



St MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES

**CONTRIBUTION OF INTEGRATED WOMEN
EMPOWERMENT PROGRAM (IWEP) ON THE
LIVELIHOOD OF RURAL WOMEN IN SOUTH
NATIONS, NATIONALITIES AND PEOPLES' REGION.**

THE CASE OF CHEHA WOREDA

BY

ZELALEM ESHETU

JUNE, 2014
ADDIS ABABA

Acknowledgement

My first heartfelt thank goes to the Almighty God for his uncountable mercy and help. Had it not been for his mercy, I would have not been reached to this success. I especially thank my Advisor Dr. Milkessa Wakjirra for his constructive and continuous advice and comments from the beginning to the end of this paper.

I am also indebted to my wife Tigist Ayele, and our daughters Miheret and Medan Zelalem. I had been alone many times for this work and reduced family gathering time. I want to say you thank you now, because you had shown me great patience during my studies.

My thank also goes to my colleague W/ro Adanech Kifle for her unreserved cooperation. I want to say thank you South Ethiopia Peoples' Development Association management staffs, where I am working and who allowed me to pursue my graduate studies. Moreover, I would like to express my thanks to Gurage People Self Help Development Organization Program Coordinators Ato Worku and Project coordinator Ato Tarekegn and Cheha woreda Education, Youth and Women Affairs Ato Sherif and Ato Bizayehu respectively.

Finally I would like to say thank you to all those who have a hand directly or indirectly through this work.

TABLE OF CONTENTS

	page
ACKNOWLEDGMENT	i
TABLE OF CONTENTS	ii
LIST OF TABLES AND FIGURES.....	iv
LIST OF ACRONYMS.....	vii
ABSTRACT.....	ix
 CHAPTER ONE: INTRODUCTION	
1.1 Background	1
1.2 Statement of the Problem.	3
1.3 Research Questions.	5
1.4 General Objective	5
1.5 Specific Objectives	5
1.6 Significance of the Study.	6
1.7 Delimitation of the Study.	6
1.8 Definition of Terms.	6
 CHAPTER TWO: REVIEW OF LITERATURE	
2.1 Concept of Empowerment	7
2.2 Gender and Empowerment	10
2.3 Millennium Development Goals and Woman Empowerment....	12
2.4 Literacy and Woman Empowerment	12
2.5 Income Generating Activities and Women Empowerment.....	15
2.5.1 Rural Women and Income Generating Activities.....	17
2.5.2 Factors Affecting Involvement of Rural Woman Income Generating Activities	18
2.6 Microfinance and Women Empowerment	19
2.7 Decision Making and Women Empowerment	20
2.8 Integrated Woman Empowerment	22
2.9 The Shift from Literacy to Functional Adult Literacy	23

CHAPTER THREE: RESEARCH METHODOLOGY

3.1	The Research Design.....	26
3.2	Description of the Study Area	26
3.2.1	Geographical Location.....	26
3.2.2	Population and Socio-Economic Activities.....	27
3.3	Selection of the Area	28
3.4	Method of the Study.....	28
3.4.1	Quantitative Method.....	28
3.4.2	Qualitative Method.....	28
3.5	Sampling Method and Sample Size.....	29
3.5.1	Sampling Techniques.....	29
3.5.2	Sample Size	29
3.6	Data Collection Procedure.....	30
3.7	Data Processing and Analysis.....	30

CHAPTER FOUR: RESULTS AND DISCUSSION

4.1	Demographic and Socio Economic Information.....	31
4.2	Literacy Component	32
4.2.1	Educational Level of Respondents	33
4.2.2	The Benefit of Literacy Program	34
4.3	Occupation of Respondents	35
4.4	Skill Training	36
4.5	Income Generating Activities	37
4.6	Monetary Benefit	40
4.7	Attitude of Respondents' Spouse towards Integrated Women Empowerment Program	41
4.8	Decision Making.	41
4.9	Personal Saving of Respondents after IWEP	43
4.10	Saving and Credit.	44

CHAPTER FIVE: CONCLUSION AND RECOMMENDATION

4.11	Conclusion	47
4.12	Recommendation.	49

Reference

Annex

List of Tables

Table 4.1:	Age Range of Respondents	31
Table 4.2:	Marital Status of Respondents.	31
Table 4.3:	Family Type and Size	32
Table 4.4:	Occupation of Spouse	32
Table 4.5:	Respondents Literacy Attendance	32
Table 4.6:	Literacy Status of the Respondents before IWEP	33
Table 4.7:	Literacy Status of the Respondents after IWEP	34
Table 4.8:	Respondents Mentioned Benefit Attending the Literacy Program	34
Table 4.9:	The Occupation of Respondents before Joining IWEP	35
Table 4.10:	The Occupation of Respondents after Joining IWEP	35
Table 4.11:	Identified Skill Training Need by IWEP Members	36
Table 4.12:	Respondents Engagement in Income Generating Activities after IWEP	37
Table 4.13:	Respondents Personal Income before Joining IWEP	37
Table 4.14:	Source of Income of the Respondents before IWEP	38
Table 4.15:	Monthly Income rang of the Respondents who had income before IWEP	38
Table 4.16:	Monthly Income of the Respondents after IWEP	39
Table 4.17:	Monthly income range of respondents after IWEP	39
Table 4.18:	Benefit of IGA after respondents' joined IWEP	40
Table 4.19:	Newly Built Houses by the Respondents after IWEP	40

Table 4.20:	The Attitude of Respondents Spouse Towards IWEP before the Project	41
Table 4.21	The Attitude of Respondents Spouse towards IWEP after the project	41
Table 4.22:	Household Decision Making Power of the Respondents before IWEP ..	42
Table 4.23:	Household Decision Making Power of the Respondents after IWEP	42
Table 4.24:	Involvement of Household Decision Making after IWEP ...	42
Table 4.25:	Respondents Personal Saving.	43
Table 4.26:	Distribution of Respondents Saving Per Month	44
Table 4.27:	Respondents Who Took Loan From the Project	45
Table 4.28:	Range of Credit Taken by the Respondents	45
Table 4.29:	Loan Replacement	46

List of Figures

Figure 1:	Administrative Map of Chaha Woreda	26
Figure 2:	Saving Amount of IWEP Beneficiaries	45

Abbreviations /Acronyms

ATC	Adult Training Center
CSA	Central Statics Agency
DFID	Department of International Development
DHS	Demographic and Health Survey
dvv	Deutschur Volks hochschul Verband. Institute for International co-operation of the German Adult Education Association
ESDP IV	Educational Sector Development Program IV
ESPS	Ethiopia Societies Population Studies
FAL	Functional Adult Literacy
FAO	Food and Agricultural Organization
FCSC	Federal Civil Service Commission
GER	Gross Enrollment Ratio
GNP	Gross National Product
GPSDO	Garage People Self Help Development Organization
IFAL	Integrated Functional Adult Literacy
IGA	Income Generating Activities
IMF	International Monetary Fund
IWEP	Integrated Women Empowerment Program
MDGs	Millennium Development Goals
MoE	Ministry of Education
MoFED	Ministry of Finance and Economic Development
SNNPR	South Nations, Nationalities and Peoples' Region
SSA	Sub-Sahara Africa
UN	United Nations
UNDP	United Nations Development Program
UNECA	United Nations Economic commission for Africa
USAID	United States of Agency for International Development
WISE	Women in Self Employment

ABSTRACT

Women empowerment is an essential precondition for the elimination of world poverty and the upholding of human rights. Integrated Women Empowerment Program (IWEP) was designed to empower women in their day to day life in the project area. The women in the project area participate in farm work prepare family food, engage in petty trading and supply fabricated goods such as oil, salt, and sugar to the family. The purpose of this study is to identify the contribution of Integrated Women Empowerment Program for the livelihood of Rural Women in Cheha Woreda. The program was implemented in Cheha Woreda from 2008-2012. The program integrated the former separated empowerment programs of women empowerment dimensions aspects such as literacy, income generating activities and skill training for entrepreneurship. It was a new approach of empowering the poor rural women. The study was conducted using comparative study to identify the status of project beneficiary women in relation with the integrated empowerment components. A total of 83 respondents were used for the study. They were selected using stratified random sampling from four kebeles of Cheha Woreda. The quantitative data was collected through mix items questionnaire and the qualitative data's through interview and group discussions. The collected data was organized and analyzed using descriptive statistics.

The findings of the study indicated that integrating women empowerment program was a good approach to empower the poor rural women. The study reveals that the beneficiaries of the project, the poor rural women, had shown improvement in literacy, engagement in income generating activities and in decision making ability. When the Literacy program was given with livelihood components to empower rural women, rural women become empowered within a short period of time.

CHAPTER ONE: INTRODUCTION

1.1 Background

Empowerment is the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes. (World Bank 2012). Women empowerment is “a process whereby women become able to organize themselves to increase their own self-reliance, to assert their independent right to make choices and to control resources which will assist in challenging and eliminating their own subordination”(Keller and Mbwewe,1991).

