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GENDER CONSIDERATIONS IN THE PROCESS OF WOMEN'S ECONOMIC EMPOWERMENT

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1 The economic, social, cultural and legal manifestations of gender

It is essential to begin with what is meant by gender, by way of introduction to the broad subject matter of gender gaps in economic, social, cultural and legal spheres. Gender relates to the socially constituted relations between men and women in contradiction to the biological differences between women and men. These relations are shaped and sanctioned by norms and values held by members of a given society. At the heart of these relations are culture bound notions of masculinity and femininity, and encircling these notions, clear-cut and appropriate behaviours for each of the sexes are socially tailored and constructed.

Gender Gaps originate and are maintained in any given society by systems of gender discrimination. Though such discrimination against women is common and nurtured at the level of tradition and social practices, in many cases it is also supported by discrimination against women in official administrative practice. The gender gaps manifest themselves in the various spheres of human life. Some of the manifestations are highlighted below.

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Economic manifestations of the gender gaps

Labour force: Women constitute half of the labour force. They have significant contribution to the economic life of their community through undertaking productive, reproductive and community activities. Mostly this triple role of women is not recognized. Since productive work (mainly dominated by men only) is considered as work due to its exchange value, reproductive and community managing work are seen as natural and non productive and are not valued as work. These are neither measured in quantitative terms nor valued in the national account. This has negative consequences. That means the majority of the work women are doing becomes invisible and this has a contribution for not properly understanding the needs of women which arises from their different role that they play in the society.

In the formal economic sector the majority of women are employed in community, social and personal service related activities. And in most cases it is undeniable fact to accept the saying "women are educated for women's work".Women's limited employment and

professional opportunities forced them to work in poor working condition with very low pay and other benefits.

Development policies and plans, in most cases, are assumed to be gender neutral where both sexes are benefiting equally. However this is not true. The policies and plans that are formulated with out having the adequate gender related data base will never properly address the needs of the two sexes.

Feminization of poverty and women in the informal sector

Today in the world, more than one billion people of whom the majority are women live in unacceptable conditions of poverty. Most of this people are living in developing countries.

As poverty is a complex and multidimensional problem it has various causes which includes the uncertain global economic climate, economic restructuring, external debt crisis, poorly planned structural adjustment programs, conflicts, displacement of people and environmental degradation. These problems might have their origin in both the national and international domains.

Poverty has the following manifestations which includes.

- Lack of income and productive resources which ensure a sustainable livelihood.
- Hunger and malnutrition.
- Ill health.
- Limited or lack of access to education and other basic services.
- Increasing morbidity and mortality from illness.
- Homelessness and inadequate housing.
- Unsafe environments.
- Social discrimination and exclusion.
- Lack of participation in decision making in social economic political and cultural life.
- It accurse in all countries as mass poverty in developing countries or as packets of poverty in developed countries.
- Lack of application of gender analysis to a wide rang of policies and programmes.
- Women's low access to education training and information.
- Women's limited employment and professional opportunity.
- The rigidity of socially ascribed gender roles.
- Women's limited access to power, education training and productive resources.
- Failure to adequately mainstream a gender perspective in all economic analysis and planning.

Currently one of the significant trend concerning poverty has been the increased poverty of women. Though the intensity varies from region to region, the phenomena manifest itself every where. The factors contributed to this feminization of poverty include.

- The gender disparity in economic power sharing.
- Migration and consequent changes in family structure (growing number households).
- Macroeconomic policies and their differential impact on women and men.

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To eradicate poverty and achieve sustainable development both women and men must participate fully and equally in the process of poverty eradication. That is in the formulation of macroeconomic and social policies and strategies as well as in all planning cycles of development interventions. However to attain women's full participation steps that will improve the economic, social, political legal and cultural status of women must be taken simultaneously.

A great deal of effort has been exerted to search the origins of the gender disparity and explaining its manifestation as well as proposing strategies to solve the problem. However, when one compeers the problems with what has been achieved, removing these disparities is a long way a head which actually needs a continuous and unlimited effort to remove institutional economic and cultural barriers.

The constraints to integrate properly gender concerns into development practices might include the following.

- Lack of awareness.
- Procedural issues.
- Conceptual and methodological issues.
- Shifts in policy approaches mirroring shifts in macro-economic development policies.

