

# ST. MARY'S UNIVERSITY SCHOOL OF GRADUATE STUDIES MASTER OF BUSINESS ADMINISTRATION

# ASSESSMENT OF WOMEN ECONOMIC EMPOWERMENT AND THEIR CHALLENGES IN THE CASE OF ARADA SUB-CITY, ADDIS ABABA

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A RESEARCH PAPER SUBMITTED TO ST. MARY'S UNIVERSITY SCHOOL OF GRADUATE STUDIES FOR THE PARTIAL FULFILLMENT OF MASTER OF BUSINESS ADMINISTRATION

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ADDIS ABABA, ETHIOPIA

#### **DECLARATION**

I declare that this Masters of Business Administration. This thesis entitled "Assessment of women economic empowerment and their challenges in the case of Arada sub-city, Addis Ababa" is my original work, and has never been presented for the award of any degree in this or any other university and all source of materials used for the thesis have been duly acknowledged.

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**JUNE, 2023** 

#### **ENDORSEMENT**

This thesis entitled "Assessment of women economic empowerment and their challenges in the case of Arada sub-city, Addis Ababa" has been submitted to St. Mary's University, School of Graduate Studies for examination with my approval as a University advisory.

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#### List of acronyms

CSA Central statistics agency

FAO Food and agricultural organization

GGCA Greet Groote college Amsterdam

HIV Human infection virus

ILO International labor organization

IUCN International union conservation for nature

MDGs Millennium development goals

MOFED Ministry of finance and economic planning development

NAP National action plan

SPSS Statistical package for social science

UN United nation

UNDP United nation development program

UNIDO United nation industrial development organization

USAID United states agency for international development

WAO Women affairs office

WB World Bank

WE Women empowerment

WEE Women economic empowerment

#### **ABSTRACT**

The main purpose of the study was to assess women economic empowerment and its challenges in Arada sub city. The study was applied both primary and secondary data. A self-administered structured questionnaire and open ended interview was used as instrument of data collection. All women in the sub city who were participated in Young Women Championing for Economic Right and Justice to Attain Sustainable Likelihood project were considered as the population of study and 143 sample respondents were selected using simple random sampling technique and 5 employees for interviews used purposive sampling technique. Descriptive analysis was deployed to assess women economic empowerment in the sub city. The result revealed that the current level of women economic empowerment is high in terms of access to employee, economic decision making and generation of income. On the other hand control over asset and productivity and skills were a moderate level of support for women economic empowerment. Beneficiary selection, provision of training, poor business skills, unnecessary expense and lack of vision was some of the challenge for women economic empowerment. Therefore, the Arada sub city would focus on providing more support in these areas, such as providing training and resources on asset management and productivity improvement. The sub city also works to create partnerships with other organizations and businesses to provide more opportunities for womenowned businesses to access markets and increase their profitability.

**Keywords:** women economic empowerment, Income, control over asset, decision making

#### **CHAPTER ONE**

#### **INTRODUCTION**

An overview of the research is provided in this chapter. The context of the study topic, problem statement, research question, study objective, significance, study limitations, research work organization, and term definition are all covered. Each of the subtopics is discussed in detail.

#### 1.1 Background of the Study

Women play a key role in driving economic development throughout the nation. Despite women's significant contribution that women make to economic growth, the lives of women in developing nations are likely to suffer disproportionately when there is a financial crisis. Women account for the vast majority of the world's poor, according to the UNDP (2015). Because it is likely that women will suffer the most from the ongoing economic crisis. The need for USAID and other donors to assist less developed nations in expanding economic opportunities for women is excessive. In addition, women can significantly contribute to changing the global economy. (WB, 2018)

Women in more developed economies are in better shape than women in less developed nations. This is due to women's relative disadvantage to men in decision-making and economic participation in developing nations. However, the empowerment of women is crucial for social justice as well as poverty reduction. The experience of reducing poverty globally also demonstrates that women play a significant role in fostering economic growth, food security, family wealth, a decline in population growth, and education. (FAO, 2014) Women's economic empowerment, which ensures that both sexes have an equal opportunity to generate and manage income, is essential to advancing both their social and domestic development. Furthermore women play a key economic role in addressing poverty experienced by children. By rising female participation in the labor force, women are able to contribute more effectively to economic growth and income sharing since having a source of income elevates their financial and social status (FAO, 2015).

Women's empowerment is the process of giving women the mental and physical strength, capacity, and skills they need to function effectively in society, gain a higher level of social acceptance, and subsequently improve their economic status (Akomolafe, 2016). Van Dana and

Robert (2012. respect their enable them to negotiate a more equitable distribution of the benefits of growth. Economic empowerment increases women's access to economic resources and opportunities, such as employment, financial services, alleviating poverty, developing their skills, and increasing information (Eyben and Retial, 2018).

The world's population of over 5.5 billion people is involved in various economic activities, with an estimated 2.5 billion women (CSA, 2011). According to these data, they significantly affect the economy (MDG'S, 2012). In addition, women make up 40% of the global labor force in trade, 25% in agriculture, and 50% in industry (including services). Through empowerment, production increased to 20% in Africa and 50% in developed countries (ILO, 2018).

The economic empowerment of women is a pre request for sustainable development pro-poor growth and the achievement of all the millennium development goals (MDGS, 2020). Women in economically advanced countries are in better condition than women in newly emerging countries, this is because in developing countries the position of women related to men is lower in economic participation and decision making ,yet women empowerment in economic activity is essential not only for social justice but also for poverty reduction in world wide experience show that women have a great role in bringing economic growth ,food security , family wealth, reduction in population growth and education (FAO,2005).

A crucial step in advancing women's development in the home and in society is to ensure that they have equal opportunities to generate and manage income, which is known as women's economic empowerment (Bose Rup, 1990). In addition, by increasing female labor force participation, women play a significant economic role in reducing child poverty. Women play a significant role in every aspect of the economy's development, and according to the ministry of finance and economic development (MOFED, 2017) and central statistical authority, Ethiopia has a population of 99.5 million people, 49.4% of whom are female. However, their empowerment is not valued equally because of various socioeconomic factors.

According to MOFED (2018) and central statistical authority, the total populations of Ethiopia are above 110 million of which 45.6 percent were females. When we see the age character of women, greater than fifteen and less than fifteen are 58% and 42% respectively. Women have played great role in each and every development aspects of the economy; their empowerment is not equally valued with due to different socio-culture religious financial and legal barriers

prevailing in the country. As a result, the country's total output will be undervalued and women do not get what they should get in turn for their empowerment in different economic activities and show how their participation has significant impact in the economy. Therefore, this study is conducted with an aim to examine the factors affecting women empowerment in the case of Arada sub city, Addis Ababa.

#### 1.2 Statement of the Problem

Women's affairs in Ethiopia are involved in a wide range of economic activities, with women and small businesses accounting for 80% of the total labor force and the remaining 15% working in various for-profit and formal sectors (Selamawit, 2018). Women are increasingly being recognized as a critical component of the global development agenda. Gender equality is promoted by empowering women and is one of the Millennium Development Goals' global development objectives (MDGs, 2010).

Despite the empowerment of women widely being viewed a good thing the question of how development intervention can contribute to make progress along the long and winding road of female empowerment of enable women to make more choice about their own live continuous and debated area in most countries expectation about attributes and behaviors appropriate to women or men are shaped by culture, tradition and history. The general pattern is that women have less personal autonomy fewer resource at their disposal and limited decision making processes (OECD, 2010). A society or country cannot be developed when its majority portion of its citizens are remaining undeveloped. Women are the half of the population of the world and what it comes to if this half of the world population remains less developed. While women make up the half of Society, it should be taking for granted that a society will evolve better and quicker if everyone works untidily rather than if half the population has designated to the kitchen (Hasin Frzana, 2018).

In general, empowering women in economic activity is an instrument that, under the right conditions, fits the need of a broad range of the population, especially the poorest. Therefore, the study would try to find a solution for these things; financial problems, social problems, rule and regulation problems, and others that hinder the empowerment of women in economic activity in order to reduce poverty, promote growth, make food self-sufficient, help future generations,

promote sustainable development, and so on, by increasing maternal education and making it easier to credit, promote income generating activity, and so on. Knowing these women is empowering in terms of economic activity. In municipal governments and individual households, it is the primary source of economic development and poverty reduction. In addition to this, the researcher tries to find the relationship between empowering women and economic activity.

Women economic empowerment is an important factor in reducing poverty. When women are empowered economically, they are more likely to have access to resources, such as education and healthcare, which can help them, become more self-sufficient and better able to provide for their families. Women who are economically empowered are also more likely to be involved in decision-making processes, which can lead to better policies that benefit the entire community. Additionally, when women have access to economic opportunities, they can create businesses and jobs that can help lift their families out of poverty. Finally, when women are economically empowered, they often invest in their children's education and health care, which can lead to improved outcomes for the entire family.

A great number of empirical studies have been investigated the impact of women's empowerment on education, child health, food security, household income and nutrition (Akter eal, 2017, Oladokun etal, 2018, Sinharoy eal, 2019 and Sraboni eal, 2018). However, our study specifically aimed to evaluate evaluated the impact of women's empowerment economic activity by focusing on the Arada subcity in Addis Ababa. This study extends previous work by providing new empirical evidence on the impact of women's empowerment on their overall livelihood status. This study is a contribution not solely to descriptive literature on the present condition of women in Addis Ababa, but also offers critical insights into the effects of women's empowerment on economic activity.

#### 1.3 Research Question

- 1 What is the level of women economic empowerment in the case of Arada sub city?
- 2 What are the roles of women empowerment in economic activity at household levels
- 3 What are the roles of government in empowering women in economic activity?
- 4 What are the challenges of women economic empowerment in the sub city?

#### 1.4 Objective of the Study

#### 1.4.1 General Objectives

The main objective of the study is to investigate the role of women's empowerment in economic activity and reducing poverty in case of Arada sub city.

#### 1.4.2 Specific Objectives

- To assess the current level of women's economic empowerment in the case of Arada sub city
- To analyze the role of government in encouraging women's empowerment in economic activity.
- To assess the role of women's empowerment in economic activity at house hold levels
- To access the major challenge of empowerments of women in economic activity.

#### 1.5 Significance of the Study

Women economic empowerment is an important step towards achieving gender equality. It is a key factor in reducing poverty, promoting economic growth and creating more inclusive societies. Women's economic empowerment can help to reduce gender disparities in access to resources, decision-making power and income. It can also help to create more equitable and sustainable economies by increasing women's participation in the labor force, improving their access to financial services, and providing them with the skills and knowledge necessary to succeed in the workplace. Additionally, women's economic empowerment can help to reduce gender-based violence and discrimination by increasing women's autonomy and self-confidence. Ultimately, it is essential for achieving a more equitable world. Also the study used as reference for further study

#### 1.6 Scope of the Study

The scope of the study can be discussed in terms of the issue under investigation (conceptual scope), geographical area, methodological aspects, and unit of analysis.

• Conceptual scope: Conceptually, this study is delimited to assess women economic empowerment and associated challenges. There are different types of women empowerment. But this study is delimited to economic empowerment.