Women Empowerment is central for rural development. It is an instrumental for reducing poverty, improving the living conditions of rural people and building a food secure world. Progress for women is progress for all (World Summit, 2005). Women are half part of the society. Empowering women is empowering the society. Development cannot be sustainable by neglecting rural women who comprises the largest number of women population in developing countries.

Women are key to effective development, (World Bank 2001). Similarly, Women empowerment is a process through which women gain the ability to take ownership and control of their lives. (Kabeer, 2001). Although the process of empowerment depends on women themselves involving consciousness raising, participation, and organizing themselves, it can also be facilitated through education, capacity building, training and other measures.

The attempts to empower women have travelled through decades. Considerable efforts have been made by governments and other agencies, in particular the Millennium Development Goals (MDGs) have been established to address women's needs and their exclusion from the benefits of development. It is stated under the third goal of the MDGs on promoting gender equality and empowering women that women have an enormous

impact on the well-being of their families and societies but their potential is not realized because of discriminatory social norms, incentives, and legal institutions UN (2013).

Rural women constitute majority of the female proportion in most developing countries like Ethiopia. They are the most marginalized group in terms of their needs, while being the people who produce almost 80% of the food consumed in most of Africa's rural areas (Hunger Project, 1999). According to CSA, 2004 (central statistics Agency of Ethiopia) the proportion of male and female population in Ethiopia is almost the same with 50.1% males and 49.9% females.

Integrated Women Empowerment Program (IWEP) was part of the bilateral agreement between the Government of Ethiopia and Deutscher Volkshochschul-Verband (dvv) Institute for international cooperation of the German Adult Education Association. IWEP strived to promote an integrated approach that combines three traditionally separate components, namely functional adult literacy education , livelihoods skills/non-formal vocational training and entrepreneurial support (business skill training and economic support via small scale credit, etc). These components are not new as ingredients of women empowerment programs, the challenge is, to deliver them in an integrated manner to the target group namely poor and illiterate adult women. Such a program was initiated at Cheha Woreda in 2008 and phased out in 2012. Whether to continue or discontinue such a program, the success story of the completed project should be investigated.

Therefore, assessment and analysis of the program is a timely issue to tackle the major factors in the study area. So this study was designed to examine how far adult women in the study Woreda were empowered by the program and to see the impact of the program on their livelihood for future appropriate management intervention in similar program execution.

1.2 Statement of the problem

Women empowerment is a current issue at global level. Governments of developing countries are trying to empower rural women and make active participant in development through different means such as literacy programs, access to microfinance, health extension service, agriculture extension service, and infrastructure development.

The acquisition of literacy, in the narrow sense of simply learning to read and write, doesn't mobilize rural women of developing countries unless it is accompanied by the application of basic knowledge and skills genuinely adapted to their daily existence and needs, (Chelebowska, 1990). In other words, if literacy programs are not adapted to the requirements of everyday life or survival, women will be reluctant to participate or will give up without staying the course.

In IWEP rural women were given three formerly separated components of empowerment which are education, skill for income generating activity and entrepreneurship training followed by seed money to start the job in an integrated manner. The integration of women empowerment components and the change brought after the program was the major cases assessed in the study.

In Ethiopia literacy programs go back to the time of Imperial Era 1960 "Association of the National Army for Alphabet" with a guiding motto of "Let Everyone Learn" Mammo Kebede, (2005). The most extensive and large scale program during the Derg Regime was the National Literacy Campaign carried out all over the country between 1979–1983. The Campaign extended its horizons year by year and covered large areas of the country. Even though the program was successful by making adults to read and write it did not give them the environment of life skills to be employed or self employed in their localities. Because of this most literates who were able to read and write tended to revert back to illiteracy status. Moreover, the campaign was done not voluntarily so that there was more drop out cases, Solomon Inquai,(1997).

Nowadays adult and non formal education is offered in many parts of Ethiopia. In 2003/04 a total of 477,664 adults (15 years and above) were enrolled in the program (MOE; 2005:7) and, the literacy rate of female in urban area of the country was 61.2% while in rural area it was 11.0 % (MoFED, 2002). This shows how women in rural area are deprived of education; even though they are the one who produce the largest amount of food in Africa as well as in Ethiopia, (Hunger project, 1999).

The Rural women are overburdened by many responsibilities; despite they were engaged in agriculture, family planning, health and nutrition most of them could not even read and write. This led to low agricultural productivity, poor family health and poor nutrition and total food insecurity, (Hunger project, 1999). According to UNESCO's annual report of 2009 as cited in UN MDG report (2013), 64% of Ethiopia's citizens, of whom more than 60% were women household heads, were illiterate.

This being the case, IWEP was designed to empower women in their day to day life in the project area. The women in the project area participate in farm work prepare family food, engage in petty trading and supply fabricated goods such as oil, salt, and sugar to the family. Moreover they also buy clothes for their children by engaging in petty trading in their localities and sometimes they travel to a long distance for searching market. To assist these women IWEP was initiated to give them training in components education, skill training for income generating activities, and entrepreneurship.

Women who were empowered with education, skills for income generating activities and had access for microfinance have better chance to be involved in house hold decision making. In this context, increasing women's participation in joint decision-making through education and skill training for income generating activities may constitute a major advance over their previous lack of assets and power. This is in which the Cheha Woreda program was initiated. But information on the contribution of the program to the rural women is scanty or not available.

Indeed, IWEP tried to empower women in Cheha Woreda with three components like education, livelihood skills and entrepreneurial support. But the impact was not studied. Therefore, the researcher tried to find out how far this approach helped rural women to improve their livelihood and household decision making skills.

1.3 Research questions

Based on the above problem statement the main research questions are:-

1. Was IWEP a good approach for the empowerment of rural women?
2. What was the importance of integrating literacy/numeracy, livelihood and skill training for the empowerment of rural women?
3. Were IWEP beneficiary women really empowered by the program?

1.4 General Objective

The general objective of this study is to find out the contribution of integrated women empowerment program on the livelihood of rural women.

1.5 Specific Objectives

- To assess the gross and net enrollment of adult women in the program
- To identify the contribution of IWEP on income generating activities by rural women.
- To assess contribution of IWEP on household decision making ability of rural women.
- To assess community out look to wards the IWEP.

1.6 Significance of the Study

Women empowerment is carried out in different approaches these days. One of the approaches is the IWEP way. The IWEP approach was new and there were no experience on such way of providing empowerment components in an integrated manner. Therefore, this study would provide base-line information on adult women empowerment program approaches in relation with their participation in development within the study Woreda.

The findings from this study would primarily benefit the Woreda education, agriculture and health offices and NGOs which engaged in the sector, Furthermore, policy makers, development planners, and local education experts can use the findings of the study for their future planning and design of adult women livelihood programs.

1.7 Delimitation of the study

This study is delimited to Cheha Woreda in South Ethiopia Nation Nationalities and Peoples Region (SNNPR) integrated women empowerment program beneficiary only. This was because of time and budget constraints and also the project was held in Cheha Woreda four kebeles only. This, however, would not affect the contribution expected from the study.

1.8 Definition of Terms

Women's Empowerment: - the process by which women take control and ownership of their lives through expansion of their choices.

Adult women: - An adult female human belonging to a specified occupation, group, nationality, or other category.

Rural women:- Are women who are found in rural areas and engaged in rural activities.

CHAPTER TWO: REVIEW LITERATURE

2.1 Concept of Empowerment

Women empowerment is a multidimensional concept and different scholars looked it from different dimensions. From the history of our planet, women faced and are facing different challenges from their parents, husbands, families, societies. As the problems come from different sources and the types of problems are also different the method (strategy) to struggle the problem is also different. Women empowerment is a method (process) which is carried out to capacitate women to eradicate the problems that challenge them and improve their well being.

Most of the definitions given for women empowerment focus on the freedom to choose and control over resources. According to World Bank, (2009) women empowerment is a process of enhancing an individual's or group's capacity to make effective choices then to transform those choices into desired actions and outcomes. On the above definition empowering women is to help them in order to make appropriate choice and interpret those choices into practice.

Alfred Lakwo, (2007), as cited in Chamber (1993), defined empowerment as people, especially poor people, are enabled to take more control over their lives, and secure a better livelihood with ownership and control of productive assets as a key element.

Similarly Kabber (2001) defined empowerment as the expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them. As we know women in most developing countries are given little attention. The majority of the populations in developing countries lives in rural areas and of these approximately 70% are rural women (Cartledge, 1995).

Keller and Mobwewe (1991 as cited in Anju Malhotra 2002) Looked women empowerment as a process whereby women become able to organize themselves to

increase their own self-reliance, to assert their independent right to make choices and to control resources which will assist and eliminating their own subordination.

Moreover, DFID (2000), the definition of women empowerment as UNIFEM includes the following points.