Every where women contribute significantly to the economic life of their community. Though currently their share in the labour force continue to rise and their evolvement in micro, small and medium enterprises is increasing, women are excluded form economic decision-making, they are low paid, they work in poor working condition. They have also limited employment and professional opportunities. Their unpaid work such as domestic and community work is not valued as work. It is neither measured in quantitative terms nor valued in the GDP (Gross National Product).

Since employment opportunity for women in the formal sector is minimal, quite a large number of them are engaged in the informal sector. Informal sector is the area in which the urban and rural poor earn a living. It is characterized by its easy entry. reliance on endogenous resources family ownership, operation in small scale labour intensiveness and requires adapted technology and skills acquired outside the formal school system. Since the sector is unregulated and more open, it is easy for large numbers of women who are denied the employment opportunities in the formal sector to enter this sector. Some of the activities in the sector are.

- Handicraft.
- Petty trading.
- Domestic services.
- Prostitution.

The following are constraints on informal economic activities.

- Lack of factors of production.
- Lack of managerial capacity.
- Lack of market information.
- Lack of credit facilities.

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- Proper strategies to organize. those who are engaged in the sector.
- Lack of proper understanding about the sector by governments and donors.

The social manifestation of the gender gap

The social manifestation of the gender gap covers a wide range of areas for which it makes it very difficult to discuss all of them within the scope of this limited presentation. The gender gaps in education and health will be briefly outlined.

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Education

Women's absence and/or representation in educational infrastructure is a manifestation of their unequal position in society. This again reinforces inferior position of women.

Educational content has a vital role in reproducing and reinforcing images and ideologies related to women and men and their respective position in society. When one talks about content the concern is how the text books, the curriculum, the teaching aids, etc., portrays women's image, assign roles to the two sexes and why women are included in certain areas of he curriculum and excluded from others, etc.

In most cases it might not be difficult to understand that there is a constitutional guarantee and the policy objectives which spell out the importance of ensuring equality between sexes in the field of education. However, there can be quite a gap between policies on paper and policies in practice. Written curricula are not the only ones to guide contents as well as systems of education. There are other practices which go against the officially accepted and documented guidelines.

It is assumed that there is no difference between the two sexes regarding the process of learning. However, the assumption may have over looked some realities which affect negatively women's process of learning. If we take a woman in a given society where her equality is denied, her own senses are moulded and mutilated. Moreover, ideal images of a woman were created in which these images are imposed on the woman herself to internalize them. In such a situation she can not express without fear or prejudices. How the body functions for women themselves or against their interest varies according to culture, socialization, class, etc. While dealing with the process of learning, one has to consider these realities and learning should help women to reclaim her body and senses in order to use them to discover her environment and receive and construct knowledge.

Health

The low social status has a direct effect on their physical mental and social well being. Therefore, apart from facing various health problems with the rest of the society, women are vulnerable to health hazards and risks emanating from their low social status and reproductive roles. Their labour reproduction role, the housework, socializing children and taking care of the family, leave no leisure time for women. The physical and mental strain caused by these time and energy demanding work affects the well being of women.

Women, because of their role in the biological reproduction process, need special care in which health is the primary one. Absence of such care would result in high mortality and morbidity among women.

Cultural manifestation of gender gaps

There are a range of ways in which different cultures deal with gender. However, in almost all cases the female sex is placed in a subordinate position to men. In any given society, the cultural set up nurtures and reinforces the gender relations in a given context. The images created about the two sexes and their relationship is culturally defined.

Although culture does have a significant contribution in reinforcing the existing gender

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discrimination, many people have difficulty in critically looking into culture. Rather they defend themselves by stating that they are practising what is culturally appropriate.

The way how each sex behaves and acts is culturally determined and reinforced mainly through socialization. Specially, the harmful cultural practices which affect the physical, psychological and emotional wellbeing of the society result in severe damage to the female sex. For example, early marriage, female circumcision, wife beating, sexual harassment, rape, female infanticide, food taboos, mobility restrictions, tribal and beauty marks are some to be mentioned.

Legal manifestation of gender gaps

Throughout history men have had the lion's share or sole right of defining the law and the legal framework in accordance with which most societies function. This fact alone can be a reason for the gender gap existent in the legal systems. Despite this, it is a generally held belief that the law is applied evenly to each citizen regardless of his sex. This belief is a "myth" which helped the continuation of blind acceptance and an unquestioning attitude shown towards basic legal concepts by which we are governed.
This led to ignoring and by-passing women's specific needs and concerns in may laws and legal systems. (e.g. women who are victims of sexual harassment and domestic violence often have no or little legal recourse by which they can fight such injustices)

The problem area on gender gap in the legal system is not limited to the substance of the law or the written laws (what's on the book). It extends further and includes the socii-economic situation of a country and related with it the condition and status of the women.