- **Geographical scope:** Due to time and financial resource limitations, this study was delimited to Yeka sub-city, Addis Ababa, Ethiopia.
- **Methodological scope:** pertinent data will be bathed using structured questionnaire and interview. The study was a cross-sectional field study, a method that focused on the economic aspects of empowerment and the role of women's economic empowerment in poverty reduction.
- Unit of analysis: females that were participating in the project

Ensuring gender equality and women's empowerment are affected by both internal and external environments. The internal environment includes different rules, norms, and values that society imposes in order to govern the gender division of labor and the gender distribution of resources and responsibilities. The policies, programs, and practices of institutions with respect to gender equality and women's empowerment are also affected by factors external to them, such as political, cultural, economic, demographic, and global conditions

#### 1.7 Limitation of Study

It has hardly to collect primary data in wider terms by reaching all the responsible potential stakeholders in all sectors of the entire Addis Ababa city due to time and budget constraint. Accordingly, this research work is limited only in Arada sub city and the result may not necessarily represent the reality for the entire city of Addis Ababa factor affects women economic empowerment; but within the target sub city, Arada, the researcher tried to make representative samples in dealing with the research population.

#### 1.8 Organization of the study

Generally, the paper is organizing into five chapters. The first chapter presents background which Continue statement of the problem and continue with the research questions, objective of the Study, significance of the study, scope of the study and organization of the paper. The second Chapter deals with the literature review and conceptual framework of the study. The third chapter is research methods, sample size and sampling methods, method of data collection, etc. The fourth chapter handles data presentation, analysis and interpretation. The Fifth chapter wind ups the paper by outline of major discoveries, conclusion and recommendation

#### 1.9. Definition of key terms

**Empowerment**: – is a process of transition from a state of powerlessness to a state of relative control over one's life, destiny, and environment. This transition can manifest itself in an improvement in the perceived ability to control, as well as in an improvement in the actual ability to control (Kabbeer, 2001)

**Economic empowerment**: - is the capacity of women and men to participate in, contribute to and benefit from growth processes in ways which recognize the value of their contributions, respect their dignity and make it possible to negotiate fairer distribution of the benefits of growth (Eyben etaly 2008)

**Sustainable development:** Women's economic empowerment can contribute to sustainable development by reducing poverty, promoting economic growth, and improving access to education and healthcare. In turn, sustainable development can provide the necessary conditions for women's economic empowerment by creating opportunities for economic growth, social progress, and environmental sustainability. (United Nations, 2015)

#### **CHAPTER TWO**

#### RELATED LITERATURE REVIEW

This chapter presents different concepts so as to give a comprehensive understanding of women's economic empowerment. Accordingly, a theoretical overview, components, principles, processes, a strategic perspective, and empirical evidence in relation to the subject under study are discussed. The review is structured in three sections. The first section presents theoretical reviews, which are followed by a review of empirical studies in section two. The third section illustrates the conceptual framework of the study.

#### 2.1 theoretical overview of Women Empowerment

Gender correspondence is the idea that every single individual, the two people, are allowed to build up their own capacities and settle on decisions without the impediments set by generalizations, unbending gender jobs, or biases. Empowerment is a cycle of progress, empowering individuals to settle on decisions and convert these into wanted activities and results. In doing as such, individuals - not simply women - assume responsibility for their own lives, improve their own position, set their own plan, acquire abilities, create self-assurance, take care of issues, and create independence. Beijing Conference marked the emergence of the concept of empowerment as key strategy for development by suggesting "Women's empowerment and their full participation on the basis of equality in all spheres of society, including participation in the decision making process and access to power, are fundamental for the achievement of equality, development and peace" (1995:13)

There are numerous definitions for empowerment and organizational change, some of which are described below, but in general the definition of empowerment leads to an attempt to maximize the potential of the individual. This is in line with the statement that the empowerment is a process of transition from a state of powerlessness to a state of relative control over one's life, destiny, and environment. "The common theme between these definitions is that individuals get "mastery" or "control" over their environment (Sadan, 1997). The terminology of the process as expressed in the definition is not stand alone and focuses on the "individual," but the extent to which the ability to control is used for the social environment. Which then the definition of the word "Process" is more directed to a construct that connects individuals and competencies,

natural relief systems, and proactive behavior to social policy and social change (Rappaport, 1981).

In another definition, Rowland (1995, p 102) argues that empowerment goes beyond access to decision-making; it should also include a process that directs people to consider themselves capable and entitled to occupy the decision-making space. This opinion reinforces the assertion that empowerment can not only be seen on the basis of the process, but must also see the impact that occurs primarily in the utilization of these capabilities and potentials in the face of problems that occur in social life.

Empowerment means maximizing the individual's internal ability to achieve extraordinary results and this is an effort to increase productivity and increase one's commitment to his social environment. To address the complexity and speed of the challenges faced in today's environment; the success depends on how much power can be given to everyone participating in solving the problem (Parizi, 2002). Although in general, the definition of empowerment is increasingly emphasizing bringing people into decision-making procedures, which indirectly place them to have the right access to political structures and decision-making in economic and political zones.

Strategy Department (2016) Women's empowerment implies women acquiring force and authority over their own lives. This involves the possibility of women's preceded with burden contrasted with men which is clear in various financial, socio-social and political circles. Thusly, women's empowerment can likewise be viewed as a significant cycle in arriving at gender uniformity, which is perceived to imply that the "rights, obligations and chances of people won't rely upon whether they are brought into the world male or female".

As indicated by the UN Population Fund (2018), an engaged lady has an ability to be self-aware worth. She can decide her own decisions, and approaches openings and assets furnishing her with a variety of choices she can seek after. She has authority over her own life, both inside and outside the home and she can impact the heading of social change to make an all the more social and monetary request, both broadly and globally. Gender job assumptions are systematized through administrative, instructive, political and financial frameworks. Women should be "enabled" to limit the "gender hole" and to make an equivalent battleground among women and men before gender fairness can be reached and kept up.

In this manner, empowerment approach consider the separated necessities of women and men by expanding the monetary, social, social, political, and actual strength of any individual or weaknesses gatherings (native, helpless ranchers, dislodged, HIV, and so forth). In this way, when we evaluate the degree of empowerment of an individual or a gathering, we take a gander at the accompanying interrelated gender measurements

#### 2.1.1 Global trends in Empowering Woman

In December 2014, the UN Secretary-General gave a report named "Audit and examination of the execution of the Beijing Declaration and Platform for Action and the results of the 23rd exceptional meeting of the General Assembly"16 which groups public and territorial surveys and talks about advancement, difficulties and openings at the worldwide level. The fundamental discoveries of the report are the accompanying: Over the previous twenty years, governments have progressively taken out separating laws and have received laws advancing gender equity and tending to savagery against women. Critical additions are likewise noted in the enrolment of young ladies in essential and auxiliary training. In a few districts, women's support in the work market has expanded, while a few areas have gained ground in expanding admittance to contraception. Destructive practices, for example, female genital mutilation and youngster, early and constrained relationships have begun to decrease in certain unique circumstances. Moreover, a few nations have made significant increases in women's portrayal in public parliaments

In any case, worldwide advancement has been moderate, lopsided and restricted. In spite of extended regulating responsibilities, uniformity is frequently sabotaged by an absence of execution, institutional hindrances and biased accepted practices. Moreover, expanded admittance to instruction, for example, has not been coordinated by arrangements to build women's admittance to fair work, great business conditions, advancement and equivalent compensation. Progress is likewise hampered by the low degrees of support and authority of women in dynamic, at all levels – family, neighborhood, territorial and public governments, the administration of natural assets , public arranging and advancement structures, public parliaments and worldwide administration. There keeps on being a constant underinvestment in gender uniformity universally, a propensity which has been bothered by the starkness estimates embraced in numerous nations in the post-emergency setting. Likewise, help zeroed in on gender equity is ordinarily amassed in social areas, for example, instruction and wellbeing, while just

low degrees of help have been focused to financial and administration areas. Women's associations at all levels remain fundamentally under-resourced.

Gender mainstreaming stays restricted, and key establishments and components for advancing gender correspondence are regularly under-resourced and need political help. Likewise, checking progress is tested by an extreme absence of tantamount information of high caliber. Numerous nations are as yet not creating normal insights that are of basic significance for gender equity, for example, time use, resource possession, women's interest in dynamic at all levels, or information on gender-based viciousness and destitution

Kumar et al (2011) endeavored to investigate the current conditions of Women Empowerment (WE) of Bangladesh and to recognize the predominant elements behind it. Distinctive factual investigations were made to look at the relationship between various elements and women empowerment status. To gauge the effect of the pervasive variables on women empowerment status, a calculated relapse model has been thought of. The key discoveries are: first and foremost, all the divisions' women are not enabled. Furthermore, respondent's age, respondent's schooling, spot of home, respondent's working status, abundance file, media openness, district and spouse's age are persuasive variables for woman empowerment. The discoveries of this paper demonstrate that a critical improvement of woman empowerment has been seen with the increment old enough of respondents and their spouses just as the instructive level.

#### 2.1.2 Sustainable development and woman Empowerment

Accomplish gender correspondence and enable all women and young ladies is the fifth supportable advancement objectives. The UN General Assembly embraced in New York on 25 September 2015 the goal on the post-2015 improvement plan named "Changing our reality: the 2030 Agenda for Sustainable Development". The 2030 Agenda for Sustainable Development ("the 2030 Agenda") involves 17 Sustainable Development Goals (SDGs) and 169 targets which came into power on the first of January 2016. The particular focuses of each SDG are to be accomplished by 2030. The 2030 Agenda goes connected at the hip with the alleged Addis Ababa Action Agenda, an understanding came to by the 193 UN Member States going to the UN Third International Conference on Financing for Development in Addis Ababa, Ethiopia on 27 July 2015.

The SDGs are based on the Millennium Development Goals (MDGs). Nonetheless, oppositely to the MDGs that were proposed for activity in non-industrial nations just, the SDGs apply to all nations. They cover the three previously mentioned measurements of practical turn of events: financial development, social consideration and natural assurance. UN has additionally advanced the possibility of six fundamental components that help outline and strengthen the all-inclusive coordinated and groundbreaking nature of the Sustainable Development Agenda.

Nations are required to build up their own reasonable advancement systems, upheld by incorporated public financing structures approaches. There is a solid spotlight on execution through assembling monetary assets, limit building and innovation. Assets should be activated from homegrown and global sources, just as from the general population and private areas. The UN Member States have perceived the significance to adjust private venture to practical turn of events, alongside open arrangements and administrative systems to fix the motivations. All partners, including governments, common society and the private area, are required to add to the usage of the SDGs.

Concurring UN the fifth feasible advancement objective has the accompanying focuses; to end all types of oppression all women and young ladies all over the place; take out all types of viciousness against all women and young ladies in general society and private circles, including dealing and sexual and different kinds of misuse; dispose of every hurtful practice, for example, youngster, early and constrained marriage and female genital mutilation; perceive and esteem unpaid consideration and homegrown work through the arrangement of public administrations, framework and social security strategies and the advancement of shared obligation inside the family and the family as broadly fitting; guarantee women's full and viable cooperation and equivalent chances for initiative at all degrees of dynamic in political, monetary and public life; guarantee widespread admittance to sexual and conceptive wellbeing and regenerative rights as concurred as per the program of Action of the International Conference on Population and Development and the Beijing Platform for Action and the result reports of their survey meetings; attempt changes to give women equivalent rights to financial assets, just as admittance to proprietorship and command over land and different types of property, monetary administrations, legacy and normal assets, as per public laws; improve the utilization of empowering innovation, specifically data and interchanges innovation, to advance the empowerment of women; embrace

and reinforce sound approaches and enforceable enactment for the advancement of gender fairness and the empowerment, everything being equal, and young ladies at all levels.

#### **2.1.3** Types of Women Empowerment

According to IUCN and GGCA (2015) gender empowerment can be physical, monetary, political, and socio-social empowerment.

