhow of the benefit of being educated and lack of education center in their surroundings. Most of the rural women have access to agricultural land but the main problem they face was not ownership right of land but to be beneficiary from the fruits of their land. Many women didn't have training of entrepreneurship to improve their income.

## CHAPTER – ONE

### 1. Introduction

#### 1.1 An overview

It is known that Ethiopia's economy is mainly based on agriculture and about 85% of its people are engaged in this sector. Several studies has shown that women have almost equal share of responsibilities in undertaking the necessary task required in crop production and involved in livestock husbandry and other farm and non-farm activities. Even though women contribute a large share of labor forces in agriculture and live stock production, they are often undermined or not recognized as farmers or contributors to the economy of the household since farming is traditionally considered as men's responsibility. Such misconception indicates that half of the productive human force has not been properly addressed in various development programs. There is an imbalance between men and women in the division of labor, in the levels of income sharing and in participation in decisions making. In reality, developmental initiatives should aim to improve the livelihood of the household with, gender-based access to resources and control over those resources. If these are not considered decision will be based on mistaken assumption (DU-RDFS, 2007).

Women in Ethiopia occupy low status in the society in spite of their share of contributions to the wellbeing of the family and community affairs, women has experienced lower socio-economic status in general and hence are marginalized from making decision at all level.

Women are facing multiple forms of deprivation; Gender based discrimination, lack of protection of basic human rights, victims of violence, lack of access to productive resources, less education and training, less access to basic health services, and low employment opportunity (Nation Committee for Traditional practice Eradication, NCTPE,2003).

As it is the reality for the whole population of Ethiopia, the population of women in Tigray region is almost equal to men i.e., they constitute about 50% of the total population (NS, 2007). Since they are segments of the underprivileged class among the Ethiopian society, they have faced numerous problems such as illiteracy, unemployment, disability, and poverty.

Women constitute proportionally a larger group of the labor force in various economic sectors. Therefore, economic development is unthinkable without the participation of women. However, Ethiopian women have not been able to equally benefit from the nation's wealth, because their participation in the economy has been duly under valued. Though women's share of the division of labor differs from place to place, and from culture to culture, their average work day is believed to be between 13 and 17 hours per day. Actually, women are involved in farming activities and tend to work longer hours each day. Even though division of labor varies from place to place, depending upon the climatic conditions, women participate in all types of agricultural work, including weeding, raking, harvesting and threshing and preparing grain bins. For instance, women in nomadic societies are entrusted with the responsibility of erecting mobile huts dismantling them and carrying the pieces to the next site, in addition to cattle rearing and herding. With respect to domestic work, rural women have to grind grain, fetch water, gather fire wood, prepare cow dung for use, either as



a substitute for or as a supplementary to fire wood, prepares food and raise children, Although rural women's share of the division of labor is by far more tiresome and more time-consuming than that of men, it is derogatorily referred to as "women's work" and is not recognized. Rural women have also been far from access to productive assets, such as ownership and control to productive assets, since their contribution continued to be undervalued (National Policy on Ethiopia Women, 1993).

Ensuring that women and men have equal opportunity is an important priority of the European Union (European Rural Women Activities 2002). It is also, quite simply, a practical necessity for the viability and sustainability of rural development. To maximize human resources in maintaining the social fabric of rural communities and revitalizing local economies, the full involvement of women is vital. This means that equal opportunities must be systematically integrated in the design and implementation of rural development programmes and projects, to ensure that women and men can participate and benefit on equal terms.

A better balance has to be achieved between women and men in making decision that will affect the livelihood and economy of rural society, through the active encouragement and involvement of women's association and networks and the promotion of women in planning and managerial posts.

For recipients of community support for rural development, the provision of equal opportunities will no longer be a choice, but an obligation. Member states and candidate countries need to ensure that all community-supported programmes contribute equally to both women and men, particularly in employment, enterprises, education, and training.

The rural sectors of Europeans are strikingly varied in terms of social and economic structure, geography and culture (European Rural Women Activities2002). Rural women are not homogenous group. They have different roles and occupations, on farm and family businesses, in employment and in community activities. Their need and interests differ too, particularly from one age group to the other, and depending on size and composition of their family and age of their children. The economic and social change that the rural sector is undergoing does not affect all women in the same way; offering opportunities to some; and bringing difficult challenges to others.

Rural economies, particularly those dependent on agriculture, have been affected by the process of globalization, reading to the restructuring and decline of the agriculture sector, the growth of the service sector and increased emphasis on technology. In many areas, this has created unprecedented work and employment opportunities, as well as bringing change in the role and status of women. These changes have also contributed to further shifts in population, with some rural areas close to towns and cities are coming under pressure, while many remote areas continue to suffer and as a result a decline a population(European Rural Women Activities2002).

In general rural women have a strange tendency to stay in their community and contribute to its development, provided that certain requirements are met:

- Employment opportunity in the local area
- The possibility of gaining work experience and vocational qualification.
- Local facility for education and training
- Business services supportive to women's projects and enterprises

- Local child care facilities and social services for the elderly and then sick.
- Supportive public and professional organizations

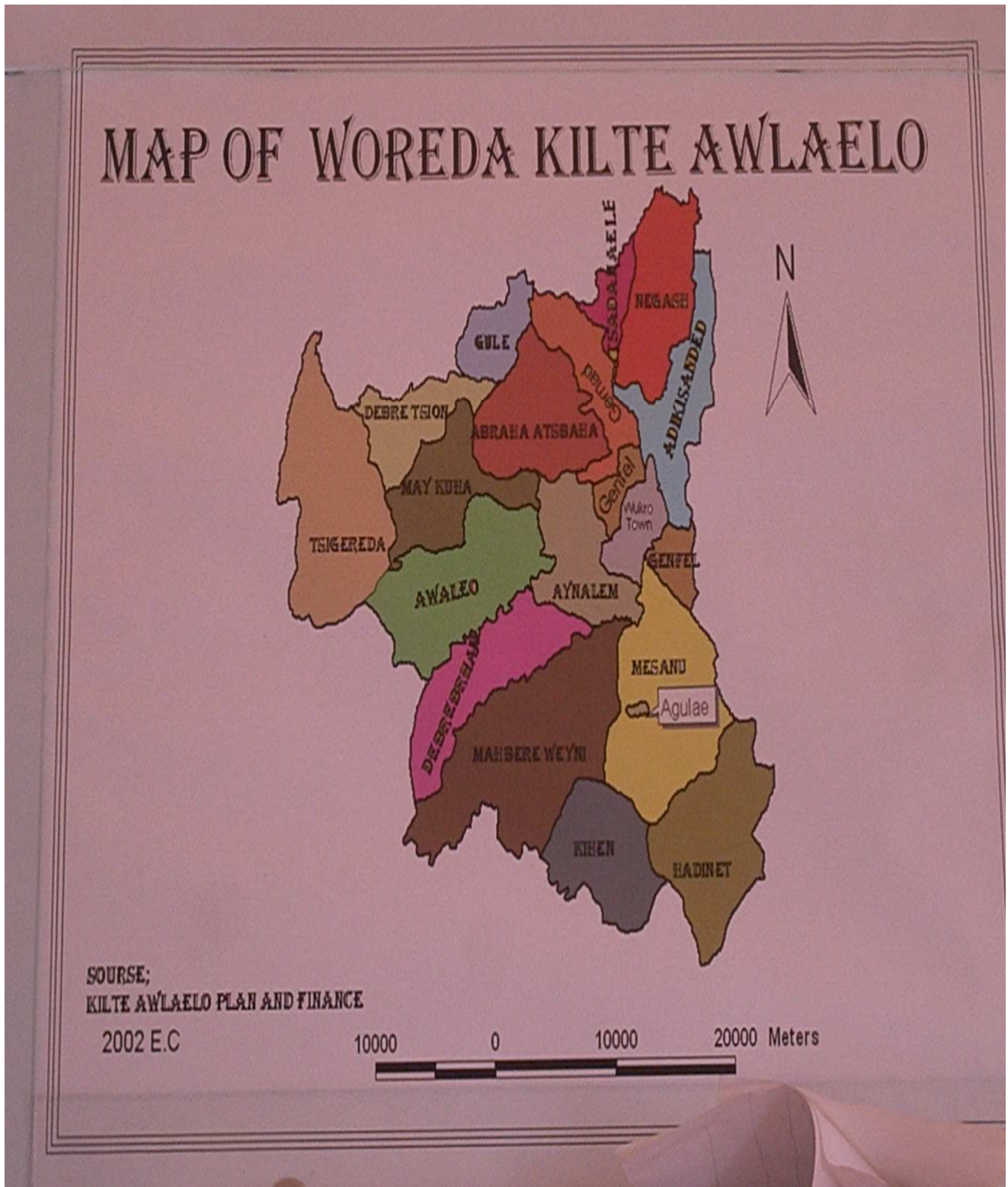
Women also seek a better balance in the division of labor; in the household. The challenge for rural development programmes is to identify the constraints for full participation of women in economic and public life as well as at local level, and to develop specific initiatives in their favor (European Rural Women Activities, 2002).

## **1.2 Description of the study Area**

Kilte-Awlaelo wereda is one of the 35 rural woredas of Tigray regional state located in the eastern zone about 45 km from the regional capital city Mekelle, and 825 km northward from Addis Ababa capital city of Ethiopia.

It shares a common boundary with Sasie-Tsaeda-emba Woreda in the north, Hawzen and D/Tembien in the west and Enderta and Atsbi-womberta Woreda in the South and East, respectively.

The Kilte-Awlaelo woreda has 18 Tabias, of these Aynalem and Genfel Tabias were chosen for the project work. They are located in Genfel River drainage basin of the woreda. The altitude of the two Tabias range between 1900-2400 meter above sea level and with a mean annual rainfall of less than 500 mm and an average temperature of 25 degree Celsius which is characterized as a dry Weinadega mid- altitudinal zone (Office of Agriculture and Natural Resource of woreda, 2010).



S/n	Tabia	Total area in ha	Total area in Km <sup>2</sup>	Grass land	Natural forest	Close d area	Total	Cultivate d land in ha
1	Abrha Atsbeha	6766.26	67.66	206	3144	1500	4850	899.25
2	Gemad	3840.15	38.40	157.75	1716.25	1075	2949	718.45
3	Tsaeda naele	1513.19	15.13	157.75	355.25	210	723	718.45
4	Negash	5869.35	85.69	156	2648	1061	3864	1089.65
5	Adekisanded	5346.61	5347	679	1750	765	3194	1086.65
6	Aynalem	4750.99	47.51	218	2448	250	2916	1645.98
7	Genfel	2423.48	24.23	276	169	253	698	1286.85
8	Debretsyon	3871.13	38.71	277	1135	544	1956	1637.71
9	Tsgereda	12118.7	121.19	666.1	2873.9	1375	4915	1680.84
10	Mykuha	5239.32	51.39	633	1873	718	3224	1381.65
11	Awaleo	6205.02	62.05	664	1068	778	2510	1676.71
12	Mesanu	9454.86	94.55	574.25	3700.75	1535	5810	1325.87
13	Hadnet	7649.33	76.49	599	505	1080	2184	1658.95
14	Mehbere Weyni	12435.47	124.35	1307	4268	810	6385	1405.9
15	Debrebrhen	6228.82	62.29	586	1152	2243	3981	1620.3
16	Kihen	5484.19	54.84	649	2431	450	3530	1304.79
17	Gule	2449.48	24.5	125	800	20	945	482
18	Agulae	111.28	1.111	0	0	0	0	0
	Total	101757.633	6337.0911	7930.855	32037.155	14666	54634	21620

Source: Woreda Kilde Awlaelo Planning Finance Office, 2010

The total area of the Kilte-Awlaelo woreda is about 6,309.55 km<sup>2</sup> or 101,757.63 ha with a total population of 114,001 of which 58,378 female and 55,623 male i.e., 51% female and 49% male (Population and Housing Censuses 2007). When seen in the context of the population of Tigray region only 842,723 live in urban area and 3,471,733 live in rural area. Among those living in rural settings 1,726,781 are male and 1,744,952 are female. The two neighboring Tabias where the project work has been implemented has a total area of about 71.74 km<sup>2</sup> or 7174.47 ha with a total population of about 14,234 and of these 3,235 are households ( Office of Agricultural and Natural Resources of Woreda 2010).

This rapid increase in population and the subsequent assessment of land resources has led to serious reduction of land holding size per household. The average cultivated landholding per household in Kilte – Awlaelo Aynalem and Genfel Tabias, was 1ha and 0.9ha, respectively.

Tabia is the lowest official administration unit in the woreda. Each Tabia is subdivided in to Kushet and one tabia comprises from 3 to 5 Kushets.

**Tabl 1.2: Woreda Kilte Awlaelo population and number of households**

S/n	Tabia	Total inhabitants			Total Household		
		Male	Female	Total	Male	Female	Total
1	Agulae	2391	2913	5304	832	373	1205
2	Negash	3981	4576	8557	1346	602	1948
3	Tsigereda	3542	3778	7320	1150	514	1664
4	Abrha Atsbeha	2340	2505	4845	761	340	1101
5	Mykuha	3835	3965	7800	1225	548	1773
6	Aynalem	3869	3967	7836	1231	550	1781
7	Gemad	2207	2243	4450	698	313	1011
8	Awaleo	4003	4015	8018	1259	563	1822
9	Genfel	3019	3379	6398	1005	449	1454
10	Adekisanded	4720	4959	9679	1521	679	2200
11	Mahbere Weyni	2922	2817	5739	901	403	1304
12	Hadnet	3103	3104	6207	974	436	1410
13	Debrebrhan	2432	2423	4855	762	341	1103
14	Kihen	2573	2615	5188	815	364	1179
15	Mesanu	3021	3224	6245	981	438	1419
16	Debretsyon	3690	3760	7450	1170	523	1693
17	Gule	1943	2019	3962	622	278	900
18	Tsaeda Naele	2032	2116	4148	651	291	942
	Total	55623	58379	114001	17904	8005	25909

Source: WoredaKilte Awlaelo Plan and Finance Office, 2011

## 1.4 Topography and water resource

### 1.4.1 Topography:

The topography in Genfel and Aynalem tabias reflects undulating, rolling hilly mountainous and deeply dissected.

The topographic elevation ranges from about 2400 meter above sea level at its highest point on the eastern part, and to approximately 1960 meter above sea level along the Genfel River in the central part of the Tabia.

### 1.4.2 Slope gradient and relief characteristics

Slope determines the relief type of a given area. Poor conservation practice and management of the sloppy land exposes it to degradation and loss of vegetation cover which intensify run off and induce gully formation and soil erosion on farms and range lands.

**Table 1.3: Genfel Tabia slope and relief category**

No	Slope range (%)	Relief type	Area (ha)	Percentage (%)
1	2 - 7	undulating	1755.2	35.68
2	7.1 - 15	Rolling	522.07	10.61
3	15.1 - 25	hilly	780.40	15.86
4	25.1 - 35	mountainous	779.42	15.84
5	T35.1	Steeply dissected	1083.51	22.02

(Source: SFPT – Social forestry project Tigray, 2010)



### **1.4.3 Surface Water**

The primary surface water bodies in the tabia are river streams and micro-earth dams. In Genfel tabia a number of seasonal rivers flow across the tabia before entering to Genfel River, which has a permanent water flow throughout the year. Emba River (locally known as Gereb emba) is located on the south eastern part, and the Adi-Hawi and Sheshhile rivers are located in the north eastern part, Mizra'e Hamle and enfo-abagie rivers are in northest part of the tabia and are the major seasonal rivers. Aynalem Tabia also has two rivers Genfel River which is crossing the Aynalem tabia and Sulh River with a year long flow located in the opposite side of the Aynalem tabia.

