

## **Assessment Of Factors Affecting Women Socio-Economic Development: The Case Of Wolaita Sodo Town Women Association.**

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**ABSTRACT:** *Women's participation in the economic sphere is narrow and largely limited to domestic work and low paying menial jobs in the formal economic sphere due to social, economic, political and other factors. Thus, this study was conducted to assess factors that affect the socio economic development of women at Wolaita Sodo town. Primarily, the study is explanatory in nature and the data used in this paper is mainly primary but to some extent secondary data as well, quantitative and qualitative types of data was incorporated. In doing this research, 50 respondents were taken using a simple random sampling. A questionnaire containing both open and closed ended questions was distributed. The collected data was analyzed by using both descriptive and inferential statistics. After data was coded and organized, statistical package for social sciences' software was used to analyze and further cleaning. The finding of study revealed that in Wolaita Sodo town the majority of respondents were having an educational status 10-12 grades. The data shows that women had lower socio economic participation when compared with male counterpart. In addition, the finding of the study exhibited socio-cultural attitudes; lack of asset, gender inequality, religion factor and lack of collateral to access to credit were significantly associated with challenges of women socio-economic development on multivariate analysis at p-value less than 0.05. Moreover, there is traditional belief that considering women as weaker section of society. Hence, it is recommended that the government and other concerned bodies should work together with NGO's and other organization to strengthen women socio-economic development through providing different skill training, diversification sources of women income, and so on.*

**KEYWORDS:** *Factors, Women, Socio-Economic Development, Wolaita Sodo, Women Association*

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### **I. INTRODUCTION**

Women are more than half of the world population. Women have triple roles: as mothers and careers, producers and farmers and they work to support their families and communities. Yet, all over the world the poorest people are predominantly women. Women face an increasing level of violence because of their gender; half of the million die each year as a direct or indirect result of pregnancy. Historically, women both in eastern and western societies were viewed as the weaker sex. Even today, women in most of the world are less well-nourished than men, less healthy, more vulnerable to physical violence and sexual abuse and less paid. They are much less likely than men to be literate, still less likely to have professional and technical education (Boserup 2007).

Women's participation in the economic sphere is also narrow and largely limited to domestic work and low paying menial jobs in the formal economic sphere. Despite all the hardship they face, their valuable contribution has never been calculated in the national GDPs globally. However, women can prove to be a valuable resource (an asset) for the country with the abilities like handling multiple tasks simultaneously, which might not be that easy about male employee standing (Chalchissa and Emnet 2013).

A major overlooked feature of LDCs, particularly in Africa, is the women's crucial role in agrarian systems. In sub-Saharan Africa, where subsistence farming is predominant and shifting cultivation remains important, nearly all tasks associated with subsistence food production are performed by women. They perform nearly 70-80% of total subsistence farming, and they serve as the primary laborers on small farmers where they contribute 2/3 or more of all hours of work on food production, processing and marketing (Desai 2010).

In Ethiopia women are also actively involved in all aspects of their society's life. Women are both producers and procreators. They actively participate in the social, political, economic and cultural activities of their communities. However, the important roles they play have not always been recognized. The discriminatory political, economic and social rules and regulations prevail in Ethiopia have barred women from enjoying the fruits of their labor. Without equal opportunities they have lagged behind men in all fields of self-advancement

(Ayferam2015). Before the 1974 revolution, women's organized activities were ran mainly by nongovernmental bodies such as the Ethiopian Officer's Wives Association and the Ethiopian Female's Students Association. However, these associations were limited to scope and only existed in cities.

Moreover, some studies indicate that women do about 50-60% of the agricultural work in farming households. Women are the backbone of any society and are active in micro and informal sector, which are given little consideration. Their contribution is neither valued nor reported(Ayferam 2015). Because of the deep-rooted socio cultural practices and their low education status, women have limited access to economic resource such as land, property, credit, financial services and so on(Stevenson and St-Onge 2005).

As (Ayferam 2015)noted the majority of women are engaged in domestic and informal activities like provision of water, child care and food processing which are essential for the survival of household. These informal and household jobs are unpaid and are generally governed by custom. In this regard, women most frequently are excluded from formal sectors.