Women are know to have less access to legal services then men, and the situation is even worse for women in rural areas. Lack of adequate transportation to places where services are available and the demands of rural women's lives isolate and make it difficult to get needed legal services and assistance. This physical and social isolation has consequences and implications on women's ability to organize and have a collective voice on legal injustice.

In places where the traditional structure and custom remain firmly entrenched ignorance of new legal reforms that of particular interest to rural women (such as land rights and inheritance laws) can contribute to their remaining inoperative. It is noted that customary law is a powerful force and is usually enforced concurrently and most of the time in conflict with the national legal system.

The other major stumbling block faced when women try to bridge the gap between the laws that are on the books and the laws that actually make a difference to their lives, is the widely held conception that law and the legal system is beyond the grasp of the "average" and "ordinary" people or persons. Imposing and intimidating legal institutions, the use of confusing legal jargon and a highly formalized practice of law makes for a legal system that few people could access and comprehend.

Laws are most of the time written in a language and style that make them virtually incomprehensible to most people. The methods of processing cases through institutional bureaucracies according to set procedures by a small number of professionals is at a cost

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far beyond the means of the majority of people. While poor people are affected by this situation, women are and can be in particular disadvantaged. Because women mostly have less access to news and information about new legislative changes than men and are less able to afford financing legal services. The long standing exclusion of women from formal legal structures has meant that women have no information on laws that affect them.

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The role of women in agriculture

Introduction

Women are the bread winners' of Africa, although very few people may prepared to believe this. An report by the African Development Bank (ADB)(1994), quotes an ECA survey that showed that women in Africa produce up to 80 percent of essential food stuffs that the continent's population lives on. Yet national policies, development plans and foreign aid had tended to over look this important role of women in African agriculture. Since agriculture is the mainstay of the economy in our country, a majority of the Ethiopian people also make their living from this sector and many of the NGOs are working in the rural areas, special emphasis is given to highlight the role of women in agriculture. This brief paper discusses the role of women as decision makers and providers of labour within the sector. The major constraints that face women farmers are outlined.

Women's contribution to agriculture

Women participate in many spheres of activities within the agricultural sector. In the peasant agriculture sector this may range from being the role decision makers in female headed households to working as domestic maids in rural households. Within these two extremes, women play crucial roles in the agriculture production process from land preparation and livestock rearing to processing of farm products and marketing. The major contribution of women to agricultural production are discussed below.

A. Women as decision makers

Various studies have shown that the proportion of farm households headed by women is significant. The proportion of female headed households in Africa may reach 30 to 80 percent (UNEP, 1994). In same communities that have suffered wars or civil strife, where a large number of the menfolk may have been killed, the proportion of female headed households can be expected to be very high. Under such circumstances women have decision making roles on the welfare of their families.

The tights of women household heads to have access to agricultural land and control over it depends on the customs and laws that prevail within a country (see above). Most African societies allows women access to agricultural land as household heads or as family members. Women heads of households decide on the kinds of crops to be grown,

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livestock to be reared and the proportion of land allocated to food crops or cash crops. They make decisions on the inputs to be utilized and how the products are to be disposed of.

A common problem that women peasant farmers face is access to labour to carry out heavy tasks such as land clearing or ploughing, if there no able bodied men within the household or close relatives who can assist. Women may resort to hiring labour if they have the cash or other resources with which to pay wages. In other cases, women enter into share cropping arrangements in return for labour. In both cases women incur higher production costs or lower income. They may also not produce under optimum land preparation or planting conditions.

B. Women as providers of labour

In sub-Saharan African countries women are the major contributors to agricultural labour. The contribution of men is limited to the initial cultivation of the land. In the cereal based farming systems in the highlands of Ethiopia, women provide a significant amount of labour during land preparation, sowing, weeding and harvesting. While men are to a great extent assisted by oxen traction during ploughing, the kind of tasks that women perform (with the assistance of children) are generally back breaking and the least mechanized. This seasonal heavy workload on women is over and above the domestic work chore and child care that women have to carry out every day.

Women also perform tasks such as the rearing of calves, chicken, milking cows and processing dairy products. In most rural households the processing of food (drying grinding, preparation of enset products, preparation of spices and condiments, etc.) is the sole responsibility of women.

