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# <u>DETERMINANTS OF RURAL WOMEN ECONOMIC</u> <u>EMPOWERMENT:</u>

# THE CASE OF GUDURU DISTRICT OF OROMIA REGIONAL STATE

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#### **ABSTRACT**

Women's economic empowerment has been an issue of academic and policy debate. A lot of affirmative policies have been emplaced in developing countries, including Ethiopia, to benefit rural and urban poor women, out of which women economic empowerment measures are notable. However, little has been improved in the area of women economic empowerment. This study is aimed at identifying the "Determinants of Rural Women Economic Empowerment in Guduru Woreda of Oromia Regional State of Ethiopia". Rural women at household level, women civil servants and other civic societies like youth, elders, religious leaders and experts from the civil service were participated in the study. Survey questionnaires, structured interview and focus group discussion was used in the data collection The data was analyzed by using both qualitative and quantitative methods. Descriptive statistics and econometric analysis methods was used for quantitative data analysis. The data results showed that economic empowerment of rural women were affected by factors such as lack of access to information, low participation of rural women matters that affect their economic empowerment options and constraints to freedom of mobility. The institutional factor that includes poor economic condition and lack of law enforcement of gender affirmative provisions to resolve inequality and constraints of the will of policy makers to resolve the disempowering factors and low level of rural women participation in decision making on access to and control over economic assets. The study thus concludes with the recommendation that the policy practitioners need to ensure active participation of rural women in policy interventions and benefit them by applying the affirmative policy provisions in the Woreda. In this respect,

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there should be disciplining both positive and negative mechanisms for those implementing the affirmative policy provisions and those reluctant to do this respectively.

Keywords: Economic Empowerment, Rural Women, Women Participation, Determinant factors, policy intervention

#### 1. INTRODUCTION

### 1.1. Background of the Study

Empowerment refers to the process of enabling (authorizing) an individual to think behaves, take action and control work in an autonomous way to take control of one's own destiny. It includes both control over resources (physical, human, intellectual and financial) and over ideology (belief, values and attitudes) (Batliwala, 1994). Therefore, individuals become empowered when they obtain, the right to determine choices in life and to influence the direction of change, through the ability to gain control over material and non-material resources (Rowlands, 1997). Moreover, empowerment is about gaining power and liberty, it is the ability or capacity to act the strength andinfluenceto accomplishes a common community and citizenship duty. It is the vital energy to make choice and decisions to overcome deeply embedded practices and to cultivate higher, more effective ones (Costantinos, 2005).

Hence, empowerment in general and women's empowerment in particular involves an improvement in women's ability to manage their own lives that is obtained through increased access to key resources, engage in life changing activities and beliefs. The activities refer to those that improve women's ability to access the constituents of development such as health, education, earnings opportunities, rights, and political participation (World Bank, 2001). Thus, empowerment is necessary for poor as whole and marginalized women in particular since empowering women will improve their ability to manage their lives in all aspects. Therefore, empowerment of women is about strengthening of their innate vitality which should enable the women or group of women to realize their full identity and power in all spheres of life and also ensure their equal partnership with men in the development process. Components of empowerment include: political, legal, social, cultural and economic and the Economic empowerment is a key determinant for overall women empowerment. The major factors affecting the rural women empowerment were access to land, independent earnings, community participation, decision making over their labor outputs and self-confidence in their action. Education and social participation, also affect the empowerment of rural women (Bharathamma, 2005)

The Federal government of Ethiopia has put its commitment towards various policy improvements to enhance conditions for women's economic, political, social and legal empowerments. The policy improvement is aimed at realizing institution aspects of women empowerment. Among the major government policies on gender are: the 1995 FDRE Constitution in its Article 35 (3) that 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. In addition, the revised Federal Family Code enacted through Proc. 213/2000 which deals with equality between sexes in their interaction concerning marriage related issues, Labor and Public Service proclamations (Labor Law: Proclamation377/2003: Art. 87) in which no sex-based discrimination and female candidates are given preferential treatment to fill vacancies (Public Servants Proclamation 262/2002: Art. 13); Finally, there was the Law on Violence against Women enforced since July 2004 harmful traditional practices (HTP) are penalized like; female genital mutilation, rape, sexual abuses, abduction and other have merited tougher and graver penalties.

The Oromia National Regional State has made a number of efforts towards effective and smooth implementation of political, social and economic as well as legal related empowerment of women. Furthermore, the regional laws and policies demand all organizations in the region to include gender issues in their development plans. However, the deep rooted economic problem of women remained pervasive. Thus, this study is aimed at identifying the determinant of rural women economic empowerment in the study area.

