

ISSN: 0976-3031

*International Journal of Recent Scientific  
Research*

**Impact factor: 5.114**

**WOMEN EMPOWERMENT THROUGH HIGHER EDUCATION  
IN ETHIOPIA (A CASE STUDY OF WOLLO UNIVERSITY,  
DESSIE CAMPUS, DESSIE, ETHIOPIA)**



**Ponduri S.B., Yimer and Sunkara Chenchu Narayana**

**Volume: 6**

**Issue: 9**

**THE PUBLICATION OF  
INTERNATIONAL JOURNAL OF RECENT SCIENTIFIC RESEARCH**

**<http://www.recentscientific.com>**

**E-mail: [recentscientific@gmail.com](mailto:recentscientific@gmail.com)**



ISSN: 0976-3031

Available Online at <http://www.recentscientific.com>

*International Journal of Recent Scientific Research*  
Vol. 6, Issue, 9, pp.6351-6359, September, 2015

**International Journal  
of Recent Scientific  
Research**

## RESEARCH ARTICLE

# WOMEN EMPOWERMENT THROUGH HIGHER EDUCATION IN ETHIOPIA (A CASE STUDY OF WOLLO UNIVERSITY, DESSIE CAMPUS, DESSIE, ETHIOPIA)

**Ponduri S.B., Yimer and Sunkara Chenchu Narayana**

College of Business and Economics Wollo University Dessie, Ethiopia

### ARTICLE INFO

#### Article History:

Received 15<sup>th</sup> June, 2015  
Received in revised form 21<sup>st</sup>  
July, 2015  
Accepted 06<sup>th</sup> August, 2015  
Published online  
28<sup>th</sup> September, 2015

#### Key words:

Women empowerment, Higher  
Education, Economic Security,  
Social Living.

### ABSTRACT

“If you educate a man you educate an individual, however if you educate a women you educate the whole family. Women empowerment in any nation means the nation is empowered”. In the recent years the Ethiopian economy has provoked the women to come out their houses for the benefit of family and society. Contribution of women is considered as an extension of household and non-monitored. Without the active participation of women, establishment of a new social order may not be a successful. Women should realize that they have constitutional rights for quality health, economic security, education and political power. Modern women wants economic empowerment, own decisions, self confidence, strength, better living standards and more. They also need freedom for social living, should come out of the clutches of social customs but also need financial freedom. This can be possible only when they are educated. The present has taken a sample of 100 students from different colleges of Wollo University. The data is analyzed by using descriptive statistics. The study reveals that today’s woman accepts change, they generate economic variables like self-income, employment generation, productive investment, independent decision making, living standards, enterprising skills and leadership. They are even ready to leave the husband for betterment of family, needs to take independent decision, desires to stand on their own. Finally it is concluded that Empowerment of woman is necessary for Ethiopia to eliminate the poverty and to increase the living standards life.

**Copyright © Ponduri S.B et al. 2015**, This is an open-access article distributed under the terms of the Creative Commons Attribution License, which permits unrestricted use, distribution and reproduction in any medium, provided the original work is properly cited.

### INTRODUCTION

World Bank Report 2000/2001 describes empowerment as a process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes. According to the World Bank report the condition of a woman in Ethiopia is, she is victim of her life, no capacity to change because of her poverty, poor healthy conditions, high rate of fertility, and domestic hard work. Most of the Ethiopian women are living in impoverished. They are asked to marry early and givebirth too many children. They are not aware of nutrition, hygiene, family planning and problems in their personal life. They are living in conditions of high maternal, infant and child mortality. Poor education, high fertility, lack of nutrition food, poor health conditions, infant mortality and inter related factors are the constraints of women empowerment in Ethiopia. Empowerment is related to the word power. In English, the concept learns on its original meaning of investment with legal power permission to act for some specific goal or purpose (Rappoport, 1987). The new meaning of the concept includes references to power that develop and is acquired. People are managing to gain more control over their lives, either by themselves or with the help of others. Empowering means enabling people specially women to acquire and possess power resources in order for them to make

decisions on their own or resist decision that are made by others which affect them. Three of the first writers to relate systematically to the concept have had a most fundamental influence on the development of its use. Barbara Solomon (1976, 1985) emphasized empowerment as a method of social work oppressed Afro-Americans. Peter Berger and Richard Neuhaus (1977) proposed empowerment as a way of empowering the welfare service by means of mediating social institutions. Julian Rappoport (1981) developed the concept theoretically and presented it as a world-view that includes a social policy and an approach to the solution of social problems stemming from powerlessness.

#### *Need and importance of the study*

The high inflation rates, increasing the living standards of people creates huge gap between the richer and poorer. This makes the poor is becoming poorest and rich is becoming the richest. There is a need for two income generators in the family to ensure at least regular meals for the family in a day. According to United Nations Population fund one in every three women in the world are beaten, coerced into sex or abused by their kith and kin including their husband. If the women in the family are financially sound that helps the family to improve both psychologically and economically especially

\*Corresponding author: **Ponduri S.B**

College of Business and Economics Wollo University Dessie, Ethiopia

the children. This enables them not only to improve the educational facilities of the children, health, decision making power and also keep them away from the clutches of local money lenders to repay the small debts. This makes possible only when the woman in the country are empowered.

### *Objectives of the study*

1. To study the dimensions of women empowerment.
2. To examine the use of higher education for transforming the ideas into desired outcomes.
3. To assess the contribution of higher education for women empowerment.

