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Empowerment of rural women through cooperative: A case of saving and credit cooperative society of Dendi district, Oromia regional state, Ethiopia

D Lalithaa Rani and Deribi Bekele Yadeta

Abstract

Rural women belong to the most deprived section of the society facing adverse conditions in terms of social oppression and economic inequality, a visible majority of them being poor. Hence, due to these facts the government of Ethiopian has been implemented policies to address women's strategic gender needs through improving their access to resources and their decision-making power. Besides, rural women's affairs departments have been set up in the relevant line ministries as well as in the prime minister's office. Therefore, this paper analysis the gender related constraints that affect their empowerment, and status of rural women empowerment. The methodology of this study is an integration of quantitative and qualitative methods based on data collected from four cooperative societies in the study areas. Data were collected from 142 household respondents by employing systematic random sampling technique from sampled four RUSACCOs and data also collected from 32 purposively selected respondents by FGD and KI interview during January-March 2016. The finding shows that, in aggregate terms there is an improvement and significant change of rural women status in all selected empowerment dimensions after joining rural saving and credit cooperative. Moreover, the result of binary logistic analysis shows that, mobility, age, access to mass media, utilization of loan by herself and educational statues of the respondents were highly important in influencing women empowerment in rural saving and credit cooperative. Therefore, priority should be given to these factors while strategy and policy aimed to implement for rural women empowerment by concerned bodies.

Keywords: Economic inequality, decision-making power, strategic gender needs

Introduction

Over 85 percent of Ethiopian women reside in rural areas, where peasant families are engaged primarily in subsistence agriculture. Rural women are integrated into the rural economy, which is basically labor intensive and which exacts a heavy physical toll on all, including children. The past regimes had little impact on the lives of rural women. Land reform did not change their subordinate status, which was based on deep-rooted traditional values and beliefs. An improvement in economic conditions would improve the standard of living of women, but real change would require a transformation of the attitudes of governments and men regarding women (*ibid*). In the past 20 years, Ethiopia has made efforts to promote women empowerment by developing policies and practices that reflect gender sensitivity to women's rights and entitlements.

Cooperatives have contributed greatly to the development of modern national and systematized agricultural production-base, helped enhance self-sufficiency of major staple foods, and strengthened farmers' household economy by facilitating market access and competitiveness, adapting their operations to agricultural technological innovations and encouraging democratic decision-making processes, leadership development and education (Mayoux, 2005) [10].

In general empowments which means having control over the decisions and issues that affect one's life. It means having representation in decision-making bodies and control over the distribution of resources.

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Where women are underrepresented in decision-making fora, deliberate action to redress the imbalance is necessary. Participation in planning and decision-making processes has the additional benefit of increasing a sense of commitment to and ownership of the plan's objectives.

Objective of the Study

- To examine gender related constraints that affect women empowerment;
- To analyse the status of women empowerment after joining RUSACCO;

Research Questions

- What are gender related constraints that affect women empowerment?
- What is the status of women empowerment in saving and credit cooperative society?

Literature Review

Global Overviews on Women Empowerment

Improving the status of women is an integral part of the work of eradicating poverty and building civil society. Poverty can only be eradicated if women, half of the world's population, are educated and strong enough to generate income for themselves and their families. A broadly representative civil society cannot be created without the voices of women. Awareness of gender and the particular needs of women must inform our understanding across all the dimensions of poverty and injustice. At its roots, women's empowerment is about women gaining the skills and confidence to develop themselves fully as human beings and challenging existing male-dominated power structures in order to participate fully as equals, in their families, communities and countries. Women are less educated than men and are less able to access specialized training and loans from banks. Without training and loans, it is very hard to start a business or other type of project. When women work outside the home, they are paid less than men for the same work: that is, their labor is valued less. Also, the types of jobs generally available to women are usually lower-paying than those available to men. Because of these factors, women worldwide earn on average slightly more than 50% of what men earn (APFS, 2007) [1].

Theoretical Framework

This study is grounded in line with empowerment theories from both economic and social perspectives. Empowerment is multi-dimensional concept. It has been used in many different contexts and by many different organizations in the fields of education, health, social work, and psychology as well as in work of feminist and development organizations. As per Kabeer (1999) empowerment is "the expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them."