Three micro earth dams exist in the Genfel tabia. These dams are mainly used, for livestock except Korir earth dam, which is used for irrigation, at Aynalem tabia eight micro dams, which are mostly used as life for livestock.

Rainfall is the main source of surface water two rainy seasons prevail in the two tabias. The main rainy season is meher rain, which occurs from the end of June to August while the secondary rainy season, Belg rain occurs between March and April. Substantial amount of rain falls in the meher season, which is mainly used for crop production. The belg rain is less used for crop production but is good for moistures and livestock.

### **1.4.4 Source of income**

The main source of income of people in the two tabias is farm production. This is mainly obtained from crop production of which cereals constitutes the major proportion; livestock and natural resource (sale of sand and stone) is the second two source of income followed by off-farm employment. The main problem of farmers are lack of livestock farming

technology, small farm size, high cost of fertilizer shortage of water, no preservation technology for perishable products.

#### **1.4.5 Infrastructure:**

The two Tabias where the project work is expected to be implemented have a well developed telephone system, roads access to transport products to the main market.

#### **1.4.6 Credit and saving possibilities**

In general farmers do not have access to formal finance institutions because of lacking collateral and other form of guarantee for loan. However, the microcredit scheme “Dedebit” run by the Relief Society of Tigray (REST) has improved farmers access to credit. It provides credit for farm and off-farm activities and saving opportunities for the rural and urban society of the surroundings.

### **1.5 Statement of the problem**

Ethiopian women suffer from work stereotype and gender bias, in employment; more are occupied in economically invisible work. Women experience lower socio-economic status in general and are marginalized in decision making process at all level. In addition, women are less of access to resources, services and employment. Regardless of women’s immense contribution, they often lack productive assets particularly land, and are underserved with agricultural extension, credit, labor, oxen and farm implements (WABEKEBON Dep’t consultant plc Dec, 2006).

Different literature and studies stated that economic empowerment of rural women is necessary in terms of land holding and income generation activities and other supportive

interventions such as access to credit with low interest rate, subsidy, education (formal or informal), basic health service, construction of smokeless stoves, saving facilities and the like

Women are oppressed because of lack of being assertive and on wrong perception of men. In most cases they are treated as sex objects and are victims of violence and rape. Hence it is the role of rural development policy to empower them through education to be more assertive.

Therefore, to participate extensively in economic and social activities and make use of their potential, the problems hindering their status should be identified. Hence, the focus of this study focuses more on the economic status of rural women, and the gap and that problem encounter.

### **1.6 Research Questions**

The study seeks to make an attempt to find answers to the following questions:

1. What is the economic status of rural women?
2. What are the factors that help rural women economically sustainable?
3. What factors contribute to the economic problems women face?
4. What should be done to overcome the economic problems of rural women?

### **1.7 Objective of the study**

The study generally aims at investigating the economic status of the rural women at Kilete Awlaelo. More specifically the objectives of the study are to:

- Identify the level of their self esteem;
- Know the current economic condition of rural women;

- Study the wrong views which hinder them from involvement of in economic activities,
- List activities implemented in the area in concern of women economic activities,
- Identify the factors that help rural women in income generation scheme,
- Know women's access to agricultural land and oxen
- Figure out the number of women in economically active age-group of 15-59 years
- Study the rate of self help group (SHG) /association of women /net work of rural women,
- Evaluate the level educational condition,
- Study their saving scheme,

### **1.8 Significance of the study**

The result of this study may have the following practical significances:

- It may offer essential information to the concerned bodies like women's affairs, policy makers, social workers, etc about the economic condition of rural women in Kilte - Awlaelo Woreda
- It may provide relevant information on how to overcome their economic problem. and
- It may also serve as a departure for further research studies in this field of study.

### **1.9 Scope of the study**

The study is confined to rural women in Kilte-Awlaelo woreda, tabia Aynalem and Genfel of Tigray region. The participants of the study constitute only those women in economically active age group of 15-59 years.

### 1.10 Problem and limitation of the study

The problems that the researcher will face while conducting this study and the limitations are the following:

- Tabia administration may require permission letter to conduct the research;
- Participant in the research may be unwillingness to answer private questions;
- Wrong expectation from the research;
- Biased answers, etc.

### 1.11 Definition of key terms:

- **Status-** refers to as a position in a social system or a sub system which is distinguishable from, and, at the same time, related to other positions through its designed rights and obligations. Status of women recognized status as:
  - Place in ritual hierarchy
  - Financial position
  - Independent job
  - Educational back ground
  - Political participation.
- **Women-** refer to women in economically active age-group of 15-59 years.
- **Women Association-** refers to Associations organized by women based on interest of the members and having common vision and goal.
- **Empowerment-** to empower individuals or groups in political, economical and social sense.

➤ **Access and control**- access is to be able to use resources and services for the economic activities, or to have a right to exercise them. Control is a right to decide how to manage resources and services or to own them.

➤ **Economic indicators**

- land holding
- Access to agri services
- Credit services
- Formal employment
- Informal employment

## CHAPTER - TWO

### 2. Review of related literature

#### 2.1. over view

Ethiopian women are actively involved in all aspects of society's life. Women are both producers and procreators and are also active participants in the social, political, and cultural activities of their communities. However the varied and important roles they play have not always been recognized. The discriminatory political, economic and social rules and regulations prevailing in Ethiopia have barred women from enjoying the fruits of their labor without equal opportunities; they have lagged behind men in all fields of self advancement.

Economic development is unthinkable without the participation of women in some economic sectors women even constitute a proportionally larger group of the labor force than men. However, because their participation in the economy has not been valued, Ethiopia women have not received their fair share of the nation's wealth.

*(Women in Ethiopia: national policy on Ethiopian women, sept.1993)*

The sixth world conference for women provided for governments, NGOs and international organizations to make further recommendations for the implementation of the Beijing platform for action in the areas of the reduction of women's poverty and the economic

empowerment of women. The platform for action in the Africa region focuses on two closely related areas of concern:

- The persistent and increasing burden of poverty on women (women and poverty);
- The equality in economic structure and policies, in all forms of productive activities and access to resources (women and the economy);

At the same time women's domestic loads have not declined women continue to be primarily responsible for such activities as the care of minor children and the elderly members of the household, cooking and cleaning, fetching water and firewood and managing the household in general. Numerous time-use studies have shown that women in both urban and rural areas work longer hours than men. When both market and non-market activities are taken into account.

*(Assessment report on women and poverty, and the economic empowerment of women Nov.1999)*

A disproportionate majority of the world's poor are women. Therefore the promotion of gender equality is important for the overarching goal of poverty reduction by 2015. Women's contribution to development is achieved in the face of numerous obstacles limiting the outcome of their work and reducing benefits for themselves and to society as a whole. The importance of women's economic, social and environmental role across the life course, in developing countries has led to increasing international recognition that their full participation without discrimination is indispensable for sustained and effective development.

*(Gender mainstreaming concepts and methods, module three, 2007)*

The domestic process could, therefore, grow and develop effectively when all peoples are given equal opportunity to exercise their domestic rights, and when women can benefit



from the fruits of their labor on an equal basis with men in an atmosphere free of out dated mole chauvinist attitude. To that end, it is essential to improve the level of income of women, and to facilitate their labor at the appropriate place and benefit there from as well as improve the health and nutrition of mothers and their children, and to upgrade and improve their education. It also necessary to facilitate favorable conditions for the formation of women's associations as well as to strengthen the existing associations. So that women can solve their own problems.

After all, it is only when this conditions are facilitated that women can participate in the national development effort on an equal terms with their men counterpart, and benefit from their participation.

## **2.2 A 100-year travel for equality, empowerment: march8**

International women's day (IWD) commonly called March 8 is a global day celebrating the economic, political and social achievements of women in the past, present and future. This year commemorate the one hundredth year celebration. The they set by Unit nations this year" equal right to education, training and science and technology: path way to decent work for women.

It is really is a day when women are recognized for their achievement regardless of national, ethnic, culture, economic and political difference. It is an occasion for looking back on past struggle and accomplishments, and more importantly, for looking a head to the untapped potential and opportunities that a wait future generations of women

The new millennium has witnessed a significant change and attitudinal shift in both women's and society's thoughts about women's equality emancipation. Many from a young

generation fee that ‘all the battles have been won for women while many feminist from the 1970’s known only too well the longevity and ingrained complexity of the patriarchy. With more women in the boardroom, great equality in legislative rights, and an increased criteria masses of women’s visibility an impressive roll models in every aspect of life, one could think that women have gained true equality. The unfortunate fact is that women are still not paid equality to that of their male counter parts, women still are not present in equal number in business or policies, and globally women’s education, health and the violence against them is worth than that of male. (The Ethiopian herald Tuesday 8 march, 2011 p10)

### **2.3 Over all status of rural women in Africa**

Africa women’s have always been active in agriculture, trade and other economic pursuits, but a majority of them are in the informal labor force. In 19985 women’s shares in Africa labor forces range from 17 percent, in Mali to 49 percent in Zimbabwe and Tanzania (World bank, 1989). Africa women’s are guardians of their children’s welfare and have explicit responsible to provide for them materially. They are the household managers, providing food, nutrition, water, health, education and family planning to an extent greater than else where in the developing world.

This place heavy burden on them, despite developments such an improved agriculture technology, availability of contraception’s, and changes in women’s socio-economic status, which one might thing would be faire to say that their work load has increased the changing economy and social situation in Africa. Women’s economic capabilities, and in particular their ability to manage family welfare, are being threatened.

Most Africa women, in common all over the world face a variety of legal, economic and social constraints. Indeed some laws still threat them as minors. In Zair, for instance, a woman

must have her husbands consent to open a bank account. Women are known to grow 80 percent of the food produced in Africa, and yet few are allowed to own the land they work. It is often more difficult for women to gain access to information and technology, resources and credit. Agriculture extension and formal financial institutions are biased towards a men client despite women's importance as producers, this has spurred the growth of women's groups and cooperatives which give loan and other helps. Women end-up working twice as long as men, 15-18 a day, but often earn only one tenth as much. With such work loads, women often age pre-maturely. (Harrison 1983).

Female education affects family health and nutrition, Agricultural productivity, and fertility, yet there is wide gender gab in education. Lack of resources and pressure on time and energies put enormous constraints on the ability of women to maintain their own health and nutrition as well as that of its children. As a result women are less well equipped than men to take advantage of the better income earning opportunities that have emerged in Africa.

In industry and trade, women have been confined to small scale operations in the informal sector, how ever vibrant this operations are and despite the trading empires built up by the most successful female entrepreneurs, women's average income relatively low, women also handicapped in access to formal sector jobs by their low educational attainments, and those who succeed in lower grade, lower paid job. (The Ethiopian herald Wednesday 23, February 2011 p 10

## **2.4 Men, Women in forest activities: Differences and Complementarities**

The following sections look at the differences, points in common and complementary that can often be found between men and women in the forest sector.

➤ **Natural resources:**

The document entitled integrating gender considerations in to FAO forest projects outline the basic differences between men and women concerning activities connected with trees and forests:

- Land tenure laws, both customary and statutory, may be different for men and women.
- Some women may retain excessive rights to certain parts of tree (leaves, branches, fruits), while the tree itself may be 'owned' by a man;
- Women may choose one crop over another to avoid the need for male labor during land cleaning etc.

It is important to recognize that, even though women are often at a disadvantage to men when it comes to access to natural resources, this access varies enormously from context to context and it is impossible to generalize

➤ **Work :**

The work of men and women in society often has three dimensions:

1. In relation to reproduction, above all child-bearing, the education of children, household tasks (including fetching water and fire wood), as well as tasks related to the maintenance and sustainability of work force. This aspect generally concerns women, even if men participate to a much lesser extent
2. In relation to production in exchange for monetary or in kind retribution; this aspect falls within the competence of both men and women

3. In relation to community, to community, voluntary and unpaid activities that contribute to social cohesion (holiday, traditions, etc.). This aspect is primary the responsibilities of women.

With regard to productive labor in developing countries, women constitute an important segment of the work force.

➤ **Credit and technology:**

The third progress report on the programme of action of the world conference on “Agrarian reform and Rural Development” programme for granting credit and guaranteeing loans benefit male farmers, while women, who have no loud or guarantee, are excluded from these, although it is recognized that they are less likely to default on payment....” Men dominate assets and means of production such as land and technology. Subsequently, the enormous potential contribution of women remains under used.

➤ **Education, training and extension:**

Education increases the ability to participate in society and to improve the quality of life and standard of living. The school enrolment gap between men and women is still very wide.

Extension programmes for women are also limited almost all extension workers are men, even if women constitute the majority of farmers. (The Ethiopian Herald: Sunday 20 march, 2011, p11)

## 2.5 Women and employment:

For the majority of low income women the problem is occurred due to lack of adequate skills. The provision of skill training therefore, often meets an important practical gender needs by allowing access to employment. The training of women in area traditionally identified as “men’s work” may not only widen employment opportunity for women, but may also break down existing occupational segregation, thereby, fulfilling the strategic gender need to abolish the sexual division of labor. Woman’s training in house-building skills such as carpentry one such example. Although in most societies women traditionally are involved in rural house building, the urban based development of a formal skilled house construction sector has been accompanied by an occupational sex segregation, with construction now designed as men’s work; (*Developmental psychology: DURDFS, 2007*)

Since huge percentage of women are involved in agricultural sector, in addition to various agricultural operations, they manage domestic chores and child care and participate in community activities as well most of the activities performed by women do not have a monetary return and are not counted by as an economic activity as such. Regardless of the participation of women in the economic activities that are informal in most cases thus are not counted in the economic statistics. (*Ethiopia: country gender profile, Dec, 2006*)

Female unemployment rates are higher than male unemployment rates in north Africa but lower in sub-Sahara Africa. The gender gap in favor of women in Sub-Sahara Africa does not reflect the direct situation of women in the labor force because the rate of female unemployment is under estimated for a number of reasons. First, social norms tend to require women to declare themselves as house wives involved only in unpaid domestic work, which place them outside the coverage of the labor force. Second, women are more likely to be

discouraged workers in the context of limited opportunity because men are usually served first, third, the criterion required availability for employment during the reference period penalize more women than men because women need more time to make the necessary arrangements such as care of child of elderly relatives of other household affairs before starting a job. Female unemployment rates in Africa also mask the fact that female workers are mostly in informal employment, where they are more likely among the working poor.

*(Generation rural employment in Africa to fight poverty, may, 2006)*

## **2.6 Women and empowerment**

Empowerment means adding 'power' to act. It means having control over the decisions and issues that affect one's life. In particular it means having participation in decision making bodies and control over the distribution of resources. Participation in planning and decision making processes has the additional benefit of increasing, integrating one's need and interests and sense commitment to and ownership of the plans objectives.

*(Gender and development training manual 1, May, 2006)*

There are barriers which women could not have access to leadership positions and this include:

- Private as well as public sectors employers prefer to employ and promote men to top administrative or decision-making posts.
- Cultural belief in male superiority and greater ability to lead and the female are assigned to accept subordinate positions.