## **METHODS AND METHODOLOGY**

The aim of this paper is to describe the Women Empowerment through Higher Education in Ethiopia. Data source are broadly of two types i.e., primary and secondary. For collection of primary data the researchers used a structured questionnaire. A sample of 100 respondents of women students are taken from different colleges of the Wollo University. In order to analyze the data that was collected from the sample was processed in the way that is appropriate for analysis for the whole survey operation. Data processing includes manual editing, coding, data entry and consistency checking. Proper care was made all these activities, to achieve the objective of the study. A statistical tool with the help of software package SPSS version 20 is used. To support the primary data secondary data also used from different articles of published and unpublished sources, news papers, magazines and websites. As a result, after the questionnaire was distributed to the intended respondent the demographic and independent and dependent variables result described and analyzed through the use of tables. And multiple linear regression models were used to identify the impact and significant relationship of independent variables on dependent variable and to test the hypothesis. Furthermore, the research was used cross-sectional data. It studied the relation between variables at a point in time.

## **REVIEW OF THE LITERATURE**

The progress of Ethiopia's performance on gender disparity and woman empowerment has been significant and increasing day by day. The country has set an objective that it should eliminate gender disparities in primary education to secondary and tertiary levels by 2015. But to achieve the same more emphasis must be given to primary education. The ratio between girls and boys in primary education has improved from 0.85 in 2007 to 0.93 in 2012 and from 0.59 in 2007 to 0.83 in 2012 in secondary education. Early marriages among the children from poor and rural back ground have been decreased and educational progress among the girl's students is increasing. The minimum age for marriage has been increased from 16.1 to 16.5 from 2005 to 2011. The number of girls being married at the age of 18 years has been increased in different regions of the country. In some place the range is 12% and in some other regions it is 58%. Similarly the fertility rate has been drastically changed from 5.9 to 4.8 from 2000 to 2011. These fertility rates are highly influenced by the

educational back ground of the women. This, however, is not true in Ethiopia's case. Ethiopian society is socialized in such a way that girls are held inferior to boys. In the process of upbringing, boys are expected to learn and become self-reliant, major bread winners and responsible in different activities, while girls are brought up to be obedient, dependent, and specialize in indoor activities like cooking, washing clothes, fetching water and caring for children. (Haregewoin and Emebet, 2003; Hirut.2004) Women are not being allowed to read the news papers and watch televisions. Ethiopian women's access to mass media is one of the lowest. In their DHS comparative report, Mukuria *et al.* (2005) show that, among 25 Sub-Saharan African countries, Ethiopia was the last with respect to percentage of women who have access to newspaper. In the same report it was indicated that in 2000, among women aged 15-49 in Ethiopia, only 1.7% read newspaper at least once a week, compared with 15% in Uganda, 36% in Gabon and 37% in Namibia. Regarding women's access to television, among the 25 countries, Ethiopia was the second from the last with only 4.4% of women aged 15-49 watching television at least once a week, surpassing in-depth Analysis of the Ethiopian Demographic and Health Survey 2005 only Malawi (3.8%). Women's access to radio was relatively better than access to newspaper and television, with 11% of the women listening to radio at least once a week. It is, however, the lowest compared to other sub Saharan African countries; 72% for Gabon, 53% for Uganda, 52% for Malawi and 39% for Rwanda. The key commitments of governments and other development partners set in the MDGs include gender equality and women's empowerment. The commitments include ensuring universal primary education for both boys and girls by 2015, elimination of gender disparity at all levels of education by 2015 and reducing maternal mortality ratio by three quarters between 1990 and 2015. Ethiopia adopted these agreements to promote gender equality and improve the lives of women. As a means to implement these global agreements, different policies and legislations have also been enacted. These are the National Policy on Women, National Population Policy, Education Policy, Cultural Policy, and other legal documents. Women's exclusion from participation in education limits their ability to improve their socioeconomic status (Conway and Bourque, 1995, p. 5). Educational reformers see education "as a means to improve women's social and economic status" (Conway and Bourque, 1995, p. 1). Educational institutions can act as powerful agents of social change. At the same time, however, patriarchal cultures and social systems impose constraints on these educational institutions as potential vehicles for women's liberation (Conway and Bourque, 1995, p. 3). Social stratification along patriarchal lines is deeply entrenched in Ethiopian culture. Religious ideologies (Orthodox Christian, Islamic, Jewish, and animist) impose strict control on women and reinforce patriarchal authority (See VinaMazumdar for similar patriarchal social stratification in Asia in Conway and Bourque, 1995, p. 16).

There are many barriers to women's full participation in education. These include: grinding physical labor to secure water, food, and shelter (average working day is in the 13- 17 hour range); "cultural anomie" that emerged perhaps since the

last years of imperial rule; sexist educational content or curriculum, values, structures; and the inability of poor girls to attend school because their families depend on them to work at home. According to Conway and Borque (1995), the educational system is a microcosm of the gender system. "...One feminist school of thought observes that sex bias is inherent in the formal school systems and is reflected in the curriculum, texts, facilities, teachers, and administration. According to Conway and Bourque (1995), women's access to education is also a question of their claim to scarce economic resources. Based on this case study Desai (1995) writes: Any assessment of the status of women's education has to start with an understanding of the socioeconomic framework, cultural norms, value system that impinge and influence the role expectations and behavior of Ethiopian women. Ethiopian cultural, economic, political, and social institutions serve as obstacles to women's higher education in Ethiopia. Ethiopian educational policy and practice tend to reproduce traditional gender structures and social relations. In Ethiopia, there is a relationship between the educational systems and the models adopted by successive national political elites: modernization (imperial regime), Marxist-Leninist revolutionary (military regime) and agricultural-based industrialization (current regime). All three models have failed to bring about fundamental change in women's access to higher education. One feature common to all three models is that they are all imported from abroad (West, East, and west again, respectively) and have little relationship to the unique characteristics and needs of Ethiopian society. In the Ethiopian version of the modernization model, the "Victorian wife/mother role of service" was held up in Ethiopian textbooks as the ideal female role. In Ethiopian version of the Marxist-Leninist revolutionary model (military period) the subordination of all issues, including gender equity, to class struggle, national unity, and territorial integrity. Women's education is caught between conflicting pressures: on the one hand, nationalist leaders campaigned to promote the education of women, but, on the other, the patriarchal values of existing elites undermined any real commitment to changing gender roles or expanding women's opportunities. The second assumes scientific and technological education will integrate women into the development process. The third argues for women's participation in the development process as educated decision makers, teachers, planners and administrators (Mazumdar, 1995, p. 15). Citing the case of Pakistan, Mazumdar (1995) argues to the contrary: For poor women in urban settings the absence of any self-employment training in formal education prevents women from developing the economic base that they need to escape from dependence. Hence, the formal system fails to attract or retain large numbers of female students. (Jacobs, 1995) said access, process and outcomes are distinct features that need to be explored separately. Jacobs (1996) distinguishes three aspects regarding women in higher education viz., access to higher education, college experiences and post collegiate outcomes. "Women fare relatively well in the area of access, less so in terms of the college experience and are particularly disadvantaged with respect to the outcomes of schooling" (p. 154). Gender disparities are highest at the tertiary level in developing countries as a whole (Jacobs, 1996). Jacob's (1996) view that "economic calculations contribute to but are not sufficient to explain variation across countries and