## 1.2. Statement of the Problem

Women empowerment includes a social environment in which one can take decision and make choices either individually or collectively for social transformation. The government of Ethiopia in this regard has recognized that the empowerment of Ethiopian women would not only go a long way to bring about socio-economic development, but also is pre condition, and catalysts for sustainable development, good governance and achieving the MDG agenda. To this effect, progress has been made in addressing gender equality and empowering women. Economic empowerment of women enhances the decision-making capacity of women. (Ethiopia Millennium Development Goals Report: 2010). While much progress has been made, women Empowerment remains the most challenging one in socio-economic aspects. The Global Gender Gap Report (2010) ranks Ethiopia as 121 among 134 countries in terms of the magnitude and scope of gender-based

disparities. Women and girl limited opportunities for participation in the formal sector employment In terms of social and the economic empowerment, women are systematically disadvantaged relative to men in Ethiopia.

Ethiopian women depend largely on agriculture and 84% of the populations reside in rural area engaged in agriculture. Sex-disaggregated indicators related to economic empowerment show that Ethiopian women often lack access to productive assets and business development services including micro finance; only insignificant numbers of women are landholders. The landholdings are not usually and few of women access credit to boost production. Hence, it is a fact that any political, economic and social activity that doesn't involve and benefit women cannot be fruitful because such an activity is based on half the manpower, half the knowledge, half the effort, etc...of that which is available in the country. Currently, ensuring women's equality and their equal participation in economic fields is a basic question that needs to be addressed with special attention.

#### 2. RESEARCH METHODOLOGY

#### 2.1. Description of the Study Area

The study was conducted in Guduru District one of the Woreda found in Horo Guduru Wollega Zone of Oromia Regional State. Currently the district is sub-divided in to 31 Farmer Associations, three rural town and 16 farmers' service co-operatives with the total members of 2,316,093. Kombosha is the capital town of the District located about 65 km from the zonal capital town Shambu and about 260 km from capital town of Oromia known as Finifine (Addis Ababa). This shows that, the District undoubtedly represents the basic features of rural area in which low access to information, infrastructure can prevail. The population of the District is projected to be 106489 of which 6.7 % was urban population and 93.3 % was rural population. Of the total population in the District, about 50.4% of the population was female and the remaining 49.6% was male, which directly sustains his life and the neighboring urban dwellers by the agricultural and similar activities. This indicates that the total number of female in the District was corresponding to the national level number of women in the country.

#### 2.2. Sampling Procedures and Sampling Techniques

Cognizant to the heterogeneity of the population, first the *Woreda* was categorized into four strata (as East, West, Northern and Southern part). From each stratum, using random sampling techniques (lottery system), and one *Kebele* and from three rural town also one rural town was selected. Hence, four rural *Kebeles* and one rural town were selected as a sample area. The remaining sample was collected from women civil servant in the

district by selecting sectors (Health, Education, Women Affairs, Administration offices, Finances and others) using purposive methods of sampling. Therefore, 4 rural Kebeles, one urban town and public sectors in the district were used as a sample area. From the identified Kebeles, appropriate sample size for questionnaire was again selected by using **proportionality sampling technique** to give equal weights for each selected Kebeles, towns and public sectors. Then, appropriate respondents from the *Kebeles*, towns and public sectors were selected by **using random sampling technique**.

#### 2.3. Sources and Method of Data Collection

Both the secondary and primary data was used in the study. The secondary data was collected from the regional, zonal and district levels like reports, journals, magazines, broachers etc that helps the researcher to have more insightconcerningthe determinants of rural women economic empowerments. Similarly, the primary data was collected by using triangulation techniques (cross checking) data collection techniques from four data sources. First, the primary data was collected from women found at households' levels in the selected rural Kebeles, selected rural towns and civil servants of the study area using designed questionnaires. Second, the data was gathered from district administrative office leaders and women affairs office leaders at the study area by using structured interview question. Thirdly, the data was collected using group discussion with elders', religious leaders' and civil servant found at selected Kebeles to know the perception of the society towardsrural women economic empowerment. Therefore, questioners, interview, focus group discussion and personal observation were used as the data collection tools.

#### 2.4. Method of Data analysis

As far as the methodological issues were concerned, both descriptive and econometric model was used to analysis and find out the results. The descriptive method of data analysis was important to analysis the demography of the population in the study area in terms of age, educational background, number of children, marital status ... etc. Hence, the descriptive methods of statistical analysis like percentage, mean standard deviation and appropriate graph and chart line tools were used to analysis the data. In model Specification, Linear regression estimates the coefficients of the linear equation, involving one or more independent variables that best predict the value of the dependent variable. The linear regression model assumes that there is a linear, or "straight line," relationship between the dependent variable rural women economic empowerment (RWEE) and each predictor. This relationship is described in the following formula.

$$Yi = {}^{\beta}{}_{o} + {}^{\beta}{}_{1}x_{1i} + {}^{\beta}{}_{2}x_{2i} + ... + {}^{\beta}{}_{n}x_{nm} + ei....$$
 (1)

Where:  $\beta_0$  is the intercept and  $\beta_{1,2}$ , are slope parameters in the model and ei is the error in the observed value for the i<sup>th</sup> case. The model is linear because increasing the value of j<sup>th</sup> predictor by 1 unit increases the value of the dependent by  $\beta$  j units. Note that  $\beta_0$  is the intercepts, the model –predicted value of the dependent variable when the value of every predictor is equal to 0.