- Acquiring knowledge and understanding of gender relations and the ways in which these relations may be changed,
- Developing a sense of self-worth, a belief in one's ability to secure desired changes and the right to control one's life,
- Gaining the ability to generate choices and exercise bargaining power,
- Developing the ability to organize & influence the direction of social change to create a more just social and economic order, nationally & internationally.

As to Kabber empowerment is to gain power which was previously denied and for women especially for the rural ones empowerment is to give power to make strategic life choices. The definition given by Kabber N. and World Bank are more similar. World Bank said that empowerment should go far from making choices and it should also include the way of those choices in to practice.

Ntombfuthi Zondo (1995) said women in rural areas have been regarded as people who belong at home, expected to minister to their husbands and children, but when it comes to making decisions on economic and political issues, men make the lead. There are a number of evidences that rural women in Africa produces 80% the food consumed in the house and almost 90% of the work to process Africa's food. On the other hand they face gender specific barriers in accessing financial services, and can receive less than 1% of the total credit to small farmers and 10% of the total credit to agriculture, (Hunger project, 1991).

According to Sultana, Zaaba and Umemot (2010) women empowerment is a process whereby women individually become aware of how power relations operate in their lives and gain the self confidence and strength to challenge gender inequalities.

Engendering development is a common issue now a days because women account 67% of the world's working hours, are 60% of the world's labor force; but only earn 10% of the world's income and own less than 1% of the world's resources, Alfred Lakwo, (2007).

Neglecting these main world's labor force from the development cake (giving little share) affects the sustainability of the development that is why empowering women is keeping the sustainability of development.

Empowerment means individuals acquiring the power to think and act freely, exercise choices and to fulfill their potential as full and equal members of society (DFID, 2000)

Based on the above definition empowerment is so complex that includes mental freedom (freedom to think) and act freely as free human not the subordinate of other. Even though, they participate in all development activities they have less or no power on access to control & making decision over resources.

From the above definitions we can infer that women are the most marginalized group in terms of personal income, education, health facilities. They are affected by illiteracy, poor economic capacity. To make sustainable development it is quite sure that women should be empowered socially, economically and politically too.

In addition to this, as to Messay Tegene 2012, cited in UNECA, (1996) the solution to overcome poverty, Hunger and chronic food shortage in Africa should be focused on women empowerment especially on the rural women.

CSA, (2010) 85% of Ethiopian population is rural and agricultural based. 50% of these who are women population, who contribute a lot for the GNP of a nation and play vital role in the house hold and community development, do not have equitable access to land & agricultural resources. They have low involvement in control over resources and decision making power (Hadera, 2002).

Meyoux, (1998) & FAO, (2007) choices of the women, especially poor women cannot be enlarged without a shift in power relations between women and men as well as in the ideologies and institutions that preserve and reduce gender inequality.

2.2 Gender and Women Empowerment

According to Tefera Talore, (2012) Gender is social construction which is used to determine the role and position of men and women in society. The misconception of masculinity and femininity has led to gender inequality, and particularly made women to be marginal in many aspects. Bekele, (2008) the past development paradigm has overlooked the majority of marginalized women and as a consequence, women have remained the most disadvantaged, excluded and marginalized part of the population in many parts of the developing world, particularly in Ethiopia.

There have been different forums held at international level to empower rural women's of the developing countries such as Nairobi Forward Looking Strategies for the Advancement of Women in 1995. The Beijing Declaration, and the United Nations Development Fund for Women (2000) and the one on process the Millennium Development Goal (MDGs).

The MDGs are eight intentional development goals that were established following the Millennium summit of the United Nations in 2000. All UN state members committed to help achieve the MDGs by 2015.

One of the MDGs is “ to promote gender equality and empowering women “ which is mentioned in number three. Women empowerment is consents among UN state members.

According to Cagatay, (1998) women are poorer in most societies. There are fundamental gender inequalities in access to and control over productive assets such as land, labor and credits, earned income as well as gender biases in the labor market that form the ground for women’s enhanced vulnerability to poverty Messay Tegene, (2012). In the same way USAID, (2005) when considered the time wasted, efforts and labor utilization, rural women are employed in the informal sector that provide very low income.

In gender inequality, we mean equality between men and women, boys and girls in all aspects of life including education, health, nutrition, access to economic assets and resources, political opportunity, and freedom from coercion and violence. But women empowerment goes far beyond gender equality that women should have power to make choices and ability to control their own destiny (Shareon sme and Jessica Woodroffee, 2013).

Based on the above scholars’ explanation in terms of education (literacy), health service economic status, political participation women are in a very low position compared with their counterpart and the status of rural women is very worse than the urban ones.

According to Messay Tegene, (2012) as cited in Amarech, (2004) rural women engaged in a wide variety of economic activities including the construction of houses, land cultivation and harvesting and food storage and marketing. On the other hand most rural women face the problems of low income, low employment opportunity, high illiteracy rate and low health facilities.

Because of their being female women paid low wage for the labor that they invested on equal and the same work with that of men. The UN statistically shows that women do 2/3rd of the available job in the world and earn 1/10th of the income. On the other hand

they constitute 2/3rd of the illiterate people of the world and earn less than 1/100th of the world's wealth Messay Tegene, (2012) as cited in Ruth, (1994).

2.3 Millennium Development Goals and Women Empowerment

Women are not equally treated in social, economic and political aspects with men. They constitute the highest number of illiterate in the world, highest number of unemployment, highest number with low income, highest number with few parliament representatives, and highest number with poor health facilities. (UNFPA, 2008).

Women are half part of the society and exert large amount of energy for the well being of their families and society but they share few or little from the fruit of development. Development could be sustainable and inclusive if/when inequality eradicated from social, economic and political aspects. In order to avoid such discrimination empowering women is a must.

Lack of access to productive resources such as land, lack of access to education, employment opportunities, basic health services and protection of basic human rights, low decision making, violence and harmful traditional practices are some of the indicators of the socio-economic marginalization of women in the country. (UNFPA, 2008)

2.4 Literacy and Women Empowerment

Education is a key to development. The development of a country depends on the development of human power of that country. Every additional year of female education reduces child mortality by 5-10% (DFID 2000).

Increase in education has often been cited as one of the major avenues through which women are empowered. Education increases the upward socio economic mobility of women, creates an opportunity for them to work outside the home; and enhances husband wife communication (UNFPA, 2008).

According to UNFPA, (2008) the proportion of females attending primary school in developing countries in general and in Sub-Saharan African (SSA) countries in particular is found to be lower compared to that of males. For example, among females of primary school age, only 17% of them in Niger (in 1998) and 21% of them in Burkina Faso (in 1998/99) were attending school. While the respective figures for males are 24% and 29%.

The Gender parity in access to education decreases with increasing level of education. For instance in Ethiopia Gross Enrolment Rate (GER) in 2010/11 secondary 1st cycle education enrollment for boys 41.8% and 34.9% for girls. In Secondary Education 2nd cycle in 2010/11 9.4% for boys and 6.7% for girls. (MoE, 2010/11).

Similarly comparing the Urban-Rural Enrolment for secondary (9-10), the urban enrollment is 85.5% while rural enrolment is 14.2% in 2010/11, (MoE, 2012) which is huge difference in urban and rural.

According to UNFPA, (2008), developed countries have 99% literacy rate, where as developing countries have 76% adult literacy rate. The adult literacy rate in Sub-Saharan Africa is 62%. Surprisingly, two-thirds of the world's illiterates are women and those women are found in rural areas. Adult illiterate women account 61% in Sub Saharan Africa.

Even though women engage in many activities both in household and community in most developing countries, they stand far from education. Because, they are illiterate, they are exposed to bad cultural practices such as tattoo, female genital mutilation, abduction. Moreover, they practice the above mentioned activities in their own daughters too. They don't attend vaccination program, and give proper nutrition to their child. That is why maternal mortality rate is high in developing countries. Which are 500 deaths per 100,000 live births (UNFPA, 2008).

In spite of its importance in enabling women to get access to information about personal health behaviors and practices, household, and community, the percentage of women exposed to different types of media is limited in most developing countries. The analysis of Demographic and Health Survey (DHS) data of 25 countries in Sub-Saharan Africa showed that nine countries less than 10% of women reported they read newspapers at least once a week. In four of eight Latin American and Caribbean countries, the prevalence of newspaper reading is greater than 50%. Sub Saharan Africa is at a disadvantage.

With regard to women's access to television, in 2000, among women aged 15-49, only 3.8% and 6.3% of them watched television at least once a week in Malawi and Rwanda, respectively. However compared to access to news paper and television, access to radio is relatively better. For Malawi and Rwanda, the percentage of women who listen radio at least once a week is 52 and 39 respectively (DHS 2008).

Similarly, Ethiopian women access to media is one of the lowest. Among 25 Sub-Saharan African countries, Ethiopia was the last with respect to percentage of women who have access to newspaper. In the same report it was indicated that in 2000, among women aged 15-49 in Ethiopia, only 1.7% read newspaper at least once a week, compared with 15% in Uganda, 36% in Gabon and 37% in Namibia.