over time in the share of schooling obtained by women" (Jacobs, 1996, p. 167). 1. Critical approaches: Critical approaches tend to be reproductions in the sense that their explanation seeks to demonstrate how the educational system reproduces the larger social system based on social stratification and inequality (Stromquist, 1989). Women's share of enrolment in higher education in selected sub-Saharan African countries (Jacobs, 1996) is very low: Ivory Coast, 19%; Kenya, 28%; Liberia, 24%; Morocco, 37%; Nigeria, 27%; Senegal, 22%; South Africa, 48%;Tanzania, 15%; Zimbabwe, 26%. At only 14%, Ethiopian women's share is lower than the norm for the region.

Gender inequality is most pronounced at the level of higher education. The interest is to explain the extreme gender disparity in access to higher education (enrolment and degree completion). Breakdown of gender differentials in access by levels of higher education systems like two-year, four-year, graduate, and professional. The country should also focus on extension (continuing) degree programs. In addition to the improving education the country adopted different codes and laws for the development of woman in Ethiopia. In 2000, however, the revised Family Code was passed, giving equal rights to spouses during the conclusion, duration, and dissolution of marriage. It also required equal division of all assets between the husband and wife upon divorce (Federal Negarit Gazetta Extra Ordinary Issue, 2000). In some societies, being seen by neighbors as in control of his family and wife is a key element of a man's social prestige --particularly in impoverished communities where men may be able to boast of few other status symbols (Cheston, *et. al* 2002). The existing unjust structure also determines the future of the would-be women (i.e., the girl child) who are often viewed as having little prospect of leading a successful life and supporting parents in future. As a result, it is argued that parents, particularly poor parents with very few livelihoods resources and struggling for basic survival, are forced to allocate more of their scarce household resources to children with a better earning potential (i.e. the male child) including allocation of food, paying for health, and education. (Armendariz and Morduch 2005). Sen estimated that the number of 'missing women' (those who died prematurely or who were selectively aborted) in the early 1990s was over 100 million (Armendariz and Morduch, 2005). According to the United Nations Population Fund, around the world, as many as one in every three women has been beaten, coerced into sex or abused in some other way – most often by someone she knows, including by her husband or another male family member (ACCION, 2009). Fafchamps, Kebede, and Quisumbing (2009) find that the relative nutrition of spouses is associated with correlates of bargaining power, such as cognitive ability, independent sources of income, and devolution of assets upon divorce, and that several dimensions of female empowerment benefit the nutrition and education level of children. These results in Ethiopia are corroborated by findings in Asia and Latin America. Hallward-Driemeier and Gajigo (2011) found that women were relatively more likely to work in occupations that require work outside the home, employ more educated workers, and in paid and full-time jobs in areas where the reform had been enacted, controlling for time and location effects. During 2000–05, Amhara, Oromiya, and Tigray implemented the code

(out of nine regions in Ethiopia), but as of 2011, all regions now apply the revised Family Code (Hallward-Driemeier & Gajigo, 2011). Most relevant to this paper, Dercon *et al.* (2012) also find that per capita consumption in female-headed households is significantly lower following the death of a household head, spouse, or another person in the household. Female-headed households also tend to be more vulnerable to covariate and idiosyncratic shocks. Dercon, Hoddinott, Krishnan, and Woldehanna (2012) find that per capita consumption in female-headed households is significantly negatively affected by drought shocks (the impact on male-headed households is insignificant), and in other work (Kumar & Quisumbing, 2013) related to the 2007–08 global food price increases, we find that female-headed households are more likely to report experiencing a reduction in asset holdings, household income, or consumption due to high food prices. Hallward-Driemeier, Hasan, and Rusu (2013a) track the evolution of key constraints to women's and girls' equal rights to property and restrictions on their legal capacity over the past 50 years across 100 countries using a database of legal indicators representing all geographic regions, legal traditions, and income levels.

### ***Women's education prospects and retrospect***

In spite of the forceful intervention by a bastion of female privilege, feminist critics, constitutional guarantees, protecting laws and sincere efforts by the government through various schemes and programmes over the last years and above all, the United Nation's enormous pressure with regard to the uplift of the plight of women in terms education is still in the state of enigma in Ethiopia for several reasons. Ethiopian society is obviously patriarchal (Gebrese lassie, 1988, p. 1). Women's domestic activities are not as highly remunerative and prestigious as men's activities. They do not occupy jobs of high managerial, administrative, technical, or scientific positions (Zewdie, 1991, p. 89). They suffer high rates of maternal death, and 98 percent have no access to family planning programs (Alaro, 1996). Traditionally the country saw education as the exclusive right of men but not for women.