C. Marketing farm products

Peasant women are engaged in diverse activities marketing agricultural produce. The products marketed may be processed (eg. dairy or enset products) or sold directly (grains or livestock). Women may walk long distances to markets and, if they do not have access to pack animals, may carry the products on their backs. Women buy and carry home food or non-food products needed for their households.

It is clear from what has been briefly described above that women play crucial roles within the peasant agricultural sector as decision makers, producers, processors and marketers. Let us now discuss the access to and control over resources that peasant women have, as well as the availability of extension services and financial services to women.

Access to and control over resources

In most peasant societies tradition favours men over women in terms of access to and control over resources. This is the manifestation of the subordinate position that women have in rural societies. Customary and to some extent civil laws do not give equal rights to men and women in terms of inheritance of land rights. In Ethiopia, although the 1975

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land tenure proclamation[1] does not differentiate between men and women in terms of right of access to the use of land, in actual practice it was the men heads of households who in fact registered as members of peasant associations. The status of women of peasant associations. The status of women is not much different in other African countries. In Zimbabwe, for example, an estimated four percent of women possess land, with the proportion being slightly better in Kenya at six percent[2].

Agricultural extension systems in most sub-Saharan African countries are generally targeted at men heads of households. Similarly, extension workers being predominantly men, are prevented by cultural taboos from having direct contact with women[3]. The inability of women farmers to benefit from extension systems is made worse by the prevalence of high rates of illiteracy among women as compared to men. In Nigeria, for example , the illiteracy rate among women was 67 percent while that of men was 58 percent. In Togo, the proportion of women and men who can not read or write is 72 and 59 percent, respectively[4]. Women farmers, thus have a lower chance of benefitting from recent research findings or information as a result of the inherent bias in extension systems and their own lack of basic literacy that impairs their capacity to seek and obtain information.

Inadequate access to agricultural credit is a perennial problem in most Sub-Saharan African countries. the limited credit facilities that do exist are generally channelled through cooperatives. However, the membership of women in such cooperatives is generally low. Furthermore, the requirement for collateral and the volume of paperwork involved in securing loans exclude poor rural women.

The Africa Development Bank (1994) study also noted that marketing activities of women is predominantly within the non-structured informal sector. As a consequence, the variety of agricultural products marketed by women is not given the necessary recognition and support by official organizations nor by agricultural research institutions.

Conclusion

There is conclusive evidence to show that women play a significantly greater role in African agriculture than men. This important role is not well recognized by policy makers and hence one observes a widespread prevalence of inherent lack of support or bias in the policies and instruments that guide the agricultural sector. Customary social values, legislation, lack of education and inadequate access to means of production limit the capacity of women to improve their productivity and hence the standard of living.

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1 The Provisional Military Administration Council, 1975. Public Ownership of Rural Lands Proclamation. Proclamation No. 31 of 1995.

2 ADB, 1994 Women's access to education factors of production and to markets. In ECA conference papers on priority issues. Vol 2 Fifth African Regional Conference on women 16-23 November 1994, Dakar, Senegal

3 ADB 1994 (refer to footnote 2)

4 ADB 1994 (refer to footnote 2)

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3 The African and Beijing Declarations and platforms for action

The first intergovernmental conference on women was held in 1975 in Mexico City with the themes of equality, development and peace. The major outcomes of the conference are the following:

- Deceleration of the Mexico on the equality of women and their contribution to development and peace;
- World plan of action for the implementation of the objectives of the International Women's Year (ICY). The year 1975 was designated the ICY by the United Nations (UN) General Assembly in the effort to draw attention to the causes of women.

Similarly, the UN also declared the years from 1976 to 1985 as the decade for women to be devoted to the effective and sustained national, regional and international action to implement the World Plan of Action and related resolutions.

In 1979 the UN adopted the Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW). A year later, the Second world Conference on Women was convened in Copenhagen, Denmark in July 1980. The main objective of the Conference was to assess the progress made since the first World Conference on Women and to draw up action items for the second half of the decade. The Copenhagen Conference added three sub-themes on the former themes of equality, development and peace, that is, education, employment and health.. The end of the International Women's Decade (1976-1985) was marked by the Third World Conference on Women held in Nairobi, Kenya in July 1985. The Nairobi Conference, which was organized by the UN, adopted the Nairobi Forward-looking Strategies (NFLS) for the Advancement of Women up to the year 20000.