Regarding women's access to television, among the 25 countries, Ethiopia was the second from the last with only 4.4 % of women aged 15-49 watching television at least once a week, surpassing only Malawi (3.8%). Women's access to radio was relatively better than access to newspaper and television, with 11% of the women listening to radio at least once a week. It is, however, the lowest compared to other Sub Saharan African countries, 72% for Gabon, 53% for Uganda, 52% for Malawi and 39% for Rwanda (UNFPA 2005). This shows how women empowerment is a timely issue these days in Ethiopia.

Literacy is a mechanism that can transform and boost women's participation in development, because it can stimulate and enhance individual initiative. Innovation is, by and large, a major way to increase skills to participate in development initiatives, to eliminate dependency syndrome. A lack of initiative as result of illiteracy has blurred rural women's mind-sets of believing in themselves that they would be the initiators of their own developments (DFID, 2000).

According to Browne and Barrett, (1991) there are many reasons as to why the education of women is important. Research has shown that there is a strong association between education and better life, nutrition, improved hygiene, low mortality and fertility rates and economic development. As to Sharon Jessica, (2013) Gender & development Network Gender inequality poses a central barrier to meeting both the most off-track MDGs goal (on maternal health) and the most off-track MDGs target (on sanitation).

Bediru Hassan, (2011) as cited from Abugida, (2002) countries that cannot meet educational equality between men and women can lose 0.1-0.3% of annual economic growth between 1995-2005, 0.4% between 2005-2015. Similarly educating women Bediru Hassan (2011) are not only the means for poverty reduction but also the means of insuring continuous economic growth.

2.5 Income Generating Activities and Women Empowerment

Livelihood refers to the type of activities that a household (or individual) regularly undertakes and the entitlements it makes claims to in order to sustain a given standard of living.

Chambers and Conway, (1992) defined livelihood as: livelihood comprises the capabilities, assets (including material and social resources) and activities required for a means of living. A livelihood is sustainable when it can cope with and recover from stresses and shocks and maintain or enhance its assets and capabilities whilst not undermining the natural resource base.

As far as the definition of chambers and Conway is concerned about livelihood, it comprises the capabilities, assets and activities required for a means of living, Women in most developing countries in general and in sub-Saharan Africa in particular marginalized in terms of capabilities assets and activities required for a means of living. This shows a gap in this region of the world. They are marginalized in terms of skills, assets such as land, social assets and activities like employment because they are the highest illiterate group of the society in developing countries (UNFPA, 2008).

Women especially rural women in Sub-Saharan Africa comprise highest number of illiterate which hinders them from employment and advancement. According to UNDP,(1991) women are two-thirds less likely than men to get waged employment, while only 3 out of 10 women in the labor force in Sub-Saharan Africa are paid employees. Women diversify and perform multiple tasks at simultaneously to sustain their livelihoods, working on farms and engaging in off farm activities.

Empowerment of women in rural areas is dependent on several factors; including ownership and control over land, access to diverse types of employment and income generating activities, access to public goods (such as water, village commons and forests) infrastructure, education and training, health care & financial services and markets, and opportunities for participation in political life and in the design and implementations of policies and programs, (UN general Assembly A/60/165, 2005).

According to UNDP, (2006) income gained by rural women support not only their own family but also contributes for poverty reduction at national level. Ethiopia, as an agrarian country which comprises about 84% of the population depend on agriculture, the income gained by rural women supports the increment of house hold consumption and also has role for the reduction of poverty because the reduction of poverty is the sum total of rural women who get better income and come out of poverty.

2.5.1 Rural Women and income generating activities

Income generating activities are activities carried out by people who engage in economic aspect, for their livelihood through the use of economic tools such as credit. As it is realized women's income in a family is very important for the well being of the family. It is very important in relation to their full identity and powers in all spheres of life.

Nikkah and Redzedun, (2010) discussed microfinance as empowers women by putting capital in their hands and allowing them to earn an independent income and contribute financially to their households and communities. Increasing women's access to entrepreneurial opportunities Tefera Talore, (2012) is likely to increase household income and increase household Welfare and nutrition.

Sustainable livelihood can be achieved by diversifying means of income. Rural livelihood highly depends on agriculture, and diversifying activity makes the household livelihood sustainable and makes the house hold food secure.

According to Warren (2002) and Tan (2009) rural livelihood diversification helps to optimize household capacity to take advantage of ever changing opportunities and cope with unexpected constraints.

Tefera Talore, (2012) discussed rural livelihood diversification is an alternative to withstand natural and manmade catastrophes, stresses, and shocks related to environmental change and livelihood diversification comprises both on-farm and off-farm activities which are undertaken to generate income additional to that household.

Diversification will take place through the production of agricultural and non-agricultural goods and services, diversification and intensification of agricultural activities, the sale of waged labor or self employment in small firms. In recent years many of the diversified activities have been shifted to income-generating entrepreneurial activities due to access to microcredit and opportunities created for the rural poor, women in particular, to engage in diversified income-generating activities to satisfy their socio-economic needs

(Tefera Talore 2012). Women who control their own income have confidence to use family planning and birth spacing which favor to have fewer children according to their income (Bediru Hussen, 2011).

According to Messay Tegene (2012) Rural Women in Ethiopia in general and in SNNPR in particular remain far behind from income generating activities. This is because of inefficiency in the local level administrators to effect the policies and programs emanated by the Federal Government.

2.5.2 Factors Affecting involvement of rural women in IGA

According to Marco Rangil Escribano (u.d) factors that affect involvement of rural women in IGA are: - institutions (lack of institutions which support and help rural women to engage in IGA such as microfinance institutions,

Time constraints; rural women are over burdened by too many works in the household in relation to the reproductive activity, nutrition of the family, fetching water, collecting fire wood from long distance and field work (Agricultural work) produce food for household consumption they may left with very little or no time for IGA.

- Lack of basic resources,
- Lack of assistance training programs to engaged in IGA
- Lack of literacy inability to prepare business plan and record credit & debits.

2.6 Microfinance and Women Empowerment

Linda, (2005) said Microfinance and credit support are part of an integrated program for poverty reduction for the poorest people, creation of accessibility of credit and microfinance is an entry point for women's economic, social and political empowerment. On the other hand because of their illiteracy absence of business management capacity, lack of exposure to information about the importance of credit for income generating

activity, lack of confidence and fear to risk taking to borrow loan affect the economic empowerment of rural women.

Despite the importance of microfinance for the empowerment of rural women's livelihood strategy the availability of microfinance institution in the rural area is also another factor for that hinders rural women's income generating activity. As to Linda microfinance & credit support only could not empower rural women, there should be literacy and skill (entrepreneurship) training accompanied with it which means integrated empowerment which lifts the poor women from poverty.

A 2006 international Monetary Fund (IMF) survey included that societies that increase women's access to education, health care, employment, and credit and that narrow differences between women and men in economic opportunities, increase the pace of economic development and reduce poverty.

Messay Tegene, (2012) argues that in all rural area of developing countries in general and in Ethiopia in particular the micro credit support and micro-enterprise has not expanded to reach most rural women. These conditions discourage rural women to engage in self-employment.

2.7 Decision making and Women Empowerment

Decision making is one aspect of women empowerment. Women's limited access to education, employment opportunity, and media, coupled with cultural factors, reduces their decision making power in the society in general and in the household in particular.

According to: UNFPA, (2008)

Though women in the country have constitutional rights of participation in decision making, their involvement is limited at all levels. For instance, according to the 2004 report of the National

Electoral Board of Ethiopia, Among 547 seats of the Federal Parliament, only 7.7% of them were occupied by women. At regional and district level, women constitute only 13% and 14% of council members and elected officials, respectively UNFPA 2008 cited from Federal Civil Service Commission, (2005). It is also the case that women have little or no power of making decisions on matters related to their households.

Their decision making power is limited regarding land use in rural areas UNFPA (2008) cited from Haregewoin and Emebet, (2003) and even on sexual interactions UNFPA (2008) cited from Adanech and Azeb, (1991).

According to UNFPA (2008) as cited from Haregewoin and Emebet,(2003) less than 25% of women are able to decide by themselves on contraceptive use. Mostly women in the country have the power to make decision on issues related to the daily life of their family, but decision about large household purchases, degree of participation of women in social activities, and reproductive health issues are dominated by men.

USAID, (2005) demographic and health survey made on 23 Sub-Saharan Africa countries on women's decision making and find out that women's decision making has a positive relationship with income generating activity in which a women who have their own income develops making decision in house hold issues alone. Moreover, educational attainment tends to be more consistently associated with decision making alone for some decision and with joint decision making for others.

Thresiamma Varghese (2011), studied on Women Empowerment in Oman and the indicators of empowerment he took were, income, education, employment, media exposure and acquisition of assets. He found out that income, education, employment,

media exposure and acquisition of assets has significant relation with decisions made by women.