#### 2.5. Estimation of Relationship between Variables

#### **Dependent Variable**

Determinants of rural women economic empowerment (RWEE) depends on several key socio-economic and legal factors that differ from place to place. This study conducted over determinants of rural women economic empowerment at selected district attempted to include those variables that have direct relevance with rural women economic empowerment using the linear regression model.

Mathematical expression of the linear regression techniques is as follows

$$Y = \beta_0 + \sum_{i=1}^{9} \beta_i X_i + e_i$$

Where:  $Y = Rural \ Women \ Economic \ Empowerment$ 

## The Independent Variable

For the purpose of detail investigation, the **nine** explanatory variables were identified and the relationship with the dependent variable was assumed as follows:

#### **Independent Variables**

- 3. Violence against women (VIW) dummy (1 for yes, 2 for no) .....negative

- **9. Women's participation in Decision making position (DEC) dummy** (1 for strongly disagree, 2 for disagree, 3 for neutral, 4 for agree and 5 for strongly agree) ......... **Positive**

#### 3. RESULTAND DISCUSSION

The key findings show that majority of the identified determinant factors have significantly positive and negative impacts on the rural women economic empowerment.

## **3.1.** Access to Information by Respondents

Accordingly, the information access of rural women at the study area was assessed taking indicators. Based on the identified indicators for assessing the information status, the qualitative data collected and organized using descriptive statistics such as frequency, percentage and chi-square result shows, of the total respondents, 55% of women at household levels and from civil servants at the study area confirmed that there was low level of rural women access to media on their economic empowerment. Based on their spatial distribution of the total respondents agreed on rural women low level access to media, about 58% and55% were ranked by women civil servants and rural women at household levels, more than 72% agreed the low level awareness of rural women on existed policies and strategies that support women economic empowerment.

As far as the women's knowledge of the enforcement of existed legislation to protect women's rights was concerned, majority of the respondents with highest frequency 79% confirmed that they did not know whether the enforcement of existed legislation protect women's rights whereas the remaining has some awareness of the existed legislation protecting their rights. In addition to this, about 75% of the respondents also agreed that the existed practices were not treating women as per the law and legislation prescribed when women brought their

issues to the law enforcing bodies. These implies that majority of the respondents with highest frequency agreed that rural women lacks clear and updated information to aware about their rights and responsibilities to exercise in accordance with the present policies and strategies. A Pearson chi-square was done to reveal the agreement level of the two groups of respondents. The result obtained revealed that, the associated p-values were found to be less than 0.05 implying that there was statistically significant difference in perception on rural women low access to information like media access and the enforcements of legislation treating women. Conversely, the chi-square result obtained also revealed that the associated **p-values** were found to be **greater than 0.05** for awareness of local policies and legal rights (0.127) and knowledge of the existence of enforcement of legislation to protect women's rights (0.468) implying that there was statistically no significant difference in perception between respondent categories (the rural women and women civil servants) on awareness of local policies and legal rights and the current knowledge of the existence of enforcement of legislation to protect women's rights. Concerning the sources of information used for rural women, 62.5% of them use radio as a source of information followed by those who have neither of these which account about 12.3%.

Therefore, lack of information access by rural women prevail their low level of awareness including the Constitution and the National Policy on Women, awareness of laws, their interpretation and application which is vital in order to discharge their responsibilities and utilize benefits from the policy and strategies.

## 3.2. Participation in Social Affairs by Respondents

Rural women membership in different organization increases their economic and social empowerments through developing self-confidence and acquiring some financial independence. Among the total rural women at household level and women civil servants respondents in the study area, about 43 % of them agreed that there was low level participation of rural women in decision making power in the family and only 27.6% of the respondents belong to high and very high participation in decision making power in the family affairs. Besides, of the total respondents, 107(36.5%)of them confirmed that rural women participation in leadership and self-esteem training programs were low which was followed by average participation which described by 91(31.1%). Moreover, 37% respondents in the study area also confirmed that there was low participation of rural women in social and legal decision making power which was followed by average responses computed as about 32%. The analyzed data on table above revealed that rural women participation in social and economic activities and decision making power was low.

The analysis also revealed that among the total illiterate rural women respondents in the study area, about (52%) of them belong to low level of participation and only 18 (27%) of illiterate respondents belong to high participation of women in their own affairs. Moreover, with the higher chi-square result (46.426) obtained also show that the associated p-values were found to be less than 0.05 (0.016). This indicates that there was statistically significance relationship between rural women participation in decision making power in the family and their educational status. Hence, the analyses verified that as women's educational level increases, their participation in all social and economic activities and decision making power is also increases.

Equally important, rural women's participation in different organization has a fundamental importance to exercise their democratic rights and direct beneficiaries from the development activities. Women's participation in different social organization includes their active participation at local kebele and district administration council and other institution like women's league as well as farmer's cooperative association. Accordingly, the following graph summarizes the level of rural women participation at the study area.