The decade since the Nairobi Conference has seen globally significant changes in the spheres of politics, the economy as well as in the social and cultural realms. Within this global setting it is recognized that important progress has been made in improving the conditions of women. Women's access to education and proper health care has increased, their participation in the labour force has grown and legislation that promise equal

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opportunities for women and respect for their human rights has been adopted in many countries (UN, 1975).

Despite the progress gained, women world wide still remain disadvantaged in a number of areas. They are particularly victims of poverty, discrimination, violence, unequal access to resources, inadequate access to education and limited participation in decision making roles. It is in this backdrop that the Fifth African Regional Conference on Women (FARCW) and the Fourth World Conference on Women (FWCW) were convened in Dakar and Beijing, respectively. This paper presents the highlights of the two conferences.

The African Deceleration and Platform for Action

The FARCW was held in Dakar, Senegal from November 16-23, 1994. At the end of the Conference an African Platform for Action (APA) and a Deceleration were drawn up. The APA document has six major parts, namely the Statement of Mission, Global and Regional Perspectives, Critical Areas of Concern, Strategic Objectives and Actions to be taken and Follow-up Mechanism for the implementation and monitoring of the APA. The Deceleration formed the preamble to the document.

The African Deceleration

In the Deceleration, the African Governments reaffirm their commitment to the realization of the NFLS for the promotion and advancement of women through accelerated action for equality, development and peace. The Deceleration also reflect the determination of African States to implement recommendations of the accelerated advancement of women and the girl-child emanating from the World Conference on Children, the UN Conference on Environment and Development, the World Conference on Human Rights and International Conference on Population and Development.

The Deceleration points to the fact that the APA is the outcome of a regional country-based review of the progress in the implementation of the NFLS. It is stated that the APA provides the African common position on the advancement of women and a framework for committed and concerted action at regional, sub-regional and national levels for the accelerated accomplishments of the aims of the NFLS during the rest of the 1990s and into the 21st century.

The statement of mission

The Statement of Mission summarises the general aims and objectives of the APA as being the acceleration of the social, economic and political empowerment of women at all levels and at all stages of their life cycles. Six basic principles are said to guide the attainment of the objectives. The first principle concerns the integration of gender perspectives in all policies, plans an actions directed towards the achievement of equality, development and peace. The second principle is that of equal partnership between women and men that should exist. The third principle aims to ensure full and active participation of women in policy formulation and decision making processes of government. The involvement of

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women in all aspects of conflict prevention, management and resolution forms the fifth principle. Finally, the sixth principle includes the protection of the human rights of girls in order for them to achieve their full potential.

Global and regional perspectives

The section on Global and Regional Perspectives acknowledges the various international initiatives that contributed to the establishment of guiding principles, policy improvements and the standards and norms to which nations aspire to reach. Noteworthy among the global initiatives are the adoption of the UN Decade for Women, the CEDAW and the NFLS. Among the regional milestones that are cited, the major ones include the Lagos Plan of Action and Final Act of Lagos (1980), the Kilimanjaro Programme of Action on Population and Self-reliant Development (1984), the African Charter on Popular Participation and Transformation (1990) and the Abuja Treaty establishing the African Economic Community (1991). This section also puts in perspective the general economic and political malaise within the African Continent in relation to the global environment.

Critical areas of concern

The APA identifies eleven critical areas of concern. These are (I) women's poverty, insufficient food security, and lack of economic empowerment; (ii) inadequate access of women to education, training, science and technology; (iii) women's vital role in culture, the family and socialization; (iv) improvement of women's health and reproductive health; (v) women's relationship and linkage to the environment and natural resource management; (vi) involvement of women in the peace process; (vii) the political empowerment of women; (viii) women's legal and human rights; (ix) main streaming of gender disaggregated data; (x) women, communication, information and the arts; (xi) the girl child. The APA provides both the rationale, objectives and proposed actions for each of the critical areas.

Institutional arrangements

The APA demands that a structure with a direct mandate of coordinating, monitoring and evaluating the implementation of the APA be established at the international, regional and national levels. The mandate envisioned for such a structure is advocacy, ensuring the main streaming of gender concerns in all sectors, monitoring, evaluation and accountability required at all levels.