#### 2.1.3.1 Actual (Physical) Empowerment

The option to choose about one's sexuality, to choose about the quantity of youngsters and dispersing between them, the option to family arranging techniques and data to pick contraceptives is for the most part parts of actual empowerment. Likewise the privilege to legitimate medical care, to clean water, disinfection offices and respect, admittance to appropriate feminine administration add to this component of empowerment. Moreover, the capacity to oppose viciousness, the privilege to wellbeing and security, and the ability to get one's privileges are vital viewpoints.

#### 2.1.3.2 Economic Empowerment

This is the option to admittance to and power over important assets of creation, the privilege to protected and adequate water, same pay for same work for people, the option to choose about the utilization of one's own pay, the option to pick one's schooling, and the option to receive respectable work in return. Regularly women approach pay yet have no power over it; they need to surrender their pay rates to spouse, child, sibling or relative. It is likewise usually realized that great many women and young ladies miss out on pay and training because of the time they spend in provisioning of drinking water for their families.

#### 2.1.3.3 Political Empowerment

This is simply the option to coordinate one and others, the option to partake in equitable cycles: to be permitted to cast a ballot and to be decided in favor of. It intends to partake at the dynamic levels at public level, yet additionally to take dynamic part.

#### 2.1.3.4 Socio-cultural Empowerment

This is the privilege to one's own free personality and is about your view of yourself and how society sees you. It intends to have a positive mental self-portrait, and is about your economic wellbeing as an individual and as a gathering. For instance as a lady and as an individual from a specific ethnic gathering or rank moreover, it is about the privilege and capacity to stand up, getting your voice heard, and making your assessment matter.

Components of empowerment are interrelated and together they show the level of empowerment of an individual or gathering. Realize that any single one of these four components ought not to be viewed as engaging in separation, as the four components communicate and impact one another. Thus, for instance, having a work (financial empowerment) in itself doesn't mean a lady is engaged on the off chance that she has nothing to do with who she might want to wed or the quantity of youngsters she might want to have (actual empowerment). Thusly is essential to do a pre-and post-developer gender examination to see both, the condition of gender imbalances at the beginning of a software engineer and measure/assess the effect of the intercession after, at various areas of gender relations, for example, the family unit, local area, market, and so forth It is essential to consider that no one can enable someone else. One can just engage oneself to decide, express perspectives, and change conduct and practices. Gatherings and people (not just women) who are on the lower side of the order, enable themselves on the off chance that they are persuaded, and in the event that they can do as such. Outcasts (like venture staff) can be impetuses and make empowering openings for women and men from various societies and financial gatherings to engage themselves following their own necessities, qualities and technique. They can do this by bringing issues to light of gatherings and people about their privileges, constructing their ability for change through fitting instruction and abilities preparing; just as through support for improved laws, strategies and guidelines on admittance to assets (Nigola, 1996).

Economic empowerment is that capacity of poor people participate in, contribution to and benefit from growth process in terms of which recognize the value of their contribution, respect their self-esteem and make it possible for them to negotiate a faire distribution of the benefits of growth (Eyben et.al,2008).

This study is limited to economic empowerment because it specifically aims to understand the impact of economic interventions on women's empowerment. While physical and socio-cultural

empowerment is important aspects of overall empowerment, they are not the focus of this particular study. By focusing on economic empowerment, the study can provide insights into how economic interventions can contribute to women's empowerment and inform policies and programs aimed at promoting gender equality.

#### 2.1.4 Importance of Economic Empowerment

A huge segment of developing countries' population suffers from starvation, joblessness, and poor health care. This is generally, true in the box of four main weaker sections of culture namely, women, children, scheduled castes and scheduled tribes. In rural India, the elevated rates of uneducated and low financial position of women cause the need for growing their earning by giving them to profits generating assets. Condition of employment opportunities to rural women is one method to get better their nourishment, health, education and social status. In the bulk of growth of rural women and their dynamic participation in the main the rising countries better stress is laid on require for stream of widening particularly (Morgan, 2014).

Providing supplementary services – such as training, working through groups rather than individuals, or together with other investments in awareness rising – has been shown to increase women's direct control over resources (UNDP, 2008). To graduate women's income-generating activities from survival level into strong and practicable businesses, women need access to the full range of credit, banking and financial services and facilities, important to fully advance their productive assets, their land and their businesses.

Empowerment is the capability of an individual or a community to control its environment. In order to improve women's status, the socio-economic empowerment should be put on top of the list because it is the first step to self-sufficiency, independence, and to take power over the resources. According to (UNIDO, 2010), Strengthening women's right to land and other assets through capacity building is a key to economic independence and security. Women's rights in, access to and control over housing, land and property is a determining factor in women's overall living conditions, particularly in developing countries. Various skills and experiences go beyond simple economic enhancement and lead women toward taking active roles in their lives and the lives of their communities (Mayoux 1998). Thus, the income generating activities enable women to have access to income, and improved decision-making on health, education, consumption, etc.

Economic empowerment also contributes to the reduction of gender-based violence, increases women's family planning possibilities and slows the spread of HIV/Aids. Women's improved economic situation provides opportunities to escape exploitative relationships at home by breaking the economic dependence on a partner that is often at the root of domestic violence. Empowerment requires an expansion of women's choices, including those in the domain of sexual and reproductive health. An increase in women's decision making power and control over their reproductive health has been found to reduce the number of children in families and slow down the transmission of HIV.

Finally, investing in the economic empowerment of women and in the promotion of gender equality has broad multiplier effects for human development because there is a positive correlation with children's health and education. Women's economic empowerment helps to insure gender equality and the wellbeing of nations. When women become economically empowered and got their own source of income certainly they ensure the basic needs of the family (Raesser, Blumberg 2006).

#### 2.1.5 Indicators of Women's Economic Empowerment

The theory and move toward Empowerment of women has turn into a topic of significance approximately the world in modern times. To be concerned is seen at dissimilar increasing levels and circles which comprise government, administration, nongovernmental organizations, researchers and women's empowerment. There has also be a move in the demands of women from parity in 1970s to development in the 1980s to empowerment social, political and economic since the 1990s. Since the term empowerment came in to be used from 80s. Empowerment of women has come to be usual as a key purpose of development (Kumar, 2010).

As of 'action of empowering, the state of being empowered'. The term 'empowerment' as the range Empowerment is a method of improving women's control over resources, philosophy and self. It is a procedure of enlarging the entitlements and choices of women Empowerment the vocabulary sense of the word 'empowerment' is to give power to make them capable. When people both gender (women and men) over their lives by setting their own agenda, receive skills (over have own skills and knowledge recognized), increase their self-confidence, solve problems

and develop self-reliance they are considered empowered. Empowered women are to make strategic choice in a context where this ability was previously denied to them (Jemimah, 2013).

Economic empowerment is the capacity of destitute women and men to participate in, contribute to and benefit from growth processes on terms which recognize the value of their contributions, respect their self-esteem and make it possible to negotiate a fairer distribution of the benefits of growth (Eyben,R and Others 2008). According to Abigail et al (2016) economic empowerment improves women's access to economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information. The Oxford Dictionary defines Economic Empowerment refers to earning power, collective negotiating for economic gains, control over means of production, involvement in decision making regarding economic aspects of development of skills in management.

Economic empowerment refers to the market domain, which a person is an economic actor. It involves improving the ability of women to access resources an employ high productivity and earnings, and increases in the income, assets, expenditures and consumption they manage. The legal and institutional obstacles in labor market way unpaid domestic work and care work are shared at the household and social heavy influence this domain (Oxfam, 2017).

According to Golla et al (2011) to succeed and advance economic, women need the skills and resources to compete in market, as well as fair and equal access to economic institutions. Moreover, to have the power and agency to benefit from economic activities, women need to have the ability to make act on decisions and control resources and profits. Women's Economic empowerment as the process increase women's actual power over economic decision that influence their live and priorities in society. Women economic empowerment can be attained economic resource and opportunities and the eradication of structural gender disparities in the labor market, including a better sharing of unpaid care work (Sida, 2009).

Musiliu Okesina's (2020) stated indicators of women's economic empowerment are: access to employment, patterns of property ownership, decisions on property ownership, contribution to household income, proportion of women's income spent on herself and children, decision on access to, and control over household resources, participation in household financial decision-making, and control over savings.

#### 2.1.5.1. Access to employment

Women's access to employment has been a topic of discussion for many years. According to a report by the World Bank, women's participation in the labor force has increased significantly over the past few decades (World Bank, 2020). However, despite this progress, women still face significant barriers to accessing employment opportunities. These barriers include gender-based discrimination, lack of education and training opportunities, and limited access to finance and credit (UN Women, 2021).

While concerns with women's empowerment have their roots in grassroots mobilizations of various kinds, feminist scholars helped to move these concerns onto the gender and development agenda (Sen and Grown etal 1988). Their contributions drew attention to the unequal power relations which blocked women's capacity to participate in, and help to influence, development processes and highlighted the nature of the changes that might serve to promote this capacity at both individual and collective level. There were a number of features that distinguished these early contributions.

As gender equality concerns began to enter the mainstream of development policy, there were various attempts to conceptualize women's empowerment in ways that spoke to the mainstream policy discourse. My own contribution to these attempts sought to translate feminist insights into a policy-oriented analytical framework. It defined women's empowerment as the processes through which women gained the capacity for exercising strategic forms of agency in relation to their own lives as well as in relation to the larger structures of constraint that positioned them as subordinate to men (1999; 2001).

These largely positive macro-level findings are supported by a wealth of micro-level evidence to suggest that not only does women's access to employment and education opportunities reduce the likelihood of household poverty but resources in women's hands have a range of positive outcomes for human capital and capabilities within the household (see, for instance, overview of this evidence in Quisumbing, 2003; WDR 2012; Kabeer, 2003; Dwyer and Bruce, 1988). Such findings suggest a strong instrumental rationale for ensuring women's participation in processes of growth: it will contribute to the inclusiveness of growth, not merely because women constitute 50% of the world's population, but also because women's access to economic resources improves distributional dynamics within the household. Evidence on the converse relationship -

that economic growth promotes gender equality - is far more mixed and indeed some of the fastest growing developing countries show the least signs of progress on basic gender equality outcomes. However, while economic growth on its own is not always sufficient to promote gender equality, the outcomes of growth appear to be far more positive where it is accompanied by an expansion in women's employment and education.

#### 2.1.5.2. Economic Decision Making

Participation in household financial decision-making has been found to have a positive impact on the financial well-being of families. According to a study by the National Endowment for Financial Education, couples who make joint financial decisions are more likely to report higher levels of financial satisfaction and have better financial outcomes than those who do not (NEFE, 2012). Additionally, research has shown that involving children in family financial discussions and decision-making can lead to improved financial literacy and responsible money management skills later in life (Hira & Loibl, 2005). Overall, participation in household financial decision-making can lead to better communication, increased trust, and improved financial outcomes for families.

As per monetary commission of Africa (1999) agricultural nation pioneers should actualize key objectives, for example, urge ideological groups to coordinate women in chosen or non-chosen positions to reflect same extents and levels as men; organization measures to secure and advance women's equivalent rights with men, opportunity of affiliation and portrayal in ideological groups and worker's guilds; survey discretionary frameworks with the point of eliminating any differential effect on women; consistent observing and customary assessments of progress in the endeavors to build the portrayal of women in dynamic positions yet additionally any remaining degrees of business, quantitative gender disaggregated information to be distributed routinely to show the degrees of people utilized in general society and private areas with the end goal of guaranteeing women's full portrayal in work. Native women's cooperation to get unique center; uphold NGOs and exploration establishments which work to upgrade women's investment, empowerment and dynamic climate; guarantee that administration subsidized associations receive non-biased business strategies; take measures to guarantee shared work and parental obligations inside families pointed toward guaranteeing compromise of family and expert life for

women; and guarantee gender balance in selecting, naming or choosing possibility for United Nations bodies, offices and associations especially at senior levels.