In the history of Ethiopia the first girls' school was not opened until 1931. Gender inequality is reinforced in education which is provided by the fact that the literacy rate for the women is only 29.7% in the year 1968, 26.7% of junior secondary students, and 18.3% of senior secondary students were girls (Ministry of Education and Fine Arts, 1968). Significantly, there was no gender breakdown for higher education. In addition, dropout rates were much higher for girls. In 1968, although 30.4 percent of all first grade students were female, this percentage in grade twelve was only 14.7. Of the total Ethiopian school population enrolled in all types of school at beginning of the 1982 school year, 64.5 per cent of all students were male and only 35.5 per cent were female. This obviously means that still large womenfolk of our country are illiterate, the weak, backward and exploited. Moreover, education is also not available to all equally.

### ***Importance of women Higher Education in Ethiopia: Comprehensive Development***

It is proud to say that Ethiopia is the only country in Africa to have escaped Western Colonization. In spite of this Ethiopia remains one of the world's poorest countries in the world. It has the population of more than 80 million people, 175 percent of lives are getting less than \$2 per day. The country is suffering with poverty, slow development mixed with history of conflict, recurrent draught and environment degradation. This becomes more complex with the influence of deep traditional, social and economical patterns of the society. Because of these factors the right of woman and her opportunities to live independent, participate in community development and national service becomes unanswered. Women education in Ethiopia also been a major preoccupation of both the government and civil society as educated women can play a very important role in the development of the country. No doubt, women will play a vital role in contributing to the country's development. Women education in Ethiopia plays a very important role in the overall development of the country. It is not only helps in the development of half of the human resources, but in improving the quality of life at home and outside. Educated women not only tend to promote education of their girl children but also can provide better guidance to all their children. Moreover educated women can also help in the reduction of infant mortality rate and growth of the population. The focused goal of Ethiopian Higher Education has already empowered women to compete better, perform with precision, efficiency and achieve excellence in multi tasking. Empowered women challenge men in their workplace and are visible in all forms of powerful corporate positions- politically, economically, in the sectors such as banking, industry, technology, insurance and pharmacy sectors. The vision of a better Ethiopia free from multiple maladies can only be achieved when educated empowered women take up the mantle of responsibility and commit themselves to restructuring and advancing the development of the country.

### ***Concerns and Directions of Higher Education***

In this world of unpredictable social and technological changes, education has taken on a particular significance as a means of understanding and coping with such complexities. Thus, Ethiopian Higher Education needs to be reorienting itself to become more vibrant, competitive, meaningful and purposive which can be done with the usage of information and communication technologies. In the emerging global environment, women are required to develop a more skilled approach to cope with the rapid multiple changing environments. Higher education is a means to achieve vertical mobility which can counteract the deep divisions that exist in society.

### ***Issues and Challenges in Higher Education***

Equality and social access became major goals of higher education in post-independence. The four challenges which have been faced by higher education are as follows

- To introduce more disciplines and diversity
- To satisfy the social demands for new options.
- To remove gender barriers and role stereotyping and
- To enable enrolment of women for purposes of

media, adult education and information and training support.

### ***Economic empowerment through higher education***

productivity and of empowerment the questions that we need to explore are:

1. Will higher education institutions and their leaders respond to the required changes?
2. What measures are to be desired to exploit women's potential and promote their subsequent empowerment?

### ***Universities the Empowering Agents of Higher Education***

To be effective agents of empowerment through higher education, universities need to give attention to

- **Mass, motivation and mobilization:** Dissemination of information through newsletters and other social agencies.
- **Network culture:** monitor activities related to women's studies, women's movements and recommend better implementation.
- **Women and research:** The Universities should provide grants to encourage the woman students to provide research asoociateships for woman students.
- Special access for women: Women students from underdeveloped regions will be eligible for government schemes of scholarship, coaching assistance and remedial classes.

### ***Vocational Guidance and Self-Employment for Women in Ethiopia***

In Ethiopia career guidance and counseling courses in women's colleges are responding to social and market demands with a healthy amalgam of tradition and modernity. With a view to controlling unemployment and increasing women's self employment, counseling courses, career fairs, exhibitions and seminars are organized to disseminate information, cultivate the required skills and enable women to be productively employed to serve society with dignity.

### ***Strategies for Empowerment through Higher Education***

The education system will play a positive interventionist role in the empowerment of women. The higher education needs to take the responsibility for

- Cultivation of positive self-image and self confidence
- Developing capacity for critical thinking.
- Providing women's centers in agricultural, home science colleges and universities.
- Meeting the requirement of achieving full integration of women within the democratic and development efforts of the country.
- Providing continuing Education and Correspondence centers for organizing vocational and literary skills.
- Providing classes on legal literacy, programmes for women's socio-economic development delivered via