**Employment to women has to bring two levels of change.**

- A) Change in the outside environment-this means women should have greater control over resources,
- B) Change in the ideological environment that is women image of themselves (increasing women's self confidence)

**The term 'power' in the employment process has four categories;**

- i. Power within – it is a sense of strength based on spiritual or cultural. It is based on self-acceptance and self respect and in turn exercises the respect for and acceptance of other persons as equal.
- ii. Power with –denote collective action, display within the public, able to make decisions in front of the public audience.
- iii. Power to-relate to a person's capacities to act, gaining access to control over resource, able to make decisions.
- iv. Power over-denotes an unequal relationship for example parents who have power over children's.

In short employment is a process of awareness and capacity building leading to greater participation, to greater decision-making power and central and to transform actions.

**Types and steps of employment:** there are four types of employment, which include:

- **Self empowerment:** based on power within the individual and brings self confidence and self respect.
- **Social employment:** it is an influential power of women 'agenda setting' of the community and public, women's competence in negotiation, community respect for women by eliminating violence actions.



- **Economic employment:** ability of women to participate as producer, consumer, entrepreneur, and employee in the economy.
- **Political employment:** participation of women in policies as a voter, member of a political party and as pressure group.

*(Developmental psychology: DU-RDFS-Dec, 2007)*

## 2.7 Gender in Education

Women are equal partner with men in bringing about development. Their education and trainings, formal and non-formal are the critical forces in changing women's position in the society and in bringing about their effective participation in development.

Women need to get equal access to education, as it is their right to exercise it. There is general agreement that education increase productivity and a substantial literature exists documenting the positive effect of women's education on human capital development, paid labor force participation and agricultural production. A recent comprehensive Indian study found that formal education of farm wives enhances the productivity of all farm inputs, including a husband's time in farm production.

Rural women have consistently low literacy than rural men, but also low literacy than urban women educational wastage is higher in rural areas and for girl students. Although girl student show greater rates of educational wastage than boys, their wastage is more often due to repetition of grades. Girl's attrition from primary school seems, therefore to be less due to a failure to be promoted than to withdrawing from school for non-scholastic reasons. The obstacles to rural women's access to elementary education may include:

- **Poor access:** distance from school, lack of transportation safety /security.
- **Higher direct costs:** the belief that girls should be properly dressed expense of clothes because the girls provides complains to their parents money for their hair style, better cloth, shoe etc
- **Opportunity cost:** this is the situation, when girls sent to school it is the parent who performs all home activities and they waste time, absent from their period work.
- Parent feeling of not gaining from the investment female return the investment is lower than male, female does not invest much as male more over female will be for her husband family.
- Perceptions that education does little to help women in their traditional roles, biases to word female education. (*Developmental psychology: DURDFS Dec,2007*)

## 2.8 Technical educational and vocational training

Technical and vocational education training was started in 2000/01. There are more than 30 courses under six categories: business, construction, industry, water technology, extension

package and home science streams. In technical vocational education and training (TVET), female student outnumber men, but the areas of training are mainly those typically considered as fit to women's role. Attempts to break away from traditional areas in TVET are hindered by the inability to find employment because of employer's performance for men. In the year 2004/05 there were 108 government and 91 non –government TVET schools in the country enrolling a total of 106, 336 students. (*Ethiopia: country gender profile, Dec, 2006*)

Usually, the girl's are withdrawn from the school at this stage or they drop – out some of the reasons for this are:

- Marriage of the girl's,
- Reluctant to send girl out of the house after puberty,
- Lack of relevance school curriculum,
- Shortage of women teachers,
- Requirement of girls to help out in the farms / family occupation or household chores or responsibility of looking after younger siblings.

*(MRDE-101, Rural social development, module 1, 2011 IGNOU)*

## 2.9 Gender and Division of labor

The sexual division of labor and the historical development of the family have long story in social analysis divisions of labor is simple out growth of nature and it exist between the sexes. In the post history for instance men used to be engaged in, hunting, fishing, making necessary tools. On the other hand, the women were responsible for the house, food production/ preparation and child earring. In this close the each means, theme in the forest, the women in the hauls.

Further more each one of them owned the tools he/she made and used to the actives, the men, the weapons and the hunting and fishing tackle, the women the household goods and utensils. It was also stressed that the household was communistic, comprising several, and often many families. Any thing produced and used in the garden, the house, the fishing tool etc. (developmental psychology duress, 2007)

The recent economic change highlighted in the introduction is particularly affecting women's participation in the labor market. Formal employment often full part time factory working for textile industries-is reducing unpaid family farm labor. Quality employment

opportunities employment in low status of jobs, where they work be low their skill and abilities, is frequently, increasingly, only temporary or part. Time jobs are available Part time jobs may suit same women, there is a call for employment with better condition and longer house. (Women active in rural development, 2000)

## **2.10 Sustainable rural development focusing on women participation in decision making**

Women' contribution to local and community development is significant, but rural women every where are in a minority in decision making and planning, particularly at regional and national levels. This is in part due to women's' and men's roles and work load, but is also due to the persistence of traditional views about women and men's role in society.

The formal, hierarchal model of money organizations is net compatible with the more cp- operative approach women tend to adapt, particularly I the community sector. The time need to get accounted with formal organizational procedures should net present an obstacle to women's participation.

The low-level leads to biases in decision making investigable leads to biases in the priorities and policies pursued by development organization .A believed participation by women and men indecision making is important for local democracy and for the quilt of the decision taken on developments that affect the life's and future of communities and economies.

## 2.11 Vocational and personal training

A demand for appropriate and accessible training appears constantly in surveys and studies of women needs in rural areas. Women's often represent an untapped resource, with a range of special aptitude and skills ready to be developed and put to use informal economy. Money women already have vocational qualification which may need updating to prepare them to re-enter the job market. But the right support and encouragement is needed and specially, training needs to be a redistrict and practically achievable option

Pre-training course in personal development confidence raising and basic skill allow women to discover their own strength and abilities in a supportive environment before moving on to more vocational-oriented training programmers such courses are often the genesis of net works of mutual support and practical action leading to the setting up of cp-operatives small business or local services.

Traditional views about the choices women make when pursuing vocational training. Instead of opting for conventionally female areas positive action can be taken to encourage women to explorer the possibilities offered by traditionally mole dominos this broadening of roles can be stimulating to the individual and rewarding in bathe social and economic terms. (Women action in rural development 2000).

## 2.12 Women and the economy

Although Africa women participate in all sector of the economy their participate rote in the total labor fore remain below that of men in Africa data from remain below that labor organization (ILO)

Shows that the women's share of the adult labor force ranges from 21% to 50% the lowest rates are generally found in North Africa.

### **2.12.1 Women in the information sector**

In the past 15 years the fast growing source of employment for women in Africa especially sub-Saharan Africa has been the information sector where women engage in a wide array of activities especially trading this has emerged as an important strategy for women to contribute to family income at a time when the formal labor market has been stagnant or growing very slowly.

It has emerged as a strategy for dealing with women and men's increasing unemployment arising from the implementation of economic reform policies in Africa. However, for the most part, the informal sector suffers from a lack of systematic and regular support in the form of official policies and resources.

### **2.12.2 Unequal access to resources**

Even as producers and entrepreneurs, it is widely acknowledged that African women have access to fewer resources than men. For example, relative to men, they tend to have lower access to land, to credit facilities, and to education and training facilities. Even in agriculture where women tend to predominate, credit and land ownership has historically been directed to the men head of the household, to the detriment of women, and in deed, to the detriment of agricultural development in Africa.

### 2.12.3 Commitments for the Economic empowerment at women

The following were the strategic objectives listed for the promotion at gender equality in economic structures and policies, in all forms of productive activities and in access to resources:

- Facilitate women's economic rights and independent, including access to employment, appropriate working conditions and control over economic resources.
- Facilitate women's equal access to resources, employment, markets and trade.
- Provide business activities, training and access to markets, information and technology, particularly to low-income and grassroots women.
- Strengthen women's capacity and commercial networks,
- Eliminate occupational segregation and all forms of employment discrimination.
- Promote harmonization of work and family responsibilities for women and men.

[Beijing platform]

#### Setting up Business

By entering into self-employment and setting up small businesses women can be at the forefront of innovation and diversification in rural areas for example by developing agriculture, tourism activities, artisanal food and drinks production. Craft enterprises, and caring services women often have the added advantage of an awareness and knowledge of local needs and special interpersonal and communication. (Women active in rural development.2000)

#### **2.12.4 Support services for women entrepreneurs**

Quality support services for rural women venturing in to self employment, or starting their own business or co-operatives, are imperative existing services can often be reviewed and adapted or expanded to address the specific need of women entrepreneurs experience shows that, prior to starting a business, women often prefer to participate in women only course and groups.

Women need back up and range of business support is needed:

- Specialized business start-up courses and technical assistance:
- Improved access to finance and credit –through credit guarantee funds, special loan fond.
- For women farmers, training and technical advice in new farming techniques, diversification and management.
- Involvement of experienced entrepreneurs to act as mentors.

#### **2.12.5. Replacing unpaid social services with job**

The absence of equality care services is widely perceived as a major constraint on rural women faking paid work & participating in public life. There are few rural areas of the European Union where the demand for services for children & the elderly is met by existing provision

A number of rural areas have under taken audits of the need & demand for childcare & other service, which have then been used to identify potential solutions. it can be no longer be



assumed that the services will be provided by the unpaid labor for women or other family member. (Women active in rural development, 2000)

## **2.13 Economic Activities**

According to the Population and Development Indicator of 2004, about 27.3 million people were economically active out of which women account for 45.5 percent of the economically active population. About 85.8 percent of the economically active population was residing in rural areas.

### **2.13.1 Women and Micro-and Small Enterprises**

#### **2.13.1.1 Accessibility to Micro-finance**

According to the Performance Indicators Report of Association of Ethiopian Microfinance Institutions, 2005, out of a total of 658,708 active borrowers, women account only 30 percent in Ethiopia. This is very low as compared to the active borrowers of Women in Africa, which is 65.3 percent. Recently, women's share of micro-finance clients is 38 percent, while women are estimated to own two thirds of the informal and micro enterprise (AEMFI 2005). The majority of women are accessing credit through Microfinance Institutions (MFIs) and saving and Credit Cooperatives (SACCO) systems. Women-owned

Micro and Small Enterprise (MSEs) are not able to graduate beyond the microfinance level as commercial banks in general do not give favorable attention to MSE operators. This is because of high transactions costs and perceived higher risks. Consequently, this negatively affects the growth of women owned MSEs. Regardless of the importance of business

development support and information women entrepreneurs do have low awareness to take-up business development support and information. As most women-owned MSEs do not have ready access to computer or the Internet there exist a gap in providing affordable Business Development Service (BDS). There is no evidence of BDS focused on women's growth challenges. Many women can not afford services of professional consultants, and women counselors are very limited as well.

- About 27.3 million people were economically active out of which women account for 45.5 percent of the economically active population in year 2004.
- In April 2006 the overall unemployment rate was 16.7 percent. The unemployment rates among men and women are 11.5 percent and 22.1 percent respectively.
- Among the Ethiopian Microfinance Institutions' clients, women account for 38 percent only.

### **2.13.1.2 Business development support and Information services**

An Ethiopian Business Development Services Network CD-ROM has been produced and a business website has been developed (includes a women in business section), but few women owned MSEs have internet access at their place of business. The Ministry of Trade and Industry – Women Affairs

Department (MoTI-WAD) is working to develop and build the capacity of Women Entrepreneurs Association (WEAs) to deliver information services to women owned MSEs. There is no evidence of the existence of networks of women's enterprise resource centers.

### **2.13.1.3 Women's entrepreneurs Associations and access to business networks**

There are Women Entrepreneurs' Associations (WEAs) in 7 regions. The overwhelming majority of women entrepreneurs do not have the opportunity to participate in

the local or regional activities of WEA. Government efforts to mobilize WEAs on a local base are underway. Support from International Labor Organization (ILO) projects have been helping to build the capacity of WEAs

Encourage the start up of more associations, and promote linkages with other business associations such as national employee's organizations. WEAs are partners in delivering women's focused projects. They have organized women's trade fairs with ILO support, facilitation services for women, consideration being given to expanded role in BDS. Good practices exist in the organization and development of WEAs. The Amhara Women's Entrepreneurs' Association is advocating for their members in the Amhara region and

assisting them in obtaining plots of land for their business premises. They are also helping to expose their members to market opportunities through organized trade fairs. At present none of the existing associations is adequately resourced to be fully effective partner with government to improve the situation of women entrepreneurs. They need more vibrant membership; fundraising mechanisms; dedicated and committed members and leaders; greater representatives; more transparency; and some demonstrations of the benefits of the members.

### **2.13.2 Participation in labor**

#### **2.13.2.1 Employment and Labor**

Since 84 percent of women are involved in the agricultural sector, in addition to various agricultural operations, they manage domestic chores and childcare and participate in community activities as well. Most of the activities performed by women do not have a

monetary return and are not counted by as an economic activity as such. Regardless of the

participation of women in the economic activities that are informal in most cases thus are not counted in the economic statistics. Families who once lived in rural communities are forced to migrate to urban areas. In accordance to Population and Development indicators of 2004 the rural-urban migration is on the rise and is currently 23.5 percent while the urban rural migration which is 15.7 percent is much lower than rural-urban migration. Note that the rural-rural migration with 37.6 percent is the highest of the internal migration. This has contributed to an increase in street children who are forced to live in poverty or in inferior environments. In addition, grazing land is being depleted through drought or pasture decreases, so the subsistence of people who make a living by grazing is also at a crisis. The 2006 Employment and underemployment survey in urban areas conducted by the Central Statistics Agency

indicates that at the country level, an estimated 2.85 million people were employed. The majority of employed population is self-employed, accounting for 41.3 percent followed by government and government parastatal (21.5percent) and private organizations (16.5 percent). Paid employees which constitute employees of government parastatal, private organization, NGOs, domestic employee represent 49.5 percent of the total working population. An unpaid family worker that has considerable share is 7.2 percent of the total employees. Women with 59.3 percent are the majority in the sector. The proportion of female employees of private organizations and NGOs constitutes almost one- third of the total employees of the sectors. On the other hand more females than males are found in domestic (77.6 percent) and unpaid (59.3 percent) sectors of employment. While the number in the paid employment sector is not more than 30 percent.

### **2.13.2.1.1 Formal Sector/Public Sector**

According to the statistical data obtained from Federal Civil Service Authority in 2005/06, there were a total of 424,067 government employees out of which 139, 685 (32.9 percent) were women. The regional governments, having a share of 89 percent of the total employees, are the major employers of the public sector.

### **2.13.2.1.2 Informal sector**

Women are highly involved in the informal sector, as employees and self employed. As self employed, they face problems of low income both in Establishing and sustaining their businesses. A survey of the informal sector showed that, out of the 997,380 individuals

engaged in the informal sector; 60 percent were female, many engaged in small businesses that require small capital, not demanding sophisticated management and bookkeeping skills (CSA, 2003). In urban areas, women were mostly engaged in selling of commodities, processed and prepared foods and drinks. The kind of income generating activities being undertaken in both rural and urban areas were found to be focused on small-scale trade in urban areas; gardening and poultry in rural areas. In urban areas women run kiosks collect solid waste, engage in gardening, poultry production, animal husbandry, and weaving. In the agricultural package, women are engaged more in small-scale activities related to housekeeping and gardening and are not direct beneficiaries of the main package (WAO/PMO, 2005).