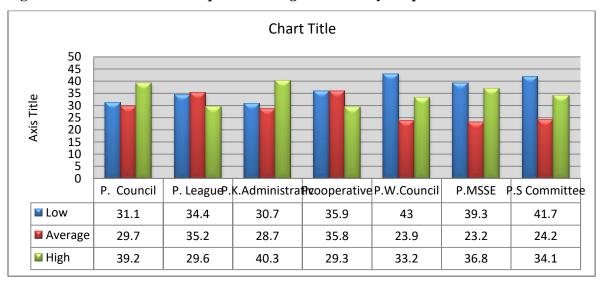


Figure 1:Rural Women Participation in Organizations by Respondents

Source: Own Fieldwork Data (April, 2013)

As depicted in the graph above, rural women participation was low particularly participation in District level administration council (43%), participation in parent committee of school(42%) and even low participation in micro and small scale enterprises(39%) to generate their own income. In contrast, their participation at Kebele level administration council (39%) and participation in Kebele administration (40%) were higher compared to

the other. Based on the interview conducted with key informants from women's and children's affairs office of the study area, of the total 99Districtcouncil members, 24 (24%) were women that means by quarter less than the total members. According to the structured interview conducted with district administrative office head indicates that among the total Kebele administrative council members (5870)in the district, 2935(50%) of them were women and the remaining 50% were occupied by male council members. This implies that at local kebele level their participation in the council and administration issues were higher compared to district level administration due to the strategies of organized development army at their premises and the total number of seats reserved for women at Kebelecouncil.

## **3.3.** Freedom of Mobility by Respondents

The traditional beliefs, attitudes and practices were deep rooted in women's lives that hamper their economic and social empowerment. Among such factors, spatial mobility is the most influential factors that impede their economic empowerment. The women are not allowed to go elsewhere alone and any delay from the place of work or nearby marketing is often considered as a violation of the norm. Therefore, rural women freedom of mobility was analyzed in the study area taking some explanatory variables.

Table 1: Response on the Freedom of Mobility of Rural Women

|                          | Respo                                  | Respondents |          |    |        |          |       |         |
|--------------------------|--|-------------|----------|----|--------|----------|-------|---------|
| Freedom of Mobility      | Women at Household Women Civil Servant |             |          |    | T-test | Sig.(2-  |       |         |
|                          | level                                  |             |          |    |        |          |       | tailed) |
|                          | N                                      | Mea         | Std.     | N  | Mea    | Std.     |       |         |
|                          |  | n           | Deviatio |    | n      | Deviatio |       |         |
|                          |  |             | n        |    |        | n        |       |         |
| Women's freedom to       | 248                                    | 3.43        | 1.293    | 45 | 2.89   | 1.027    | 2.665 | .008    |
| visit parental home      |  |             |          |    |        |          |       |         |
| Women freedom to visit   | 246                                    | 3.73        | 1.410    | 45 | 3.93   | 1.176    | 922   | .357    |
| nearest market           |  |             |          |    |        |          |       |         |
| Freedom to visit friends | 248                                    | 2.73        | 1.381    | 45 | 2.58   | 1.118    | .698  | .486    |
| or relatives             |  |             |          |    |        |          |       |         |
| Women freedom to visit   | 246                                    | 3.76        | 1.204    | 45 | 3.47   | .919     | 1.532 | 127     |
| hospital                 |  |             |          |    |        |          |       |         |

| Women    | freedom | to | 248 | 2.81 | 1.437 | 45 | 2.53 | .968 | 1.624 | .215 |
|----------|---------|----|-----|------|-------|----|------|------|-------|------|
| watching | T.V     |    |     |      |       |    |      |      |       |      |

Av. Mean < 3 low, Av. Mean = 3 medium and Av. Mean > 3 high; df=291

Source: Own Fieldwork Data (April.2013)

As indicated in the table both groups of respondents rated the Freedom to visit friends or relatives and Women freedom to watching T.Vand reading newsletter/magazine as low (Av. mean < 3). This implies that rural women were lack freedom of mobility to visit friends or relatives and watching TV and reading the newsletter/magazine without the consent of the husband. A t-test was done to reveal the agreement level of the two groups (rural women at household level and women civil servants) of respondents. The result obtained revealed that, with the exception of items 1 at 95 percent confidence interval, the associated p-values were found to be greater than 0.05 implying that there was an agreement between the responses given by the two groups .

From the qualitative data result and focus group discussion that though promotion of women's freedom is necessary to make them capable of making their own choices, to change their attitudes, to improve their social networks and improve their self confidence in order to make economic decision on their own, the women at the study area needs permission and consent of their senior member of the households to move freely particularly, freedom to visit friends or relatives and women freedom to watching T.V and reading newsletter and magazine. Thus, lack of women's physical mobility deprives them of getting their better livelihood opportunities and giving them the confidence they need to tackle gender inequalities.