Economic empowerment is another need expected by every female member in the family. This is a common phenomenon in the entire World and Ethiopia is not an exception to it. The concept of Microfinance creates huge opportunities for economic empowerment of woman. In a study by (Cheston, *et al*, 2002) woman spend most of their income for their families well being. Women are considered to be the World poorest people and have very good payment record. Through micro finance woman tries to fulfill their immediate needs of ensuring food, clothes for themselves and their family members. This also helps the woman health care and contraception, access to consumption, improved decision-making and better spatial mobility, access to property, and a decrease in domestic violence. Studies, however, show much contrasted results (Armendariz and Morduch 2005). Some studies, report positive findings, measured through various indicators such as. In contrast, other studies have pointed out a number of negative consequences, both within households and on a wider scale, (Guérin, I, Santosh Kumar and I. Agier, 2010). (Mayoux and Hartl, 009, Kabeer, 1999). This is because, among other things, financial products, more often than not, are poorly designed, top-down, in a 'one-size-fits-all' modality and rarely integrated with other essential microenterprise services. For example, while successful early starter micro-finance institutions of the group-lending modality like BRI and Grameen Bank are implemented in countries like Bangladesh and Indonesia where the population density is between 700-900 people per square kilometer, more or less the same modality is applied in Sub-Saharan Africa and Latin American where it is fewer than 10 people, and endowed with different socio-economic realities (CGAP, 2004). Indeed, one of the great virtues of microfinance is bringing the service nearer to where the clients, particularly poor clients, reside, as distance is one of the most important determinants of transaction costs. Women are expected to benefit much from this shift of approach in the banking service. However, distance is not just physical space between service provider and potential clients. Geography, psychology, religion, language, sex, ethnicity, culture, or social class also creates distance between borrowers and lenders (Gonzalez-Vega, 2003). And neither women nor men are a homogenous group. Women, for example can be widowed, single, newly married, pregnant, young girls, unemployed, employed, rural, urban, and so on. (FAO, 2002). On the other hand, while financial services needed by the poor can be of various types, in many cases 'micro-credit' has taken the dominant role, perhaps because many assume that this is the 'quickest fix' to solve the deep poverty in rural areas. As such, it appears that the demand for such opportunities is widespread. Indeed, as employment and traditional livelihood strategies for men disappear, poor women in increasing numbers have had to make their ways to take every opportunity in the informal sector, primarily in low paying and often menial work -- piece work, vending, petty trading, agricultural labour, collecting garbage, cleaning toilets, and factory employment. And this sometimes includes prostitution. In almost every country in the World Bank Group study (2001), both men and women reported women's greater ability to accommodate, 'bury their

pride' and do whatever job was available to earn the money to feed the family, and pay whatever debt the family might have entered into. Yet, the market value of women's work may not be particularly important to women themselves compared with other aspects of their employment which, in a given social and cultural context, may be strongly valued at a personal level, such as modesty, respect, acceptability to husbands and kin, job fulfillment and/or the ability to reconcile paid work with childcare (Chant, 2003). Moreover, if income is increased at all, it may come at the cost of depletion of other valued resources such as time, health and general well-being. But, not everyone would be successful at increasing income. In many instances, given the objective realities of poor communities, where women are almost fully engaged in household chores and have little or no extra time or skill in business, micro-credit may not even be a priority. In particular where such micro-credit services are not accompanied by other essential services in business, skill development, labour-saving technologies, etc, cases have been observed where women have been increasingly indebted. Earlier evidence suggest that particularly in developed countries there has been a rise in single motherhood since the 1950s as employment and other wider livelihood opportunities gave women the freedom to leave unhappy marriages (Kabeer, 2001). Satisfied, and there is little competition among suppliers, microfinance also attracts profit-oriented investors looking for the lucrative market opening at the bottom of the pyramid. With their simplified approaches, often a direct copy or replication of the Grameen group lending modality, many institutions have already managed to rapidly expand outreach (especially of microcredit) and most would have the interest and motive to just go ahead with this established or 'standard' system. As of now, during the weekly or monthly group and center meetings, poor clients discuss among themselves on the performance of individual projects, and the credit officer keep reminding clients on the micro-finance institutions' credit policies, terms and conditions, member responsibilities and so on, primarily to make sure that the group will have no problem on repayment. However, there is little or no well organized training or facilitation to help clients especially poor female clients plan effective utilization of the credit on more profitable enterprises, as well as on the management of income from it and how they can benefit from the social capital within their group as well as wider social networks. As a result, the microfinance service and the group approach often utilized end up without influencing the traditional gender relations. Indeed, in cases where men continue to take the upper hand in utilizing the new microfinance opportunities and the generated incomes – which appear to be true in many cases -- microfinance opportunities to poor households may even end up re-enforcing the patriarchal system where women are (further) subjugated. On the other hand, tensions in gender relationship within the household may increase as economically empowered women find it difficult to co-exist with a man with traditional attitude and who feels uneasy with and threatened by the increasingly economically independent and more demanding wife and perhaps reduces his contribution to household expenditures. Kabeer (2007) reported similar cases from parts of Africa. In West Africa, unable to enforce 'obedient servility' through the sanction of withdrawing their contributions to wives who might be earning

more than them, men complained about the 'waywardness' of women and the ease with which women 'packed out' when things got rough. However, given 'polygamous' marital practices which allowed men to take another wife at any time, thereby increasing the competition for his limited resources, but given also the costs of going it alone, women were not using their incomes to leave their husbands but to build positions of 'virtual autonomy' (also termed 'divorce within marriage') from them. They built their own houses and invested in their own social networks as a safety net against this eventuality.<sup>2</sup> Thus, minimalist microfinance, with little integration with other services which are helpful to promote gender equality continues to have little or no impact towards achieving the desired objective of women's empowerment.

***Diversity and Dynamism in the Higher Education Curriculum***

A restructured curriculum envisaging skill-based, gender sensitized schemes and guidance services facilitating employment is the responsibility of higher education. One of the biggest responsibilities of higher education is to include technology studies to help women's development in research and employment. The policy designing must include the enrolment of more women to ensure 'PRODUCTIVITY ETHICS' – to increase women's productivity is imperative. Mass communication is therefore becoming more significant as a University Course. The funding of courses on science, vocational and professional degrees are made mandatory in women's college.