In the part of women's political empowerment, it is progressively turning out to be perceived that women should both engage themselves and 'be enabled'. This relates both to individual, (for example, expanding individual urban skills) and aggregate empowerment, (for example, organizing). Empowerment additionally includes establishing a favorable climate so women can utilize these abilities to address the principal issues of society at standard with their male partners.

It follows accordingly that building the insightful, political, promotion, authority, organizing and different abilities of women is similarly as significant as or much more significant than expanding women's numbers in high strategy and dynamic bodies and establishments. It can even be contended that these subjective variables give the establishment to economical upgrades in the situation of women. Something else, administrative or protected orders (or whatever other circumstances where the current male ruled force structures are needed to 'offer courtesies' to women - for example by delegating them to the bureau) may simply bring about posturing, control and unreasonable portrayal.

#### 2.1.5.3. Generation of income

According to a study conducted by the World Bank, women's contribution to household income has increased significantly in recent years. In many countries, women now contribute up to 50% or more of household income (World Bank, 2018). This is due to several factors, including increased access to education and employment opportunities for women, as well as changes in social norms and attitudes towards gender roles. Women's increased contribution to household income has also been linked to improved economic outcomes for families, such as higher levels of savings and investment in children's education (World Bank, 2018). According to a study by the World Bank, women in developing countries spend an average of 90% of their income on their families, including themselves and their children (World Bank, 2012).

Women have been found to have greater control over saving compared to men (Lusardi & Mitchell, 2014). This is attributed to various factors such as women's tendency to prioritize long-

term financial goals and their ability to resist impulsive spending behaviors (Hira & Loibl, 2005). Additionally, women are more likely to seek financial advice and engage in financial planning activities, which further enhance their control over saving (Hira & Mugenda, 1999). Overall, women's control over saving can lead to better financial outcomes and greater financial security.

#### 2.1.5.4. Control over asset/ resources

Access to and control over household resources, including food, water, and money, are critical determinants of household well-being and individual health outcomes (Doss et al., 2018). In many societies, women have limited access to and control over these resources due to gender-based discrimination and social norms that prioritize male decision-making power (Kabeer, 1999). This can lead to negative health outcomes for women and their children, as they may not have adequate nutrition or healthcare.

Research has shown that increasing women's access to and control over household resources can lead to improved health outcomes for themselves and their families. For example, a study in Bangladesh found that when women had more control over household income, they were more likely to spend it on nutritious food for their children (Hossain et al., 2017). Similarly, a study in India found that when women had more control over household water use, they were more likely to prioritize hygiene practices that reduced the risk of waterborne illnesses (Bhattacharya et al., 2016). In general, increasing women's access to and control over household resources is essential for improving health outcomes for women and their families. This requires addressing gender-based discrimination and promoting gender equality in decision-making power within households.

#### 2.1.5.5 Productivity and Skills

Increasing women's and girls' educational attainment contributes to women's economic empowerment and more inclusive economic growth. Education, up skilling and re-skilling over the life course — especially to keep pace with rapid technological and digital transformations affecting jobs—are critical for women's and girl's health and wellbeing, as well as their incomegeneration opportunities and participation in the formal labour market. Increased educational attainment accounts for about 50 per cent of the economic growth in OECD countries over the

past 50 years (OECD, 2012). But, for the majority of women, significant gains in education have not translated into better labour market outcomes (UN women, 2016)

#### 2.1.6 Women in Economy

All over the world the significant of women enter in to work place over the past three decades was produced transformation in organization of frame less society and urban life women in economic activities have always participated in local economy. In Africa for example 85% of the food and Asia 60% and in Latin America 40% in many case women only produce but also market it which gives them a well-developed knowledge of local market and customer. This is small example of the importance of women contribution especially in developing country not only the labor force but also their rule has significance for family income (ILO, 2000).

For instance in Africa all tasks related to family support is the responsibility of women due to cultural and traditional aspects of the women presence has been the question of survival of her family. Women especially poor families must divide their time between work productive role and family reproductive role and balancing all demands. Time is valuable for the woman has their livelihood depend largely on dear ability to fulfill multiple demands of household and market (Bose Rup, 1980). Currently the increasing empowerment of women's in business and increasing access to exporting market will act as a catalyst for economic growth, although some employment opportunity has been created for women as a result of globalization includes economic integration that creates pressure on the employment institution of women to adjust to new circumstance and to find new resource of employment as pattern of trade.

Research has found strong reasons to emphasize women's economic empowerment in development programs

- Economic empowerment is one of the most powerful routes for women to achieve their potential and advance their rights
- Since women make up the majority of the world's poor, meeting poverty-reduction goals requires addressing women and their economic empowerment.
- Discrimination against women is economically inefficient. National economies lose out
  when a substantial part of the population cannot compete equitably or realize its full
  potential.

- Working with women makes good business sense. When women have the right skills and opportunities, they can help businesses and markets grow
- Women who are economically empowered contribute more to their families, societies
  and national economies. It has been shown that women invest extra income in their
  children, providing a route to sustainable development.

#### 2.1.7 Women in Economic Growth

Throughout developing world women's are vital economic player representing large percentage work force in order reduce poverty than ever before. Over 800 million women's are economically active in the world wide under taking critical role in industry, agriculture, enterprise, limited access to physical and financial reserves, in sufficient market knowledge, lack of skill and absence of labor saving technology, serious constraint to the ability of women effectively participated in economic growth systematic exclusion of individuals from resource, public service productive activities based on gender discrimination and economic capacity to growth and to rise over living standard supporting project and planning that expand women economic opportunity in good development practice will yield economic growth from household and the economic promoting of full empowerment of women and men in economic development and great understanding of gender based constraints to women participation of economic activities are central role for economic growth and poverty reduction. (USAD, 2000).

Economic empowerment is the process and result of the less power full members of the society gain accesses and control over resource, knowledge, challenges and ideologies of discrimination and subordination, and transform the structures and institution through which un equal access and control over resource is sustained and perpetual (Batliwa, 2005 cited on Olakulein and job, 2006)

Economic empowerment is situation when the ability to own and control resources exist, it involves the ability to engage income generating activities that will create access to independent income (Sabeh and moh, d, 2017)

#### 2.1.8 Challenge of Women Economic empowerment

In spite of their serious communal position and upward proof of their economic power, women carry on to face better risks and lack right to use to equivalent opportunities compared to men. Women also stay poorer and less skilled, are remunerated less at work, and are further likely to undergo from physical, emotional, and sexual aggression. Women use at smallest amount twice as much time as men on voluntary domestic work, Making their standard remunerated and voluntary work hours longer than men's in every section. Women also be short of right to use to and manage over monetary resources, which reduces their self-sufficiency and increases their susceptibility. Opportunities to advance efficiently are limited—women often are short of equivalent learning opportunities, and few professional development programs openly target women in low-income employment (Freeman, 2012).

There are several constraints that process of women economic empowerment in developing nations. Social norms and fairly structure in developing countries like Asia and African, obvious and perpetuate the subordinate status of women. The society is more biased in fever of male child in respect of education, nutrition and other opportunities. Poverty is the certainty of life for the enormous majority women in developing countries. It is another factor that causes challenge in realizing women's empowerment is due to gender bias in socio economic services there is unusually high mortality and unfairness rate in women reduce their population (RajeshwarM.Shetter, 2015). According to ILO (2003), some of the women pointed out that due to their upbringing or their background, their level of education and lack of exposure, seem to have led to lack of skills that require aggressive negotiation, or in having meeting outside of normal business hours.

#### 2.1.9 Factors influencing Economic empowerment of women

Many times, women are left to play secondary supportive roles in livestock production and hold subordinate roles to fathers, husbands and sons. They are always excluded from public life and other economic activities while their identities as pastoralist gender relations as well as the dynamism within pastoralist societies are limited Hodgson, 200 Regulatory Environment Cleo Thompson, 2010 Gender inequalities can be attributed to limited access and control over productive resources, access to financial services, insufficient access to education, lack of skill, limited access to technology, cultural impediments and other constraints limiting employment

options and participation in decision making. All these serve to seriously constrain women's ability to effectively participate in and benefit from economic development. (Institute of economic affairs, 2008)

Across all countries, views of gender and the life roles played by men and women are informed by deep social traditions. In almost all societies, women have occupied the primary caretaker/homemaker role, while men generally took the role of provider. As women increasingly come to occupy a provider role too, society's perceptions of how the trade-offs between women's caretaker and provider roles should be weighed is changing, and many women themselves struggle each day to achieve a satisfying balance.

Oladejo et al. (2011) investigated the impact of women access to economic resources on their participation in agricultural production. The study showed that household size and marital status influence the participation of women in agricultural production. The study showed also that factors such as social capital, landed-property and cash, as well as savings, are central in determining the level of participation of women in agricultural production possibilities.

Tuyizire (2007) asserts that assumptions about social responsibilities of women and men affected employment practices in both public and private sector for instance, it is assumed that only men support families, rather than both men and women or sometimes women alone. This leads to the idea that a wife's income supplemental to that of their husbands and consequently women's wages are generally lower than those of men are. Actually, in some societies or families the male head is considered the primary institution and wife and children subordinates. Women are assumed dependent on men and this assumption leads to government policies failing to reorganize the role played by women in the economy. These assumptions are not necessarily true because in Uganda today, we have more female —headed households than male and the studies show that women's income has greatly helped to improve on the welfare of their families.

In a number of countries, women still lack independent rights to own land, manage property, conduct business or even travel without their husband's consent. In much of sub-Saharan Africa, women obtain land rights chiefly through their husbands as long as marriage endures and often lose their rights when they are divorced or widowed. Gender disparities constrain the sets of choices available to women in many aspects of life hence limiting their ability to participate or

benefit from development. (World Bank Publication on gender equality 2nd edition 2001). This is true because the studies show that women still lack independent rights to ownership of property.

Lack of markets and exploitation, particularly due to poor infrastructure, administration requirements and poor organizing of farmer groups pose serious different constraints of poor women and men. Women mainly sell quick perishables like tomatoes, fresh beans and peas, vegetables in order to generate income to meet their immediate needs (NAPW, 2007).

Cornwall (2005) was deeply impressed by the innovations done by the entrepreneurial class. Since technology has now become highly sophisticated, greater attention has to be given to research and development for further advancement. If a country in modern times neglects this activity, it will have to pay a heavy price in terms of industrial underdevelopment. The level of technological knowledge has a direct bearing on the pace of women's development. As the scientific and technological knowledge advances, man discovers more and more sophisticated techniques of production, which steadily raise the productivity levels. Therefore, as a way of increasing women's participation in economic activities, government should provide women with technical knowledge and skills through workshops and seminars to enable them acquire skills that will lead to an increase in production of their goods.

When Pope John Paul II (1996) addressed women's conference on peace, he said that greater efforts are needed to eliminate discrimination against women in areas such as education, health care and employment. He lamented that certain groups or countries lack basic social infrastructure and economic opportunities yet women and children were the first to experience marginalization hence limiting their participation in economic activities.

Limited access to resources and a weaker ability to generate income, whether in self-employed activities or wage employment, constrain women's power to influence resource allocation and investment decisions in the home. Unequal rights and poor social and economic status relative to men also limit their ability to influence decisions in their communities and at the national level (World Bank Research Report, 2001).