## 3.4. Institutional Factors that Affected Respondents Economic Empowerment

The leadership commitment to ensure appropriate structure at all levels with clear mandates & job descriptions as well as a high degree of participation of the structures in decision making and allocation of adequate budget and staffing at local level of the structures were the vital factors for empowerment of women at rural areas(MOWA, 2006). Accordingly, both groups of respondents rated the level of accountability for improper implementation of gender issues (52%), the extent of sufficient human resources assignment (50%), the level of financial resources allocation for the offices (43%) and the level of women's affaires machineries roles in decision making position (42%) were low and very low. On the other hand, of the total respondents, about 43% of them confirmed that there was no problem of clear mandate and job descriptions in the women's office. This

implies that lack of accountability of all officials to implement gender mainstreaming and low level human resources assignment to the women's and children office were the major institutional problems to empower rural women economically at the study area. Moreover, insufficient budget allocation comparatively with other sectors hinders their institutional capacity to empower the rural women. Accordingly, the extent of institutional factors to empower rural women economically summarized on the following graphs;

## 3.5. Access to and control over Farm land by Respondents

Access denotes women's access to factors of production on an equal basis with men. Of all, land is the basic means of production in the study area. Providing women with access to productive resources, particularly land will significantly help to ensure their economic empowerment so boost food security and livelihoods in rural areas. The variable is operationalized as women more access and control over assets, they increases their economic empowerment and vice-versa.

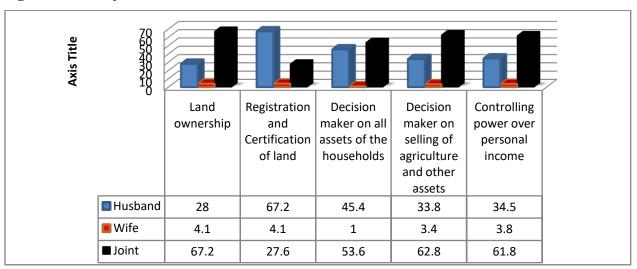


Figure 2Extent of Rural Women Control over their Assets

**Source**: Own Fieldwork Data (April, 2013)

As the Figure 2 depicts, regarding rural women ownership and control over resources including landownership, decision making power on all household asset including selling of agricultural produce and control over personal asset were owned and controlled jointly by husband and wives .Nevertheless, 67% of the respondents verified that registration and certification of land was conducted by the name of their husband rather than by their wives.

This result indicates the gaps to ensure the policy and strategies of government on land ownership of rural women equally with men assisting them in acquiring and maintaining their right of becoming beneficiaries and enabling them acquire land certificates equally with men. Moreover, the graph also indicates that women's ownership and control over household income and other asset was low. These indicate that rural women still have lower access and control over agriculture land and other properties. Hence, their rights are generally derived from theirhusbands. **3.6.** Gender Based Violence Faced by Respondents

Promoting Constitutional guarantees of equality by removing the impediments of societal belief, harmful traditional practices and prejudices increases rural women economic empowerment in social affairs by eliminating all forms of violence against them in the country. It deals with violence against rural women and includes the explanatory variables.

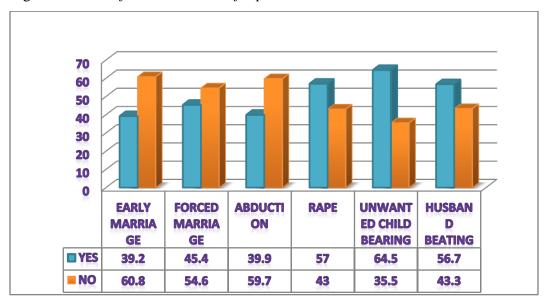


Figure 3 Extent of traditional harmful practices on rural women

Source: Own Fieldwork Data (April, 2013)

According to the revision made on the Ethiopian penal code of 1957 on the violence against women which was enforced since 2004, harmful traditional practices including domestic violence likes rape, sexual abuses, abduction and the others have merited tougher and graver penalties. However, as can be depicted in the graph above, of the total respondents in the study area, majority of them were confirmed that there was violence against rural women particularly on rape; unplanned child bearing forced by their spouses and husband frequently beating their wives were harmful traditional practices prevalent in the area which was ranked by 57%, 64.5 and 56.7 respectively. When we see the intensity of such violence against women separately, the

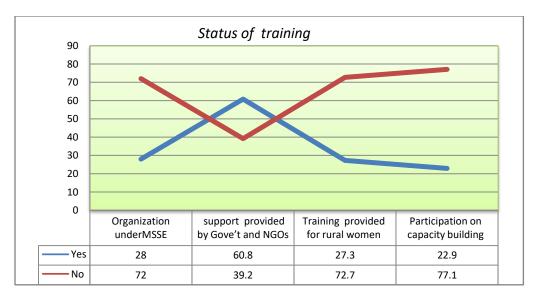
graph indicated that most rural women in the study area were unwanted pregnancy that absolutely indicates the husband dominancy on the women which affects their empowerments.

In terms of educational status of the respondents who confirmed the existence of higher violence against rural women particularly unwanted pregnancy, more than 61% of them were categorized under illiterate rural women at the study area. Therefore, most of the rural women who have no education access and lack of information about their rights were victims of the harmful traditional practices.