### 2.13.2.2 Unemployment and gender

In April 2006 the overall unemployment rate was 16.7 percent. Unemployment is more a problem to women than men. The unemployment rate among men and women are 11.5 percent and 22.1 percent respectively. Most unemployed women are reported to have no previous work experience; while more than three-fifth of unemployed men had previous work experience (CSA, Unemployment survey, 2006).

### 2.14 What is Gender Mainstreaming?

As defined by the United Nations, gender mainstreaming is:

“... The process of assessing the implications for women and men of any planned action, including legislation, policies or programmes, in all areas and at all levels. It is a strategy for making

women’s as well as men’s concerns and experiences an integral dimension of the design, implementation, monitoring and evaluation of policies and programmes in all political, economic and societal spheres, so that women and men benefit equally and inequality is not perpetuated.” Gender mainstreaming is not only a question of social justice, but is necessary for ensuring equitable and sustainable human development by the most effective and efficient means. Gender mainstreaming is a strategy aimed at achieving gender equality.

States that:

*processes so that a gender equality perspective is incorporated in all development policies, strategies and interventions, at all levels and at all stages by the actors normally involved therein.”*

39

The key points to note are that:

- first, the interdependent or complementary roles of men and women are recognized, so that one cannot be changed without also affecting the other;
- second, that gender issues are not confined to one sector but must be addressed across the board;
- third, that gender issues are not confined to the population of programme ‘beneficiaries’ but must be addressed also at macro (policy) and meso (institutional/delivery systems) levels;
- Fourth, that they must be addressed at every stage in the programme cycle, beginning with identification and formulation, and continuing through implementation, monitoring and evaluation phases.

In order to achieve gender equality, gender mainstreaming must be complemented by specific actions for women, or for men, where striking disparities still remain. Gender mainstreaming makes a gender dimension explicit in all policy sectors. Gender equality is no longer viewed as a “separate question,” but becomes a concern for all policies and programmes. Furthermore, a gender mainstreaming approach does not look at women in isolation, but looks at women and men - both as actors in the development process, and as its beneficiaries. Significantly, gender mainstreaming differs from a “women in Development” (WID) approach in that it takes as its starting point a thorough and rigorous analysis of the development situation, rather than a-priori assumptions about women’s roles and problems. Experience has shown that gender issues differ by country, region and concrete situation. At the same time, experience has also shown that rigorous, gender-sensitive

terms of opportunities and outcomes. Gender mainstreaming seeks to redress these problems. Given the above, it is clear that a “gender mainstreaming” approach does not necessarily make the need for

specific policies, programmes or projects on gender equality obsolete. The level of intervention (from basic “gender sensitivity” to comprehensive, targeted gender programmes) will depend on the specific needs and priorities revealed by a gender-sensitive situation assessment. Finally, as a comprehensive strategy, gender mainstreaming should also address the environment in which policies and programmes are developed and implemented. Thus, a strategy to integrate gender concerns into programming must be accompanied by a strategy to ensure that the working environment is gender-sensitive, guaranteeing equal opportunities and treatment to both men and women. Sufficient technical capacity and human resources to successfully implement gender mainstreaming must also be ensured

#### ***2.14.1 Rationale for mainstreaming gender equality in development programmes***

Development practitioners and the community considers development policy as a multidimensional process that covers broad-based equitable growth, social services, environment, gender issues, capacity and institutional building, private sector development, human rights and good governance. The concept of sustainable development encompasses these new priorities. Thus, current definitions and approaches recognize that development, poverty reduction, and the realization of human rights are inextricably intertwined and involve the reduction of gender inequalities as an integral element. The interrelationships between gender equality and the other priorities of sustainable development and the rationale for mainstreaming gender equality in development programmes are explored in more detail in subsequent paragraphs.



### ***2.14.2 Development, poverty and gender***

The main objective of community development policy is to reduce and, eventually, to eradicate poverty. Poverty, however, is understood not simply as a lack of income and financial resources, but also as encompassing the notion of *inequalities* in access to and control over the material and non-material benefits of any particular society. These material and non-material resources include rights, political voice, employment, information, services, infrastructure and natural resources. An important determinant of inequality in access to and control over societal resources and benefits is *gender*. Therefore, redressing gender inequalities is an integral part of Community development policy, strategy and implementation.

### ***2.14.3 Gender and Poverty Reduction***

A disproportionate majority of the world's poor are women. Therefore the promotion of gender equality is important for the overarching goal of poverty reduction by 2015. Women's contribution to development is achieved in the face of numerous obstacles limiting the outcome of their work and reducing benefits for themselves and to society as a whole. The importance of women's economic, social and environmental roles across the life course, in developing countries has led to increasing international recognition that their full participation without discrimination is indispensable for sustained and effective development.

#### **2.14.3.1. Development, human rights and gender**

of the community development policy. Adopting a rights-based approach to development means that individuals have equal rights – not just needs –to participate in and benefit from the development

42

process. Gender equality and non-discrimination on the basis of sex are fundamental human rights, recognized by a number of international legal instruments and declarations and enshrined in most national constitutions ( this was discussed in depth in Module one) .

However, often national laws (by the letter or by application), customary law or societal structures result in differential treatment of women and men or boys and girls. Most human rights instruments are ‘gender neutral’ in that they guarantee that all citizens will be treated without discrimination by the State, but that guarantee alone is insufficient to address inequalities which already exist. The Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) moves beyond statements guaranteeing equality and sets out measures aimed at achieving substantive

equality in all fields and across all sectors. CEDAW thus provides a universal framework for rights-based development.

#### ***2.14.4 Gender as a cross-cutting development issue***

Gender equality is regarded as a cross-cutting development issue along with good governance, human rights, and environmental sustainability. Like other cross-cutting issues, gender equality is an important development objective in itself, but it is also instrumental for the achievement of poverty reduction and any other development goal. The achievement of gender equality is bound up with all other goals of sustainable development, such as the achievement of human rights and democracy. Gender equality is also fundamental for the achievement of more specifically, sectoral goals such as

cutting issues in development programmes is one of the key requirements for quality assurance. The quality of development interventions has also to be assessed against their relevance to the actors in

development, that is, to the different experiences and needs of women and men, boys and girls, in diverse social, economic, geographic and political contexts.

### ***2.14.5 Approaches to mainstreaming gender equality***

The current approach to mainstreaming gender equality in development cooperation is the result of a gradual process of reflection in the international community, in both academic and development circles. In the past, development programmes tended to focus exclusively on women and had little success in enhancing women's positions in society, improving their livelihoods or increasing gender equality. It is now recognized that women and men have to be equally involved in setting goals, and elaborating strategies and plans so that development objectives are gender-sensitive. In this way the priorities and needs of both sexes are addressed and taken into account. This makes for effective, long-

lasting, sustainable and equitable development with a positive impact in terms of meeting poverty reduction goals'. Is Gender Mainstreaming Really so Complicated? You should not feel overwhelmed by the task of gender mainstreaming. While it is true that in-depth gender-based analysis requires a sophisticated level of expertise, this, when required, can be outsourced to experts. For the most part, practical gender mainstreaming is about running through a checklist of questions to ensure, that you have not overlooked anything. It is about asking the right questions, so that you can see where limited resources should best be diverted. Gender mainstreaming is a necessary process for achieving gender equality in the most effective and efficient manner.

The issue of women in development (WID) & gender & development (GAD) representing a growing awareness that sustainable development must include the full & equal participation of women men-these are.

44

### **Women in development approach (WID)**

- The welfare, anti-poverty and the efficacy approaches are categorized as women in development approach.
- The wid approach integrates women in to development by making more resource available to women's final in their existing roles. this approach has increased women workloads, rein forced in equities,& widen the gap between men and women.
- In regard to wid issue women's contributions were being gored & development suffered as a result. the goal was more efficient ,effective development through the
- integration of woman into existing development processes .the strategies that were developed include address the root cause of discrimination that perused women's active. Participation in the society.

### **Gender and development approach (GAD)**

- The equity & empowerment approach are categorized as gender & dep't approaches.
- The GAD approach seeks basic interventions on the analysis of man and woman's which will benefit and Trans form society as a there fore GAD is driven by a powerful monition to work for human rights for all people.

strategy and in line with this there are three main concepts that are stated. Both monad women maintain the society and from the division of labor, but they benefit and suffer an equally, based on this concept more flows must be given to a women as they have been more disadvantaged.

45

- Men and women have different priorities and perspective and as a result socially constructed gender roles, men can constrain or expand women's option.
- Development affects men and women differently and they have different impacts on projects. (Gender and develop meat training manual, May, 2007)

### 2.16 Gender based form of expression

- **Devaluation:** this occurs when a women's success is recognized to chance, to sexual factor, or affirmative action rather than competence and hard work.
- **Tokenism:** tokenism exists male predominate environments employ one or two token women to demonstrate non-discriminatory practices. Haw ever, their every action may receive spoken or unspoken criticisms and expected to perform above average
- **Condescension:** - used when male with the idea that women must be protected from harsh reality and that only man should handle work requiring specific physical or technical abilities.

- **Exclusion :** there are different forms of exclusion as for instance lack of

participation In male networks exclusion from informal social or recreate sites

where decision are made and conversation about technical meters---etc.

- **Role stereotyping:** - Although the evolution of women's role already began to be publicized women can still be trapped in stereotyped expectation that they shoaled be assistants to men, sexually reliable to men and feminine in appearance.
- **Body language:-** Expressions of discomfort with the presence of women can ball to familiar in body Landis inters when women demonstrating professional

## V. Goal 3: Promote Gender Equality and Empower Women

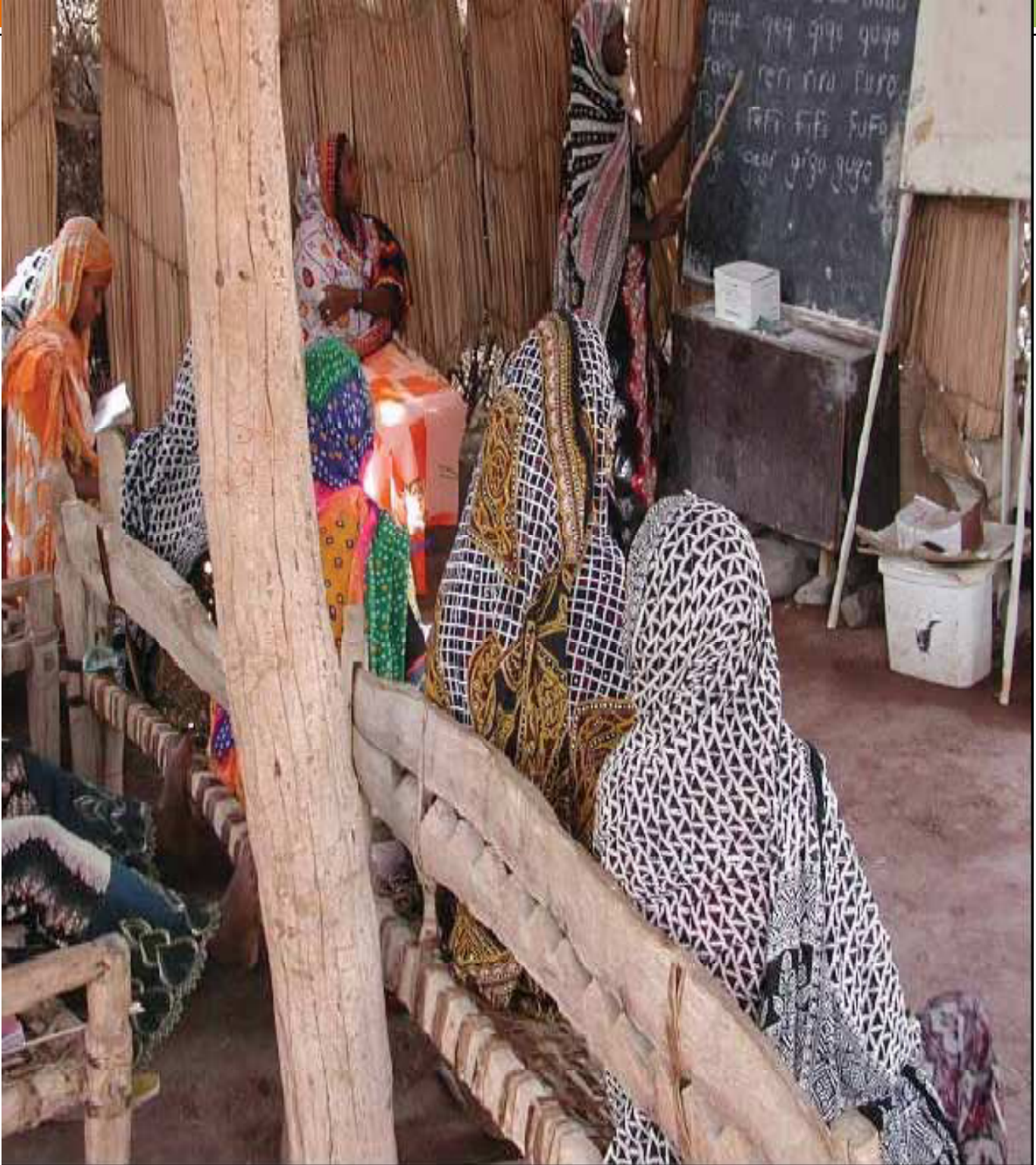


### 5.1 Trends and Prospects of Goal 3

This goal is central to address the majority of the MDGs. The GOE has declared its commitment to gender equality, equity and the empowerment of women by stipulating the rights of women in its Constitution, by issuing the Women's Policy of Ethiopia and by revising the Family Law and the Criminal Law. In 2005, the Government upgraded the Office of Women's Affairs in the Prime Minister's office to the level of a full Ministry of Women's Affairs (MoWA) with the mandate to ensure that due consideration was given to gender issues across all sectoral policies. Efforts continued to firmly establish gender as a cross-cutting issue through joint planning sessions between sectoral line ministries and MoWA. The Government has also incorporated gender issues in different national policies including health, education and training, HIV/AIDS, population and other sector policies. The formulation of the National Action Plan (NAP) on Gender and Development ensures that gender is fully considered and incorporated in all the annual work plans; and the establishment of a gender focal person in each of the regional bureaus is evidence of the Government's commitment to gender equality.

PASDEP has also recognized addressing gender issues as one of its eight pillars. To this effect, PASDEP outlines the following strategic measures: increasing girl's and women's access to education, improving water supply and sanitation as well as health services and adapting agricultural training to the needs of women. Furthermore, safeguarding rights such as access to land, credit, and increasing the number of women that benefit from government programs such as the construction of low cost houses in urban areas and the







PASDEP strategy. Measures are also taken to reduce violence against women, including the enactment of protective legislation. A new penal code has been adopted which contains strong measures in support of women's rights and curbing gender based violence. One of the target under Goal 3 involves eliminating gender disparity in primary and secondary education, preferably by 2005, and in all levels of education no later than 2015. Although gender parity was not achieved by 2005, Ethiopia appears to be on track to achieve it in primary school enrolment by 2015. Gross enrolment rate (GER) for girls at primary level increased from 58.5% in 2002/3 to 93% in 2009/10 while GER for boys increased from 74.6% to 98.7% during the same period. The recent PASDEP implementation review indicates an impressive achievement in increasing the gender parity to 0.93 for primary education in 2009/10. However, the gender disparity gets wider at higher levels of the educational system because of the prior history of structural problems. Achieving gender parity at the primary level, result in many more girls enrolling at secondary and tertiary education levels. Educational gender gaps are larger in rural areas than in urban areas and have spatial variation.