## 2.1.10 Measuring Empowerment

To quantify and screen empowerment cycles and results, a few systems and records have been created, which can be utilized to impact strategy. The Gender-related Development Index (GDI) takes a gander at the gender difference of the Human Development Index (HDI), which analyzes the normal degree of pay (situated on the GDP per capita), schooling (education and gross enrolment), and future, internationally. One of the significant evaluates is that the GDI exceptionally corresponds with GDP, which in itself does exclude horticultural and casual wages just as means, conceptive and care exercises, in which women are especially included (Charmes and Wieringa, 2003)

The Gender Empowerment Measure (GEM) thinks about three markers universally: female seats in parliament, administrative situations in the authoritative and expert areas, and pay. As in the GDI, the GEM depends on optional information, which lead to various issues on the unwavering quality and legitimacy of these pointers. Above all, it is beneficial to think about the restricted conceptualization of women's empowerment in these files, as they bar, for instance, women's privileges and chances of decision, just as social and strict variables. Instances of apparatuses that utilization more point by point lists and depend on essential information examination incorporate the "Estimating Empowerment Framework" and, the Concept of "Estimation of Women's Empowerment in Rural Bangladesh" by Mahmud et al. (2012) and the "Women's Empowerment in Agriculture Index" (WEAI) by Alkire et al. (2013). The first depends on Sen's ability approach (1999) where personal satisfaction depends on what individuals "have motivation to esteem." Its creators characterize empowerment as "an individual's ability to settle on viable decisions; that is, as the ability to change decisions into wanted activities and results" (Alsop and Heinsohn, 2005, p. 6). The pointers they use are resource blessings for individual office, the ability to settle on purposive decision (mental, instructive, hierarchical, material, social, monetary, or human), and opportunity structure for institutional setting. This last pointer incorporates the presence and activity of formal and casual organizations, including laws, administrative systems, and standards administering conduct. Office and opportunity structure are assessed in the spaces of the express, the market and society. The creators theorize that the level of empowerment estimated by the presence, use and accomplishment of decision impacts improvement results. The strength of this system is that it considers both individual dynamic

limits and openings at neighborhood, delegate and worldwide scales and in various spaces. In any case, the division of organization and design repudiates hypothetical discussions of sociologists, for example, Giddens (1984) who built up the structuration hypothesis. This hypothesis contends for the duality of design wherein specialists and construction have an equivalent ontological status and are both medium and result of social activity. By the by, this structure separates numerous measurements and can be utilized to give proof for factors which encourage or restrain dynamic in any area (Kabeer, 1999).

However, there are few documents accessible that provide suggestions on the measurement of women's economic empowerment. Moreover, most PSD programmes measure enterprise level results rather than household level results. Measuring household dynamics is significant because this is one key place where women and men live and experience the several effects positive and sometimes negative of development and empowerment (Erin Markel, 2014).

Thus, to ensure a mix of indicators that addresses access to resources & agency. Access to resources includes indicators like increases in income, skill development and employment opportunities, while agency refers to indicators such as time use, decision making abilities and physical mobility (Erin Markel, 2014). There are different measures employed to analyses women's economic empowerment. There were classified in to three such as Labor market, control over household's resources and marriage, fertility and child rearing (S.Laszlo and K.Gramtham, 2017).

However, there are various measurement methods and approaches used to measure women's economic empowerment, including:

- Income and earnings: This approach measures the amount of money women earn through paid work or self-employment.
- Labor force participation: This method measures the percentage of women who are employed or seeking employment.
- Education and training: This approach measures the level of education and training that women have received, which can impact their ability to access higher-paying jobs.
- Access to financial services: This method measures women's access to financial services such as credit, savings accounts, and insurance.

 Ownership and control of assets: This approach measures the extent to which women own and control assets such as land, property, and businesses.

The choice of measurement method depends on the specific context and objectives of the study or program being evaluated. A combination of these approaches may be used to provide a more comprehensive understanding of women's economic empowerment.

## 2.1.11 Poverty and Reducing Poverty reduction strategy in Ethiopia

## 2.1.11.1 Poverty in Ethiopia

Most of the total population of Ethiopia lives in the rural area. They have 59.3 life expectance and 29% rate of poverty with human development index of 0.363. Recent data shows that the population living below the poverty in Ethiopia has declined from 45.5% in 1995/6 to 27.8 in 2019/20. This represents a significant reduction of 38.9% point over the remaining three years period in order to meet the target of 24% headcount poverty by 2015. While poverty in the rural areas is higher than urban areas, the gap has narrowed quite significantly over the last 25 years (1995/96 -2019/20). The number of people living below poverty line measured by poverty incidence, distance from the poverty line measured by poverty gap and the level of in equality among the poor measured by poverty severity have declined by 34.9%, 39.5% and 39.2% over the last 15 years. Food is also declined in Ethiopia. The hunger index weighted equally on three indicators consisting of malnourishment children's underweight and child mortality decline from 43.2% in 1990 to 28.7% in 2010/11. In 2018/19, the percentage of stunted children was only 29.7% in the richest quintile compared to 49.2% among children in the poorest quintile. The number of underweight children decline from 41% to 28.7% during the same period. This analysis indicates the significant progress has been made to reduce hunger and malnourishment in Ethiopia following the adoption of MDGS in 2010.

## 2.1.11.2 Poverty Reducing Strategy in Ethiopia

Accordingly federal democratic republic of Ethiopia (2005) poverty reducing strategy, gender is extremely important in affecting poverty status in Ethiopia. Rights such as access to land, credit, and other productive resources are difficult for women to attain. They also experience multiple forms of other deprivations, such as longer working days, women specific ill health, and low

levels of education relative to men. Furthermore violence and discrimination against women is still widespread in the country. The SRDPRP places a strong emphasis on the importance of gender equality for development and poverty reduction. The government has moved decisively to advance the agenda on gender dimensions of poverty in the past year, and a significant number of initiatives are underway, including preparation of the National Action Plan on Gender (which is a target in the SDPRP matrix), as well as a Gender Budget Analysis. A next step is to strengthen gender-disaggregated data reporting, in order to better inform policy (see more detailed discussion in the M&E system section of this APR). The National Action Plan (NAP) is intended to provide an implementation instrument to mainstream gender into policies and programs for more gender equitable poverty reduction outcomes. Specific elements include:

- To mainstream and articulate gender concerns on broad policy processes including the SDPRP, MDGs, and budget processes;
- To strengthen gender analysis and overall gender sensitivity of the SDPRP monitoring and evaluation system (including the core indicators and data collection systems);
- To assess the capacity of the Women Affairs Office (WAO) institutional structures and functioning, and identify entry points /activities for enhancing gender mainstreaming across government policies and programs.

The SDPRP states the government will emphasis gender equality in the process of decentralization and empowerment, and will take measures to reduce violence against women including enactment of protective legislation. Among other areas, progress has been made in the past year in the adoption of a new Penal Code, which contains stronger measures in support of women's rights. In addition, the pursuit of the health extension worker program (see health section) is part of an effort to reduce the very high number of maternal deaths, which constitute a major element of gender-based poverty in Ethiopia.

The Gender Budget Analysis (GBA) is another important initiative by government. It is a means to analyze the impact of public expenditure on both women and men as beneficiaries and users of public services; and to enable government to address gender concerns in the budgetary process. It is, therefore, a potentially important analytical tool whose results are expected to feed into both the NAP and the SDPRPII.

## 2.2 Theories Women Economic Empowerment

There are several major theories in relation to women's economic empowerment. One of the most prominent is the Capability Approach, which emphasizes the importance of expanding women's capabilities and opportunities to achieve their full potential. According to Sen (1999), "capabilities refer to the substantive freedoms that people have reason to value, including the ability to lead long and healthy lives, to be educated, to participate in political processes, and to enjoy economic well-being" (p. 87). The Capability Approach recognizes that women's empowerment is not just about increasing their income or access to resources but also about enabling them to make choices and pursue their goals.

Another theory is the Gender and Development (GAD) approach, which emphasizes the need for gender mainstreaming in development policies and programs. According to Moser (1993), "gender mainstreaming involves a process of assessing the implications for women and men of any planned action, including legislation, policies or programs, in all areas and at all levels" (p. 5). The GAD approach recognizes that gender inequalities are deeply embedded in social structures and institutions and that addressing these inequalities requires a comprehensive approach that takes into account both economic and social factors.

A third theory is Feminist Economics, which challenges traditional economic theories by highlighting the ways in which gender shapes economic outcomes. According to Elson (1995), "feminist economics seeks to understand how gender relations affect economic outcomes, how economic processes affect gender relations, and how both can be transformed so as to promote greater gender equality" (p. 2). Feminist economists argue that traditional economic models fail to account for the unpaid care work done primarily by women or the ways in which gender discrimination affects labor market outcomes.

In conclusion, these three major theories - Capability Approach, Gender and Development approach, Feminist Economics - provide different perspectives on women's economic empowerment but all recognize the need for a comprehensive approach that takes into account both economic and social factors.

The theory of women's economic empowerment suggests that when women have equal access to economic resources, they can contribute to the growth and development of their families,

communities, and countries. According to Kabeer (1999), women's economic empowerment involves "the process by which women gain control over their own lives and acquire the ability to participate fully in the economic and social development of their communities" (p. 437). This includes access to education, training, credit, land ownership, and employment opportunities.

When women are economically empowered, they can improve their own well-being as well as that of their families and communities. Additionally, empowering women economically can lead to increased gender equality and reduced poverty (World Bank Group, 2018).

## 2.3 Empirical Literature Review

Several studies have been conducted in relation to women's economic empowerment. Getinet Gezahegn (2020) examined the role of women empowerment on reducing poverty of Bonga town of south west region. The result shows at household level women empowerment on reducing poverty has positive role in increasing household income, nutritional status of family and access to education. There is also direct contribution to the economy by promoting growth, reducing poverty helping future generation and promoting efficiency and sustainable development. As a result government must expend source of credit and saving institutions with enough capital which enables them to run a new and big business which enhance and empower women's in different income generating activities.

Women's economic empowerment is a prerequisite for sustainable development and poor growth, achieving women 's empowerment requires sound public policy, a holistic approach and long term commitment and gender specific perspective must be integrated at the design stage of and programming. women's must have more equitable access to assets and service ,infrastructures programmers should be designed to be benefit the poor, both men and women, and employment opportunities must be improved while increasing recognition of women's un paid work. Women empowerment is one important element of the improvement of intuition and its impact on economic growth and poverty reduction, which has been a subject of considerable interest in recent years. It is being widely acknowledge now that apart from the standard factors of capital, labor and technology. Now that apart from the standard factors of capital, labor and technologe, and other determinant factors, institution may matter substantially in determining the growth path and the outcome of development. (North, 2007).

Empowerment of those living in poverty is both a critical driver and an important measure of poverty reduction. It is the decisions and action of poor people them slave that will bring about sustainable improvements in their lives and livelihoods. In equitable power relations exclude poor people from decisions —making and prevent them for taking action. Sustainable poverty reduction needs poor people to be both the agents and beneficiates of economic growth to directly participate in contribute to and benefit from growth processes, strengthening poor people's organizations, providing them with more control over assets and promoting their influence in economic governance will improve the terms on which they engage in markets. This economic empowerment combined with political and social empowerment will make growth much more effective in reducing poverty.

In Institutions may often help in explaining why growth and development outcomes inducing poverty reduction and improvement in income distribution? Vary across areas, countries and also over time. Olsan and Kekkonen (2010) and picciotto (1995) support the usefulness of the institutional economics approach.