**Table 1**

Demographic analysis of the respondents				
Department	Frequency	Cumulative Percent	Mean	Std. Deviation
Management	61	61.0	2.45	2.071
Social Sciences	7	68.0		
Accounting & Finance	4	72.0		
Agri Econ	1	73.0		
Economics	8	81.0		
Others	19	100.0		
<b>Year of education</b>				
I year	20	20.0	2.10	0.704
2nd year	50	70.0		
3rd year	30	100.0		
<b>Family background</b>				
Business	24	24.0	2.78	1.397
Professional	17	41.0		
Uneducated	37	78.0		
Political	1	79.0		
Others	21	100.0		
<b>Monthly Income</b>				
1000-3000 birr	71	71.0	1.39	0.695
3001-6000birr	21	92.0		
6001-9000birr	6	98.0		
9001 and above	2	100.0		
<b>Future Plan</b>				
Job	30	30.0	2.21	1.122
Business	36	66.0		
Profession	24	90.0		
Home maker	3	93.0		
Others	7	100.0		
Total	100			

**Gender- Fair Education**

The main challenge to women’s higher education is to provide gender-fair education to all citizens. Major instruments for gender-fair education are

- Gender studies programs that are platforms for awareness generation in addition to offering courses that involve research, design and conduct training programs and establishing links with women’s non-governmental organizations and activists for women’s empowerment.
- Transforming the women’s lives as well as the society itself.

**Table-1** shows that demographic characteristics of the respondents. Out of 100 respondents 61(61%) of respondents are management students, 7(7%) are social science students, 4(4%) are accounting and finance students, 1(1%) are agriculture students, 8(8%) are economics students and 19(19%) are others. It shows that majority of respondents are from management. Year of education is another factor that decided the decision making power of the students. The first year students are 20(20%), 50(50%) are second year students and 30(30%) are third year students. Family back ground influences the decision making of respondents towards empowerment, 24(24%) are from business, 17(17%) are professional, 37(37%) uneducated, 1(1%) political 21(21%) and others.

**Table- 2**

<b>Ethiopian woman wants empowerment</b>				
<b>Ethiopian woman empowerment</b>	Frequency	Cumulative Percent	Mean	Std. Deviation
Strongly Disagree	9	9.0	3.81	1.346
Disagree	12	21.0		
Neutral	11	32.0		
Agree	25	57.0		
Strongly Agree	43	100.0		
<b>Want to be independent</b>				
Strongly Disagree	9	9.0	3.99	1.337
Disagree	10	19.0		
Neutral	5	24.0		
Agree	25	49.0		
Strongly Agree	51	100.0		
<b>Marriage Immediately</b>				
Strongly Disagree	13	13.0	2.77	1.278
Disagree	44	57.0		
Neutral	8	65.0		
Agree	23	88.0		
Strongly Agree	12	100.0		
<b>Parents co-operation</b>				
Strongly Disagree	7	7.0	3.74	1.186
Disagree	11	18.0		
Neutral	11	29.0		
Agree	43	72.0		
Strongly Agree	28	100.0		
<b>Continue Job/profession</b>				
Strongly Disagree	6	6.0	4.03	1.159
Disagree	7	13.0		
Neutral	8	21.0		
Agree	36	57.0		
Strongly Agree	43	100.0		
<b>Stand on your own</b>				
Strongly Disagree	9	9.0	3.89	1.310
Disagree	11	20.0		
Neutral	4	24.0		
Agree	34	58.0		
Strongly Agree	42	100.0		
<b>Share Monthly Financial needs</b>				
Strongly Disagree	4	4.0	3.49	1.040
Disagree	17	21.0		

**Table- 2**

Neutral	17	38.0		
Agree	50	88.0		
Strongly Agree	12	100.0		
<b>Take own decisions</b>				
Strongly Disagree	15	15.0	3.42	1.319
Disagree	11	26.0		
Neutral	9	35.0		
Agree	47	82.0		
Strongly Agree	18	100.0		
<b>Obey husband words</b>				
Strongly Disagree	16	16.0	3.02	1.303
Disagree	23	39.0		
Neutral	16	55.0		
Agree	33	88.0		
Strongly Agree	12	100.0		
<b>Financial Decision</b>				
Strongly Disagree	9	9.0	3.20	1.181
Disagree	22	31.0		
Neutral	21	52.0		
Agree	36	88.0		
Strongly Agree	12	100.0		
<b>Work life balance</b>				
Strongly Disagree	10	10.0	3.86	4.221
Disagree	12	22.0		
Neutral	14	36.0		
Agree	49	85.0		
Strongly Agree	14	99.0		
<b>Perform House work</b>				
Strongly Disagree	21	21.0	2.84	1.391
Disagree	27	48.0		
Neutral	14	62.0		
Agree	23	85.0		
Strongly Agree	15	100.0		
<b>Relocate without husband</b>				
Strongly Disagree	12	12.0	3.77	5.337
Disagree	22	34.0		
Neutral	11	45.0		
Agree	37	82.0		
Strongly Agree	17	99.0		
<b>Pursue higher degree</b>				
Strongly Disagree	8	8.0	3.79	1.192
Disagree	10	18.0		
Neutral	5	23.0		
Agree	49	72.0		
Strongly Agree	28	100.0		
<b>Empowerment of woman is good</b>				
Strongly Disagree	7	7.0	4.18	5.306
Disagree	19	26.0		
Neutral	12	38.0		
Agree	23	61.0		
Strongly Agree	38	99.0		

The respondents 71(71%) income is 1000-3000, 21(21%) of respondents is 3001-6000, 6(6%) of respondents income is 6001-9000.and 2(2%) of respondents family income is above 9000. From this we can conclude that most of respondent’s family income is between 1000-3000. Out of 100 respondents 30(30%) need job, 36(36%) wants to be business man, 24(24%) respondents wants to be professional, 3(3%) wants to be home maker and 7(7%) other from this we can conclude that most of respondents wants to do job for empowering themselves.