Although the level of women's representation in the federal parliament is low, significant improvement were observed when compared with the previous two elections (1995 and 2000). In the first parliament (1995 election), 13 women (2.74%) were represented out of 547 seats while in the second parliament (2000 election) around 42 (7.7%) of the elected MPs were women. In the third parliament (2005-2010), the number of women holding seats rose to 117 (22%). During the third election, the government had strived to increase the number of women legislators to 30-50% of the house, through different measures. The number of seats held by women in the House of Federation has now reached 21 (18.75%) apart from the

under taken to strength women's capacity in decision- making. It is believed that women's education and economic empowerment play a vital role in empowering and enhancing the decision-making capacity of women.

According to the 2009 urban employment and unemployment survey, out of the total unemployed people 68.5% were females and 31.5% were males. This shows a decline from 2005 which stood 74.1% for female and 25.8% for male. The rate of unemployment for Urban areas for the same year was 20.4% which is 12.2% and 26.6% for male and female respectively.

## **5.2 Challenges and Ways Forward**

While much progress has been made, addressing gender equality and empowering of women remain the most challenging. This is because of the deep-rooted nature of the challenge, which depend not only in the actions of government, but also changing attitudes and cultural value of society. This type of changes takes a significant amount of time to evolve and bring society's consciousness to one level of understanding.

Addressing this socio-culturally and psychologically embedded root causes requires a process of social change and transformation. PASDEP as well as some of the government's flagship programs, including the imminent Gender Joint Program, mark steps in the right direction in that they are based on a root cause and gap analysis. Similarly, there is a growing

Understanding that there is disconnection between the existence of legal prerogatives and entitlements in favor of women's rights and the latter being enforced implemented and claimed. Climate change may exacerbate the precarious position of many Ethiopia women,

wood, and by creating greater threats of gender-based violence on the way to water points, as well as reducing their choice about the amounts and quality of nutrition they can consume and type of crops they can cultivate.

Seeing through the employment of Ethiopian women would not only go a long way to bring about socio-economic development, but is in fact the pre-condition and indispensable catalyst for sustainable development and achievement the MDG agenda. The continued and enhanced implementation of the policies and strategies of the GoE will therefore make a significant difference over the coming years.



**2.17 GENERAL SITUATION OF WOMEN AND GOVERNMENT POLICY ON**

**GENDER**

***2.17.1 General Situation***

With a total of 1.14 million square kilo meters and a population of 73.1 million in 2004, Ethiopia stands as the ninth largest in size and the third most populous in Africa. Women constitute 49.8 percent of the total population. About 16 percent and 84 percent of the total population lives in the urban and rural areas respectively. Women in Ethiopia occupy low status in the society. In spite of their contributions to the well being of their family and community affairs, women experience lower socio-economic status in general and hence is marginalized from making decisions at all levels. Women are facing multiple forms of deprivation. Gender based discrimination, lack of protection of basic human rights, violence, lack of access to productive resources, education and training, basic health services, and employment are widespread (National Committee for Traditional Practices Eradication (NCTPE), 2003). Ethiopian women suffer from work stereotype and gender distribution of labor, more are occupy in economically invisible work. Women experience lower socioeconomic status in general and hence is marginalized from making decisions at all levels. Nonetheless, women are poor in terms of access to resources, services and employment. Regardless of women's immense contribution, they often lack productive assets particularly land, and are underserved with agricultural extension, credit, labor, oxen and farm implements. Women's representation in the permanent employment of both regional and federal civil services is also lower than men; in comparison to the large number of unemployed women. The increase in the number of women employees over the years is

Service is lower than men (NCTPE, 2003).

Credit services are linked to agricultural inputs, fertilizer, improved seeds and pesticides, that are associated with land endowment and other resources required for agricultural production, marginalizing poor farmers mainly women as they are mainly known as resource poor. Women's access to agricultural sector

- Women constitute 49.8 percent of the total population of 73.1 million.
- Women's access to agricultural sector credit stood at 12 percent of total.
- Fertility rate and maternal mortality are very high with the high prevalence rate of HIV/AIDS, where due to variety of factors women are more affected than men (4 percent female and 1 percent male).
- In 2004/05 the Gross Enrolment Ratio (GER) at primary school (Grade1-8) was 88 percent for boys and 72 percent for girls. credit stood at 12 percent of total (Ministry of Women Affairs (MoWA), 2005).

Women-owned business, by and large do not show growth in capital or change in type of business. Income generating activities for women focus on small-scale trade in urban, gardening, poultry production and some animal husbandry in rural areas. Due to the lack of resources for the initial credit and savings contributions, poor women do not benefit from the activities (ILO, 2005). Girls' enrolment in education at all levels is much lower than boys. Male's literacy rate is 49.9 percent while that of female is 26.6 percent (MoH, Health and Health Related Indicators, 2004/2005).

adults enrolled in Adult and Non-formal education program run by government and non-governmental organizations in Tigray and Oromia Regions women are constitute 30.9 percent only. The GER of female at Primary and Secondary levels in the academic year 2004-2005 were 67.6 and 17.9 percent respectively, while Male's GER in the same levels were 80.4 and 28.3 percent respectively. The proportion of female students admitted to institution of higher education in the academic year 2004-2005 was only 24.4 percent. In the same academic year, only 24 percent off males were enrolled in higher institutions for undergraduate degree program (MoE, 2005).

Female education is hampered mainly by sexual division of labor, which confines girls to household activities; by early marriage, by the unfavorable societal attitude towards the education of girls; and by the restriction on their physical movements in relation to the distance of the school from their homes. Parents particularly the resource poor would rather invest in their sons, because boys are perceived as bread winners and support for old parents, while girls are preferably employed at the household (NCTPE, 2003). The female child mortality rate is 4 percent higher than for boys. Higher mortality rates are also observed particularly in the child-bearing (15-49 years) ages. Maternal Mortality Rate of the country is estimated to be 871 per 10,000 live births (MoH, 2005). Gender inequality and discrimination harm girls' and women's health directly or indirectly through out their life cycle. Fertility rate and maternal mortality are very high with the high prevalence rate of HIV/AIDS, where due to variety of factors women are more affected than men (4 percent female and 1 percent male). Unequal power relation between men and women often limits women's control over sexual activity and their ability to protect themselves from unwanted pregnancy and sexually

practices cause high rate of girl dropouts or non enrolment, early marriage mainly for economic reasons or forced to engage in commercial sex work. Lack of education and Harmful Traditional Practices (HTPs) including early marriage, abduction, and large family size, are factors affecting women's economic situation, and poverty is a serious impediment to progress in all sectors (WAO/PMO, 2005).

Women, apart from what they are inflicting on themselves in an effort of complying with culture/tradition, are suffering from gender-based violence under the guise of tradition and culture but condoned by society. Sexual abuse, rape, marriage by abduction, early marriage, widow inheritance, and bride price, sexual harassment and intimidation at work, educational institutions and working places are common forms of violence faced by women in Ethiopia, which consequently, violate women's human rights.

### ***2.17.2 Government Policy on Gender***

Ethiopia has received the Convention on Elimination of Discrimination against Women (CEDAW) and signed on 8 July, 1980 and ratified on 10 December 1981 (State and Parties of the Convention, UNICEF, UNIFEM). There are other international conventions as well, which deal with specific problems of women. Ethiopia has also ratified the International Convention on Civil and Political Rights, the Convention for the Suppression of Traffic in Person and the Exploitation of Prostitution of others (Hadra Tesfay, March 1999).

#### **2.17.2.1 Legislation**

##### ***2.17.2.1.1 The Federal and Regional Constitutions***



practices. The constitution in its Article 35 (3) took a historic measure on gender equality in a country where history vexed with traditions and religious matters made women to suffer due to their sex. Further this provision has recognized women's right to affirmative action and provides special attention to enable competition and participation in all spheres of life as well as exercise their democratic and human rights on equal grounds with men. Regional constitutions which by and large resemble and operate within the general framework of the Federal constitution have also addressed the question of gender equality meticulously.

## **2.17.2.2 Codes and subsidiary Laws**

### **2.17.2.2.1. Family Laws**

The revised Federal Family Code enacted on 4 July 2000 (Proc. 213/2000) is a significant legal document. The Revised Family Code deals with equality between sexes in their interaction concerning marriage related issues. As provided by the Federal Democratic Republic of Ethiopia (FDRE) constitution, Regional States have their family laws. Thus far, Tigray, Amhara, Oromiya, and Southern Nations, Nationalities, People (SNNP) regions have issued their own Family Laws; most of these laws are similar with the federal family code.

Both the federal and regional family codes have made marriage 18 years for both sexes. The major government policies on gender are constituted in the following:

- The 1995 FDRE Constitution,
- The revised Federal Family Code enacted on 4 July 2000 (Proc.213/2000),

- Land Use Administration Laws (Art. 5 and 10 of Proc. 89/97);
- Laws on Violence against Women enforced since July 2004.

### **2.17.2.2 Labor and Employment Laws**

In accordance to Labor and Public Service proclamations, women are not to be discriminated against as regards employment and payment on the grounds of sex; special protection is accorded to pregnant women (Labor Law: Proclamation 377/2003: Art. 87); No sex-based discrimination and female candidates are given preferential treatment to fill vacancies (Public Servants Proclamation 262/2002: Art. 13); Widow's and widowers have been given equal status in pensions (Proc. 190/99) by amending Article 4 of the Public servant law of the 1962 that discriminated women concerning pension.

### **2.17.2.3 Federal Land Use Administration Laws**

Land Use Administration Laws are all enacted in conformity to the constitutional laws (Art. 5 and 10 of Proc. 89/97 of the Federal Land Administration Law) ensured equal rights of women in respect to the use, administration and control of land with respect to transferring and bequeathing holding rights.

58

In accordance to Proclamation of Rural Land No.42/75 which is still enforceable, land is the property of the People of Ethiopia, where the government representing the people is assuming ownership of land, and entitled an individual farmer a usufruct right only. Nonetheless, the incumbent government has promulgated a Federal Rural Land Administration Proclamation

1995 Federal Democratic Republic of Ethiopia Constitution under Article 35 that has entitled women to have the right to acquire, administer, control, use and transfer of property, this proclamation has explicitly stated that, women have equal rights with men with respect to use, transfer, administer and control of land as well as men farmers.

The Federal Rural Land Administration Proclamation No.89/97 has provisions for gender sensitive regarding women's equal access to land. It states that the land administration law of a Region shall confirm the equal rights of women regarding the use, administration and control of land as well as in respect of transferring and bequeathing holding rights [(Art. 6(10)]. It also provides for women's participation in decisions on land allocations. There are new regional initiatives that address some of the problems of rural women in terms of access to land. Land administration laws have been promulgated in Amhara, Oromia, SNNPR, and Tigray paying attention to women's equal rights to land (Mehari Redae,2003). In Tigray, the proclamation states that a male with the age of twenty-two and a female with the age of sixteen are entitled to get rural land at least for purposes of residence (Art.17). In Amhara, entitlement to land applies to both sexes with the age of 18 years (Art.5). In Oromia, an inhabitant of the Oromia region of both sex whose age is 18 or above, and whose livelihood depends on agriculture is entitled to rural land [(Art. 5(1)]. By so doing the legislations have given women equal rights with men with respect to use, administration and control of land.

59

Two of the regional states (Amhara and Tigray), have further issued Implementing Regulation and Directives and have already undertaken land redistribution and re-allocation activities accordingly (Mehari Redae, 2003), while the rest two (SNNPR and Oromia) have not yet issued implementing regulations and directives, the other two regions (Oromia and

not realized on the ground (WAO/PMO, 2005)

#### **2.17.2.4 Laws on Violence against Women**

The 1957 Penal Code has been revised to incorporate provisions for violence against women and improve the existing ones, and is enforced since July 2004. Issue like female genital mutilation is penalized. Other Harmful Traditional Practices (HTP) are penalized; Domestic Violence is introduced in the HTP (has attracted attention); Abortion is still illegal but the grounds for a legally sanctioned abortion is outlined; Rape, sexual abuses, abduction have merited tougher and graver penalties. Trafficking for prostitution purposes and forced labor is punishable.

#### **2.17.3 Policies and Programs on Women/ Gender**

##### **(i) FDRE Constitution**

The Constitution stresses on the importance of gender inequality as a basic requirement for the full realization of all other rights and human freedoms. It has also devoted a separate provision dealing with the rights of women and aiming at addressing the widely prevalent gender biased attitudes and practices. Related sub-articles of Article 35 with the issue under discussion are;

60

- 35/1 – equal enjoyment of all constitutional rights and protections
- 35/2 – equal rights in marriage
- 35/3 – entitlement to affirmative action/measures
- 35/4 – protection from harmful traditional practices

- 35/6 – right to consultation in projects affecting their lives
- 35/7 – property rights (to acquire, administer, control, use and transfer)
- 35/8--right to equality in employment (promotion, pay, pension entitlements)
- 35/9 –right of access to family planning education, information and capacity.

**(ii) National Women’s Policy**

The National Ethiopian Women’s Policy that was enacted in 1993 has mapped out the problems of Ethiopian women in all field of development and identified the patriarchal system as the root cause that exposed women to political, economic and social discrimination which is reinforced by traditional practices that give credence to cultural/religious norms and values over women’s human rights. The policy has indicated the status of women in relation to their roles of sustaining the household that consequently hampers their access to social services, public affairs, access to and control over property; the plight of women accrued to harmful traditional practices has been identified as an area that needs a concerted effort by all stakeholders. To fight back all discrimination against women and ascertain equality of men and women the policy has established institutional machineries in all government structures up to the grass root level.

61

**(iii) National Plan of Action for Gender- Equality (NAP-GE)**

The National Plan of Action for Gender Equality is prepared in congruence to the Plan of Action for Sustainable Development and Eradication of Poverty (PASDEP) development direction hence amenable to be incorporated in the implementation process of PASDEP. The

poverty, lack of access to and control over critical resources and ownership of property including lack of decision-making rights; their extended labor time and workload; their vulnerability to traditional harmful practices; low status of women and being considered as subservient to men's needs and interest regardless of the consequences on the health or psychological conditions; low girls Gross Enrolment Ratio (GER) rate and high chances of becoming pray to HIV/AIDS pandemic; absence of appropriate and viable institutional mechanisms has been recognized as serious constraints to the implementation of policies and has hampered efforts towards gender equality. To curve these and empower women the following are identified as strategies of achieving gender equality: (i) Promotion of women's participation in development economic policies, (ii) improving the lives of women and reducing their work load are areas given priority, while developing and implementing a guideline on environmental management and women in pastoral areas; (iii) Increasing girl's access to education (iv) Strengthening non formal education program for women;(v) eradication of traditional practices harmful to women's health; (vi) Improving health care services; (vii) Implementing gender-sensitive HIV/AIDS prevention(viii) Carry out massive and systematic training and awareness campaigns on national laws, policies as well as international on gender equality (MoWA, 2005)

### **3. Research Method**

#### **3.1 Research Design**

The research will be conducted using descriptive survey research method. The study will be conducted by using both quantitative and qualitative research methods in order to analyze and interpret the data.

#### **3.2 Source of data**

The source of data of this study will encompass primary source of information, that is, rural women with in the productive age 15-59 year group. And to supplement the data, available relevant sources from related studies will be reviewed to enrich the study.

#### **3.3 Study Area**

The study will be conducted in eastern zone of Tigray Region, Wukro town located 45km north from the capital city of Tigray , Mekelle, and 825 km from Addis Ababa with a particular reference to woreda Kilde Awlelo, Tabia Aynalem and Genfel.