In addition, in Ethiopia women traditionally have little to do with decision making. The vast majority of the family decisions are decided by men including the option to choose whether to give birth or not. Even if women role is significant in socio-economic development, the problem stated above and others hold back women socio-economic development (Berhane, Gossaye et al. 2001). Yet, as far as the knowledge of the researcher is concerned there is not study conducted on the subject of factor that affecting women socio-economic development in Wolaita Sodo town.

Thus, this study aimed to assess the factor affects socio-economic development of women in Wolaita Sodo town women Association. It has been conducted to investigate and answer the following main research questions:

- What are the factors that affect women socio-economic development of women in Wolaita Sodo town?
- What measures have been undertaken to overcome challenges to women socio- economic development in Sodo town?

### **1.1. Objective of the study**

The general objective of the study was to assess the factors that affect the socio economic development of women in Wolaita Sodo town women Association.

### **1.2. The specific objectives of the study include:**

- To determine socio-demographic factors that affect women socio –economic development
- To identify economic factors that hinder women socio –economic development

## **II. REVIEW RELATED LITERATURE**

### **Concept of socio-economic development**

Socio-economic development is defined in different ways for various contexts, social, political, biological, science and technology, language and literature. In the socio-economic context, development means the improvement in people's lifestyles through improved education, incomes, skills development and employment(Mebratu 1998). It is also defined as the process of creating economic and social opportunities for women and their families. Socio - economic development is desirable change of society. It is measured with indicator such as GDP, life expectancy, literacy and level of employment(Hicks and Streeten 1979). Changes in less- tangible factors are also considered such as personal dignity, freedom of association, freedom from fear of physical harm, and participation in civil society. Cause of socio economic change is, for example, new technologies, changes into laws, changes into physical environment and ecological changes. Ethiopian women are actually involved in all aspects of their societies like women are producer and procreators and they are also active participants in the social political and cultural activates of their community. However, their participation in the country economy has not been valued, Ethiopian women have not received their rare shape of the nation's wealth (Ayferam 2015).

### **The core values of development**

These core values relate to the fundamental human needs and also represents common goals sort by all individuals and societies.

**Sustenance** this means the ability to meet the basic necessities of life which is necessary to sustain an average human being. Such basic necessities are food, shelter, good health, protection, etc. Without these basic needs, living will impossible. When any of these is absent or in short supply, absolute underdevelopment exists. Therefore, the basic function of any society is to provide a means of overcoming the helplessness and misery arising from lack of these basic needs. To this extent, we may say that economic development is a necessary condition for the improvement in quality of life of the people. Without sustained and continuous economic progress, the realization of the human potential would not be possible because one has to have enough in order to have more. Rising per capital income and elimination of absolute poverty, greater employment opportunities,

lessening income inequalities therefore constitute the necessary but not the sufficient condition for measuring/determining economic growth(Gasper 2008).

**Self-esteem** this means the sense of worth and self-respect of not being used as a tool by others for their own ends. All societies seek some basic form of self-esteem which may be called identity, dignity, respect, recognition, etc. It should be noted that the level of self-esteem varies from societies to societies and from cultures to cultures(Gasper 2008). However, with proliferation of the modernizing values of developed nations, many developing countries suffer from serious cultural confusion when they come in contact with economically and technologically advanced societies.

**Freedom from Servitude** this means the ability to choose. Freedom here has to do with the sense of emancipation from undesirable conditions of life such as oppressive institutions, misery, dogmatic beliefs, etc (Nussbaum and Sen 1993).

### **Women in Development**

**A woman in Development is** an approach to development projects that emerged from 1970s, calling for treatment of women's issues in development projects. It is the integration of women into the global economies by improving their status and assisting in total development. Later, the development approaches proposed more emphasis on gender relations rather than seeing women's issues in isolation(Kabeer 1994). (Kabeer 1994)Women, especially those in the low-income strata, traditionally have contributed to productive activities such as agriculture (mostly small-scale), agro-processing crafts and home industries, trade and commerce, but there has been a tendency to underestimate their economic roles and to undercount their participation due to inadequate data(Irene , Crampton and Mishra 1999). In general, women have been benefiting increasingly from programs in the social sector, as evidenced by the large increases in school enrollment of the female population at all levels of education and a rise in life expectancy. However, severe health, nutritional and educational problems still remain to be resolved, especially in the case of women in rural areas and low-income women in the urban centers(Moser 1989).