Here, strategic life choices means decisions that influence an individual's life trajectory and subsequent ability to exercise autonomy, which cover choice of livelihood, where to live, who to marry, whether to marry, whether to have children, how many children to have, who has rights over children, freedom of movement and choice of friends that are critical for people to live the lives they want. The strategic life choices are based on three dimensions Resources, Agencies and Achievements. In conventional economic term, resources mean materials, but in broader term resources are obtained through different social relationships operating in various institutional domains which constitute a society,

connecting family, market, state and community. Agency is the capacity to define one's goals and act upon them which further explains decision making, bargaining and negotiation capacity. It provides resistance against deception and manipulation and gives cognitive process of analysis (Kabeer, 1999). Achievements are the capabilities of being and doing that are evaluated by people in a given context which are gained by combining resources and agencies together (Sen as cited in Kabeer, 1999, p 4).

Empowerment can be described in other words 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 in challenging and eliminating their own subordination. Empowerment oriented interventions enhance wellness as well as target solving problems, providing opportunities for participants to develop knowledge and skills, and engage professionals as collaborators instead of authoritative experts (Perkins and Zimmerman, 1995) [12].

Cooperative as Enabling Environment for Women Empowerment

A democratically organized and managed organization is favorable to women, as it is only in this kind of environment where they will be able to express their needs, articulate their interests and views, as well as seek for equal and equitable rights and privileges with men. To actualize this principle, however, the cooperatives must ensure that their members are able to live the principles of democracy. Gender, racial, political, social, religion discrimination, which hinders many people from being equitably represented in decision-making bodies, must, hence, be discouraged and systematically addressed. Moreover, people with leadership potentials, but have been inhibited to develop and actualize their capacities because of the effects, for instance, of gender stereotyping, must be identified and given assistance for self-transformation. For instance, aside from ensuring that tasking and responsibilities are based on qualifications, and not on gender biases, the cooperative must also provide training programs which will enable the members and potential leaders to bring out and use their leadership capacities(UN, 2007) [14].

The implication of ICA's explanation of the principle is that the cooperative's face-to-face encounter with the general needs and situation of its women-members is inevitable. As such, as the principle mandates, understanding the situation of women, raising the awareness of all members on the situation of gender inequality and inequity, and responding appropriately are imperative actions in the organization. This, therefore, makes cooperative indeed an enabling environment for women empowerment. To the women cooperatives, the principle gives them the opportunity to connect with women of other cooperatives, to join hands in raising their common interests and in ensuring that cooperatives are able to respond to their practical and strategic needs, and therefore are able to move towards gender equity and equality.

Empowerment through Political Participation

Women constitute slightly more than half of the world population. Their contribution to the social and economic development of societies is also more than half as compared to that of men by virtue of their dual roles in the productive and reproductive spheres. Yet their participation in formal political structures and processes, where decisions regarding

the use of societal resources generated by both men and women are made, remains insignificant (Subrahmanian, 2003) [13].

UNDP Report, 2005 confirmed that presently, women's representation in legislatures around the world is 15 percent. Despite the pronounced commitment of the international community to gender equality and to the bridging the gender gap in the formal political arena, reinforced by the Convention on Elimination of All Forms of Discrimination against Women (CEDAW) and the Beijing Platform of Action, there are only twelve countries where women hold 33% or more seats in the parliaments.

Women's historic exclusion from political structures and processes is the result of multiple structural, functional and personal factors that vary in different social contexts across countries. However, beyond these specificities of national and local contexts, there is a generic issue in women's political participation that relates to the wider context of national and international politics, liberal democracy and development. It is, therefore, imperative to critically review these constructs and decode the gendered nature of democracy as well as development, which poses limitations on women's effective political participation. The elements of enabling environment for women's participation in politics and development cannot be discussed and identified without putting the current development and political paradigms under scrutiny (WIC, 2005).

One important approach to supporting women empowerment is the promotion of the participation of women in formal politics, alongside support to broad programmes of democratisation and good governance with a strong focus on developing civil society. This includes promoting women in government and national and local party politics as well as supporting women involvement in NGOs and women movements. In 1994, only 5.7 per cent of the world cabinet ministers were women (UN, 1995b: 151). In government, women in decision-making positions tend to be concentrated in social, law and justice ministries. Fewer women are to be found in chief executive and economic areas. This poor representation is in spite of the fact that women are found in large numbers in lower-level positions in public administration, political parties, trade unions and business, who could potentially serve as representatives at higher levels (WIC, 2005).