Wei et al (2021) Studied on the effect of women's empowerment on poverty reduction and focuses on household deprivation, in terms of education, health, and standard of living. The results indicate that increased women accesses to education, asset ownership, decision making power on children's health and education, and access to medical facilities, have caused a significant decline in income poverty and multidimensional poverty. Overall, it is found that women's empowerment has a great impact on the reduction of income poverty and multidimensional poverty in society.

Daniel Berii (2019) conducted research on factors affecting women economic empowerment in Micro and small enterprises micro and small scale enterprise of Yeka sub city. The results of the study explicitly described challenges of women economic empowerment in medium scale Enterprises. The research also found out that the education, saving and training on management has a statistically significant impact on affecting women economic empowerment.

# 2.3 Conceptual Frame work

The importance of women economic empowerment lies in the continuous improvement of economic growth, which is achieved by improving the performance of individual employees. Women economic empowerment has improved individual income (Macky, K. & Johnson, G., 2000). As shown in the underneath conceptual framework, women empowerment comes in the form of access to employment, control over asset, economic decision making, generation of income, productivity and skills.

# CHAPTER THREE RESEARCH METHODOLOGY

## 3.1 Research Design and Approach

In order to address the objectives of the study descriptive research design was employed. In line with this, the study employed a cross sectional research design the relevant data would be collected at the one-time point and there was one time contact with the study participants Creswell (2009.p123). The study was based on the positivist (i.e. quantitative) view in capturing the reality to be studied and depended on respondents perception (i.e. qualitative) in capturing data on some realities of the study under consideration. It is, therefore, based on this general research philosophy that the study's design was framed.

Sarantakos (2005) stated that the existing social world is best studied using several analyses and points of view, which means diverse methodologies are the most excellent ways of expressing and assessing the social world. In other words, the integration of quantitative and qualitative methods allows coming through the respondent's objective and interpretive views. Among the mixed methods strategies, the Concurrent Triangulation Strategy was utilized. According to Creswell (2009) as part of a concurrent triangulation approach, the researcher collects both quantitative and qualitative data concurrently and compares the two databases to determine whether there are differences, convergences, or both. Such a strategy uses separate quantitative and qualitative methods as a means to counterbalance the weaknesses inherent within one method with the strengths of the other. Thus, the quantitative and qualitative data collection is concurrent, happening in one phase of the study. Creswell (2009 123) added that the weight is equal between the two methods, but often in practice priority may be given to one or the other.

## 3.2 Population, Sample size Determination and Sampling Technique

## 3.2.1 Target Population

The target populations of this study are estimated to be 360 women who are benefiting from certain economic activity and are covered in Young Women Championing for Economic Right and Justice to Attain Sustainable Likelihood project in Arada sub city (Arada sub city WEE, 2023).

## 3.2.2 Sample Size Determination

The sample size was determined by using the statistical formula by Yamane (1967). Based on the assumption of 95% confidence level and P = 0.05 and the estimated population size 360. Therefore;

$$n = \frac{N}{1 + N(e^2)} \qquad \qquad n = \frac{360}{1 + 360(0.05^2)} = 190$$

Where "n" is sample size, "N" is the total population and "e" is the level of precision. From the total population, 190 respondents will be select. Moreover, to conduct interview 5 employees in Lideta sub city by simple random sampling technique

Simple random sampling was employed to select the required number of respondents from the total population. This sampling technique is select to give equal chance for the entire population of women to be part of the study. Additionally, five employees in Lideta sub city and concerned stalk holders was participated for the key informant deep interview.

## 3.2.3 Sampling Technique

There are numerous ways to draw the sample depending on the population's characteristics and the information sought by sampling from it; these are covered in texts on sampling techniques (Gregoire and Valentine 2008). Simple random sampling, which gives every member of a population an equal chance of inclusion in the sample and gives every possible sample of a given size an equal chance of selection, is perhaps the simplest sampling technique. Additionally, a simple random sample is used when the population highlighted in bold is homogeneous. Therefore, the study was used straightforward random sampling techniques to choose a representative sample from the entire population.

Simple random samplings used to select the required number of respondents from the total population. This sampling technique is select to give equal chance for the entire population of women to be part of the study. Additionally, five employees in Lideta sub city and concerned stalk holders were participate for the key informant deep interview.

#### 3.3 Source of Data

In this study, both primary and secondary sources were used. The data required for the analysis was collected from primary and secondary sources. The selection of data is based on a good understanding of the operation. Primary data will collect using semi-structured questionnaires and oral interviews. Secondary data is collect from documents, reports, books, journal articles, conference proceedings, masters or doctoral theses.

## 3.4 Methods of Data Collection

Primary data was collected using a semi-structured questionnaire distributed to women who are participating in economic Activities. Structured questionnaires are used to collect information clearly and simply. Unstructured questionnaires are used to collect information that requires a thorough understanding of the topic under study. However, it can be difficult to categorize and measure. Therefore, it should be interpreted with caution. Both questionnaires have their own limitations. Dawson (2002) states that to overcome the limitations of both types, a semi-structured questionnaire should be used and that researchers should preferably use a combination of both. In this study, the researcher use both structured (closed) and unstructured (open) questionnaires. The questionnaire consists of structured five-point Likert scale questions with open-ended (unstructured) questions that help respondents provide everything they know about cost-cutting and cost-control activities of the company. Sreejesh and Anusree (2014) report that depending on the level of guidance provided by the interviewer, in-depth personal interviews can be divided into unstructured, structured, and semi-structured interviews.

## 3. 5 Validity and Reliability of Data Collection Instrument

The validity of this study was maintained by using various literatures to confirm the measurement of each variable in an effort of analyzing the impact of working environment on the performance of employees. The quantitative analysis is triangulated with data from

interviews and organizational document review. Advisor comments and other expert involved in the study were also utilized to ensure the validity of the study.

Cronbach's alpha coefficient is the most popular and commonly used technique to estimate reliability or internal consistency of assessments and questionnaires in the behavioral sciences coefficients Kurata & Nam (2010). Reliability of the items/questions has been checked and rechecked before the distribution of questionnaires was analyzed by using Alpha Test. The accepted alpha value is ranging from 0.70-0.95, Cochran (1977). Thus, the pre-test result revealed that the calculated value aimed to test the reliability of the instrument was found to be relevant, because reliability calculated value above 0.70 is considered to be reliable instrument.

Tabel 3. 1 Reliability of the measurement scales

Variables	Number of items or statements	Reliability coefficient Cronbach's alpha	Name of the scholar/s who developed the scale, year)
Access to employee	4	0.7145	Ambreen Sarwar and Mumtaz Anwar Chaudhry (2021)
Economic decision making	5	0.7536	Ambreen Sarwar and Mumtaz Anwar Chaudhry(2021)
Productivities and skills	4	0.72325	Ambreen Sarwar and Mumtaz Anwar Chaudhry(2021)
Generation of Income	4	0.87	Smith et al. (2020)
control over assets/resources	5	0.72	Kabeer and Mahmud (2004)

Source: from literature

# 3.6 Methods of Data Analysis

A survey is a method of collecting data in which people are asked to answer a number of questions (usually in the form of a questionnaire). The main advantages of questionnaires are that they can be administered to groups of people simultaneously, and they are less costly and less time-consuming than other measuring instruments. For this study, survey research method was used where the questionnaires were used to collect the information.

The researcher used SPSS to process quantitative data gathered using structured questionnaire. Data were edited, coded and entered into SPSS for processing. Questionnaire data were analyzed using descriptive statistics (frequency, percentage, mean, and standard deviation). Tables, graphs and charts were used to present data for interpretation purpose.

## 3.7 Ethical Consideration

Confidentiality and privacy is the cornerstone of field research. The researcher confirms the purpose of the study and the confidentiality of the information. Respondents ensure that any information collected through data collection tools is used for academic purposes only. The data and documents are kept secure during the study and were not passed on to third parties. Backup of research resources and results was be archived. In addition, the study was conducted with the consent of the organization and with the consent of the respondents.

# CHAPTER FOUR ANALYSIS AND DISCUSSION

## 4.1 Response rate

Out of the total 190 questionnaires that were distributed to respondents, 143 (75.3%) questionnaires were properly filled and returned. Only 47 (24.7%) questionnaires were unreturned and the analysis was conducted based on returned 143 questionnaires, which has a 725.3 % response rate. The response rate is enough for further analysis.

## **4.2 Demographic characteristics of Respondents**

Table 4.1 provides a breakdown of the demographic characteristics of the respondents in the study. The data shows that the majority of respondents fall within the age range of 26-35 years old, accounting for 50.3% of the sample. The next largest age group is 36-45 years old, which accounts for 37.1% of the sample.

In terms of marital status, the majority of respondents are single (60.1%), followed by married (32.9%). Only a small percentage is divorced (4.2%) or widowed (2.8%). As far as educational background is concerned, the largest group has completed secondary school (32.9%), followed by diploma/certificate holders (27.3%). A smaller percentage have completed primary school (14%) or have a degree and above (17.5%). Only a small percentage has an illustration background (8.8%).

The data also shows that most respondents earn between monthly income of 1001-3000 birr, with 22.4% earning between 1001-2000 birr and 25.2% earning between 2001-3000 birr. A smaller percentage earns less than 1000 or above 5000 birr monthly income.

Finally, in terms of family size, most respondents have a family size of 3-4 people (41.9%), followed by those with a family size of 1-2 people (31.2%). A smaller percentage has larger families with five to seven members or more than seven members.

Overall, this data provides insight into the demographic characteristics of the sample population and can be used to inform further analysis and interpretation of study results related to these factors.

Table 4. 1 Demographic characteristics of respondent

Demography characteristics		Frequency	Percent
	26-35	72	50.3%
Marital Status  Educational Background  Monthly income	36-45	53	37.1%
Age	46-55	12	8.4%
	Above 51	6	4.4%
	Single	86	60.1%
Marital Status  Educational Background  Monthly income	Married	47	32.9%
Maritai Status	Divorced	6	4.2%
26   36   46   Ab	Widowed	4	2.8%
	Illustrate	12	8.8%
Marital Status  Educational Background  Monthly income  Number of family	Primary school	20	14.0%
	Secondary school	47	32.9%
	Diploma/certificate	39	27.3%
	Degree and above	25	17.5%
	<1000	12	8.8%
	1001-2000	32	22.4%
M 41.	2001-3000	36	25.2%
Monthly income	3001-4000	25	17.5%
Marital Status  Educational Background  Monthly income	4001-5000	23	16.1%
	Above 5000	15	10.5%
	1-2	46	31.2%
	3-4	60	41.9%
Number of family	5-7	25	17.5%
	above 7	12	8.4%

Source: survey result (2023)

# **4.3 Descriptive Analysis**

To interpret questioners, mean responses were determined on a five-point Likert scale representing 1 strongly disagree and 5 representing strongly agree. The mean value of the respondents shows the extent of their agreement on the issues. The mean range categories used in this analysis are based on the MARSI survey method (Management Action and Results Study

Instrument), which was developed by the U.S. Office of Personnel Management. MARSI survey method indicated that a calculated composite mean value from 1.00 to 1.50 disagree, whereas the remaining ranges of 1.51 to 2.50, 2.51 to 3.50, 3.51 to 4.50, and 4.51 to 5.00 representing respondents' perceptions of slightly agree, moderately agree, agree, and strong agree respectively (Khan, 2013). The standard deviation result shows the variability of responses on the issue under study. The larger amount of standard deviation shows the existence of the variability of responses. On the contrary, if the standard deviation was close to zero, there was less variability in responses. The percentage result shows the proportion of respondents' responses. The high percentage shows high agreement and the low percentage shows disagreement. Based on the rule the finding of the study analyzed in the following section.