Messay Tegene, (2012) studied on role of women in South Nations and Nationalities and Peoples Region, in Ethiopia, the independent variables he took were income, ownership of assets, and participation in agricultural work. He found that ownership of assets and incomes have direct (higher) relationship with house hold decision making. As men control all the resources the decision makers in economic, political and social issues are men. According to him society's attitudinal problem towards women empowerment and illiteracy in the study area has aggravated women's inequality in property right and household decision making power.

Sara Noreen, (2011) studied on role of microfinance on women's decision making power in Pakistan. The indicators of empowerment she took were child health, education, purchase of basic goods, and decision about the use of loans. The result showed that women's decision making power is highly influenced by age, education and men ownership of resources. Based on the above scholars as women's ownership to resources and income increases their bargaining power and house hold decision making power increases.

2.8 Integrated Women Empowerment

Women empowerment as seen from different studies is a multidimensional aspect and education, income, access to and control over resources are the major determinants of women empowerment. In terms of education, income and access to and control over resources women's position in developing countries is insignificant, especially the rural women are marginalized for the above empowerment dimensions. World Education Forum 2000 in Senegal drew up the Dakar Framework for Action in which the governments committed to achieve a 50% improvement in levels of adult literacy by 2015, especially for women, and equitable access to basic and continuing education for

all adults. Now we are on 2014, but the achievement of those 50% improvement in levels of adult literacy is not promising.

In order to empower women creating opportunities (affirmative action) Policy measures are necessary to prioritize while employment, literacy, facilitating credit and creating market chain for poor rural women are some of the steps taken by different developing nations.

Most of the time, adult literacy program is not given in combination with life skill training and the adults lack basic skill while they engage in petty trading, food preparation at home, house hold hygiene and micro enterprises so that they may not be successful in their work.

According to World Bank (2002), literacy and numeracy skills have a clear advantage in market transactions in the informal economy and thus especially important for entrepreneurship. More productive agricultural or livestock practices result from learning new vocational skills. Rural women in Ethiopia participate in agricultural activities and other income generating activities such as petty trading. Hence the combination of literacy program with life skill training is important for the improvement of their livelihood.

World Bank, (2002) studied on skills and literacy training for better livelihoods, in 27 African countries and the independent variables are literacy program and skill training. The finding showed that delivering literacy with livelihood component is effective for the empowerment of rural women. Ethiopia was one of the countries included in the study and the Ethiopian approach to adult women empowerment was Women in Self-Employment (WISE) program. Formerly the program focuses on training that woman to develop and manage business, however, World Bank, (2002) as cited from Birhanu, (2001) recording and managing business requires the ability to read and write. Because of the above reason the illiterate women dropout of the program. To solve the problem WISE combined literacy program with income generating activity, hence the program

encouraged the women and additional women enroll to the program; so that the final registration was higher than the initial.

2.9 The shift from Literacy to Functional Adult Literacy

Developing the human capacity in general and the productive adult population in urban and rural Ethiopia in particular are necessary both to further these efforts and realize the development goals. Hence, it is essential to provide an Integrated Functional Adult Literacy (IFAL) program that is not only intimately related to daily life, health income generation, & productivity, but also improves these and other aspects of life (MoE 2011).

The history of formal literacy efforts in Ethiopia dated back to the 1990s. The first attempt to provide literacy education at national level was in 1962 with the name “ the national army for the alphabet” in Amharic “Yefidel Serawit” it was in the Imperial era. Following the Imperial era the Dergue regiem was known for its huge campaign for literacy known as “ National Literacy Campaign.” The campaign was relatively successful and over 22 million people of which 51.7% female set free from illiteracy (Mammo Kebede Shenkut 2006).

The challenges of the program were:-

- Attending adult literacy education was obligatory and those who dropout the program would be punished
- It was boring that the program is not combined with life skill trainings and if there was a center said “Adult Training Center” (ATC) the women were not given attention.
- There was no preparation for post literacy stage so that the literates will revert back to illiteracy status easily.

Under Federal Democratic Republic of Ethiopia, the adult literacy program organized under non-formal and adult education department in Ministry of Education and it is administered by Regional Education Bureaus.

Adult literacy was not given due attention before Educational Sectors Development Plan (ESDP IV). In 2010 adult literacy is shifted from former adult literacy to Functional adult literacy program. The later combines literacy/numeracy with basic life skill trainings (MoE, 2010).

The cause for shifting the approach from merely literacy/numeracy to Functional Adult Literacy (FAL) was that, because adults have many responsibilities in their household and community they become reluctant to activities which do not touch their life. Therefore, the literacy/numeracy program should combine with basic life issues to attract adults towards the program, so that they may not drop out of the program (Katy Anis 2001).

The life skill packages (thematic area) of Functional Adult Literacy (FAL) program developed under Ministry of Education of Ethiopia are:-

1. Agriculture,
2. Health,
3. Environmental conservation and protection,
4. Gender,
5. Income generation,
6. Social life (MoE, 2011).

The above thematic areas are very useful to empower rural women who engage in almost all areas of life mentioned above.

CHAPTER THREE: RESEARCH METHODOLOGY

3.1 The Research Design

The research approach was designed in comparative manner. That is, the status of women in literacy, income generating activities and decision making ability before and after the integrated women empowerment program was assessed.

3.2 Description of the Study Area

3.2.1 Geographical Location

Cheha is one of the 13 Woredas of Gurage Zone in South Ethiopia Nations, Nationalities and Peoples' Region. Cheha woreda is located 177 kms South West of Addis Ababa and 465 kms North West of the Region Capital Hawassa.

The Woreda is bordered on the North and by Abeshge and Kebena Woredas, on the West, & South West Oromiya Region and on the South by Geta & Gumer Woreda, on the east by Ezha Woreda.

The total area of the Woreda is 574 sqkm. It has a total of 41 kebeles, of which 39 are rural and 2 are urban. Emdbir is the Woreda capital which is found on the main road from Wolkite to Hossana. The location map is given below.

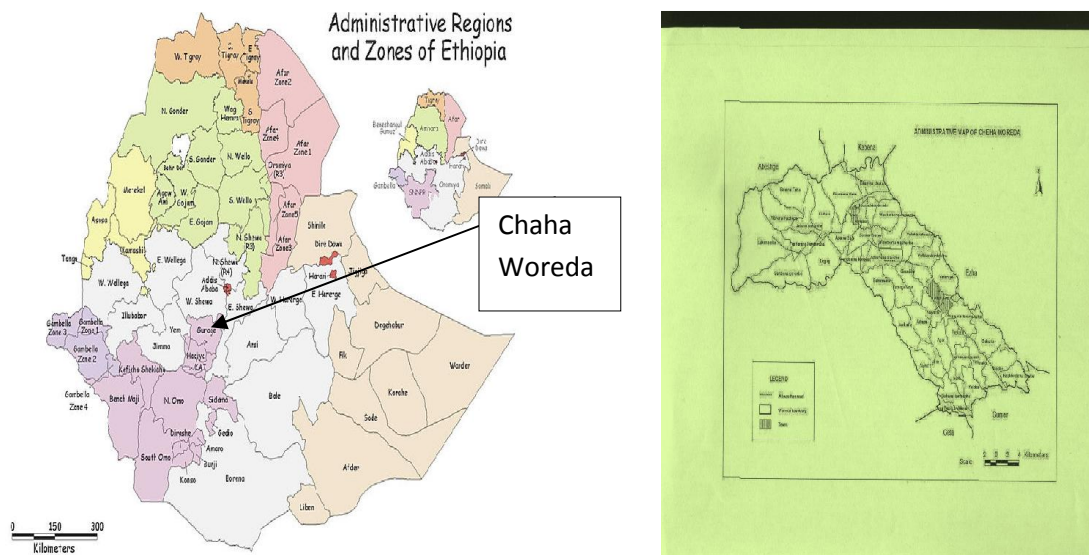


Figure 1: Administrative Map of Chaha Woreda
 Source: Central Statistics Agency

3.2.2 Population and Socio-economic Activities

Based on the information from Central Statistical Agency, 2009 report the total population of the Woreda was 126,973 of which 64,914 female and 62,059 male. The rural population was 113,781 (female 58,367 and male 55,414) the urban population was 8,595 (female 4,210 and male 4,385).

The population density of the Woreda is 242 people per sqkm. According to the information collected from Woreda Agriculture and rural development office, agriculture is the main source of community's livelihood. Major crops grown in the Woreda are wheat, maize, barley, sorghum and Teef. Vegetable production is also another source of livelihood. Enset (major source of household food consumption) and Chat, Chata edulis are perennials which are used as a source of food consumption and income respectively. There is also good livestock production in the low land part of the Woreda which is boarder to Oromya Region, near the Gibe Valley. There are two banks in the Woreda, the Commercial Bank of Ethiopia and two other microfinance institutions namely Omo and Wisdom.