#### **3.4 population and Sampling**

The target population of the study is the rural women who live in Kilde Awlaelo Woreda, Tabia Aynalem and Genfel. To determine the sample size of the participants out of the total population of 999 households of rural women of Tabia Aynalem and Genfel, representative sample of 100 households. Will be selected for data collection, one woman

study accounting 10.01% of the total population. Simple random sampling technique will be used in selecting the households and the women participating in the study. The rational behind excluding women below the age of 15 and above 59 year is due to the fact that they are not on the productive age group.

### **3.5 Instrument**

To obtain reliable and objective information, data will be collected through different data collection methods. For these purpose questionnaires, interviews and personal observation will be implemented.

#### **3.5.1 Questionnaire**

The questionnaire is a self report instrument that is used to reveal their economic status of the rural women. It is composed of close and open ended questions. Since the study as including respondents with relatively low academic status, the questions are translated to Tigrigna so that certain inconvenience and communication barriers will be avoided .To successfully collect the necessary information through questionnaire from the rural women, six data collectors with qualification of 10+3 and one BA degree are identified and will be trained by the researcher. In addition to this during the period of data collection a continuous monitoring and supervision are held by the researcher to ensure the quality of the instrument and to make corrections of misleading and unclear questions if any a test study will be done a few days before the actual data collection in a similar setting. The test study enables the researcher to modify questions and drop irrelevant questions. In addition demographic questionnaire will be developed and employed for data collection.



In the demographic questionnaire, participants report about several variables including their age composition, marital status, household's family size and occupation.

### **3.5.2 Interview**

In depth unstructured interview as a method of data collection with rural women will be used to elicit information about the economic status of the women. It is relevant to this study because it enables the researcher to obtain in depth information about the problems of the rural women with regard to their economic status.

### **3.5.3 Observation**

Non participative observation as a method of data collection will be conducted by the researcher on aspects of economic participation of the rural women in the productive age between 15 end 59 year groups.

### **3.6 Pilot Study**

Before dispatching the instruments for the main study, a pilot study will be conducted on 15 rural women. This enables the researcher to improve the feasibility and clarity of the questionnaires; hence, its purpose is to improve ambiguities, misunderstanding in the instrument. Having administered the instrument, same participants will be asked for feedback and hence unclear items will be modified accordingly to minimize item ambiguity.

The data will be analyzed interpreted in line with the objective of the research. In this process quantitative and qualitative analytic procedure will be employed the data is organized and processed separately in such away that will be appropriate for analysis.

Data gathered from rural women using questionnaire will be analyzed quantitatively. In the quantitative part of the analysis, the data is tabulated, analyzed and discussed by applying descriptive statistics, percentage or frequency, mean square, figures tables are computed to analyzed response for each item.

### **3.8 Ethical consideration**

The researcher understands ethics as a guiding principle when conducting the study that one is dealing with people and not object. Research should respect and protect subjects from any harm that might arise as a result of exposure to the study. In this study, the researcher observes the following ethical guidelines;

- A. Informed consent: - to participate in this study the researcher would provide information about the aim of the study, and request for consent to participate in the study.
- B. Voluntary participation: - respondents are made aware that participation is voluntary and hence they are free either to choose or not to participate. Those who are interested in participating are made aware that they should feel free to withdraw from the study at any stagy of the discussion.

**C. Confidentiality: - in this study these aspect is respected through assuring respondents**

that the information obtained from them is going to be treated confidentially. They are also assured that the data obtained from them will only be used for the stated purpose of the research. The researcher will also assure them not to be afraid to reveal information on improvement.

## 4. FINDING AND DISCUSSIONS OF THE STUDY

### Result of the Study

The result of this survey has been mainly presented by using tables, percentage, mean scores and standard deviation. An attempt was made to know the background profile, to examine their self-esteem, and finally their economic condition. Questions consisting of five items have been used to gather information on their background profile. Questions consisting of four items of four scale have been used to investigate their self-esteem, and twenty-five items to examine their level of economic condition. Development activities performed in their community in terms of participation, type and entrepreneurial training were provided to the women of economic active age 15-59 years. These have been administered to a total of 100 respondents in Kilde Awlalo woreda Tabia Aynalem and Genfel. Furthermore, in-depth interview with the women in the community have also been implemented to enrich data. Data obtained from the rural women using interview has been analyzed qualitatively.

### 4.1. Demographic Characteristic of sample Respondents

This section high-lights the demographic characteristics of the sample respondents under study. Issues which have got relevant to the topic, such as, age composition, educational status, family size, and employment condition are considered in the following section.

Respondents Age	No	Percentage (%)
15-25	3	3
26-35	28	28
36-45	39	39
46-55	22	22
Up to 59	8	8
Total	100	100

With respect to age category, the study shows that the average age of respondents is 37 with an age ranging from 15 up to 59, indicating that the rural women in the study area are under similar productive age group. Specifically, around 39 percent are between 36 and 45 years of age, followed by 28 percent who are in an age category of between 26 and 35 years of age, 22 percent are in the age group of 46 and 55 years of age and 8 percent are 59 years and below. While 3 percent of the respondent are between 15 and 25 years of age (Table 4.1).

The study has revealed that the majority of sample respondents constituting 53 percent are divorced, followed by 45 percent widowed. In a similar manner, some 2 percent and 1 percent of the sample respondents have been found out to be unmarried and married groups, respectively. The average family size of the total respondents is 4 which is the same to the regional family size data (Table 4.2).

**Table 4. 2. Respondents Marital Status**

<b>Respondents Marital Status</b>		
<b>Marital status</b>	<b>No</b>	<b>Percent (%)</b>
Married	1	1
Unmarried	2	2
Divorced	53	53
Widow	45	45
Total	100	100
Respondents Average Family size	4	

The respondents claim that, many marriages fail as a result of their economic background and because their destiny is determined by men. In other words, many of the rural women are separated or divorced because of lack of participation in decision making, economic dependency on their husband, and most of the rural women have no say on their fate.

The majority of the sample respondents are illiterate consisting 77 percent, followed by 20 percent who have had elementary level education i.e. 1-8 grades, while 3 percent of the respondents have attained secondary level education (9-12) (Table4.3).

**Table 4.3 Respondents level of Education**

<b>Respondents level of education</b>		
<b>level of education</b>	<b>No</b>	<b>Percent (%)</b>
Illiterate	77	77
Primary education (1 - 8 grade)	20	20
Secondary education(9-12 grade)	3	3
Total	100	100

When asked for the reasons of illiteracy of the majority of respondents, early marriage is the number one problem (57%) and followed by lack of school in their surrounding. Other problem given were, schooling preference given to boys than girls, being orphan, and poverty.

#### 4.2 Economic status of the respondents

To examine the economic status or condition of the rural women in the community data have been collected from the rural women economic active in the age category between 15 and 59 years.

Many of the respondents (55 %) obtain get their major income from crop farm, followed by animal husbandry (24%). The remaining 20% and 1% earn income from natural resources (sales of stone and sand) (Table 4.4).

**Table 4. 4 . Respondent’s main source of income**

<b>Respondents Main source of income</b>
--

Source of income	No	Percent (%)
Natural resources	1	1
Farm	55	55
Animal husbandry	24	24
others	20	20
Total	100	100

It is also observed that since Tabia Aynalem and Genfel are bordering Wukro town most of them were not self confident to go to town and look for employment opportunity. The majority of them were not mentally and psychologically ready to go away from home and participate in income generating activities.

In terms of respondents perceived economic situation indicates that most of the respondents (57%) have perceived themselves as middle income group while the remaining 42% and 1 % perceive themselves as poor and rich, respectively (Table 4.5).



<b>Respondents perceived economic situation</b>		
<b>Perceived economic status</b>	<b>No</b>	<b>Percent (%)</b>
Poor	42	42
Middle level	57	57
Rich	1	1
Total	100	100

It was also observed that most women lack the necessary skills and educational status to secure jobs. Thus, they have no source of income on regular basis and no guarantee of securing basic necessities, such as, food and school expenses for their children.

The majority of the respondents who had 4 and below family size perceived themselves in the middle economic category (49%) (Table4.6).

**Table 4.6. Respondent's perceived economic situation based on family size**

Respondents perceived economic situation	Family size						Total
	1-4		5-8		>9		
	No	%	No	%	No	%	
Poor	15	15	27	27	-	-	42
Middle	49	49	8	8	-	-	57
Rich	1	1	-	-	-	-	1
Total	65	65	35	35	-	-	100

Those with family size above 4 and perceive their economic status as poor (Table 4.6). This may imply that large family size affects their economic status.

(Table4.7).

**Table 4.7. Respondents access to agricultural land**

<b>Respondents access to agricultural land</b>		
<b>access to agricultural land</b>	<b>No</b>	<b>Percent (%)</b>
Yes, I have	82	82
No, I have not	18	18
Total	100	100

Most of the rural women that had no access to agricultural land have forwarded the following reasons:

- They were outside of their village for a long time,
- They were unmarried during the distribution of land,
- Due to conflict within the family.

Almost all of the landless rural women lead their day- to- day living and cover their expenses by working as laborers in the food for work programme. But they had to fulfill certain pre-conditions to participate in the food for work programme, which are they had to take credit, they should not to be credit defaulters, and have to be users of urea in their farm plots.

In the study area, 75.8 percent of the respondents own plots of land ranging in size

between 0.25 ha and 0.5 ha (Table 4.8). Only 13 respondents own farm plots of one hectare or more.

**Table 4. 8. Respondents size of land holding**

<b>Respondents amount of land holding</b>		
<b>Land holding</b>	<b>No</b>	<b>Percent (%)</b>
0.25 ha	27	32.9
0.5 ha	27	32.9
0.75 ha	15	18.3
1 ha	7	8.5
Above 1 ha	6	7.3
Total	82	100

Among the respondent 78.05 percent did not use irrigation in order to increase production by harvesting 2 or 3 times a year (Table4.9).

**Table 4. 9. Number of respondent's usage of irrigation on their land**

<b>Do you use irrigation on your land?</b>	<b>No</b>	<b>Percent (%)</b>
Yes, I use	17	20.07
No, I do not use	64	78.05
Some times	1	1.22
Total	82	100

It was also observed that most of the rural women perceive themselves as potentially weak, unproductive, and dependent on others. While we were assessing the reason for not using irrigation, most of them had responded that there is no water access in their surroundings. On the other hand 20.07 % are users because they own motor pumps, water pipe line, water distribution line, tools for digging to facilitate the irrigation.

Among the respondents 40.24 percent of them produced 2 quintals or less from their plot. The maximum crop harvested with in the two Tabia was 5 quintals by only 10 respondents (Table4.10).

**Table 4.10. Respondent's seasonal crop harvest**

Seasonal harvest	No	Percent (%)
Less or equal to 2 quintals	33	40.24
3 quintals	20	24.39
4 quintals	10	12.2
5 quintals	9	10.9
Greater than 5 quintals	10	12.2
Total	82	100

Respondents were involving in raising livestock in addition to crop farming to increase their

level of income as well as home consumption. The type of livestock they raise varies mostly sheep and goats, cows and local breed chickens (Table 4.11).

**Table 4.11. Number of respondents involved in Animal husbandry**

<b>Types of Animals</b>	<b>No of respondent</b>	<b>Percent (%)</b>
Goat and local cow, local chicken	24	24
Sheep	13	13
Local cow	25	25
Local chicken	32	32
Other	6	6
Total	100	100

Among the respondents, 51 percent of them own an oxen, while the remaining 49 percent of the respondents do not own any. Those respondents with no oxen depend on others to cultivate their land at the right time (Table4.12).

<b>Do you own oxen</b>	<b>No</b>	<b>Percent (%)</b>
Yes, I have	51	51
No, I have not	49	49
Total	100	100

According to the survey. knowledge, skill and behavior of the respondents in ploughing their land was limited. Surprisingly 61 % of respondents do not plough their land due to different social and personal problems, while a good number of female respondents plough their land by themselves (Table 4.13).

**Table4. 13. Number of respondents engaged ploughing their land**

<b>Are you ploughing your land</b>	<b>No</b>	<b>Percent (%)</b>
Yes, I do	25	30.5
No, I do not	50	61.0
Some times	7	8.5
Total	82	100



Most of the respondents who do not plough their land give the following reasons:

- They have no oxen;
- The culture forbid women to participate in ploughing their land;
- They lack the know- how;
- Their own son do the job;
- They lack assertiveness;
- Their husband do not allow them.

The extent of rural women satisfaction in extension service had been assessed. The majority of respondents (58%) are satisfied with the current extension service (Table4.14).

**Table 4.14. Respondent’s satisfaction on Extension service**

<b>Are you satisfied with the Extension service</b>	<b>No</b>	<b>Percent (%)</b>
Yes, satisfied	58	58
Moderate	29	29
Not satisfied	13	13
Total	100	100

Some women (13%) were not satisfied with the way the extension program operating in the study area. Several reasons were given for their dissatisfaction:

- They were not coming regularly;
- There is biasness against women;
- If they come, they were reluctant to teach, follow and to show modern practice;
- They seem to show less interest to educate women.

### **Monthly income of Respondents:-**

The majority of rural women (68%) in the study area earn a monthly income of Ethiopian birr below 250 birr. Only few (5%) had earned between Birr450 and 650, while about 10 percent of the respondents were not earning any a monthly cash income at all, especially during the rainy season (Table4.15).

**Table 4.15. Respondents monthly in come in birr**

<b>Respondents monthly in come in birr</b>		
<b>monthly in come in birr</b>	<b>No</b>	<b>Percent (%)</b>
Below 250 birr	68	68
250-450b birr	17	17
450-650 birr	5	5
650-850 birr	-	-
850-1050 birr	-	-
Above 1050 birr	-	-
None	10	10
Total	100	100

These people, however, earn income by selling cactus fruit. Those who do earn cash income, the source can be categorized in to four groups:

- Selling surplus crop;
- Selling animal products, such as, honey, eggs, milk;
- Selling livestock, such as, sheep, goat, chicken;
- Participating in “food for work” development programme.

The potential of saving from income by the community had been assessed. The study reveals that the majority of the rural women (91.2%) have not formed the habit or culture of saving from their income (Table4.16).

**Table 4.16. Respondents potential for saving from income**

<b>Respondents potential of saving from income</b>		
<b>potential of saving from income</b>	<b>No</b>	<b>Percent (%)</b>
Below 5 percent	8	8.8
5 percent	-	-
10 percent	-	-
15 percent	-	-
20 percent	-	-
Above 20 percent	-	-
None	82	91.2
Total	90	100

Those few who had tried saving (8.8%), had not saved more than 5% of their income. These facts indicate that it is very difficult for the rural poor to build long term investment without the habit of saving or capital accumulation. At the same time an individual with out the habit of saving it is impossible for one to payback the credit with in the time limit. If a credit is not

difficult to pay without an additional income generation scheme.

**Factors for low participation in rural enterprise:-**

Respondents have indicated that their participation in income generating activities in their community was very low. Among them 40% had indicated that lack of money is the main obstacle to participate in rural enterprise, and in addition, training and lack of awareness become obstacles in involving in income generating activities (Table4.17).