## 4.3.1 Descriptive statistics for access to employee

The table 4.2 shows the results of a survey on various activities related to job support for women. The respondents were asked to rate their perceptions on a scale of 1 to 5, with 1 representing strongly disagree and 5 representing strongly agree. The minimum and maximum values represent the lowest and highest ratings given by the respondents, while the mean and standard deviation provide an average and measure of variability in the responses.

The aggregate mean for access to women is 3.52, indicating a moderate level of perceived support for job-related issues affecting women. This implies that while there are some areas where support for women's access to jobs is perceived positively, such as mental readiness support and affordable childcare, there are also areas where improvements could be made, such as paid maternity leave and mentoring programs.

The results show that the respondents generally perceive there to be strong support for job searching and mental readiness, with mean ratings of 4.08 and 4.16, respectively. However, the support provided may vary depending on individual needs, as indicated by a mean rating of 3.65. The respondents also perceive there to be moderate support for employers providing adequate support for women balancing work and family responsibilities, affordable childcare options, and equal pay for equal work, with mean ratings ranging from 3.59 to 3.75.

On the other hand, the respondents perceive there to be less support for providing mentoring programs and paid maternity leave, with mean ratings of 2.87 and 2.46, respectively. These

results suggest that there may be room for improvement in these areas to better support women in their career development and family responsibilities.

Table 4. 2 Access to employee for women economic empowerment

Activities	Minimum	Maximum	Mean	Std. Deviation
There is support by sub city for job searching.	2	5	4.08	0.713
There is mental readiness support for access to job.	2	5	4.16	0.718
The support you get will depend on your needs.	1	5	3.65	1.036
Employers may provide adequate support for women	1	<u> </u>	2.50	0.014
who are balancing work and family responsibilities,	1	5	3.59	0.914
Providing affordable and accessible childcare				
options can help women with young children	1	5	3.64	0.961
continue working.				
Ensuring that women receive equal pay for equal				
work is a crucial step in supporting their access to	1	5	3.75	0.930
jobs.				
Providing mentoring programs can help women				
connect with experienced professionals who can	4	_	2.07	1 1 6 4
offer guidance and support in their career	1	5	2.87	1.164
development.				
Providing paid maternity leave can help women take				
time off from work to care for their newborns	1	5	2.46	1.131
without losing their job or income.				
Overall mean			3.52	.946

Source: survey result (2023)

# 4. 3.2 Descriptive statistics for women economic decision making

Table 4.2 shows that the aggregate mean for women's economic decision making is 3.71, indicating a moderate level of perceived economic decision-making abilities among women. This indicates that there is a positive perception of women's involvement in economic decision-making, with women being involved in decisions related to purchases, visits, and household

finance. However, there is room for improvement in areas related to women's access to information and technology, and their involvement in community decision-making.

Item wise, the respondents perceived themselves as having strong decision-making abilities when it comes to purchases for daily needs and visits to family, relatives, or friends, with mean ratings of 4.10 and 4.09, respectively. However, when it comes to spending their husband's earnings, the respondents perceive themselves as having less control, with a mean rating of 3.85.

The respondents also perceive themselves as having limited financial resources, as indicated by a mean rating of 3.25 for the proportion of women's income spent on herself and her children. This suggests that women may need more financial support to meet their basic needs.

The respondents perceive themselves as having good access to information and technology, with a mean rating of 3.96. They also perceive themselves as being involved in community groups/associations/networks and participating in household financial decision-making, with mean ratings ranging from 3.38 to 3.97.

On the other hand, the respondents perceive themselves as having limited involvement in community decision-making, with a mean rating of 3.06. This suggests that there may be room for improvement in empowering women to participate in decision-making at the community level.

Table 4. 3 Women economic decision making

Activities	Minimum	Maximum	Mean	Std. Deviation
Making decisions on purchases for daily needs	3	5	4.10	0.689
Making decisions on visits to family, relatives, or friends	2	5	4.09	0.777
Making decisions on spending husband's earnings	2	5	3.85	0.778
Proportion of women's income spent on her and children	1	5	3.25	1.110

Women's access to information and				
technology	1	5	3.96	0.887
Women's participation in community groups/	_	_		
associations/networks	2	5	3.97	0.847
Women's involvement in community	_		201	
decision-making	1	5	3.06	1.143
Participation in household financial decisions				
making	1	5	3.38	0.933
Overall mean			3.71	0.896

Source: survey result (2023)

## 4. 3.3 Descriptive statistics for women control over asset/resource

As shown in table 4.4, the aggregate mean for women control over asset is 3.27, indicating a moderate level of perceived control over assets and resources among women. To sum up, the result revealed that while there are some areas where women have a degree of control over assets and resources, such as women having their own source of income and control over how to spend some cash or savings, there are also several areas where improvements are needed, such as access to loans, micro-credit, and insurance. The findings suggest that laws protecting women's property rights are perceived positively, but women's representation as owners of larger businesses and in business leadership is perceived negatively.

. The results also show that the respondents perceive themselves as having moderate control over their own source of income, with a mean rating of 3.45. They also perceive themselves as contributing a significant share of household income, with a mean rating of 3.99. However, they perceive themselves as having limited control over how to spend cash or savings, with a mean rating of 3.50.

The respondents also perceive themselves as having limited access to loans, micro-credit, and insurance, as indicated by a mean rating of 2.44. This suggests that women may need more financial support to start or expand their businesses.

The respondents perceive themselves as having some control over decision-making related to sale and purchase of house, land, and assets, with a mean rating of 3.38. They also perceive themselves as having limited representation in business leadership, with a mean rating of 2.24.

On the other hand, the respondents perceive themselves as having some control over decision-making related to access to and control over household resources, with a mean rating of 3.62. They also perceive themselves as having some protection under laws that protect women's property rights, with a mean rating of 3.54.

Table 4. 4 women control over asset/ resource

Activities	Minimum	Maximum	Mean	Std. Deviation
Women have their own source of income	1	5	3.45	0.925
Share of household income provided by women	2	5	3.99	0.692
Women have control over how to spend some cash or savings	1	5	3.50	0.999
Laws that protect women's property rights	1	5	3.54	0.933
Decision on sale and purchase of house, land, and assets	1	5	3.38	1.239
Have access to loans, micro-credit, and insurance	1	5	2.44	1.179
Decision on access to, and control over household resources	1	5	3.62	1.403
Women represented as owners of larger businesses and in business leadership	1	4	2.24	0.789
Overall mean			3.27	1.020

Source: survey result (2023)

# 4. 3.4 Descriptive statistics for generation of income

According to table 4.5, the aggregate mean for women generation of income is 3.80, indicating a moderate level of perceived control over income generation and savings among women. The

result suggests that there is a positive perception of income generation, with respondents reporting levels of income and revenue earnings, savings, and control over savings. However, there are some areas where improvements could be made, such as access to safe places to save.

The results show that the respondents perceive themselves as having moderate levels of income and revenue earnings, profits, with a mean rating of 3.88. They also perceive themselves as having individual and household savings, with a mean rating of 4.01. However, they perceive themselves as having limited control over how to save their money in a safe place, with a mean rating of 3.55. The respondents also perceive themselves as having access to community resources, with a mean rating of 3.94. This suggests that women may be benefiting from community resources that are spent on them.

The respondents perceive themselves as having some control over their savings, with a mean rating of 3.61. However, this suggests that women may need more financial support to have greater control over their savings.

Table 4. 5 Generation of income

Activities	Minimum	Maximum	Mean	Std. Deviation
Levels of income and revenue	2.	5	3.88	0.892
earnings, profits		<i>J</i>	J.66	0.072
Has individual and household savings	2	5	4.01	0.835
Has a safe place to save	1	5	3.55	1.040
Community resources and what	1	5	3.94	0.906
percent are spent on women	1	<i>J</i>	3.74	0.700
Control over savings	1	5	3.61	1.068
Overall mean			3.80	.948

Source: survey result (2023)

## 4. 3.5 Descriptive statistics for productivities and skills

As elucidated on table 4.6, the aggregate mean for women productivity and skills is 3.39, indicating a moderate level of perceived productivity and skills among women. This implies that there is a mixed perception of productivity and skills, with some respondents reporting access to

training and educational opportunities, while others report limited access to productive tools and technologies.

Moreover, the respondents perceive training on entrepreneur and business skills as moderately helpful in engaging in income generation activities, with a mean rating of 3.29. They also perceive the provision of trainings by NGOs for women to create sources of income as moderately available, with a mean rating of 3.36. Additionally, they perceive individual educational attainment as moderately important for income generation, with a mean rating of 3.49.

The respondents perceive access to business and work skills as moderately available, with a mean rating of 3.31. They perceive access to productive tools and technologies as moderately available, with a mean rating of 3.20. Finally, they perceive adult learning opportunities as moderately available, with a mean rating of 3.69.

Table 4. 6 Productivities and skills

Activities	Minimum	Maximum	Mean	Std. Deviation
Training on entrepreneur and business skills				
helped us to engage in income generation	1	5	3.29	1.059
activities				
There is a provision of trainings by the NGOs				
for woman to create source of income.	1	5	3.36	1.104
Individual educational attainment	1	5	3.49	1.204
Access to business and work skills	1	5	3.31	1.171
Access to productive tools and technologies	1	5	3.20	0.951
Adult learning opportunities available	1	5	3.69	0.841
Overall mean			3.39	1.055

Source: survey result (2023)

# 4. 3.6 Descriptive statistics for economic empowerment

As shown in table 4.7, the aggregate mean for women economic empowerment or perceived progress is 3.78, indicating a moderate level of perceived progress among the respondents. The results show that the respondents perceive an increase in income as the most achieved progress,

with a mean rating of 3.87. They also perceive having more access to employment opportunities and improved asset management as highly achieved progress, with mean ratings of 3.92 and 3.82 respectively. Additionally, they perceive improved saving habits and quality of life as moderately achieved progress, with mean ratings of 3.70 and 3.71 respectively.

Overall, the table suggests that respondents report positive progress in income, asset management, and economic status in the community, with access to employment opportunities being perceived particularly positively. However, there is room for improvement in areas related to saving habits and quality of life. It is recommended that efforts be made to improve financial literacy and support for savings habits, as well as policies and programs that address quality of life issues such as access to healthcare, education, and other essential services. By doing so, women can continue to make progress in achieving their economic and social goals

The respondents perceive an improvement in their economic status in the community as a moderately achieved progress, with a mean rating of 3.65.

Table 4. 7 progress achievement/ economic empowerment

Activities	Minimum	Maximum	Mean	Std. Deviation
Income is increased	2	5	3.87	0.768
Saving habits improved	2	5	3.70	0.872
Asset management improved	1	5	3.82	0.802
Has more access of employed	2	5	3.92	0.779
Economic status in the community improved	2	5	3.65	0.807
Quality of life improved	1	5	3.71	0.909
Overall mean			3.78	0.823

Source: survey result (2023)

## 4. 4 Challenge of women economic empowerment

The sampled employees were asked open ended questions to express the challenges they face in relation to empowerment. Based on thematic analysis, the following challenges facing women economic empowerment were identified.