3.3 Selection of the area

Chaha Woreda is one of the 13 Woredas of Gurage Zone. It was selected as one of the Integrated Women Empowerment Program (IWEP) implementation area in the zone. IWEP was a nationwide pilot program which was funded by German Adult Education Department (dvv) with implementing agent of Gurage Peoples Self Help Development Organization (GPSDO).

3.4 Method of the study

Comparative method was used for this study. It utilized both quantitative and qualitative methods to collect data. Data were obtained from primary and secondary sources. Primary data was collected directly from respondents using questionnaires and interviews. Secondary data was collected from documents of the project and from target group discussion.

3.4.1 Quantitative Method

The quantitative method applied on data collection was using mixed item structured questionnaire that include questions on literacy, income generating activities and decision making ability of rural women on integrated empowerment program.

3.4.2 Qualitative Method

The qualitative method mainly focused on the socio economic empowerment and community outlook on the program through interviews and target group discussion. Key informants interviews were carried out with IWEP Cheha Woreda project coordinator, Woreda education officer, Woreda agricultural officer, Woreda youth and women affairs officer.

The interview was conducted to collect information on the actual process of the project by using open and close-ended questions. While discussing a number of issues were raised from participants. It created an opportunity to get case stories.

3.5 Sampling Method and Sample Size

3.5.1 Sampling Technique

The total target population who were beneficiary of the project was 500 from four kebeles of the Woreda. Stratified random sampling method was used to select respondents, out of the total population all target population were women and lived in rural area, they were at different age. Therefore, stratified random sampling was the best method to include all members of beneficiary in the study. Moreover, the number of beneficiaries of the project varies from kebele to kebele that was another reason to follow stratified random sampling because it gives chance to get proportional numbers of samples from each beneficiary kebeles.

3.5.2 Sample Size

The total target group was 500 women samples was taken from the total population in stratified random sampling proportionally in the study area based on the following formula.

$S = N / 1 + Ne^2$ Where, S= Sample Size, N= total population, e= 10% precision level with confidence level of 95%

$$S = 500 / 1 + 500 \times (0.1)^2 = 83$$

$P = t/T$ where, P= common factor, t= sample size, and T= total population

$$P = 83 / 500 = \underline{0.166}$$

Therefore, samples from each kebele selected multiplied by P

Therefore, sample size for each kebele:-

- Emdbir 1 13 x 0.166= 2
- Emdbir 2 138 x 0.166= 23
- Endebera 213 x 0.166= 35
- Yeferezye 136 x 0.166= 23

3.6 Data Collection Procedure

Data was collected from different sources by using quantitative and qualitative survey methods. The quantitative data was collected from sample groups by employing four

enumerators one individual for each kebeles. The researcher provided a half day training to enumerators on how to collect the data using mixed items (close & open ended questionnaire) which was prepared ahead of time by the researcher. The enumerators were told about ethical issues not to force respondents rather be polite while they were collecting the data.

The researcher himself carried out the qualitative survey, which is semi structured interviews with GPSDO project co-coordinators, Woreda sector officers and target group discussion. The discussion and interview were held for triangulation purpose. The instruments chosen by the researcher were to get:

- First hand information about the study subject,
- Enough amount of information on the issue studied,
- Back ground information on the issue studied.

3.7 Data Processing and Analysis

Raw data collected from respondents analyzed using both quantitative and qualitative data analysis techniques.

The quantitative data were coded, counted, categorized into tables and processed to provide descriptive statistics, frequency, tables, percentages and pie chart using the Statistical package for Social Sciences (SPSS). The qualitative data obtained from the interview and target group discussion were analyzed using descriptive methods. The reason why the researcher chose descriptive method was it helps to present the average value of the sample from the collected data.

CHAPTER FOUR: RESULTS AND DISCUSSION

4.1 DEMOGRAPHIC AND SOCIO-ECONOMIC INFORMATION

AGE

It is referred to the chronological age of the respondents in completed years at the time of investigation. The respondents were further categorized into three age groups as followed in table 4.1 below.

The age range distribution of the respondents showed that, 26.50% of the respondents are in 25-30 age groups, 54.21 % are in 31-40 age groups, 19.27% are in 41-50.

Table 4.1 Age Group of Respondents

Age group	Frequency	Cumulative percent
25-30	22	26.50%
31-40	45	54.21%
41-50	16	19.27%

Source: Own computation.

Marital Status

In table 4.2 the marital status of the respondents is shown below:

With regards to marital status, 77 (95.1%) of respondents were married, 1(1.2%) single and 3(3.7%) widowed. Most of them are married which implies that they have large burden at home such as to look after their children health, to prepare family food, to follow their children education,

Table4.2: Marital Status of Respondents

Marital status	Frequency	Cumulative Percent
Married	77	95.1%
Single	1	1.2%
Widowed	3	3.7%

Source:-Own computation

Hence all of the respondents were women, it enabled to get more information regarding women's participation and work load within the household.

The family size of respondents is 1-3 small size 75% and 4-6 Medium size 25%. The detail is shown in Table 4.3.

Table 4.3: Family Size of the Respondents

Number of Children	Frequency	Cumulative percent
1-3	52	75%
4-6	31	25%

Source: Own Computation

Out of the total respondents the occupation of the spouse 67 (80.72%) were farmer, 3(3.6%) Teacher, 7(8.43%) Merchant and the rest 6(7.23%) had other occupation. This shows that most of the spouses of the respondents were farmers.

Table 4.4: Occupation of Spouse

Occupation of spouse	Frequency	Valid Percent
Farmer	67	80.72%
Merchant	7	8.43%
Teacher	3	3.6%
Other	6	7.23%

Source: - Own Computation

4.2 Literacy Component of the Project

All of the respondents (100%) of the respondents attended the IWEP literacy program.

Table 4.5: Respondents Literacy Attendant

Enrolment of Respondents literacy program	Frequency	Cumulative percent
83	83	100%

Source: Own computation

All of them were registered at the beginning of the program and all of them had completed the training. During qualitative data collection from project coordinator and focus group discussion the researcher identified that there were no drop outs.

Furthermore, the project document shows that all of the beneficiaries who began the program completed. What was the motivation for the beneficiaries to attend the program was the researcher's question. In one of the interview during qualitative data collection, the interviewee mentioned that the purpose of adult education was not for academic success rather it was to win the life challenges. Adult education should focus on basic life skills that encounter them in their day to day life.

This in line with (Chelobowska, 1990) who reported that the acquisition of literacy in the narrow sense of simply to read and write does not mobilize rural women of developing countries unless it is accompanied by the application of basic knowledge and skills genuinely adapted to their daily existence and needs.

4.2.1 Educational level of Respondents

The collected data indicated that only 6 (7.2%) of respondents had the ability to read and write and the rest 77 (92.77%) of them did not read and write before they were joined IWEP.

Table 4.6: Literacy Enrolment of the Respondent Before IWEP

Educational level of respondents before IWEP	Frequency	Percent
Can read and write	6	7.2%
Cannot read and write	77	92.77%

Source: Own Computation

This implies that at the beginning of the program, majority of the respondents were illiterate. Those who could read and write before joining IWEP they started the numeracy level of the program. There were five levels of literacy and numeracy starting from level one to level five. The numeracy level starts from level one for those who can first read and write numbers. In the above table 4.6 there were six respondents who could read and write before IWEP they joined the numeracy level to compute numbers.

Table 4.7: Literacy Level of Respondents after IWEP

Educational Level of Respondents After IWEP	Frequency	Percent
Completed primary education	8	10.00%
Can Read and Write	27	32.90%
Can read ,write and compute simple arithmetic's	45	53.48%
Cannot read and write	3	3.62%

Source: Own computation

As shown in the table above, this a great success story for the project in terms of educating rural women.

4.2.2 The benefit of Literacy Program

The beneficiaries of the programs responded that the literacy program they attended helped them 44(53.01%) could send their children to school, 3(3.9%) could read medical prescription (amount of tablets or syrup) ordered to their family after they get treatment,5(13.7%) could compute simple arithmetic problems for their income and expenditure, 4(5.2%) responded that it helped them to record the debit and credit of their business and 27(35.1%) responded that the above all responses were their choice.

Table 4.8: Respondents' Mentioned Benefit After Attending the Literacy Program

What was the benefit of Literacy Program in IWEP to you	Frequency	Valid Percent
Helped me to educate my children	44	53.01%
helped me to read medical Prescription	3	3.9%
Helped me to calculate simple Mathematical l problems for my income and Expenditure	5	13.7%
Helped me register all m debts & credits	4	5.2%
All	27	35.1%

Source: Own computation

4.3 Occupation of Respondents Before IWEP

About 57(68.67%) of the respondents were house owners, 12(14.46%) were farmers and 14(16.87%) of them were handcraft women and or petty traders. This implies that majority of the respondents were dependent on their spouse or relatives to meet their household expenditures.