While modernization has opened up economic opportunities in some areas, on the other hand it has led to a decline in traditional sources of income for many women, e.g., those engaged in the production of handmade and homemade items. In the agricultural sector the introduction to mechanization and new technologies generally has displaced small producers and disrupted traditional systems of production and complementarities between the roles of the two sexes in the smallholder family (Authority 2001).

### **Factors influence women socio-economic development**

There are many factors that hinder women from accessing socio- economic fortunes and becoming economically empowered. Some of the factors discussed here include: cultural factor, educational factor and financial factor.

Cultural factor is customs and traditions of patriarchal societies serve as great deterrent to women empowerment. As (Adegoroye and Adegoroye 2008) find out from their study that harmful cultural practices militate against women socio-economic empowerment. There are cultural practices that promote gender-based violence and these acts of violence are usually directed at women(Bisika 2008). The study conducted by(Briere and Jordan 2004)identified socio-cultural factors such as poverty, social inequality and inadequate social support as some of the variables that hamper women socio-economic development. Also, in some societies, inherited tradition prevents women from inheriting land both from their fathers or husbands thereby limiting their access to collateral and productive opportunities(Danjuma, Muhammad et al. 2013).

Education is a crucial factor to promote women socioeconomic participation. Suleiman (2009) identified an education as the bedrock for empowerment and the only panacea to women empowerment. Without education, it will be difficult for women to become economically empowered in the world. Education is the most effective strategy for promoting women empowerment(Muhammad and Safiya 2013). As (Danjuma, Muhammad et al. 2013) states that the issue of women education is essential for socio-economic development and the women are not educated well to contribute their useful quota of the society. As (Adegoroye and Adegoroye 2008) find out from their study that low literacy level of the women inhibited them access to vital information that can improve their lots economically. The other studies opines that education increases the chances of employment for women thereby empowering them economically but unfortunately, equal access to education for girls are still a challenge in Africa (Danjuma, Muhammad et al. 2013). The African patriarchal culture favors the education of males to the detriment of females especially when family resources are limited, because the males propagate and carry on the family name which leads to low level of education for girls and employment in low paid jobs than males. This is evidenced from the fact that the proportion of females decreases as the level of education increases. The Forum for African Women Educationists (Muhammad and Safiya 2013) reports that only 1 girl for every 2 boys make it to Secondary School and 1 girl for every 3 boys completes secondary education.

There are circular relationships known as the vicious circles of poverty that tend to perpetuate the low level of development in least developed countries (LDCs). According to (Jhingan 1997) poverty and underdevelopment of the economy are thus synonymous. A country is poor because it is poor and remains underdeveloped as it has not the necessary resources for promoting development. Low productivity is the result of low real income. The low level of real income means low saving. The low level of saving leads to low productivity which results in low investment and deficiency of capital. The deficiency in capital, in turn, leads to a low level of productivity and back onto low income.

The other the most pertinent obstacle to economic development is the shortage of capital. This is raised from the vicious circle of poverty. Poverty is both a cause and a consequence of a county's low rate of capital formation. In an underdeveloped country, the masses are under poverty line. They are mostly illiterate and unskilled, use outdated capital equipment and methods of production (Jhingan 1997).

Furthermore, Finance is the backbone of any economy and can limit the level of economic activities to an individual, society or country. As(Adegoroye and Adegoroye 2008) find out from their study that lack of finance and access to loans militate against women socio economic empowerment. The lack of proper sources of fund is a major problem blocking the chances of women from attaining economic growth. As (Muhammad and Safiya 2013)opines that where women have no direct access to land and cannot have collateral because of patriarchal and customary practices that pass property through the male line, limit women from having direct access to credit. The women are more credit worthy than men, but legal requirements and lack of collateral still limit women's access to bank credit(Aca and Nwosu) .

### III. MATERIAL AND METHODS

#### Study area

Wolaita zone is located in the Southern Nation, Nationalities and People Regional State of Ethiopia (SNNPR). It is 390 Km and 329 Km away from Addis Ababa through Hosanna and Halaba respectively. It is 166km far from Hawassa the regional capital city. Its astronomical location is much North longitude and 37 east longitudes and 6 51 " 81 "N 37'40 ' 5 " E elevation. It's population now dynamical increases shows statistical agency now a day's 1.9 million population existed. Climatic condition is woyinadega and sometimes get convectional and cyclical rain fall. People in rural area live by farming system like mixed traditional farming system and mixed farming system. Their products are more like coffee, fruits, cereal crops and so on. Those who live in town their economic system based on trade and other related activities ([https://en.Wikipedia#org/wiki/woliata zone](https://en.Wikipedia#org/wiki/woliata_zone)).