Women Socio-Cultural Empowerment

The subordinate status of women vis-à-vis men is a universal phenomenon, though with a difference in the nature and extent of subordination across countries. Gender role ideology does not only create duality of femininity and masculinity, it also places them in hierachal fashion in which female sex is generally valued less than male sex because of their socially ascribed roles in reproductive sphere. The gender status quo is maintained through low resource allocation to women's human development by the state, society and the family. This is reflected in the social indicators which reflect varying degrees of gender disparities in education, health, employment, ownership of productive resources and politics in all countries. Additionally gender is mediated through class, caste and ethnicity that structure access to resources and opportunities (APFS, 2007) [1].

Women Empowerment Efforts in Ethiopia

FAO (2007) confirmed that a national policy on Ethiopian women has been formulated to address women's strategic

gender needs through improving their access to resources and their decision-making power. Rural women's affairs departments have been set up in the relevant line ministries as well as in the prime minister's office. The Federal Democratic Government of Ethiopia has declared its unequivocal commitment to the development of women with the announcement of the National Policy on Women in 1993 (referred to as women's policy), and the promulgation of the new constitution in 1995. In other words, Ethiopia has demonstrated its firm commitment to the equitable socio-economic development of women. The women's policy primarily aims to institutionalize the political, economical and social rights of women by creating an appropriate structure in government offices and institutions so that the public policies and interventions are gender-sensitive and can ensure equitable development for all Ethiopian men and women (UN, 2003; Cherinet and Mulugeta, 2003:38) [2].

Rural SACCO and Women Empowerment

Empowered women contribute to the health and productivity of whole families and communities and to improved prospects for the next generation. Therefore, it is very critical to empower and capacitate women in general and poor women from the discriminated castes and ethnicities in particular, address issues of human rights violation of women, and also ensure women's effective participation and presence in all phases of reconciliation, reintegration and recovery process. Gender equality is, first and foremost, a human rights issue. Women are entitled to live in dignity and in freedom from want and from fear. Empowering women is an indispensable strategy for advancing development and reducing poverty. Monitoring progress towards gender equality and women's empowerment is therefore of great importance (Mukuria et al., 2005) [11].

Access to savings and credit can initiate or strengthen a series of interlinked and mutually reinforcing 'virtuous spirals' of empowerment. The first set of assessments point out that women can use savings and credit for economic activity, thus increasing incomes and assets and control over these incomes and assets (Mayoux, 2005) [10]. Orr (2006) established that "active" women loanees had higher consumption standards and a role in household decision-making, either on their own or jointly with their husbands, than 'passive' female loanees. Both in turn had significantly higher consumption standards and were more likely to partake in household decision-making than women from male loanee households or from households who had not received credit. Similarly, rural saving and credit cooperative society have an important role in lessening the vulnerability of poor by creating assets, income and consumption smoothing, providing emergency assistance, and empowering and making women confident by giving them control over assets and increased self-esteem and knowledge. Generally, women's economic empowerment at the individual level has potentially significant contributions at the macro-level through increasing women's visibility as agents of economic growth and their voice as economic actors in policy decisions. This, together with their greater ability to meet household wellbeing needs, in turn increases their effectiveness as agents of poverty reduction. RUSACCO may form the basis for collective action to address gender inequalities within the community, including issues like gender violence and access to resources and local decision-making. These local-level changes may be further reinforced by higher level organisation, leading to wider

movements for social and political change and promotion of women's human rights at the macro-level.

Research Methods

The research approach that was employed in this study was qualitative and quantitative approaches in the form of mixed paradigm model. Quantitative methodology was used to produce statistical data like the socio-economic benefits being derived by women members of the societies. For collecting this quantitative data, semi-structure survey questionnaires were employed. In line with this, focus group discussion and key informants interview were used to collect qualitative data.

Data Types and Sources

Both qualitative and quantitative data were used in the study. The data were collected from both primary and secondary sources. Semi-structured interview schedule was used to collect primary data mainly demographic, socio-economic and other data related to the study from sample respondents.

Method of Data Collection

Cooperatives are more of complex organizations which can be studied in a number of different ways as a result the data were collected from different sources. In the data collection method, semi-structured questionnaire /interview guide/, focus group discussion, key informants interview and Likert rating scale were used in collecting primary data. Semi-structured questionnaires, which were designed after developing pre-test, were conducted for the study area to identify and avoid vague and sensitive questions. The form of data collection was following an interview format of face to face with the sample households.