Table 4.9: The Occupation of Respondents' Before They were Joined IWEP

Occupation of Respondents before IWEP	Frequency	Percent
House wives	57	68.67%
Farmers	12	14.46%
Hand Craft and /or petty traders	14	16.87%
Total	83	100%

Source: Own computation

Comparing the occupation of respondents before and after IWEP, after IWEP all of the respondents engaged in different activities to bring additional income to their house hold.

Table 4.10: the Occupation of the Respondents during and After They Were IWEP Member

Occupation of respondents after IWEP	Frequency	Percent
Farming and petty trade	51.00	61.45%
Daily Laborer	3.00	3.61%
Whole seller	4.00	4.82%
Merchant & petty trade	39.00	46.99%

Source: Own computation

4.4 Skills for IGA of the Respondents

13.8% of respondents had skill training before they were joining the IWEP and 86.2% of them had no training before IWEP and they were doing routine works and after IWEP 65% of the respondents had got skill /entrepreneurship training of their interest.

The trainings were based on their needs assessment and almost all women engaged in IGA after they received the trainings. The beneficiaries' were asked their needs before they took the trainings. They told interests in shoat fattening, cattle fattening, vegetable production, pottery production and petty trading. The trainings were given from sectors stake bureaus of the Woreda which are agriculture and rural development office, Woreda trade and industry office, Woreda small and micro enterprise office. The study revealed that through the program integrated the Woreda sector offices for the empowerment of poor rural women.

Table 4.11: Skill Trainings Provided to Identified Skill Training for IWEP Members

No.	Task (types of planned LST)	Target/Plan			Duration of LST	Budget Required	Responsible Organization
		Number	Target Group	Location			
1	Shoat Fattening	5	02	Emdibirr	4days	4100	GPSDO/WRADO
2	Cattle Fattening	8	01	Emdibirr	4days	4819	GPSDO/WRADO
3	Cabbage Production	37	11	Emdibirr	4days	12,191	GPSDO/WRADO
4	Garlic Production	54	07	Yefrezye	4days	15,372	GPSDO/WRADO
5	Tomato Production	4	04	Yefrezye	4days	3,392	GPSDO/WRADO
6	Vegetable Production	19	02	Yefrezye	4days	8,337	GPSDO/WRADO
7	Onion Production	28	07	Emdibirr	4days	8,774	GPSDO/WRADO
8	Teff production	18	03	Yefrezye	3days	3,410	GPSDO/WRADO
9	Poetry Making	38	09	Emdibirr	8days	16,560	GPSDO/WRADO
10	Sefed and Tilf Sera	6	05	Emdibirr	8days	4,560	GPSDO/WCAO

Source: Project Document 2012

4.5 Income Generating Activities

After the training 77(92.77%) of the respondents engaged in new income generating activity and 6(7.23%) of the respondents were doing their old jobs as shown in table 4.13.

Table 4.12: Respondents' Engagement in Economic Generating Activities After IWEP

Engagement in IGA after IWEP	Frequency	Valid Percent
Yes	77	92.77%
No	6	7.23%
Total	83	

Source: Own Competition

During interview and target group discussion the reason for not engaging in IGA for those 6(7.23%) was lack of seed money because during the program they were reluctant to save money which was the precondition to get the credit from the project. About 30% of the respondents were engaged in merchandise and farming, 50% were engaged in merchandise, 9% of them were engaged in merchandise and small farming and the rest 11% of the respondents were engaged in small farming which was vegetable production.

The reason for engaging in IGA was that all of them had got training of their interest which was assessed ahead of the training and the women were willing to engage in the job they prefer. No one told them to engage in any job and no one selected the job for them. Before IWEP 3(3.6%) of the respondents had their own income and the rest 80(96.4%) had no income of their own as depicted in table 4.14.

Table 4.13: Respondents' Personal Income Before They Were Joining IWEP

Do you have own Income Source Before Joining IWEP ?	Frequency	Percent
Yes	3	3.6%
No	80	96.4%

Source: Own Competition

Being dependent on income is the highest form of dependency. A dependent has no power to administer on the income. Therefore, poor women look or wait for the permission of their spouse to administer their income.

Before IWEP there were only 3(3.6 %) of the respondents who had their own income source and the income source was farming and petty trading.

Table 4.14: Source of Income of the Respondents Before IWEP

Source of income	Frequency	Percent
Farming and petty trading	3	3.6%

Source: Own competition

During interview the source of income was identified and which was farming and petty trading. The rest of the respondents had no income and all of them were waiting for their husbands for household and personal income.

Table 4. 15: Monthly Income Range of respondents who had income before IWEP

Income Range of Respondents before IWEP	Frequency	Percent
Birr 100-300	3	100%
Birr 400-700	-	-
Birr 800-1000	-	-
Birr 1001 and above	-	-

Source:-own computation

Before IWEP three of the respondents had their own income source and run their own business and as mentioned in table 4.15 above the income range was from birr 100-300. Even though the rest of the respondents had income that income was not generated by them and they had no power to administer.

After they joined the project many of them started generating income which was the result of the training and seed money they got from the project.

Table 4.16: Monthly Income of the Respondents After IWEP

Do you have your own Monthly Income After joining IWEP?	Frequency	Percent
Yes	71	85.5%
No	12	14.45%

Source: own competition

The income generated by the women used to increase the household consumption and also for their personal use.

After IWEP 60(72.37%) of the respondents had monthly income from Birr 100-300, 15(18.07%) of the respondents had monthly income from Birr 400-700(3.61%) of the respondents had monthly income from Birr 800-1000, and 5(6.02%) of the respondents had monthly income from Birr 1100 and above.

Table 4.17: Monthly Income Range of the Respondents After IWEP

Income Range of respondents after IWEP	Frequency	Percent
Birr 100-300	60	72.37%
Birr 400-700	15	18.07%
Birr 800-1000	3	3.61%
Birr 1100 and above	5	6.02%

Source: Own competition

During triangulation program to check their economic status the researcher conducted interview with target group and had discussion. By the time the researcher realized that many of the respondents had neat home and village which was equipped with modern household utensils and TV. Some said they could send their children to private schools.

4.6 Monetary Benefit of the Respondents After IWEP

The benefits of IGA after respondents joined IWEP listed in table 4.18 below

Table 4.18: Benefit of IGA after Respondents joined IWEP

Benefit of IGA after Respondents joined IWEP	Frequency	Percent
Pay school fee	19	22.89%
Bought House Hold Material	4	4.8%
bought New domestic animal	9	10.8%
Maintaining the House	19	22.89%
Merchandise	1	1.2%
Saving	31	37.35%
Total	83	100%

Source: Own computation

Some can pay school fee for their children, some bout new household materials and some bout domestic animal which is essential to transport petty trading material from market to market and also sold after fattening.

After IWEP 654(5.06%) of the respondents made new house of grass roofed and 29(34.94%) of the respondents made steel roofed new house as shown in Table 4.19 below.

Table 4.19: Newly built houses by the Respondent After IWEP

Newly built houses after IWEP	Frequency	Percent
Roof made of grass	54	65.06%
Roof made of steel sheet	29	34.94%

Source: Own computation

During the interview with the stockholders and from document analysis of the project, there were 20 saving groups which were organized to save money and to discuss on their social and economic issues. All the 500 beneficiaries of the project, divided into 20 groups each with 25 members. The group had its own name for example Merihun, Yesreshe, Kertine, Netmaneh, Netrahkne, Enembat, Nefrehene. The group has its own

chair women. They gather ones a weak and evaluate their work, discuss on the problem they faced and propose solution to the problems.

4.7 The Attitude of Respondents' Spouse Before IWEP

Before IWEP 45(54.22%) of the respondents' spouse had positive attitude towards the project and allowed their wife's to join the program and 38(45.78%) of the respondents' spouse had negative attitude towards the program meaning they were not interested in the program.

Table 4.20: The Attitude of Respondents' Spouse towards IWEP Before the Project

The attitude of respondents' spouse before IWEP	Frequency	Valid Percent
Positive	45	54.22%
Negative	38	45.78%

Source: Own computation

During interview and target group discussion the respondents spouse told that they were unhappy while their wives were joining the program. But now they understood they made mistake and they knew their wives went one step ahead of their counter parts. At least they had an ability of reading and writing which they didn't before.

Table 4.21: the Attitude of Respondents' Spouse towards IWEP after the Project

The attitude of respondents' spouse after IWEP	Frequency	Valid Percent
Positive	83	100%
Negative	0	0

Source: Own computation

4.8 Decision Making

Before IWEP the lion share of household decision making was carried out by the husband it was about 42(50.6%) the wives share was 29(34.9%) and the time where they made decision equally were 12(14.5%) as presented in Table4.22.

Table 4.22: Household Decision Making Power of the Respondents Before IWEP

decision Making in Household before IWEP	Frequency	Valid Percent
husband	42	50.6%
Wife	29	34.9%
both	12	14.5%

Source: Own computation

After IWEP the sole decision making power of the husband was getting decreased and the joined decision making power of both spouses on family issue was getting increased.