Follow-up mechanisms for the implementation and monitoring of the APA

The primary responsibility for implementing and monitoring the APA rests with strengthened national institutions. The linkages at the community, national, regional and international levels in assessing the progress and evaluation of the implementation of the APA is considered vital. The APA identifies a number of institutions at the regional level including the Organization of African Unity, the African Development Bank and UN Economic Commission for Africa who can be entrusted with the task of coordinating the implementation of the APA

The Beijing Platform for Action

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The Beijing Declaration and Platform for Action (BPA.)[5] was adopted at the Fourth World Conference on Women that was held in Beijing, China from 4-15 September. The Conference was attended by representatives from 189 countries. The BPA is said to reflect a new international commitment to the goals of equality, development and peace for all women in all spheres of life. The Platform is divided into six chapters: (I) Mission statement; (ii) Global framework; (iii) Critical areas of concern; (iv) Strategic objectives and action; (v) Institutional arrangements and finally, (vi) Financial arrangements. The Deceleration that accompanied the BPA documents the commitment of governments to eliminate discrimination against women and to remove all obstacles to equality. Greater attention is also to be paid to incorporating gender perspective in all aspects of government police and programs.

Mission Statement and global framework

This section of the document notes the fact that some positive and lasting changes have taken place globally since the 1985 Nairobi Conference on Women. However, the report draws attention to the fact that there are still global factors such as the widespread economic recession, political instability, heavy military spending, poorly designed structural adjustment programs and environmental degradation, etc., that have disproportionately negative impact on women. It is said that the BPA is an agenda for women's empowerment that seeks to reverse the negative trends. The BPA is said to promote and protect the full enjoyment of all human rights and the fundamental freedoms of all women throughout their life cycles.

Critical areas of concern

The BPA deals with twelve critical areas of concern. For the sake of brevity, the major critical areas of concern are discussed together with the recommended strategic objectives and action items.

- ***Poverty*** of extreme magnitude is said to affect over one billion people, particularly women. Inadequate access to economic resources, education, training and support services are some of the contributing factors that lead to the widespread poverty. The BPA recommends actions to review, adopt, and maintain macroeconomic polices and development strategies that address the needs and efforts of women in poverty. Governments are also urged to revise laws and administrative practices in order to ensure women's equal rights and access to economic resources.

- ***Education and training***: Despite some overall progress, girls in many countries still face discrimination in this area. Investing in the education and training of girls and women has proved to be one of the best means of achieving sustainable development and economic growth. The Platform recommends that governments take action to ensure universal access to basic education and completion of primary education by at least 80 per cent of the school-age children by the year 2000.

- ***Health***: The BPA recognizes that the enjoyment of the highest attainable standard of

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[5] Most of the material was taken from the UN publication entitled *"Fourth World Conference on Women, Beijing, China (4-15 September), Platform for Action: summary."* UN Department of Public Information, New York. November 1995.

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physical and mental health is vital for the life and well-being of women. Some of the recommendations include actions to increase women's access throughout the life cycle to appropriate, affordable and quality health care, information and related services; reduction of maternal mortality by at least 50 per cent of the 1990 levels by the year 2000 and a further one half by the year 2015.

- ***Violence***: Girls and women of all ages are subject to physical, sexual and psychological abuse that cuts across lines of income, class and culture. All such acts of violence violate and impair or nullify women's enjoyment of human rights and fundamental freedoms. The recommended actions to be taken include the adoption and implementation of legislation to end violence against women; working actively to ratify and implement all international agreements related to violence against women, including the CEDAW and intensifying international cooperation to dismantle networks engaged in trafficking in women.

- ***Armed conflict*** still persist in many parts of the world that deny the prerequisite peace needed to attain the equality between men and women. The Platform also recognizes that rape, which is common during armed conflicts and 'ethnic cleansing' are a crimes akin to genocide that need to be stopped and their perpetrators punished. The BPA recommends action to increase the participation of women in conflict resolution at decision making levels. It also advocates reduction in excessive military expenditures and control the availability of armaments.

- ***The Economy***: Despite the significant role that women play in economic life everywhere, they are invariably excluded from economic decision making. Women face low wages, poor working conditions and limited employment opportunities. The Platform calls for action to be taken to promote women's economic rights and independence, including access to employment and appropriate working conditions and control over economic resources.

- ***The Environment***: As managers and users of natural resources, women are adversely affected by the deterioration of the environment. This being so, the BPA recommends action to involve women actively in environmental decision making at all levels, including as managers, designers and planners, and as implementors and evaluators of environmental projects.