**Table 4. 17. Respondents view for low participation in rural Enterprise**

<b>Factors for low participation in Rural Enterprise</b>	<b>No</b>	<b>Percent (%)</b>
Lack of money	40	40
Lack of training	7	7
Lack of education	13	13
Lack of awareness	-	-
All of the above	40	40
Total	100	100

The rural community and specially women in the productive age groups 15-59 years have access to easy credit in the local area if they have business idea or develop project. Credit is delivered to them either in cash or in kind (cow, chicken, beehives) either from Dedebit Credit and Saving Institution, World Vision and St Marry Catholic Church. The credit provided to

them was either group based or on individual basis without asking for collateral as guarantee for the credit.

**Table 4.18. Access to Credit**

Are you a Credit beneficiary?	No	Percent (%)
Yes	76	76
No	24	24
Total	100	100

Regarding credit beneficiary, respondents reveal that 76 percent of them were beneficiary of credit to run the household affairs. Of which, 63 individuals received the credit from nearby institution while 13 of the individuals had enjoyed credit benefits twice. However 24 % of the sample respondents had not benefited from credit. The reason given:

- They did not have any business idea to implement;
- They were afraid that the credit may default;
- As there were so many credit defaulters in the community and observing the consequences of those defaulters, they become reluctant to accept credit.

The credit time lasts 1-4 years, with simple interest rate of 18 percent. As discussed with the Dedebit Saving and Credit Institution officer, the credit delivery system was either in cash or in kind, with a maximum credit limit of 20,000 birr with the payback period 1-4 years.

from 2-3 hours and thereafter there was a monitoring scheme to assure whether or not the credit is invested or used according to their plan, or to the intended purpose. For those defaulters there was a legal follow -up to pay back the amount borrowed.

The extent to which the credit beneficiaries change their livelihood by using the credit had been assessed. Among the respondent 46 individuals or 60.5 percent had indicated that their livelihood had changed for the better due to the provision of credit (Table4.19).But the remaining 30 individuals or 39.5%of the respondents got no change on their livelihood by having credit. The reason they provide was the large interest rate, which didn't take our practical capacity into consideration, and the lacking of intact follow up had contributed to inefficient utilization of the money given.

**Table 4.19. Change of livelihood with the use of credit**

<b>Has your livelihood changed due to credit?</b>	<b>No</b>	<b>Percent (%)</b>
Yes	46	60.5
Nothing change	30	39.5
Total	76	100

Studies were conducted to determine the participation of rural community or specially the women, in the entrepreneurship training to manage effectively and efficiently the amount of credit provided to them in opening and managing small and micro-enterprises in their village. Among the respondents, 85% of the sample respondents have not taken any entrepreneurial training courses which become a factor for poor management on their day- to -day activities (Table 4.20).

**Table 4.20. Entrepreneurial Training opportunity**

<b>Did you have entrepreneurial Training?</b>	<b>No</b>	<b>Percent (%)</b>
Yes, I had	15	15
No, I had n't	85	85
Total	100	100

The training was composed of under the following topics:

- How to select effective business that can be workable in their community;
- Advantages and disadvantages in opening small and micro enterprises;
- Comparison between sole proprietorship and partnership and select the best business;



- Brainstorming (business idea generation) ;

- How to perform market research;
- How to prepare business plan;
- Preparation of financial statement;
  - . Income statement
  - . Balance sheet

This entrepreneurship training was supposed to take 3-5 days. This would have enabled the credit beneficiary to be aware about the management of the credit, and the credit should have been delivered after the entrepreneurship training takes place. However, 15 percent of the respondents and received entrepreneurship training especially in irrigation, diary, poultry, and animal husbandry, and small and micro enterprise management.

**Development activities:-**

Respondent's reaction towards the development activity implemented in their community within the last 3 years had been assessed. Among the many economic activities that need to be implemented, 40 percent claim that the development of family health programme have been implemented, especially on hygienic intervention. Same, 34 percent of the respondents had claimed educational facilities had been implemented in the community. According to respondents, next in line would be irrigation and drinking water and conservation of soil and water system development (Table 4.21).

**Table 4.21. Development activity implemented within 3 years**

<b>development activity implemented with in 3 years in their area</b>	<b>No</b>	<b>Percent (%)</b>
Irrigation and drinking water	18	18
Education	34	34
Health	40	40
Construction	8	8
Others	-	-
Total	100	100

**Table 4.22. Participation of community in development**

<b>Was the development activities participative</b>	<b>No</b>	<b>Percent (%)</b>
Participative	63	63
Partially participative	27	27
Non participative	10	10
Total	100	100

Most respondents (63%) had participated in development activities implemented in their community. However, some respondents claim that women’s participation was partial, in which their participation was limited to simple task that didn’t need attention by men. Thought small in number (10%) there were some who refuse to accept development activities were participatory (Table 4.22).

**Table 4.23. Respondents reaction to wrong People’s Perception**

Reaction to Perception	No	Percent (%)
Strongly agree	-	-
Agree	5	5
Strongly disagree	55	55
Disagree	40	40
Total	100	100

From traditional context, people had held some views about women in not participating in income generating activities. Some of these views are:

Less treatment of widows, participation of women only in simple tasks not been cooperative with them, dowry, men not active in household activities, and not allowing women out of home to earn income, etc. Among the respondents, 55 percent of them strongly disagree for the view expressed as those hindering women not to participate in income generation activities (Table 4.23). However, 5 percent of the respondents agree especially with the perception.

The discussion with the women affairs of Kilte Awlaelo Woreda activities implemented in the community in concern of women economic support by non government or governmental organization, the officer mentioned credit, honey bee management and animal husbandry activities are implemented. Whereas the rural beneficiaries are not aware of the economic activities implemented and 77 percent of them had responded nothing was done, but 23 percent of sample respondents claim to participate in food for work program, bee management and credit facilities as factor to economic activities.

All of the respondents when they were answering to the question” what women need to do in order to become economically independent from external forces?” Their reaction was:

- We need to get training on business management to participate in micro and small business enterprise;
- We need to get oxen ;
- Training on ploughing our land;
- We need to get land by rehabilitating wasted land;
- We need go to get chickens which producing good quality and large quantity egg;
- We need to get an opportunity to participate in income generation scheme.

Respondent's view on time spent in household affairs varies. The more time spent at home the less participation in income generation activities and vice versa. A large majority (42%) of the respondents spend less than 8 hours/ day in household chores. There are homes where women spend more than 16 hours/ day (11%) (Table 4.24).

**Table 4.24. Respondents view on time spent in household affairs**

<b>Time spent in household affairs</b>	<b>No</b>	<b>Percent (%)</b>
Less than 8 hours	42	42
10 hours	7	7
12 hours	23	23
14 hours	17	17
Above 16 hours	11	11
Total	100	100

In terms of respondents participation in decision-making process in household affairs 37 percent of them were participating sometimes in decision-making with their husband, while 32% had reported of not participating in decision-making process in household affairs.

Almost half of (48%) respondents had smokeless stoves to cook their food, while the other (52%) of the respondents had not owned smokeless stoves to perform their cooking activities. This study reveals that the majority of the rural women are very exposed to health hazard caused by smoke (Table 4.25).

**Table 4. 25 Ownership of Smokeless Stove**

<b>Having Smokeless Stove</b>	<b>No</b>	<b>Percent (%)</b>
Yes, I own	48	48
No, I do not own	52	52
Total	100	100

Drinking water and sanitation are not only the basic necessities of life, but they are also crucial for achieving the goal of "Health for all". Do you know that nearly 80 percent of the common diseases are caused by unsafe drinking water? Every individual have the right to adequate and clear drinking water facilities. It is also the key to health, economy and development of the country (Rural development programme, (MRD 102, 2011).

In woreda Kilde Awlalo the condition of pure drinking water within the eight Kushet at both Tabia Aynalem and Genfel, only Kushet Maytewaru and Kushet Endaslessie are having pure drinking water supply. The sources of drinking water in the Tabia is either from ground water or surface water, and hand pumps are used to obtain water.

At all Kushets the rural women were asked to pay 3.00 birr per month to be beneficiary

from the pure drinking water supply. Since they had not volunteered to pay the monthly fee they are forced to use water without utilizing chemical to kill germs. According to the survey result, 70 individuals respond they use river water for both drinking and food preparation which on average is located 500 meters away from their home. Of these 30 individuals use donkey back for transportation while others carry the water on shoulder.

## Discussions

The study had attempted to explore economic status of the rural women on Tabia Aynalem and Genfel. The sample respondents were heterogeneous group including women of different age categories. Each of these groups were further categorized on the basis of their level of education, level of perceived economic condition, sources of income, land holdings, ownership of oxen, beneficiary of credit, the women self-esteem and capacity building training.

The finding of the study indicates that since they are dependent on their husband economically, the rural women have no say on issue of common concern, but things have changed. The data reveals that the incidences of divorce are high (53 individuals). The implication of the high percentage of women who are divorced (53 individuals) and widowed (46 individuals) is that they have to raise their children alone. In other words female-headed families have increased. And the data also show that the average family size of the total sample households is four equals to the average family size of the region.

Education increases the ability to participate in society and to improve the quality of life and standard of living. The school enrolment gap between men and women is still very wide (The Ethiopian Herald: Sunday 20 march,2011 P11)

Rural women have consistently low literacy rate than rural men, but also low literacy than urban women. Educational wastage is higher in rural area for girl student (Gete Tsegaye/ Tesfaye Wolyamo,) DURDFS Dec,2007.



Regarding the educational status of the rural women, the finding reveals that the majority (77 individuals) of the respondents are found to be illiterate and the causes of this early marriage was lack of money and know how of the benefit of being educated and lack of education center on their surrounding. However, being illiterate may be a risk factor for dependency and lack of scientific thinking and doing things to the great perfection. The unemployment or employment in low-status, low-paying job with poor working conditions are the result of being not educated or low status education (Garb, 2002). The job or work not only means of survival but also means of self -respect, self-confidence, optimism and the like. Thus, the fact that the rural women work, is important also for psychological and not only economic reintegration.

As stated above education is a means to empower and to build self-confidence of the rural women. However, the finding of the study indicates that the rural women lack of skill, education, and resources required in engaging in an income generation activity.

Since huge percentages of women are involved in agricultural sector, in addition to various agricultural operations, they manage domestic chores and child care and participate in community activities as well. Most of the activities performed by women do not have a monetary return and are not counted as an economic activity such as (Ethiopia: country gender profile, Dec 2006 WABEK BON DEVELOPMENT CONSULTANT PLC).

indicated to be from farm income. It reveals that in rural area there is idle agricultural land and labor force that can produce /contribute to the economy during the rainy season. This also, implies that these people who use traditional method of farming and with poor output they experience difficulties in their daily life both economically and psychologically. Especially in Tabia Aynalem and Genfel there is full of natural resources like, sand and stone and the rural women are not beneficiaries from the gift of their village. The psychological make up of the women was weak due to different reasons as they are not ready to go to the nearby town and get engaged in business or serve as daily laborers to support their life.

Even as a producer and entrepreneur, it is widely acknowledged that African women have access to fewer resources than men. For example, relative to men, they tend to have lower access to land, to credit facilities, and to education and training facilities. Even in agriculture where women tend to predominate, credit and land ownership has historically been directed to the men head of the household (Beijing Platform).

The studies also indicate that the rural women have access to agricultural land (82 individuals) but, the main problem they face was not the ownership right of land but to be beneficiary by the fruits of the land. Among the women 50 individuals did not plough their land they transfer them to share croppers temporarily to men who can cultivate them, which shows that they are not fully beneficiary from the land they own. A plot of land only used during the rainy season with subsistence agricultural system is very difficult for the rural women to become economically self-reliant.

As shown in the findings only 27 individuals of the respondents have 0.25 ha and 0.50

ha of land and 64 individuals of the respondents did not use irrigation on their land to increase their production and make the land productive during rainy season. The finding reveals that lack of skill; knowledge and behavior, to the rural women's poor performance contribute to economic dependency on their community.

As shown on the findings 32 women respondents use local chicken to support their daily life as means of income and 25 individuals own local cows. This reveals that rural women uses local, cows, chicken, sheep, goat and bees with poor productivity.

Among the respondents 58 individuals had monthly income below 250.00 birr (local currency) which reveals that rural women had poor income generation activities and most of the women earn income from sales of products. And, 20 individuals did not have any income per month to support their daily life. This indicates that the agricultural output is poor and cannot go beyond the consumption for the household need and nothing to save, and will be difficult to create long term investment. Eighty two individuals did not save any from their monthly income. These shows that there is no capital creation scheme in the rural area and habit of saving is poor, and difficult to invest your capital in fixed asset and as such it becomes an , obstacle to participate in economic activities.

The third progress report on the programme of action of the world conference on agrarian reform and rural development “ Programme for granting credit and guaranteeing loans benefit to male farmers, while women, who have no land or guarantee, are excluded from these, although it is recognized that they are less likely to default on payment.....” (Ethiopian Herald: Sunday 20 march 2011 P11).

Most of the rural women are not beneficiary of credit as the finding indicates. This

shows that those beneficiaries of credit can have an opportunity to participate in business activities. But out of the credit beneficiaries some did not get any change in their life. This reveals that:

- They are not taking credit based on their interest and believe;
- They are not using it according to plan;
- They are not using it to generate income and ;
- It may also use it for daily consumption purpose.

From the above discussion an individual with monthly income below 250.00 birr and with low or no saving habit it will be very difficult to recover the credit, bring change in his/her living.

By entering in to self-employment and setting up small business women can be at the far front innovation and diversification in rural areas, for example by developing agri tourism activities, artisanal food and drinks production, craft enterprises, and caring services (Women activities and rural development,2000 Franz Fisher).

Many women did not take the training of entrepreneurship. This reveals that the rural women self-management skill to open micro and small enterprise will be according to trial and error system. And there will be a difficulties to manage resources effectively and efficiently, which also will be one of the reasons for those credit defaulters because lack of knowledge to manage credit and plan their activities effectively.

Respondents strongly disagree about the perception of women in the locality. This shows that they are developing self-confidence and are ready to fight those bad perceptions of women which hinder them to participate in every corner of life. And many of the respondents believe development activities in the community are participatory which indicate that women are contributing their part in the development of the village.

## 5. SUMMARY, AND RECOMMENDATIONS

### 5.1. Summary

The purpose of this study is to explore the economic status of the rural women in tabia Aynalem and Genfel these objectives have been met by means of a thorough literature study on the subject and an empirical study.

In order to achieve the above objectives, the study is delimited to be done in Tabia Aynalem and Genfel of woreda wukro rural women. The respondents are 100 household rural women from the community .The instrument that have been used for this study are questionnaire that consist of demographic questions, self-esteem scale.

Interview with the rural women and representative of the women and dedebit credit and saving institution. Data obtained from these sources have been analyzed using both quantitative and qualitative methods of analysis. Data obtained from the questionnaire had been analyzed quantitatively.

And simple descriptions to out line the economic conditions of the respondents .data obtained from the interview have been analyzed qualitatively.

The finding of the study reveals that the rural women are facing very large economic problems having different size and color with in the society specifically, out of the entire

sample 55 percent of the respondent have major source of income from agriculture

with subsistence agriculture and low output with out any means of income generation activities.

And 64 percent and 33 percent of the respondents are not using irrigation and the output per season is below two quintal respectively the study also shows that a number of social and economic factors that contribute to the overall dependency problem by the rural women in their community.

Since the rural women under study are not being given any entrepreneurial or professional training such as operating and managing small business and even the extension work is less productive in the ground, they could not overcome the economic problem they face due to unplanned financial consumption and income generation scheme problems.