#### Research design

The study was employed explanatory research design to obtain complete and adequate information and present the cause and effect relation between dependent and independent variables. In addition, both qualitative and quantitative approaches were employed to assess a factor affecting the socio-economic development of women in Wolaita Sodo town.

#### Model specification

Econometric model was used to study the determinants of women participation in socio-economic development. The logit model was employed with women participation in socio economic development as a dependent variable. It specifies a non-linear functional relationship between the probability of participating or not participating in socio-economic development, and those factors that influence women socio-economic development. The factors that influence the women socio-economic development are referred to as explanatory or exogenous or independent variables.

The logit model has a logistic distribution function for the stochastic term "e" (Greene 2003); (Cameron and Trivedi 2005), and it has been used by a number of researchers in related studies.

The variable of interest here is why some women participate in socio-economic development while others are not. Therefore, the dependent variable is binary (0 for denied and 1 for participated). Thus, the study will use a *logit* model recognizing the discrete choice nature of the dependent variable.

Let the observed outcome be  $Y_i$  and the underlying latent variable  $Y_i^*$ , which is the unobserved threshold level that marks between participated and not participated. It is assumed that this is a function of observed personal and socioeconomic factors, say  $X_i$ , and unobserved characteristics, say  $\varepsilon_i$ , for respondent i. This can be expressed in equation form as below:

$$y_i^* = x_i' \beta + \varepsilon_i, \left[ \varepsilon_i \square NID(0, \delta^2) \right]$$

If this threshold level is set to zero, without loss of generality, then the *logit* model can be fully described as:

$$y_i^* = x_i' \beta + \varepsilon_i, \left[ \varepsilon_i \square NID(0, \delta^2) \right]$$

$$y_i = \begin{cases} 1 & \text{if } y_i^* > 0 \\ 0 & \text{if } y_i^* \leq 0 \end{cases}$$

Thus the model looks like;

$$Y_i = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \dots + \beta_n X_n + \epsilon_i$$

Whereas  $Y_i$  = indicate dependent Variable (Women participate in socio-economic activities)

$\beta_0$  = indicate constant term or intercept

$X_1 \dots X_n$  are explanatory variables affecting women socio-economic development. These were sex, education status, gender inequality, and discrimination over access to resource, lack of capital, early marriage, religion, lack of collateral to access to credit, poverty, and lack of adequate income.

### Sources of data

This study was both primary and secondary sources of data. Primary data was collected using questionnaires and interview. Questionnaires include both open and close ended questions, and semi-structured interview was conducted to get detail data about issue at hand.

### Target population

To accomplish objective of the study, the required data were collected from the women association that found in Sodo town. The association has total of 150 populations. The association was selected because it incorporated women from the different kebeles of the town (Wolaita Sodo town women and child affairs).

### Sampling technique and sample size

The researchers were employed a simple random sampling technique because it gave equal chance for all population of the study and reduce sample bias. Out of the total population 50 women were selected to filled questionnaires using the following formula:

$$\frac{N}{1+N(e)^2} = \frac{150}{1+200(0.1)^2} = 50$$

## IV. METHODS OF DATA ANALYSIS

The collected data were analyzed using simple descriptive and inferential statistics methods like tabulation, percentage, frequency, and binary logit. The descriptive statistics employed because it helps the researcher to put the data in formal and describe in short, understandable and precise manner whereas inferential statistics helps the researchers to make predictions or inferences about a population from observations and analyses of a sample.