Descriptive Analysis

Descriptive statistics such as cross tabulations, percentages, standard deviation, mean, and frequency were used to address the objectives of the study. Statistical tests such as chi-square and t-test were employed based on their applicability to measure the significant level of different explanatory variables.

Logistic Regression Analysis

This study was intended to analyze which and how much the hypothesized explanatory variables were related to women empowerment. The dependent variable is a dummy, which takes a value "1" if the woman is assumed to be empowered

and '0' if she is assumed to be not empowered. However, the independent variables are both continuous and discrete.

Result and Discussion

This chapter presents the findings from the descriptive analysis and analysis of logit regression model. The first set of results report summary of descriptive analysis of sample member households' responses with the various demographic, socio-economic and institutional characteristics.

Socio-Economic Characteristics of the Respondents

Age of Household Respondents

As seen in Table 4.1 majority of the respondents 60 percent were middle aged, which represent they were economically active population while 37 percent were young and the remaining were old age during the study year. The average age of the respondent was 42.40 and 44.29 before and after joining the RUSACCO respectively in a completed year during the study year and there was a difference in age between before and after joining RUSACCO and statistically significant at 5% of significant level. Similarly, Klasen, (2002) in the study of women empowerment in New York, found that older women seem to be more empowered in household decisions as compared to younger women and as the age of a woman increases her participation in household decision making also increases.

Educational Level

As depicted in Table 4.2 from the total sample households 15.4 % and 3% of them cannot write and read before and after joining the cooperative respectively, which have an adverse effect on women cognitive domain, making them dependent and subordinate to men. Forty three percent and 50 percent of them can also write and read before and after joining the cooperative respectively. Among formal education, 26 percent and 30 percent of them attained primary school before and after joining the cooperative respectively and 14.8 percent and 17 percent were also attained secondary schools before and after joining the rural saving and credit cooperative respectively. The result shows that, at each category of educational level after joining the rural saving and credit cooperative, there was an improvement of educational statuses of the member household of the cooperative. The differences among the groups in terms of educational statuses were statistically significant as confirmed by t-test with 10% significant level.

Table 4.2: Distribution of Sample Households by Education Level

Characteristic	Before joining SACCO		After SACCO		t-value
	Frequency	Percent	Frequency	Percent	
Illiterate	18	15.4	4	3	
Informal education	61	43.0	69	50	
Primary(7-8)	42	26.0	46	30	
Secondary and higher(9-12)	21	14.8	23	17	
Total	142	100.0	142	100.0	
Mean		1.8		2.4	2.178*

Source: Computed from survey data.

Note: * significant at 10 % ($p < 0.1$)

Marital Statuses and Family Size Characteristics of the Sample Households

Family size: Family size is one of the ways that the demographics of households directly and indirectly influencing empowerment of rural women. Table 4.3

depicted that the average number of family size for sample households were 4.32. As revealed from table that 16.2 % belonged to small family size (<2) and the remaining 38% of them belonged to large family size (>6) and 45.8% belonged to medium family size (3-5).

Marital status: Marital status of the respondents indicated that, majority (56.3 %) of them were married and 17.6 %, 9.9 % and 16.2 % of the respondents belonged to unmarried, widow, and divorced respectively.

Gender Related Constraints that Affect Women Empowerment: Multivariate Approach

The other objective of this study was to identify the significant determinants of women empowerment based on primary source of data from 142 respondents in Dendi district. Given the dichotomous nature of the dependent variables, a logistic regression model was used to explore the relationship between rural saving and credit cooperative programme and various aspects of women empowerment in the study area. The logit model has been widely used in the literature for examining women empowerment impact of RUSACCO Prior to the analysis; the explanatory variables were checked for multicollinearity factors.

Descriptive Statistics of Selected Variables

In order to understand and have a clear picture of the quantitative demographic and socio-economic variables which differentiate between before and after joining the RUSACCO t-test and chi-square test were applied. Three continuous and five discrete variables were found significant with 1%, 5% and 10% probability level. Only these

significant variables were described in Table 4.18 and the discussions that follow it.

Model Output

The result from logistic regression with the estimate parameters of variables were presented in the Table 4.21. Total of thirteen explanatory variables were hypothesized to explain factors affecting women empowerment in rural saving and credit cooperative, out of these five of the variables were found to be significant, while the remaining eight variables were less significant in explaining the variations in the dependent variable. In the analysis, three of them were continues variables and the remaining are dummy variables taking a value of zero and one.