#### 3.7. Access to Training by Respondents

Women's development and change package formulated and implemented since 1997 E.C clearly identified that it is fundamental to assist women to increase their income by engaging in non-agricultural activities by providing them with proper training and material supply so that it strengthen their participation in petty trading and small enterprises such as retailing and catering services to increase their income. Hence,rural women access to training was operationalized using the explanatory variables via; level of rural women organization under micro enterprise for income generating activities, access to credit, financial and technical support by Government and NGOs ,access to training and capacity building for their skill development. Accordingly, the result shows that most women in the study area lack training to generate their income and Participation on capacity building and skill development practices. Of the total respondents, on average 75% of them strongly agree that there is no skill training to make women to equip with basic techniques to engage in different business development activities. Moreover, 72% of the respondents in the study area agreed that majority of the women in the district were not organized under micro enterprise for income generating activities. The chart line below indicates the status of rural women access to training at the study area.

Figure 3: Accessto training by Respondents



Source: Own Fieldwork Data (April, 2013)

Therefore, at the districtand local kebele level, the situation in training and updating knowledge and skills to generate their income in the organized manner under the micro and small scale enterprises has paramount importance and need due attention.

## 3.8. Access to Credit and Saving by Respondents

Experiences indicate that women can benefit more from credit services because they are good at paying back their loans. For this reason, rural credit service providing institutions will be made take this into consideration and provide due attention to women customers (MoWA, 2004E.C).

Short-term credit services for purchase of seeds and fertilizers, and long-term credit for tools or animals fattening, and perhaps to set up a small-scale enterprise, such as a poultry farm, petty business etc. Based on the analysis on rural women access to credit and saving in the selected districtand kebele including direct observation at the premises of credit service delivery, the result obtained summarized as seen below;

Table 3Access to Credit and Saving Services by respondents

|                              | Respon | dents                    |           | Sig. |          |           |        |            |
|------------------------------|--------|--------------------------|-----------|------|----------|-----------|--------|------------|
| Rural women                  | Women  | Women at Household level |           |      | nen Civi | l Servant | T-test | (2-        |
| Access to Credit             | N      | Mean                     | Std.      | N    | Mean     | Std.      |        | taile      |
| and Saving                   |        |                          | Deviation |      |          | Deviatio  |        | <b>d</b> ) |
|                              |        |                          |           |      |          | n         |        |            |
| Access to Savings services   | 248    | 1.39                     | .489      | 45   | 1.18     | 387       | 2.772  | .006       |
| Access to Credit<br>Services | 248    | 1.46                     | .499      | 45   | 1.04     | .208      | 5.436  | .000       |

**Source**: Own Fieldwork Data (April, 2013)

In the study area, the interesting point to note is rural women has higher access to credit and saving services. Of the total respondents, 62% of them agreed that there was higher access to credit and saving services particularly from private micro finance institution. A t-test was done to reveal the agreement level of the two groups of respondents (both the rural women at household levels and women civil servants). The result obtained revealed that, with 291 degree of freedom and at 95 percent confidence interval the associated p-values were found to be less than 0.05 implying that there was statistically significant difference in the responses of the two groups. The focus group discussion conducted with elders, women's and other participants indicate that the great threat of the respondents was the **higher interest rate** charged by the micro finance institution which was 24% interest rate per annum. However, the credit and saving services helped the rural women particularly to get seed, fertilizers and other inputs to start their agriculture activities as well as to food production and other business activities during the off farm activities.

## 4. Result and Discussion of Econometric Analysis

The appropriate responsive methods of analysis also used a leaner regression models to estimate the result. The model is more appropriate to examine the effect of eight explanatory variables on rural women empowerment. Table 4 below portrays the degree of correlation between dependent and the independent variable. According to the correlation results, except violence against rural women, all the other explanatory variables show positive relationship with the explained variable. In the case of one variable, violence against rural women, it was negatively related to the dependent variables. On the other hand, all the eight explanatory variables have positive correlation with the dependent variable.

**Table 4***Correlations for Women Economic Empowerment (Total sample N*=293)

\*.