- ***The Girl Child***: The Platform notes that fewer girls than boys survive into adulthood in some areas of the world due to harmful attitudes and practices such as female genital mutilation, son preference, early marriage, sexual exploitation and practices related to health and food allocation. It is also pointed out that girls are more vulnerable than boys to the consequence of unprotected and premature sexual relations, including HIV/AIDS. The recommended actions include the elimination of all forms of discrimination against the girl-child; enact and enforce appropriate legislation that guarantees equal rights to succession and ensures equal rights to inherit, regardless of the sex of the child. The BPA makes similar recommendations on enhancing the decision making role of women, on institutional mechanisms, human rights and the media.

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Institutional and Financial Arrangements

The BPA urges commitment at the highest political level in order to ensure the successful implementation of the Platform. It recommends that by the end of 1996, all governments should have their own national strategies or plans of action. Governments are also encouraged to improve effectiveness of national machineries for the advancement of women. At the international level all entities of the UN system are prompted to have in place all the necessary resources and support to carry out follow-up activities. International financial institutions are challenged to review and revise policies to ensure that their investments and programs benefit women.

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Gender analysis

To enhance the effectiveness of development projects, programs and policies in terms of giving due consideration to various gender issues among other measures that has to be taken analysing gender, gender analysis is the most important step that must not be overlooked.

Gender analysis helps to organize information according to gender and this enables.

- To predict how male and female members of the community or households will be affected by development effort.
- To what degree both males and females will be able to participate in and receive benefit from development efforts.
- It helps to anticipate whether a proposed police, program or project will be effective or equitable.

There are two basic concepts that underline gender analysis:

1 The difference between gender and sex.

2 The gender based division of labour.

Sex and gender

Sex - Refers to the biological difference between women and men that are universal and unchanging.

Gender - Refers to socially defined difference between men and women. These differences are culturally based with wide variation within and between societies and changes overtime. Gender roles reflect learned behaviour and affected by age, class, religion, ethnicity, regional origin and history.

Gender division of labour

In every society there is a gender division of labour which is considered appropriate from the traditional point of view. Women are responsible for certain tasks and men for others. However this gender division of labour is currently undergoing rapid change. The roles of men and women are in transition world wide, because of macro level factors including:

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- Economic crisis
- Fertility decline
- Increasing educational level
- Family instability and the growing number of female headed households

To facilitate the application of gender analysis to development efforts and analytical framework is needed. There are different analytical frame works which represent different theoretical position. Each frame work has its own short comings and strengths. The analytical tools developed by the Harvard University team has been widely adapted and used by the different frame works.

This framework is commonly referred as the "Harvard Model". It provides a detailed and operational analytic framework for recognizing and addressing the gender issues. However the model does not focus on women's equality or women's empowerment as development objectives. It is an economic model concerned with addressing economic objectives. This paper tries to introduce basic components in tow analytical.

The basic components in this model are:

1 Activity profile
2 Access and control over resources
3 Factors influencing activities, access to and control over resources
4 Project cycle analysis.

The analytical framework has been adapted and used by various development institutions. For example the FAO Gender Analysis framework considers the first component as it is with slight modification of the second component which is named as resource benefit profile.

It also combines the third and the fourth components together and named it development constraints.

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Activity profile

The first component, the activity profile is based on the concept of the gender division of labour. It defines who performs what activity when and where. Activities may have to be desegregated not only by gender but also by age, ethnic group, social class or other important socio economic characteristics. The activity profile indicates the time allocated to each activity and where it takes place. It also identifies the location of activities and reveals differences in women's and men's mobility.

The reasons why it is needed to get information about the activity profile of a given context or community is:

- To determine who should participate in and benefit form a given development activities.
- To understand when and for whom labour bottlenecks may occur under/ over supply of labour.
- To determine where labour-saving technologies or strategies should be oriented or for whom employment should be created.

- To allow services and inputs to be appropriately delivered.

Access to and control over resources/ benefits/ profile

The access to and control over resource or resource benefits profile examines what resources are available to people to carry out their activities and what benefits are driven form these or in other words it answers the question of who has access to the various resources and benefit and who controls them.

Access to resource means simply that people can use a resource, which does not necessarily means they exercise control over resource or the benefits that drive from its use. Control over resources can be either formal (dejure) or informal (de facto), where the latter implies decision making power.

The need to know who has access to and control over resources helps to pin point areas where resource access and control presents constraints to development, that is where people need greater access to certain resources or greater security of tenure.