The maximum likelihood estimates of the logistic regression model show that Age of the respondent (AG), Educational level (EDUM), Exposure to mass media (ACCTM), Physical movement (MOBIT), and Utilization of loan (ULOAN) were important factors influencing women empowerment in RUSACCO in the study area (Table 4.21). However, others variables such as Marital status (MS), Members legal awareness (AWLR), Work load (WKS), Access to health service (ACCHS), Attending training service (ATTA), Religious of the respondent (ROR), and Farm land size (FARML) were less powerful in explaining women empowerment through rural saving and credit cooperative.

Table 4.21: Maximum Likelihood Estimates of Logit Model and the Effects of Explanatory Variables on the Probability of Women Empowerment.

Explanatory Variables	B	Wald	Exp(B)	P-value
FS	-0.791	0.581	0.454	0.446
AWLR	0.553	0.599	1.735	0.118
TIMSWK	-0.793	1.418	0.453	0.234
ACCHS	1.528	3.424	4.587	0.134
MOBIT	3.194**	1.722	24.149	0.014
ATTA	1.673	2.946	5.300	0.850
AG	0.123***	0.463	1.130	0.005
FARML	0.283	0.509	1.325	0.475
ACCTM	2.156**	6.418	8.579	0.021
ULOAN	1.893*	1.318	4.334	0.023
MS	1.628	3.624	5.068	0.564
EDUM	0.853*	0.699	2.340	0.075
Constant	2.372	1.899	6.640	0.000

Source: Household survey (2016).

Note: *, **, and *** represent 10%, 5%, and 1% significance level, respectively

Women Empowerment Status in the Study Area

The status of women empowerment was measured based on five selected indicators as mentioned in the below section. This refers to rural women perceptions on their position in the household as well as in the community. While referring to ‘position’, it means women social and economic standing relative to men, and status is the social value attached to one’s position in the society (NCRFW, 2001). Women position and status were formed around a series of cultural and economic factors, such as resource access and use, ownership, control, legal and ideological structures, education and information (Haddad, 1999).

Construction of Women Empowerment Index

Women empowerment is multidimensional and it is very difficult to measure. It comprises the entire complex of interactions, roles, rights and status that surround being male versus being female in a given society or culture (Mason, 1986). However, in my study I have tried to measure women empowerment in the domestic sphere by making women

empowerment index using the dimensions in accordance with Mason and Smith (2003). The particular aspects or dimensions of empowerment considered were: women economic decision-making power (Economic Empowerment); their household decision-making power (Household Empowerment), and their physical freedom of movement (Social Empowerment)

Description of Empowerment Status Analysis Procedures

The data used for this analysis were derived from the household survey. The analysis is based on the principle of simple index construction. For details on the analysis and procedures of simple empowerment index see appendices

Empowerment Status Categories

As per the United Nations Development Programme (UNDP, 2005) of framing Human development indices, the value of index 0 is deprived of development and value 1 is showing the full development, value between 0 to 0.25 having very low level of development, 0.26 to 0.50 is low level of

development, 0.51 to 0.75 is medium level of development, and finally 0.76 to 1.0 is high level of development. The researcher adopted this development index for this study and

framed for empowerment statuses and the total empowerment index was constructed there under.

Table 4.22: Empowerment Status Categories

Status-1	This includes those with 0.76-1 (or 76- 99%) score. They are considered to have a high empowerment status.
Status-2	This group scores 0.51-0.75 (or 51-75%). They are considered to have medium empowerment status.
Status-3	Are those having 0.26-0.50 (or 26-50%) score. They are considered to have a low empowerment status.
Status-4	Are those between 0.0-0.25 (0-25%) score. They are considered to have a very low empowerment status.

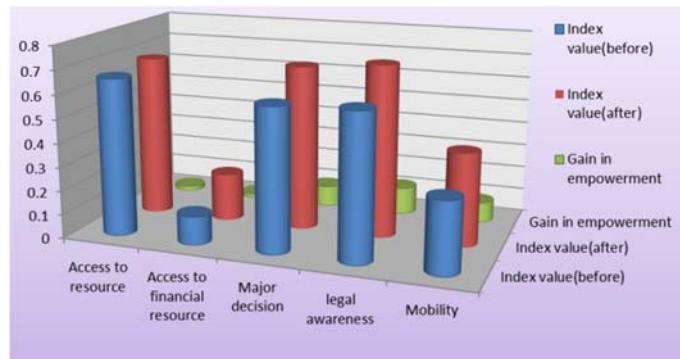
Source: Household survey (2016).