Table 4.23: Household Decision Making Power of the Respondents After IWEP

Decision Making in Household After IWEP	Frequency	Valid Percent
Husband	18	21.68%
Wife	13	15.66%
Both	52	62.65%

Source: Own computation

During interview and target group discussion the researcher realized that the economic empowerment of women resulted in the increase in decision making power of women.

After IWEP, it could be inferred from the table that women were actively involved in decision making in their house regarding family issues.

Table 4.24: Household Decision Making Involvement After IWEP

Involvement of the respondents house hold decision making after IWEP	Frequency	Percent
Always involved in decision making	62	74.69%
Sometimes involved in decision making	20	24.09%
Never	1	1.2%

Source: Own computation

From the above table no 4.22 the women were influenced by their spouses in decision making regarding family issues. But after IWEP they were actively involved in decision making in their family issues such as to decide on family planning, to decide on girl's education, to decide on female's genital mutilation. Women had also developed

bargaining power both in and outside their house. The project coordinator told to the researcher that the women organized and stopped double marriage in one of their group member which is cultural practice in that locality before. Moreover, because of the decision making power they developed in two kebeles, women becomes kebele chair person (local level administrator). Not only that in IWEP project area the husband could not sale agricultural products without getting a full consent from their wives.

4.9 Personal saving

After IWEP 80(96.38%) of the respondents had personal saving and 3(3.6%) had no saving. The joining in IWEP made women to have awareness to engage in income generating activities and the habit of saving money. That was why majority of the women saved money which they had no before.

Table 4 .25: Respondents Personal Saving After IWEP

Personal saving of respondents after IWEP	Frequency	Percent
Have personal saving	80	96.38%
Have no personal saving	3	3.6%

Source: Own computation

The saving practice is also growing among women of IWEP as shown in Figure 2.

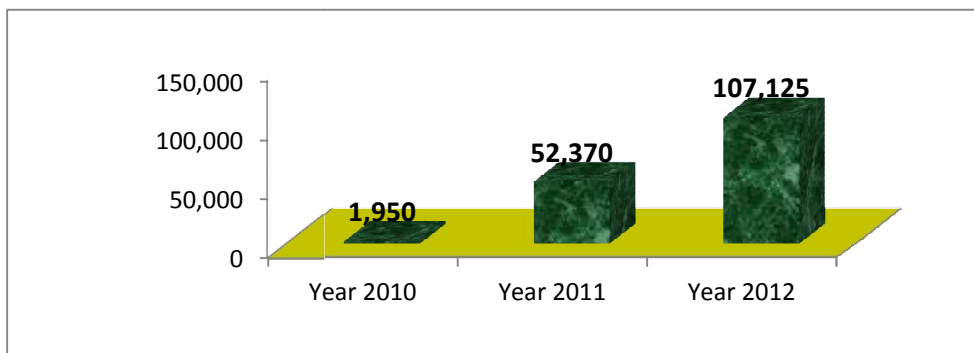


Figure 2: Breakdown of IWEP Beneficiary Women Saving and Credit Cooperatives
Source: Project Document

From the table the researcher analyzed nearly all of the respondents had their own saving which is a precondition to take loan from the project. The amount of saving was increased because of the engagement of the beneficiary women in income generating

activities. Initially it was two birr per week to save and then after they started IGA the saving amounts increased.

Table 4.26: Distribution of Respondents Saving

Distribution of respondents per saving/month	Frequency	Percent
16	5	6.02%
20	8	9.63%
21	1	1.20%
24	11	13.25%
25	9	10.84%
28	17	20.43%
30	9	10.84%
40	6	7.22%
55	1	1.20%
69	3	3.61%
75	4	4.81%
83	1	1.20%
92	1	1.20%
104	1	1.20%
111	1	1.20%
125	1	1.20%
311	1	1.20%
0	3	3.61%
Total	83	100%

Source: Own computation

The mean value of saving is birr 14.80 per month per individual which is equal to 3.70 per week.

4.10 Saving and Credit

Most of the respondents took loan from the project and engaged in different income generating activities. From the table 4.25 below we can infer that 73.49% of the respondents took loan which is above average number of the respondents.

Table 4.27: Respondents Who Took Loan from The Project

Did you take loan from the project?	Frequency	Percent
Yes	61	73.49%
No	22	26.51%

Source: Own computation

The respondents took loan from the project based on their saving. Based on the table 4.26 the maximum amount was 3000 birr. During the interview time the project coordinator and the beneficiary of the project themselves told that they were asked to present the business plan for the work they would engage. The project officers and Woreda small and micro enterprise officers evaluate the business plan before giving the loan. Moreover they would be given advice ahead of time.

Table 4.28: Credit Range Taken By the Respondents

Amount of loan taken by the respondents	Frequency	Percent
100-500	20	32.78%
501-1000	15	24.59%
1000-1500	20	32.78%
1500-3000	6	9.83%

Source: Own computation

The average loan taken by the respondents was about 914 birr.

From table 4.29 below loan replacement was on regular time. Most of them took loan to replace within 12 months. Respondents get agreement with the project to replace the loan in a regular basis before taking the money. The Woreda Youth and Women Affairs office, Small and Micro Enterprise office and the GPSDO officers work together for legalizing the loan and saving processes.

Table 4.29: Loan Repayment by the Respondents

Loan repayment by respondents/month	Frequency	Percent
12	35	57.37%
24	26	42.62%

Source: Own computation

Respondents get agreement with the project to replace the loan in a regular basis before taking the money and the amount of their saving was taken as a base line to give the loan.

CHAPTER FIVE: CONCLUSION AND RECOMMENDATION

5.1 Conclusion

The findings of the study revealed that Integrated Women Empowerment (IWEP) is a good approach in empowering marginalized rural women who had no opportunity to assume such a position. Most of them achieved the ability to read and write and engaged in income generating activities. Because of the integration of the program which was literacy/numeracy, incomes generating activities and skill/entrepreneurial trainings, the women were not reluctant to join the program. All the beginners of the program remained until the end of the project.

The integration of livelihood component with literacy created an opportunity for the beneficiaries to continue the program. The training need assessments were the other novel experience of the project. Most of the time trainings were given for different bodies without need assessment of the trainees. And the end the training bears nothing. But in IWEP, the women were given training after being asked their training interest that was why they become successful in their income generating activities.

From the analysis it is possible to conclude that IWEP has contributed a lot for the livelihood of rural women because they have got a number of benefits from the program both monetary and non monetary. When women become empowered economically, their decision making power increased in the household and outside the house in the community.

The study totally indicated that because of their being empowered socially and economically, women became active participants in development activities such as income generating activities, family planning, educating their children, environmental hygiene etc. They were shifted from the place of waiting for income for their spouses and/or relatives to the position of having personal income and saving. Their ability of reading and writing attracted the attitude of their spouses and community to support the program. The program created strong relationship among beneficiary women themselves

and had meeting to discuss in their social and economic issues. They developed the ability of solving problems by themselves.

The study farther discovered that there were some women in the project who didn't took loan and engaged in income generating activities. Therefore, other supporting mechanisms for backsliders were not observed and this was one of the defects of the project that needs the attention of the concerned authority.

It was reported that all adult women who were the project beneficiaries could able to read and write but in practice the study discovered that there were some project beneficiary women who could not read and write.

5.2 Recommendations

1. The government should integrate adult literacy program with livelihood components. The purpose of education should not for academic success rather to win life challenges. Therefore during planning adult education program the livelihood component should be incorporated to make the project viable.
2. .Government and Nongovernmental organizations who engaged in development work particularly on microfinance should think of the training before they give seed money to their beneficiaries. Furthermore, it is necessary to make need assessment of the beneficiary before giving any training and those who trained in their interest would become fruitful in their future life.
3. Giving credit to rural women is not an end by itself to empower them. They should be given training on business skill and business development engagement for income generating activities ahead of time. Therefore government and nongovernmental organizations who engaged in development work should incorporate the microfinance access with business trainings in rural areas to make the package full.
4. It is very important to work on post literacy activities after the adult literacy program. Once the adults developed the ability of reading and writing, they would not be given attention to stay in literate status. Therefore, the government and other stakeholders should build simple libraries to the localities where adult education were held.
5. The integration of sector offices towards the empowerment of women is crucial in rural areas. A motto “Unity is Strength” is a good application. The trainers should have different skills while training the adults. The involvement of sector offices during the empowerment program of rural women is important.

6. Since the contribution of women in reducing poverty is very important, it is necessary to empower them in order to participate actively in development by empowering socially, economically and politically.
7. Government and Nongovernmental organizations who engaged in women empowerment program should integrate women empowerment components in order to make it fruitful.
8. The government and other stakeholders should scale up good practices of women empowerment practices to the place where it is not practiced.
9. The link between adult education and development (skill training) is necessary in order to make adults full participants in the development of the country. The development of a country relies on the developments of its human power. Therefore, policy makers should focus on the link while they are formulating the plan especially on women.

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