## V. RESULT AND DISCUSSIONS

### Personal and socio-demographic characteristics of respondents

Table 1. Personal and Socio-demographic characteristics of respondents

Item	Category	Frequency	Percent
Sex	Male	14	28.0
	Female	36	72.0
	Total	50	100.0
Age	Below 20	---	----
	20-30 yrs.	40	80.0
	31-40 yrs.	10	20.0
	Total	50	100.0
Marital status	Single	15	30.0
	Married	30	60.0
	Divorced	5	10.0
	Widowed	---	----
	Total	50	100.0
Family size	Below 5 children	43	86.0
	5-10	7	14.0

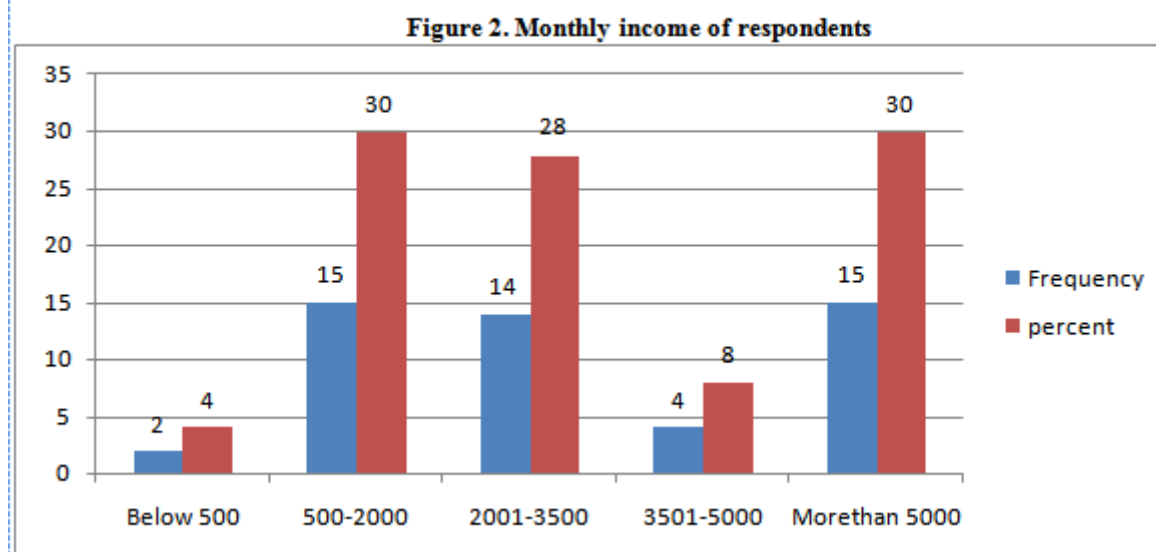
	10	—	—
	Total	50	100.0
Educational status of respondents	Primary School	—	—
	10-12 completed	32	64.0
	Certificate	9	18.0
	Diploma	1	2.0
	Degree and above	8	16.0
	Total	50	100.0

A total of 50 respondents were enrolled in the study, of which more than half 72 % respondents were females while 28 % respondents were males. Of total respondents two third of participants were found between the age group of 20-30 years but none of these respondent was below 20 years. The mean age of respondents were  $31.26 \pm SD (10.012)$ , (minimum 20 and maximum 48).The data showed that the majority of respondents belong to economically active age groups. It is too important for these women to be able to bring economic and social gains in their lives through participation in the socio-economic development. (See table 1)

The finding of the study showed that, among the sampled respondents 60% of respondents were married but none of them was widowed. The data disclose that over half of these respondents were married. Thus, it has its own impact when a woman demand for collateral and other property to participate in socio-economic development. With regard to family size of participants' majorities of respondents 86% have below five children while only 14 % of respondents have 5-10 family size. This indicates that family size is among factors that affect women socio-economic development. As (Meraj and Sadaqat 2016) also find out increasing a family size might compel women into a joint family system where woman seems less empowered than the one that lives in a nuclear family. It is also confirmed joint family system is negatively associated with women empowerment.

As it is shown in the Table No.1, regarding level of education of the respondents, 64 %, 18 % and 16 % were 10-12 grade completed, certificate holder and degree and above respectively. This revealed that over half of the women have no adequate education background. Education is necessary but the relevance to education is highly important to the females to increase their participation in socio-economic development. The study carried out by (Suleiman 2009) describes education as the bedrock for empowerment and the only panacea to women empowerment and gender equality considering the fact that without education, it will be difficult to become economically empowered and relevant in the society and the world. Education is the most effective strategy for promoting women empowerment (Danjuma, Muhammad et al. 2013).