The above **table-2** shows students level of agreement or disagreement for empowerment 9(9%), 12(12%), 11(11%), 25(25%), replied strongly disagree, disagree, neutral and agree respectively and most of them 43(43%) replied strongly agree. This implies that women in Ethiopia need empowerment in their life. Independent life is always desired by everyone in the society the level of agreement or disagreement on the statement

“to be independent after completion of higher education. The respondents 9(9%) replied strongly disagree, 10(10%) disagreed, 5(5%) replied neutral, 25(25%) agreed and 51(51%) strongly agreed with the statement. This indicates that most of respondents want to be independent after completion of higher education. Marriage helps women to be much empowered to take that decision. In the opinion of the respondents 13(13%) strongly agree, 44(44%) agreed, 8(8%) neutral, 23(23%) disagreed and 12(12%) strongly disagreed. As majority of respondents agreed that they would like to go for marriage immediately after completion of higher studies to be much empowered. A good decision is always a group decision than one man decision. The students responded that 7(7%), 11(11%), 11(11%), 43(43%) and 28(28%) replied strongly disagree, disagree, neutral, agree and strongly agree. They need parent’s co-operation in their decision making to be effective and related to their future. Job or profession is always enhances the empowerment of any individual it is even true with the females. The respondents agreed that 6(6%) strongly disagree, 7(7%) disagreed, 8(8%) neutral, 36(36%) agreed and most of them replied strongly agree. Students would like to continue job after marriage. Independence is need by everyone. In case of women it is much prevalent to be independent to enhance their satisfaction and decision making abilities. The response from the sample is 9(9%) strongly disagreed, 11(11%) disagreed, 4(4%) neutral, 34(34%) agreed and 42(42%) strongly agreed. Majority of students want to stand on their own for the sake of money and freedom for life. Coordination and cooperation always enhances the ability of the individual to take wise decision and improved standard of living too. 4(4%), 17(17%), 17(17%), 50(50%) and 12(12%) replied strongly disagree, disagree, neutral, agree and strongly agree. Respondents will share their monthly financial needs with their in laws to improve their standard of living. Financial freedom always encourages the individual to take independent decision but not individual decision. 15% replied strongly disagree, 11% disagreed, 9% neutral, 18% strongly agreed and 47% agreed with the statement. The respondents will take their own decisions after marriage due to their financial independence. Culture and customs are important in every society. 16(16%), 23(23%), 16(16%), 33(33%), 12(12%) respondents replied strongly agree, agree, neutral, disagree and strongly disagree with the statement. Women need empowerment to stand on their own but not to live alone. They independent but still they need to respect the customs and culture of society and country. The level of agreement or disagreement with decision making statement 9(9%) strongly disagree, 22(22%) disagree, 21(21%) neutral, 36(36%) agreed and 12(12%) strongly agreed. This indicates that most of respondents would like to take all financial decisions at their in laws with their support. Work life balance is another important factor for working women. A woman need empowerment shall have to face the challenge of work life balance. The students responded 10(10%) strongly disagreed, 12(12%) disagreed, 14(14%) neutral, 49(49%) agreed and 14(14%) strongly agreed. The majority of the woman is able to maintain good balance between work and life. Performing work at home is also another problem faced by most of the working woman. The respondents replied 21(21%), 27(27%), 14(14%), 23(23%), 15(15%) strongly agree, agree, neutral, disagree and strongly disagree. They don’t or want to

perform less house work as they are doing a job. They take support of a house made that way they are also providing employment for another woman. Change is a natural phenomenon. No one can go against the change. Like woman needs to work they should relocate the place. Out of 100 respondents 12(12%) strongly disagreed, 22(22%) disagreed, 11(11%) neutral, 37(37%) agreed and 17(17%) strongly agreed. It can be concluded that woman are willing to relocate without husband if their job requires. In the process of improving their efficiency and performance woman need to update their knowledge by pursuing higher degrees. The response showed that 8(8%), 10(10%), 5(5%), 49(49%) and 28(28%) replied strongly disagree, disagree, neutral, agree and strongly agree students like to pursue higher degrees after marriage to empower themselves. On the overall every woman needs empowerment in the world and Ethiopia is not an exception to it. The total respondents of the survey opinioned that 7(7%) strongly disagreed, 19(19%) disagreed, 12(12%) neutral, 23(23%) agreed and majority of them 38(38%) strongly agreed. From this we can conclude that women needs empowerment.

## **CONCLUSIONS AND SUGGESTIONS**

Growth and development of the economy cannot be achieved without considering the woman in that country. Woman should be given at most priority in the development of house and the country. From the earlier studies of woman empowerment a country where woman is being treated well, the scope for the development of such countries is very high. The current study proved that a positive and improved change is possible if woman in the country are being empowered. By giving woman empowerment the economic variables such as self-income, employment generation, productive investment, independence in decision making, living standards, enterprising skills, leadership and many more can be possible. There is a significant change in the woman thinking after acquiring empowerment. The present day woman wants to leave the husband for betterment of his family and himself. Needs to take own decision independent decision, desires to stand on her own. In the process of balancing work and life they want to take support of another woman like house made by giving an opportunity of employment to others. In the study most of the respondents are from rural areas and uneducated families. Women were able to express their views freely in the family, groups and were able to discuss issues freely with bankers, govt. officials and others. The respondents feel that marriage is only a social norm in the society but it is not a source of income to live. Majority of the respondents feel that even after marriage they want to earn and want to be independent. Finally the woman in Ethiopia needs empowerment to fulfill their desires it is because of the education they are acquiring from universities and colleges. Empowerment of woman is also useful for countries like Ethiopia to eliminate the poverty and to increase the living standards of the families. The country within which majority of the respondents are belonged to poor and poorest sections, a place which culturally constructs the men as the chiefs of society and the women as less powerful, in the world Ethiopia as under developed and third world country women should always be given empowerment and every

woman in the country should be given a chance to learn at least preparatory level of education. This enhances the woman empowerment and growth of the country.