| Variabl | RWEE  | INFO   | PAR    |       |        |        |        |       |        |
|---------|-------|--------|--------|-------|--------|--------|--------|-------|--------|
| es      |       |        |        | FREE  | INST   | ASST   | VIO    | TRN   | CRED   |
| RWEE    | 1.000 | 591    | .488   | .536  | .058   | .031   | 143    | .149  | .190   |
|         |       | *000   | *000   | *000  | .320   | .592   | .014*  | .010* | .001*  |
| INFO    | .591  | 1.000  | 391    | .441  | .060   | .130   | .112   | 024   | .211   |
|         | .000* | 1.000  | .000*  | *000  | .306   | .026*  | .054** | .680  | .000*  |
| PAR     | .488  | .391   | 1 000  | .547  | 046    | .097   | 179*   | .375  | .266   |
|         | *000  | .000   | 1.000  | *000  | .433   | .099** | 002*   | .000* | *000   |
| FREE    | .536  | .441   | .547   | 1.000 | 111    | .246   | 149    | 226   | 213    |
|         | .000* | *000   | .000*  | 1.000 | .059** | *000   | .011*  | .000* | .000*  |
| INST    | .058  | .060   | 046    | 111   | 1.000  | .035   | 096    | 025   | .042   |
|         | .320  | .306   | .433   | .059  | 1.000  | .554   | .100** | .668  | .472   |
| ASST    | .031  | .130   | .097   | .246  | .035   | 1.000  | 050    | 209   | .123   |
|         | .592  | .026*  | .099** | *000  | .554   | 1.000  | .391   | .000* | .036*  |
| VIO     | 143   | .112   | 179    | 149   | 096    | 050    | 1.000  | .012  | 100    |
|         | .014* | .054** | 002*   | .011* | .100** | .391   | 1.000  | .838  | .088** |
| TRN     | .149  | .024   | .375   | 226   | 025    | 209    | .012   | 1.000 | 262    |
|         | .010* | .680   | *000   | *000  | .668   | *000   | .838   | 1.000 | .000*  |
| CRED    | .190  | .211   | .266   | 213   | .042   | .123   | .100   | .262  | 1.000  |
|         | .001* | .000*  | .000*  | .000* | .472   | .036*  | .088** | .000* | 1.000  |

Correlation is significant at the 0.05 level (2-tailed).

Source: Own Fieldwork Data (April, 2013)

Goodness-of-fit statistics helps us to determine whether the model adequately describes the data. The ANOVA table tests the acceptability of the model from a statistical perspective .Therefore, the table15 reports the ANOVA in which the calculated value of F is 31.853at P<0.005 (0.000). This implies that the result supports

<sup>\*\*.</sup> Correlation is significant at the 0.01 level (2-tailed).

the overall significance of present multiple regression model i.e. dependent variable in Guduru district of Oromia regional state depends upon a listed set of independent variables.

Table 1:ANOVA Result from econometric analysis using linear regression model

| Model     | Sum of  | df  | Mean   | F      | Sig.              |
|-----------|---------|-----|--------|--------|-------------------|
|           | Squares |     | Square |        |                   |
| Regressio | 176.991 | 9   | 19.666 | 31.853 | .000 <sup>b</sup> |
| n         |         |     |        |        |                   |
| Residual  | 174.722 | 283 | .617   |        |                   |
| Total     | 351.713 | 292 |        |        |                   |

Source: Own Fieldwork Data (April, 2013)

In the linear regression model, the coefficient of determination,  $\mathbb{R}^2$ , summarizes the proportion of variance in the dependent variable associated with the predictor variables, with larger  $\mathbb{R}^2$  values indicating that more of the variation is explained by the model, to a maximum of 1. Thus, as the model summary table below indicates, the value of R Square was computed as 0.503 at the study area implies that all the variables included in present linear regression model accounts for about 50.3% of variance in the dependent variable of rural women's economic empowerment in the district.

Table 6: Model Summary from the linear regression model

| Model | R    | R Square | Adjusted R Square | Std. Error of the Estimate | Source: |
|-------|------|----------|-------------------|----------------------------|---------|
|       | .709 | .503     | .487              | .786                       | Fie     |
|       | l .  | l .      |                   |                            | Data    |

**Source**: Own Fieldwork

Data (April,

2013)

The table depicts the link exist between the dependent variable and the independent variables in the district. To conduct the analysis, nine (9) determinant factors were considered in the study. Hence, of the total independent variable used in the analysis, finally five (5) factors, such as, information access, women's participation in social affairs, rural women freedom of movement, institutional factors and rural women participation in different organization were found to be statistically significant. The largest t-value 6.936at p-value < 0.05 (.000) of the information access to the rural women economic empowerment which was followed by t- value 3.579at the p-value < 0.05 (0.000) of rural women freedom of mobility and rural women participation in social affairs of t-value 3.264at the p-value less than 0.05 (0.000) are the most determinant factors on rural women economic

empowerment. It is also well followed by other independent variable like rural women participation in organization and institutional factors to support rural women with t- value 3.401 and p-value < 0.05 (0.001) and t-value 2.767 with p-value < 0.05 (0.006) were strongly statistically significant. The Beta value for the independent variable information access to rural women at the study area was 0.360 which means that rural women who has the information access are 0.360 times higher of their economic empowerment compared with those who have no or low information access for their empowerment provided that all other things remain constant. In the same way, Beta value of the independent variable women participation in social affairs at the study area was 0.179 which means that the rural women who have the opportunities of participation in social aspect were 0.179 times economically more empowered than those who have no access to participate in social affairs and etc.