- ✓ Beneficiaries' selection: Identifying and selecting women who are most in need of economic empowerment programs can be a challenge. It requires careful consideration of factors such as socio-economic status, education level, and access to resources.
- ✓ Provision of training: Women need access to training and resources to develop the skills necessary to succeed in business and entrepreneurship. Providing effective training programs that meet the needs of women can be a challenge.
- ✓ Relationships among stakeholders: Effective partnerships and collaborations among stakeholders, including government agencies, NGOs, and private sector organizations, are essential for the success of women's economic empowerment programs. However, building and maintaining these relationships can be challenging.
- ✓ Reluctance to join the program: Some women may be hesitant to join economic empowerment programs due to cultural or social barriers. Addressing these barriers and encouraging participation can be a challenge.
- ✓ Slow progress: Achieving meaningful progress in women's economic empowerment can take time. This can be frustrating for stakeholders who want to see results quickly.
- ✓ Poor business skills: Many women may lack the necessary business skills to succeed in entrepreneurship. Providing support and resources to develop these skills can be a challenge.
- ✓ Unnecessary expenses: Women's economic empowerment programs require resources, including funding and staff time. Ensuring that these resources are used effectively and efficiently can be a challenge.
- ✓ Lack of vision: A clear vision and strategy are essential for the success of women's economic empowerment programs. However, developing and implementing a clear vision can be a challenge.

Overall, empowering women economically is a complex process that requires addressing multiple challenges. Effective programs must be designed with careful consideration of the needs and barriers faced by women in different contexts.

## Discussion and analysis of the interview

Arada sub city has accomplished several activities to empower women economically in Arada sub city. We have provided training on financial management, entrepreneurship, and leadership skills to women. We have also provided access to credit facilities and market linkages for women-owned businesses. Additionally, we have established savings and loan groups for women to help them save money and access loans for their businesses.

Arada sub city employs several strategies to empower women economically in Arada sub city. These strategies include providing training and education on financial management, entrepreneurship, and leadership skills. We also provide access to credit facilities and market linkages for women-owned businesses. Additionally, we establish savings and loan groups for women and provide mentorship and coaching to help them grow their businesses.

Women who engage in income generation activities play a significant role in their economic empowerment. When women are able to generate income, they become more financially independent, which can lead to improved self-esteem and decision-making ability. Additionally, income generation activities can help women provide for their families and contribute to the overall economic development of their communities.

The sub city plays a crucial role in supporting women's income generation activities. We provide access to credit facilities and market linkages for women-owned businesses, which helps them grow and expand their businesses. Additionally, we offer training and mentorship to help women improve their business skills and increase their profitability.

It also plays a critical role in enhancing women's economic decision-making ability. We provide training and education on financial management, entrepreneurship, and a leadership skill, which helps women make informed decisions about their businesses and finances. Additionally, we encourage women to participate in decision-making processes within their communities and provide mentorship and coaching to help them develop their leadership skills.

The Sub city was played an important role in providing access to employment opportunities for women in Arada sub city. We work with local businesses and organizations to identify job openings and connect women with these opportunities. Additionally, we provide training and education on job readiness skills to help women prepare for employment opportunities.

Arada sub city plays a crucial role in improving women's productivity and skill upgrading. We provide training and education on business skills, financial management, and leadership development, which helps women improve their productivity and efficiency. Additionally, we offer mentorship and coaching to help women develop their skills and knowledge in specific areas of interest. This helps women become more competitive in the job market and grow their businesses

#### **CHAPTER FIVE**

## CONCLUSION AND RECOMMENDATION

## **5.1 Summary**

The major finding of the above chapter was

- ✓ The aggregate mean for access to women is 3.52, indicating a moderate level of perceived support for job-related issues affecting women
- ✓ The aggregate mean for women's economic decision making is 3.71, indicating a moderate level of perceived economic decision-making abilities among women
- ✓ The aggregate mean for women control over asset is 3.27, indicating a moderate level of perceived control over assets and resources among women
- ✓ The aggregate mean for women generation of income is 3.80, indicating a moderate level of perceived control over income generation and savings among women.
- ✓ The aggregate mean for women productivity and skills is 3.39, indicating a moderate level of perceived productivity and skills among women.
- ✓ The respondents perceive an improvement in their economic status in the community as a moderately achieved progress, with a mean rating of 3.65.

## **5.2 Conclusion**

This study was aimed to assess the role of women's empowerment in economic activity and reducing poverty in case of Arada sub city. To this end, data were gathered from 143 women using structured questionnaire. Data were processed using SPSS and analyzed via descriptive statistics (frequency, percentage, mean and standard deviation).

Based on the finding of the result, the current level of women economic empowerment in Arada sub city is good, the Arada sub city has efforts to support women's access to jobs, for job searching and mental readiness and mentoring programs. A woman needs more financial support for women to meet their basic needs. It also emphasizes the positive perception of women's involvement in economic decision-making, but there is room for improvement in empowering women to participate in community decision-making and increasing their access to information and technology.

There is also a positive stride in women's economic empowerment, such as the high level of perceived economic decision-making abilities and control over income generation. However, there is still room for improvement, particularly in areas related to access to job-related support, productivity and skills, and equal access to opportunities and resources. By continuing to work towards sustainable development and women's economic empowerment, we can create a more equitable and just society where women have equal opportunities to participate fully in the economy and decision-making processes.

Women have moderate control over their assets and a resource with the aggregate mean is 3.27, but there are still areas where they face limitations and barriers. To promote gender equality and empower women economically, it is important to address these challenges and provide more financial support, access to credit and insurance, and representation in business leadership. Women in the community have a positive perception of their income generation and savings, access to community resources and some control over their savings.

The sub city also supports by providing access to productivity and skills can greatly impact an individual's ability to perform their job effectively and achieve their career goals.

Additionally, the government can create policies and programs that promote gender equality in the workplace, such as equal pay for equal work, flexible work arrangements, and anti-discrimination laws. It can also support women entrepreneurs by providing access to funding, business development services, and networking opportunities and linkage with NGOs that by providing financial assistance, training and skills development, and advocacy for women's rights.

Women's empowerment plays a significant role in economic activities at the household level in Arada sub city. When women are economically empowered, they can contribute to the household income, which can improve their family's standard of living. Additionally, women can use their income to invest in their children's education and health, which can have a positive impact on their future.

Empowering women economically faces several challenges, including selecting beneficiaries, providing effective training programs, building relationships among stakeholders, addressing cultural and social barriers to participation, slow progress, lack of necessary business skills, managing resources effectively, and developing a clear vision and strategy.

#### **5.2 Recommendation**

Based on the research finding the following issues are forwarded and as a recommendation to solve problems on urban agriculture in the study area.

- The Arada sub city gender office should be support for women's access to jobs and promote equal pay, provide paid maternity leave, and offer mentoring and career development opportunities for women. The sub city should have facilitating for improve women's access to information and technology, as well as their participation in community decision-making, promote women's participation in leadership roles, provide training on technology and information access, and support the formation of women-led community groups and associations
- ♣ It is recommended that efforts be made to improve women's access to loans, micro-credit, and insurance, as well as promoting women's representation in business leadership and entrepreneurship. The responsibility institution support for improve access to safe and secure financial services, including savings accounts and other financial tools that can help women generate and manage income.
- It is recommended that efforts be made to improve access to productive tools and technologies, as well as training and educational opportunities for women. This can include policies and programs that promote women's access to vocational training, adult learning opportunities, and access to productive tools and technologies. By doing so, women can develop the skills and knowledge needed to engage in income generation activities and contribute to their families and communities.
- Finally, to ensure the success of women's economic empowerment programs, it is recommended that stakeholders develop clear visions and strategies that involve a coordinated effort among all stakeholders. This can include partnerships with the private sector, collaboration with government agencies, and engagement with civil society organizations to mobilize resources and support for women entrepreneurs. By working together, stakeholders can create a supportive environment that enables women to succeed economically, leading to improved gender equality and economic development

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## **Appendix**

Dear Respondents:

The study is intended to assess women economic empowerment and their challenge: the case of Arada Sub City Addis Ababa city administration. So, this questionnaire is designed to draw your honest view regarding your response. The information you provide will be treated with high confidentiality and used for academic purpose only. Please be honest in all responses; hence your co-operation, truthfulness and assistance will be highly appreciated for the needed outcome.

Thank you so much in advance for your precious time and cooperation!

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## Part 1: Socio- Demographic Information

Instruction:	Tick (√)	or fi	ll the	appropriate	answer fo	or each	question.

1.	Age
2.	Marital Status Single Married Divorced
3.	Educational Background Illustrate primary School Secondary
	School Diploma/ Certificate Degree and above
4.	Your monthly income
5.	Number of family members in your household

## Part 2: Economic empowerment related question

**Instruction:** Tick ( $\sqrt{ }$ ) or check the appropriate cell by expressing your opinion on the following 5-points scale shown below to the best of your knowledge.

**Rating Scale:** 1=Strongly Disagree (SD); 2= Disagree (DA); 3=Neutral (N); 4= Agree (A); 5=Strongly Agree (SA).

No.	Activities	1	2	3	4	5
I	Access to employee					
1.1	There is support by sub city for job searching.					
1.2	There is mental readiness support for access to job.					
1.3	The support you get will depend on your needs.					

1.4	Employers may provide adequate support for women				
	who are balancing work and family responsibilities,				
1.5	Providing affordable and accessible childcare options				
	can help women with young children continue				
	working.				
1.6	Ensuring that women receive equal pay for equal work				
	is a crucial step in supporting their access to jobs.				
1.7	Providing mentoring programs can help women				
	connect with experienced professionals who can offer				
	guidance and support in their career development.				
1.8	Providing paid maternity leave can help women take				
	time off from work to care for their newborns without				
	losing their job or income.				
II	Economic decision making				
2.1	Women's involvement in major household decisions,				
	i.e. large purchases (car, house, household appliance),				
	agricultural decisions)				
2.2	Making decisions on purchases for daily needs				
2.3	Making decisions on visits to family, relatives, or				
	friends				
2.4	Making decisions on spending husband's earnings				
2.5	Proportion of women's income spent on her and				
	children				
2.6	Women's access to information and technology				
2.7	Women's participation in community groups/				
	associations/networks				
2.8	Women's involvement in community decision-making				
2.9	Participation in household financial decisions making				
III	Control over asset/ resources				
3.1	Women have their own source of income				
	ı	1	1	1	

3.2	Share of household income provided by women				
3.3	Women have control over how to spend some cash or				
	savings				
3.4	Laws that protect women's property rights				
3.5	Decision on sale and purchase of house, land, and				
	assets				
3.6	Have access to loans, micro-credit, and insurance				
3.9	Decision on access to, and control over household				
	resources				
3.8	Women represented as owners of larger businesses and				
	in business leadership				
IV	Generation of Income				
4.1	Levels of income and revenue earnings, profits				
4.2	Has individual and household savings				
4.3	Has a safe place to save				
4.4	Community resources and what percent are spent on				
	women				
4.5	Control over savings				
V	Productive and Skills				
5.1	Training on entrepreneur and business skills helped us				
	to engage in income generation activities				
5.2	There is a provision of trainings by the NGOs for				
	woman to create source of income.				
5.3	Individual educational attainment				
5.4	Access to business and work skills				
5.5	Access to productive tools and technologies				
5.6	Adult learning opportunities available				
VI	Progress Achieved /Economic empowerment				
6.1	Income is increased				
6.2	Saving habits improved				
	ı	·	1	1	

6.3	Asset management improved			
6.4	Has more access of employed			
6.5	Economic status in the community improved			
6.6	Quality of life improved			

Part III: what are the major challenges that faced to empower women economically?

# Interview Questions for concerned target groups/ bodies

- 1. What activities have been accomplished and achieved to empower women economically in your operation area?
- 2. What strategies do the organization employed to empower women economically in your area?
- 3. Do women engage in income generation activities have a significant role for their economic empowerment?
- 4. What is the role of your organization for women in terms of generation of income?
- 5. What is the role of your organization for women in terms of Economic Decision-making ability?
- 6. What is the role of your organization for women in terms of access to employment?
- 7. What is the role of your organization for women in terms of productivity and Skill upgrading?