**Monthly income of respondents**



As it is indicated in the above Table No 2, among total sampled respondents, 30 % of the respondents' monthly income was between 500-2000 birr, whereas 28 %, 8 % and 30% of the respondent's monthly income

were between 2001-3500 birr, 3501-5000 and more than 5001 respectively. It is disclosed that majority of women's found in low income strata, and they have no their own sources of income. This revealed that lack of adequate income is a major hindering factor of women socio-economic development. The study conducted by (Ayferam 2015) supported the finding of this study that women's has no their own sources of income, they depend on men's income. The study conducted by (Meraj and Sadaqat 2016) also identifying as one percent increase in women's income causes a 10% increase in their empowerment.

**Participation in social and economic Development**

**Table 3: Participation of Women in socio-economic Development**

Do you participating in social and economic development?	Frequency	Percent
Yes	26	52.0
No	24	48.0
Total	50	100.0
How do you rate women participation in socio-economic development when compared to that male counterpart?	Frequency	Percent
High	7	14
Medium	19	38
Low	24	48
Total	50	100

As it is evident from the Table No.3 above, more than half (52%) of respondents agreed that women are participating in socio-economic development whereas the forty-eight percent respondents were disagreed with participation in women in socio-economic development. This indicated that almost more than half respondents are participating in the socio- economic development. This finding is similar with study conducted by (Gupta and Gupta 1987) women are participating in socio-economic development as a producer of goods and services, in domestic chores and wives and mothers yet their contribution to economic development has been neglected. In the same table above, with regard to participation of women in socio-economic development, 48% of respondents were reported that women in socio-economic development was low while the remaining 14 % and 38% were replied as high and medium respectively.

**Factors affect women socio-economic development**

Among all determinants of women socio-economic participation gender inequality, lack of asset, religion factor and lack of collateral were associated with challenges of women socio-economic participation on multivariate analysis at p-value less than 0.05. In this study it was found that women that with lack of collateral to access to credit were about 16 times more likely not to participated in socioeconomic development (AOR 16.193 (95% CI ((1.355-193.464)). It was also found that women that were lacked property right were about six times more likely not to take part in socioeconomic development (AOR 5.568 (95% CI ((0.815-38.066)). As per interview for a manager, poverty and socio-cultural factors such as social norms and traditional practices, gender-based violence, early marriage and teenage pregnancy, are affecting women socio-economic development. The finding of the study conducted by (Danjuma, Muhammad et al. 2013) find out that credit influences physical autonomy and affects most of the women empowerment indicators significantly. Also, (Muhammad and Safiya 2013)) opines that where women have no direct access to land and cannot have collateral because of patriarchal and customary practices that pass property through the male line, limit women from having direct access to credit. The study conducted by (Meraj and Sadaqat 2016) showed that women that availed credits are more economically empowered than those who do not. The finding of this study showed that coefficient of lack of assets is positive and statistically significant for women's socio - economic empowerment. The study conducted by (Meraj and Sadaqat 2016) is also supported this finding that one percent increases in household's assets leads 8% increase in economic decision making of women. The study conducted by (Sandberg 2013) identified that gender norms and discriminatory social norms are among a factor that hamper women socio-economic development.

**Table 4: factors influence women socio-economic development**

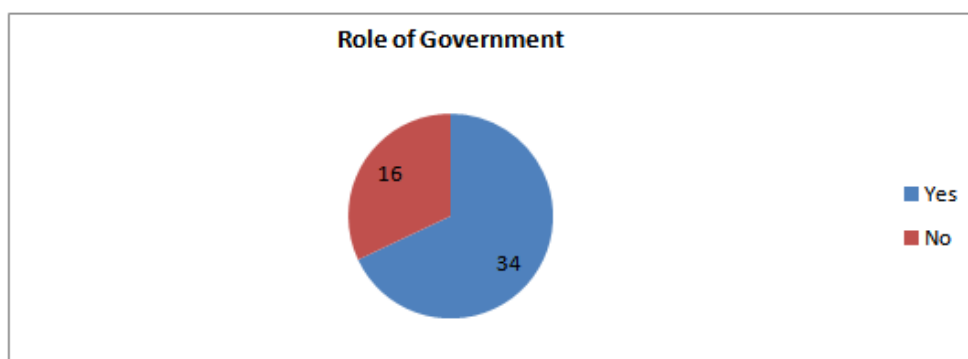
	B	Sig.	Exp(B)	95% C.I.for EXP(B)
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				Lower	Upper	
Step 1 <sup>a</sup>	Sex	.666	.440	1.947	.359	10.555
	Educational status	-.196	.651	.822	.351	1.924
	Gender inequality	2.977	.001*	.051	.001	1.785
	Lack of property right	1.717	.080	5.568	.815	38.066
	Lack of asset	2.889	.014*	.056	.006	.551
	Early marriage	-.353	.650	.703	.153	3.233
	Religion factor	1.731	.044*	5.645	1.052	30.306
	Lack of income	1.276	.194	3.582	.523	24.553
	Child rearing	-.213	.803	.808	.151	4.313
	Lack of collateral to access to credit	2.785	.028*	16.193	1.355	193.464
	Limited mobility	1.040	.246	2.828	.488	16.383
	Poverty	-1.735	.093	.176	.023	1.332
	Constant	-4.634	.500	102.969		