**Table 7** Linear Regression model Results including its Coefficients

| Model      | Unstanda  | ordized    | Standardized | t   | Sig. |
|------------|-----------|------------|--------------|-----|------|
|            | Coefficie | ents       | Coefficients |     |      |
|            | В         | Std. Error | Beta         |     |      |
| (Constant) | 234       | .421       |              | 556 | .579 |

| Rural Women Information<br>Access                     | .381        | .055        | .360 | 6.936 | .000              |
|---|-------------|-------------|------|-------|-------------------|
| Rural Women Participation in Decision Making Position | .211        | .065        | .179 | 3.264 | <mark>.001</mark> |
| Rural Women Freedom of<br>Mobility                    | .193        | .054        | .209 | 3.579 | .000              |
| Institutional factors                                 | .097        | .035        | .118 | 2.767 | <mark>.006</mark> |
| Rural Women Access and<br>Control over Asset          | .033        | .056        | 028  | 588   | .557              |
| Violence Against Rural<br>Women                       | 035         | .095        | 016  | 368   | .713              |
| Rural Women Access to<br>Training                     | .019        | .109        | .008 | .173  | .863              |
| Rural Women Access to Credit and Saving               | .122        | .109        | .053 | 1.121 | .263              |
| Rural Women Participation in the Organization         | .160        | .047        | .187 | 3.401 | .001              |
| a. Dependent Variable: Rural wo                       | men Economi | c Empowerme | ent  |       |                   |

Source: Own Fieldwork Data (April, 2013)

### 5. Recommendation and Policy Implications

The low level economic empowerment and the identified determinant factors of rural women economic empowerment calls for policy interventions and institutional redress. Rural women lack of information, participation in decision making, freedom of mobility and training. Also there are weak institutional supports to ameliorate the prevalence of challenges in rural women empowerment in the district. Hence, the following recommendations were made for decision makers and stakeholders from the discussion of the findings.

# **5.1.** Policy Implementation and Leadership Commitment

Women's and children's Affairs Bureau in collaboration with all relevant influentialmediachannels should play a frontline role to disseminate information in order to create gender awareness amongst women as well as men. Creating massive awareness about rural women economic empowerment on the eve of special significant days (e.g. International Women's Day, Human Rights Day and Mothers' Day) using posters, paper caps, placards, festoons etc. The women's machineries' at the regional ,Zonal and Woreda levels officers should reach the rural women and men as well as community section at grass root level to address their real pain in economic empowerment and propose the solution with the community at grass root level. The leadership commitment at all level has fundamental importance to enhance capacity of rural women participating in training and updating knowledge and their skills in social - economic chores.

## **5.2.** Collaboration and Synergy in Policy Implementation

The women's and Children Affair's Bureau in collaboration with Micro and Small Scale Enterprises and Oromia Credit and Saving association should provide income generation training with financial support in the areas of home gardening, startup of micro and small business, cattle fattening, poultry, craft production and others to advance their skills aiming at economic Self-reliance. The regional level women's affair bureau in collaboration with zonal and districtlevel women affairs offices and other sectors should organize workshops, conferences and symposiums at the district level to promote and raise awareness on women and gender issues in the region, zone and district.

Governments, NGOsand other voluntary Organization should focuses on training and capacity building of grassroots beneficiaries (rural women) in the areas of legal awareness including constitutional rights, leadership and decision making training, and business skills training to enable them active participants in all spheres and to change the attitude that refuses to accept the truth that women can and should be equal to men.

The major reasons of rural women lower access to information and participation in all economic endeavors was they spend most of their time with heavy work overloads in the family. To reduce their burden of household work, the **OromiaWater, Mining and Energy Bureau** has to put great emphasis on introducing and supply of appropriate technology such as bio-gas, energy saving stoves, milk processing technology, modern bee homes and potable water supply to save their economic time, energy and cost.

## 5.3. Enforcement of Affirmative Policy Provisions in Policy Implementation

The Government should **establish a legal cell integrated** within the family courts or separately at the districtwomen's and children affairs offices and Kebele administration level to give free legal advice to women

and girls. This cell can offer voluntary counseling on different issues like marriage, development of self-esteem and confidence, protection from violence and other legal advices.

The Law Enforcing Machineries (Judiciaries, Public Prosecutors and Polices) should enforce both the family laws and the criminal law prohibits husband dominance on their partners (wives) like frequent beating, and other violence through training and awareness creation. The existed provisions should have played a significant role in the effort to answer the rural women economic quest for equality. Traditional and religious leaders including other community members should be trained on harmful effects of traditional practices on rural women. Similarly, education and awareness raising measures on the revised family laws and the new criminal law need to be delivered to all segments of the society (youth, women and religious leaders, elders and others elite people in the society) in order to sensitize the population and to condemn such harmful practices.5.3.4. Policy Implementation and Leadership Support for Women as Agents of Change

It is a fact that women's problems can only be solved through their own active and committed struggle and participation. That means all women are aware of the fact that the challenges that face them can only be overcome through their own struggle, through their own awareness, and capacity and participation. In addition, women scholars would play a front line role in the women's struggle in activities that aim to change the overall condition of women in the district.

This study was focused only on rural women economic empowerment inGudurudistrictamong more than 265woreda in the region using few indicators. Further research can replicate this study in other districtin the region so as to make districtand sectorial comparison on the economic empowerment of rural women.

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