## References

1. Alaro, "The Politics of Women's Empowerment - An Ethiopian Perspective," *The Ethiopian Herald*, January 3, 1996, p. 8).
2. ACCION (2009): *Microloans for Women: A Source of Empowerment and Social Change*, Summary for discussion.
3. Armendáriz, B and N. Roome (2009): *Empowering Women via Microfinance in Fragile States*, Centre Emile Bernheim Research Institute in Management Science, Solvay Business School.
4. Armendariz, Beatriz and Jonathan Morduch (2005): *The Economics of Microfinance*, Amazon Books.
5. Cheston, S., & Kuhn, L. (2002). *Empowering women through microfinance*. In S. Daley-Harris (Ed.), *Innovations in microfinance for the poorest families* (pp.167-228). Bloomfield, CT: Kumarian Press.
6. Cheston, Susy and Lisa Kuhn (2002): *Empowering Women Through Microfinance*, (Paper Submitted to Microcreditsummit-5).
7. Conway, J.K., and S.C. Bourque. *The Politics of Women's Education: Perspectives from Asia, Africa and Latin America*. Ann Arbor, MI: University of Michigan Press, 1996. Ethiopia, NPA, April 1995. *The Ethiopian Herald*, December 30, 1995. *The Ethiopian Herald*, January 12, 1996.
8. Desai, M. *Transnational solidarity: Women's agency, structural adjustment, and globalization*. (2002). In N. A. Naples & M. Desai (Eds.), *Women's activism and globalization: Linking local struggles and transnational politics* (pp.15-33). New York, NY: Routledge.
9. Federal Negarit Gazetta. (2000). No. 1/2000. Extra ordinary issue. The revised Family Code Proclamation No. 213/2000.
10. FAO (Food and Agriculture Organization of the United Nations), *State of food and agriculture 2010–2011: Women in agriculture-closing the gender gap for development*, FAO, Rome (2011).
11. Guérin, I. (2006), *Women and Money: Lessons from Senegal*, *Development and Change*, 37(3), pp. 549-570.
12. Hallward-Driemeier, M., & Gajigo, O. (2011). *Strengthening economic rights and women's occupational choice: The impact of reforming Ethiopia's family law*. Paper presented at the Centre for Study of African Economies 25th Anniversary Conference 2011: *Economic Development in Africa*, Oxford, UK.
13. Hallward-Driemeier, M., Hasan, T., & Rusu, A. B. (2013a). *Women's legal rights over 50 years: Progress, stagnation or regression? Policy Research working paper no. WPS 6616*. Washington, DC: World Bank Group.
14. Hallward-Driemeier, M., Hasan, T., & Rusu, A. B. (2013b). *Women's legal rights over 50 years: what is the impact of reform? Policy Research working paper no. WPS 6617*. Washington, DC: World Bank.
15. Haregewoin, C. and Emebet, M. (2003). *Towards Gender Equality in Ethiopia a Profile of Gender Relations*. Swedish International Development Cooperation Agency.
16. Kabeer, Naila (2007) *Marriage, Motherhood and Masculinity in the Global Economy: Reconfigurations of Personal and Economic Life* IDS WORKING PAPER 290 IDS, University of Sussex.
17. Kabeer N (2001), "Conflicts Over Credit: Re-evaluation the Empowerment Potential of Loans to Women in Rural Bangladesh": *World Development*, Vol.29,No.1.
18. Mukuria, A. (2005). *The Context of Women's Health: Results from the Demographic and Health Surveys, 1994-2001*. Comparative Reports No 11. Calverton, Maryland: ORC Macro.
19. M. Fafchamps, B. Kebede, A. Quisumbing, *Intrahousehold welfare in rural Ethiopia*, *Oxford Bulletin of Economics and Statistics*, 71 (4) (2009), pp. 567–599.
20. M. Fafchamps, A.R. Quisumbing, *Control and ownership of assets within rural Ethiopian households*, *Journal of Development Studies*, 38 (6) (2002), pp. 47–82.
21. M. Fafchamps, A. Quisumbing, *Assets at marriage in rural Ethiopia*, *Journal of Development Economics*, 77 (1) (2005), pp. 1–25.
22. Mayoux, L. (1998). *Women's empowerment and micro-finance programs: strategies for increasing impact*. *Development in Practice*, 8(2), 235-241.
23. Mayoux, L. (1999). *Questioning virtuous spirals: Micro-finance and women's empowerment in Africa*. *Journal of International Development*, 11, 957-984.
24. Mayoux, L. (2001). *Tackling the downside: Social capital, women's empowerment and micro-finance in Cameroon*. *Development and Change*, 32, 421-450.
25. Mayoux, L. (2001), *tackling the Down Side: Social Capital, Women's Empowerment and Micro-Finance in Cameroon*, *Development and Change*, 32(3), pp. 453-464.
26. Mukuria A, Aboulfia C, Themme A (2005). *The Context of Women's Health: Results from the Demographic and Health Surveys, 1994 – 2001*. Comparative Reports No 11. Calverton, Maryland: ORC Macro.
27. Rappaport J. (1984). *Studies in empowerment: introduction to the issue*. *Prevention in Human Services*, 3, 1-7.
28. S. Dercon, J. Hoddinott, P. Krishnan, T. Woldehanna, *Burial societies in rural Ethiopia*, E. Mwangi, H. Markelova, R. Meinzen-Dick (Eds.), *Collective action and property rights for poverty reduction*, University of Pennsylvania Press for the International Food Policy Research Institute, Philadelphia (2012).
29. S. Dercon, P. Krishnan, *In sickness and in health: Risk sharing within households in rural Ethiopia*, *Journal of Political Economy*, 108 (4) (2000), pp. 688–727.

*International Journal of Recent Scientific  
Research*

ISSN 0976-3031



9 770576 303009