The result shown in the Table 4.23 clearly demonstrates that except access to financial resources and physical movement (mobility); in other indicators like access to resource, involvement in major household decision making, perception on legal awareness (Freedom) women have better status after joining the cooperative as compared to before joining the RUSACCO. The difference between before and after joining the RUSACCO in terms of access to resources have an empowerment index value were 0.66 and 0.68 respectively and belong to medium category. Therefore, from this figure it can be observed that women participated in rural saving and credit cooperative as a whole were better off as compared to before joining RUSACCO.

Similarly, the difference between before and after joining cooperative in terms of involvement in major decision making at household level, there was a significant change of cumulative empowerment index value from 0.60 to 0.69 respectively and belong to medium empowerment status. Thus, it is possible to infer from this result that after joining the cooperative the respondents were participated more in the decision-making process than before joining the cooperative. In terms of women perception on legal awareness, it was observed that respondents were more aware of their legal right than before joining the cooperative and the significant

change of CEI value from 0.61 to 0.72 respectively and falling in medium category. From Table 4.23 also observed that, the physical movement of the sample respondents over 0.30 to 0.39 index value change has been observed from before and after joining the cooperative and falling under low empowerment category. Generally, there was an improvement in physical movement of rural women in the study area after joining the cooperative but still there was a restriction from their spouses from visiting far places. Finally, from the table it was observed that respondents have still low and very low empowerment status position in physical movement and accessible to financial resources respectively for both before and after joining the cooperative. Hence from this points it is possible to infer that women in rural area are still in restriction of physical movement by their spouse as well as they are still scarce of in accessible to productive work. In general the finding above shows that both before and after joining rural saving and credit cooperative household respondents were in the same empowerment status category however there are a significant change after participation in cooperative.

Empowerment dimensions with index value before and after joining RUSACCO



Source: Household survey (2016).

Fig 4.5: Categories of Empowerment Dimension Before and after joining RUSACCOs

Conclusion

Ethiopia has also attached priority since long in women empowerment through basic literacy, adult literacy, health services, and skill training because of women empowerment is one of the important issues of contemporary development policies in developing countries. Similarly rural saving and credit cooperative society is also important financial instrument to generate economic activity and self-employment opportunities for rural women which is very important for their empowerment.

The gender related constraints that affect women empowerment also analyzed in this study and the results of the binary logit model also indicates that age, education,

physical movement (mobility), media exposure and time spent on household work (work load) can significantly contribute in empowering women in the study area. Furthermore, the perception of women members on gender awareness, the finding of this study indicates that majority of the rural women, were aware of gender equality, legal rights and ownership of household assets. Besides, domestic violence among the members were indeed significantly lower for women members after joining the cooperative than before.

Generally, it can be concluded that participation in rural saving and credit cooperative had positive impacts in the economic social and political empowerment of the members,

and particularly enhance the women self-confidence and enabled them to realize their potentials to engage in business as well as improve the household which is positive sign of empowerment.

Recommendation

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

Although appropriate policies and institutions to women empowerment are in place, existing programs and strategies should be reviewed and new should be designed to make the effort more innovative and effective. Specifically, priority should be given to programs that focus on the following:

1. Gender awareness through media should be provided with a view to create gender awareness among women as well as men, since it is a prime need to disseminate information through influential media. Major concerning areas to combat gender disparity and women disempowerment must include like education, income, nutrition, health, dowry, early marriage, and property and divorce rights. Providing gender awareness training to local leaders also would encourage them to organise an action-oriented dialogue with the rest of the community to develop their own action plans and its execution through coordinated efforts and counseling the parents of adolescents on importance of educating women, disadvantages of early marriages, payment of dowry and violence against women by the rural community leaders could be a good initiative. Creating awareness among youngsters on these issues can also be very helpful.
2. Establishing women's self-help group is paramount important since it is used as a vehicles for women empowerment in the rural areas. Donors, NGOs and WOs initiatives' would be fruitful to develop these types of groups in rural areas. It will provide rural women a platform to come together to act as a pressure group, at the same time providing the members economic (e.g., credit) and social support (e.g., legal support and counselling).

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