On the basis of the conclusions drawn from the findings, the researcher would like to offer the following recommendations:

- Many of the rural women are living in acute poverty. With out educational and employment opportunities, women will continue to be reliant on social welfare assistance and will continue to face situations of economic dependence, either on relatives or state structures. Therefore, the government, nongovernmental organizations, social services should recognize these problems, find the way to help and organize support adequately.
  - Understanding the different environmental factors, most of the rural community use their animal husbandry system with local animals based on old system,
  - For dairy production, the use of known milk type breed in the country while Holstein (cross breed) found around the central part of the country with proposed 6 months pregnant. One Holstein cross breed with 10 month lactation period will give about 8-10 liter a day while one Begayte breed cow with the same lactation period will give only bout 5-6 liters a day and one liter milk is sold at 6 birr.
  - Improving and expansion of beekeeping. Honey is a high demand and well managed honey bees could give a substantial contribution to the household income. It is not perishable and can be preserved for a long time. It is expected that a well managed modern beehive could give about 40-45 kg per harvest. At present 1 kg processed honey is sold at 150 birr.



- Improvement of poultry breeds and supply. The Rhode Island Red breeds are

suitable for these areas because it is adapted to the area and disease tolerant, have a wide range of feeding habit and being dual purpose strain (eggs) and meat producers. It provides quick returns to households. It is expected that exotic breed will produce about 180-200 eggs whereas the local breeds are producing 60-70 eggs per annum. At current price of one egg is 1.50 cents and chicken 60 birr.

- The rural women need to be provided with guidance and skill development training to improve their knowledge and facilitate participation in their daily life. The training should focus on:
  - Entrepreneurial training that includes how to select suitable business opportunities in the community and how to manage it;
  - How to plough their land;
  - How to feed animals and manage them;
  - Training on the use of natural resources.
- Most of the rural women have poor saving habit. The poor knowledge of saving and low income of the rural women leads them to low economic condition. Therefore, for creation of long term asset they need to have capital accumulation and this comes from the saving habit.
- Each and every development activity facilitated in the rural community need to be based on the interest and believe of the society. The researcher believes that a holistic development activity comes from the society themselves.

- Understanding the different environmental factors affecting the economic condition of the rural women, professionals in the area should design intervention strategies so that the rural women could have better economic condition. In general, their problems trigger by social, educational and financial problems, therefore, the intervention of rural development educator, social workers, and the like could ensure that their problems are explored and attended too. Therefore, provisions of a holistic approach by professionals are important, as it could help the multidisciplinary team to understand the economic problem of the rural women.

## References

Christian Relief and Development Association (CRDA), *Gender and Development Training, manual Module One Dynamic Development Studies and Capacity Building Consult (2007): Addis Ababa, Ethiopia*

Christian Relief and Development Association (CRDA), *Gender friendly Organizational Development, Module Two Dynamic Development Studies and Capacity Building Consult (2007): Addis Ababa, Ethiopia*

Christian Relief and Development Association (CRDA), *Gender Mainstreaming concepts and Methods, Module Three Dynamic Development Studies and Capacity Building Consult (2007): Addis Ababa, Ethiopia*

Daniel Shimelis and Brhanu (2010), *Workshop in Harmful Traditional Practice (HTP) intervention mechanisms Addis Ababa, Ethiopia*

Fronz Fischer (2002), *Women active in Rural Development, EU*

Gete Tsegaye and Tesfaye Wltamo (2007), *Developmental Psychology Debu University, Ethiopia*

Generating Rural Employment in Africa Fight poverty, *Tanvier D.NKurunziza (2006)*

Government of India (1982), *Women in India- A Compendium of Programmes, New Delhi*

Government of India, *Report of the National Committee on Women's Education, 1958-59, New Delhi.*

Jeanette E.carter assisted by Joyce mends-Cole (1982): *Liberian Women, their Role in Food Production and their Educational and Legal Status*

**Mehari Redae**, *Women's Access to Rural Land Legal Practical constraints*, 2003

**Ministry of Finance and Economic Development (MoFED)** (2010), *2010 MDGs Report*, Addis Ababa, Ethiopia

**National Policy on Ethiopian Women**, *the Transitional Government of Ethiopia*

*The Prime Minister Office Women Affairs Sector* (1993), Addis Ababa, Ethiopia.

**Perpetua Katepa-Kalala** (1999): *Assessment Report on, Women and Poverty, and the Economic Empowerment of Women*

**Report of the preparation for the fourth World Conference on Women: Action for Equality, Development and Peace**. Dakar, Nov.1994.

**Smyke P.** (1991), *Women and health*, London, zed Books Ltd

**Socio-Economic analysis of Wukro town**, *Office of Plan and Finance, Development Planning Process* (2010) Wukro, Tigray, Ethiopia

Summaries of some of the national action plans were made by the division by the advancement of Women, and are available on the website ([www.un.org/womenwatch](http://www.un.org/womenwatch)), *Further in evaluating 48 National Action Plans, the ACW indicating which of the 12 critical areas for action were identified as national priorities.*

**Suzanne Williams with Jenet Seed and Adelina Mwan**, *the Oxfam Gender Training manual*,

**Training material on Woreda based core plane preparation**, *Ministry of Women Affair* (2009) Addis Ababa, Ethiopia

**Unit Nations Platform for Action and the Beijing Declaration**, *Report of the Fourth World Conference on Women, Beijing, China, 4-15 Sep1995. New York1996*

*(2006) Addis Ababa, Ethiopia*

**WABEKBON Consult, 2006 *Women Empowerment through Delivery of Microfinance  
in Ethiopia, 2006***

## Appendices

### Appendices I

**Indra Gandhi National Open University**  
**School of Graduate Studies**  
**Department of rural Development**

Dear Madam

I am conducting a study on “Economic status of rural women (with special focus for rural development programme in tabia Aynalem and Genfel). In this context, I request you to kindly fill up the questionnaire and turn to me at your earliest. I assure you that the information given by you will be kept confidential and will be used only to prepare my desertion which is a part for M.A. In rural development of indira Gandhi national open University.

You’re sincerely

Temesgen Girmay

#### 1. Personal Information

s.No	1.1. Age	1.2 Marital Status	1.3 Occupation	1.4 Family Size	1.5 Religion
1	15-25 <input type="checkbox"/>	Unmarried <input type="checkbox"/>	Farming <input type="checkbox"/>	1-4 member <input type="checkbox"/>	Muslim <input type="checkbox"/>
2	26-35 <input type="checkbox"/>	Married <input type="checkbox"/>	Household <input type="checkbox"/>	5-8 member <input type="checkbox"/>	Christian <input type="checkbox"/>
3	36-45 <input type="checkbox"/>	Divorced <input type="checkbox"/>	Labor <input type="checkbox"/>	Above 8 members <input type="checkbox"/>	Any other <input type="checkbox"/>
4	46-55 <input type="checkbox"/>	Widowed <input type="checkbox"/>	Businesswomen <input type="checkbox"/>		
5	Up to 59 <input type="checkbox"/>				

2. Do you have an access to agricultural land?

3. In above Q2 if your answer is “yes” how much?

A. 0.25 ha B. 0.50 ha C. 0.75 ha D.1 ha E.>1 ha

4. Are you the user of irrigation to increase your productivity in your land?

A. Yes B. No C. Sometimes

5. In above Q4 say “Yes” what type of resource do you have?

\_\_\_\_\_

\_\_\_\_\_

6. In above Q2 if your answer is “No” what do you think the reason?

\_\_\_\_\_

7. Perceived economic situation?

A. Poor B. Middle C. Rich

8. What is your level of education?

A. Illiterate B. Primary C. Middle D. Non-formal

9. If your answer in Q8 is “A” what do you think the reason?

A. Early marriage B. Family prefer son than daughter

C. Lack of education access in surrounding D. Other\_\_\_\_\_

10. Do you have oxen?

A. Yes B. No

11. Which one of the following livestock do you own?

A. Goat B. Sheep C. Local caw D. Local hen E. Other\_\_\_\_\_

12. What is the main source of income for you?

13. How much is your income in birr per month?

- A. below 250.00 birr   B. 250.00-450.00 birr   C. 450.00-650.00 birr  
D. 650.00-850.00 birr   E. 850.00-1050.00 birr   F. above 1050.00 birr

14. How much do you save (%) from your income?

- A. below 5%   B. 5%   C. 10%   D. 15%   E. 20%   F. >20%

15. Is there any credit facility in your community?

- A. Yes   B. No

16. In Q15 if your answer is "Yes" specify \_\_\_\_\_

17. Did you get any credit benefit?

- A. Yes   B. No

18. How many times did you get credit benefit?

- A. Once   B. Twice   C. Three times   D. Four times   E. Above four times

19. What is its payback period?

- A. One year   B. Two year   C. Three year   D. Four year

20. What is your opinion about the interest rate and the credit delivery system?

\_\_\_\_\_

21. The credit you get it is that in cash or in kind?

\_\_\_\_\_

22. Do you change your life by taking credit?

- A. Yes   B. No

23. What are the development activities being undertaken in your community the last three years?



B. Education programme (adult literacy, vocational training etc)

C. Health and nutrition

D. Construction work

24. What is the nature of village development activities in your community?

A. Participatory      B. Partially participatory      C. Non-participatory

25. There is a say "women are not supposed to get out of home and participate in income generation activities?"

A. Strongly agree      B. Agree      C. Strongly disagree      D. Disagree

26. If your answer is "D" Why \_\_\_\_\_

27. Are you satisfied with the agricultural extension service provided to you?

A. Satisfied      B. not satisfied      C. can't say

28. If no satisfied \_\_\_\_\_

29. What is the extent of village women's is ploughing their land?

A. Great extent      B. Some extent      C. Hardly any

30. If your answer in Q27 is "C" \_\_\_\_\_

31. What do you think the main obstacles which hinder you from involvement in economic activities?

A. shortage of money      B. lack of training      C. education

D. awareness      e. All of the above

F. other \_\_\_\_\_

32. Can you enumerate economic activities in concern of women implemented in your community by the government/NGO?

33. What women's in the community should do to be economically sustainable?

• \_\_\_\_\_

34. How much is your out put during a given season?

A) Less than 2 quintal B) Three quintal C) four quintal D) five quintal

E) Above five quintal

35. Of the out put, how much is used for personal consumption? \_\_\_\_\_

36. What about the amount supplied (provided) to market? \_\_\_\_\_

37. Do you ever take entrepreneurship training before?

A) Yes

B. No

38. If your answer for Q 35 is "yes" Specify \_\_\_\_\_

39. How much time do you spend in house hold affairs?

A) Less than 8 hrs

B) 10 hrs

C) 12 hrs

D) 14 hrs

E) >or =16

hrs

40. Is your husband participate you in decision making activities of the household?

A) Yes

B) No

C) some times

41. Do you have smokeless stove?

A) Yes

B) No

**Thanks for your cooperation and collaboration!**

## **Appendices II**

**Indra Gandhi National Open University**  
**School of Graduate Studies**  
**Department of rural Development**

This interview is prepared to investigate the economic status of rural women with specifically concerned Tabia Aynalem and Genfel, in accomplishment of Rural Development Programme in Indra Gandhi National Open University

Name of the Tabia \_\_\_\_\_

1. In what condition is there presently pure drinking water in your community?
2. How can you react society's attitude to wards women?
3. What is your comment to words dowry/bride price?
4. Is there association of women in your community? Are you a member of that?
5. Studies show that women farmers underperform in agriculture production. What do you think the reason?

**Thanks for your cooperation!**

**Appendices III**

.....

.....

.....

1. ....?

2. ....?

3. ... / ...?

4. ....?

5. ....

.....?

### Appendices IV

❖ .....  
 .....  
 .....  
 .....  
 .....

.....

1. ....

• •	•••	•••• •••	•••• •••	•••••	•••••
1	15-25 <input type="checkbox"/>	••• •••• <input type="checkbox"/>	••••• <input type="checkbox"/>	1-4 ••• <input type="checkbox"/>	•••• <input type="checkbox"/>
2	26-35 <input type="checkbox"/>	••• ••• <input type="checkbox"/>	•• •• ••••• <input type="checkbox"/>	5-9 ••• <input type="checkbox"/>	•••••• <input type="checkbox"/>
3	36-45 <input type="checkbox"/>	•••••• <input type="checkbox"/>	••••• <input type="checkbox"/>	••• 9 ••••• <input type="checkbox"/>	•••••• <input type="checkbox"/>
4	46-55 <input type="checkbox"/>	••••• ••• <input type="checkbox"/>	••••• <input type="checkbox"/>		
5	••• 59 <input type="checkbox"/>				

2. .... •?

•. •• •. ....

3. .... •-2 •• ..... ••• ••• ••?

•. 0.25 ••• •. 0.5 ••• •. 0.75 •••  
•. 1 ••• •. ••• •••••

4. .... / ..... •?

•. •• •. .... •. ....

5. •• •• 4 ..... •• ..... ••• ••• ••• ••  
••••? \_\_\_\_\_

6. .... •• •• 2 ..... ••••••••••

7. .... / ..... / ..... •••••?

•. •• •. .... •. ....

8. .... ••••• •••••?

•. .... •. .... / ..... •. ....  
•. .... •. .... 8' •••

9. .... •• •• 8 " • " ..... ••••• ••••• ••••• ••?

•. .... •. .... •••••  
•. •• ••••• ••••• / •••••

- 10. ....?
- . . . . .
- 11. ....?
- . . . . .
- 12. ....?
- . . . . .
- 13. ....?
- . . . . 250 . . . . 250-450 . . . . . 450-650 . . . . .
- . . . . 650-850 . . . . 850-1050 . . . . . 1050 . . . . .
- 14. ....?
- . . . . 5% . . . . 5% . . . . 10% . . . . 15% . . . . 20% . . . . 20% . . . . .
- 15. ....?
- . . . . .
- 16. .... 15 . . . . .

---

- 17. ....?
- . . . . .
- 18. .... 17 . . . . / . . . . . ?
- . . . . 1 . . . . . 2' . . . . . 3' . . . . . 4' . . . . . 4' . . . . .
- 19. .... / . . . . ?
- . . . . . 2' . . . . .
- . . . . 3' . . . . . 4' . . . . .
- 20. .... ?
- . . . . .
- 21. .... ?

---

- 22. ....?



33. .... / ..... .. .. ..... .. ..  
..... / ..... .. .. .. .. ?

34. .. .. .. .. .. .. .. .. .. / ..... ?  
.. .. 2' .. .. .. .. 4' .. ..  
.. 3' .. .. .. .. 5' .. .. .. .. 5' .. ..  
35. ... .. .. / ..... .. .. .. .. .. .. / .....  
..... / ..... ?

36. .... .. .. .. .. / ..... ? \_\_\_\_\_

37. ... .. .. .. .. .. .. .. .. / ..... .. .. / ..... ?  
.. .. .. .. .. .. .. .. ..

38. .. .. 37 .. .. .. .. .. .. .. .. .. / .. .. ..

39. .... .. .. .. .. .. .. .. .. / ..... ?  
.. .. 8' .. .. .. 10' .. .. .. 12' .. ..  
.. 14' .. .. .. .. 16' .. ..

40. ... .. .. .. .. .. .. .. .. / ..... ?  
.. .. .. .. .. .. .. .. ..

41. .. .. .. .. .. / ..... ?  
.. .. .. .. .. .. .. .. ..

" ..... / ..... .. .. .. .. .. .. .. ..  
..... / ..... .. .. "