Notes: \* 0.05% significant level

### Role of the Government

Fig 1: Role of government in promoting women socio-economic development.



The role of government in promoting women socio-economic has vital importance, among all total population, more than half (68%) of respondents replied government is responsible to enhance women socio-economic development whereas twenty-four respondents reported that government has no role in increasing women socio economic participation. This showed that government should responsible to encourage women participation in socio-economic development through awareness creation and setting rules and regulations that protect women from discrimination. The data obtained from interview showed that the government has a various role such as reducing poverty by increasing women income, empowering and educating women and so on. (Fig 2)

### Measure to enhances women participation in socio-economic development.

Table 6: Measure undertaken to enhances women participation in socio-economic development

What government and other concerned bodies could be done overcome barriers to women socio-economic development?	Frequency	Percent
Government loans	7	14
Loans from NGOs and cooperative groups	5	10
Promotion of women's education and training	8	16
Increase women access to credit facilities	14	28
Job creation	4	8
Enforcement of laws to protect women's from discrimination	12	24
Total	50	100

At it is shown on the above table No. 5, with regard to measure undertaken to increase women participation in socio-economic development, 28 %, 24% and 16 % were replied as increasing women accessed to credit facilities, enforcement of laws to protect women's from discrimination and promotion of women's education and training respectively. The government should create awareness on equality between men and



women, promoting women through setting special program that help them and enforcement of policies and regulation that protect women's from discrimination (Interview with a manager)

## **VI. CONCLUSION AND RECOMMENDATIONS**

In summary, the finding of this study indicates that unequal treatment women with that of men, lack of asset, collateral to access to credit and well organized policies, rules, and regulation were identified as majored factors that affect women socio-economic development. Among all determinants of women socio-economic development gender imbalances, lack of asset, religion factor and lack of collateral access to credit were significantly associated with challenges of women socio-economic development on multivariate analysis at p-value less than 0.05. The result of the study also identified opportunities for women participation in socio-economic development as it enhances women economic growth and in turn it improves their development. Moreover, the finding of study showed that women have various roles like producing goods and services, mother and education and rearing children. With regard to measures the government should enhance women access to credit facilities, enforcement of laws to protect women's from discrimination and harassment and empowering women via education and training.

## **VII. RECOMMENDATIONS**

It is clear that cultural, social, personal, and contextual related factors were found to be the bottlenecks for women participation in socio-economic development. To improve the entry barriers and sustain the positive economic and social benefits women in socio-economic development, the following suggested as ways to mitigate the problems:

- Since women have contribution in all aspects of social and economic development, government and all concerned bodies should responsible to acknowledge their contribution at all levels.
- The government must set rules and regulations that protect women from discrimination at workplace and unfair treatment of women for sake of their sex.
- The financial institutions should develop a new system which helps women easily access to credit, creating enterprise that encourages women to participate in all aspects of social and economic development.
- The government, traditional institutions and other concerned bodies are responsible to encourage women to have their own asset and giving right over different resources as that of men.
- Legal restrictions to women's formal employment should be removed; informal workers should be legally recognized and protected; and women should have increased access to financial services that often remain out of reach.
- Continually implements strategies in line with policies aimed at mainstream gender in social, economic, and management positions.
- The government should cooperate with NGOs working with women to strengthen women socio-economic development through the provision of different skill trainings, business oriented information, and advising services for women.

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