Factors affecting access to and control over resources / development constraints

The third component factors affecting activity access to and control over resources or development constraints identify the numerous factors which determine who does what and what access and control one has. These factors are broad and interrelated. They include:

- general economic conditions
- institutional structures
- demographic factors
- community norms
- legal parameters
- training and education
- political events both internal and external

Identifying these factors could help to know which factors can facilitate or constrain the project, as well as to know how these factors could be affected by the project.

Project cycle analysis

The fourth component in the Harvard Analysis, raises various questions at the different stages of the project. This will help to pin point areas of a project which have to be adjusted in order to achieve the desired out come.

For example at the different stages of a project the following issues could be raised.

- assessing women's needs
- defining general project objectives
- identifying possible negative effects.

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Design stage:-

- project impact on women's activity
- project impact on women's access and control

Implementation stage:-

- the relationship of women in the project area to the project
  - personnel
  - organizational structures
  - operation
  - logistics etc.

Evaluation stage:-

- data requirements
- data collection and analysis

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Introduction

The education and training of women has a significant economic, social, cultural and political impact on the country concerned. Women are not only half of the society but also they are the bearers and raisers of the next generation. Moreover, they fully manage the home in addition to the workload they provide on or related to farm activities. Education and training, if appropriate, can ease their workload and can help them be more productive and active at all social, economic and political ladders in the society. There cannot be real development without education because education is the unfolding of people's potentials.

Since most of the participants of the training programme are mainly dealing with adults, adult and non-formal education is discussed in greater detail.

Education and training of women is another important aspect discussed in the paper. General and important points have been highlighted regarding the education and training of women.

Finally, the paper deals with several aspects of organizing a training programme. It indicates step by step the various stages at which time relevant measures are supposed to be taken.

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Objectives of the Paper

At the end of the session, participants will be able to:

1. roughly define adult and NFE;
2. mention some of important concepts and principles of adult learning;
3. enurate some of the differences between pedagogy and andragogy;
4. mention some of the situations in which adults learn comfortably;
5. explain the advantageous of educating and training women;
6. mention some of the training methods.

1. Adult and Non-Formal Education: Concepts and Principles

The Nature and Scope of Adult Education

Adult Educators have not be able to provide a precise definition of Adult Education. According to the International Encyclopedia of Education Vol. I.," The field (profession) of adult education is not unitary but confused, diverse and fragmented (Vol.I. A-B, 1985:1988 p.188).

Knowles also recognizes the problem of defining adult education precisely. He says:

> **...adult education is much harder to picture. It takes place in all sorts of buildings and even in no buildings at all, involves all sorts of people, has no set curriculum, and often isn't even labelled 'adult education' but such things as 'staff development', 'manpower development', 'developmental education', 'in-service education', 'continuing education', 'lifelong education', and many others.**

(Knoles, 1980:25)

One may add to the list such additional labels as adult literacy, extension education, non-formal education, etc.

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Although not, precise and all-comprehensive, there are several definitions of Adult Education, some of which are indicated below.

The Institute of Extra-Mural Studies of the National University of Lesotho defines it as:

> **... any purposeful effort toward self-development carried on by an individual without direct, legal compulsion and without such efforts becoming a person's main activity.**

(1994: 3-4)

Some of the important characteristics of adult education mention here are that it is **organized and intentional (purposeful)**, it is a **part-time (or over time) activity** and it **is not a requirement** (not compulsory).

Another definition of adult education is that of UNESCO (1975) which reads:

> **organized programmes of education provided for the benefit of and adapted to the needs of persons not in the regular school and university system and generally older than 15 ... organized and sustained instruction to communicate a combination of knowledge, skills and understanding valuable for the activities of life.**

(Rogers, 1986:2)

Additional characteristics of adult education are contained in the above definition the main ones being that the educational programme should be adapted to the needs of the learners, that the learners have to be 15 years and older, and that it has to be geared to the life-activities of the beneficiaries.

In summary, therefore, adult education is:



- a response to pressing problems;
- geared to the needs of the beneficiaries;
- participant-oriented, i.e. it serves to motivate the target groups in order to help them help themselves;
- learner-centered, i.e. the learner plays an active role in the educational process;
- usually of direct practical relevance and as such can be applied immediately;
- of limited duration and consists of discrete and self-contained units.

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2. The Nature and Scope of Non-Formal Education (NFE)

Non-formal education is another educational concept that is progressively getting wider acceptance and application. It is a concept that has been in use since the late 1960s.

NFE is defined as:

> **... any organized activity outside the structure of the formal education system that is consciously aimed at meeting specific learning needs of particular sub-groups in the community be they children, youth and adults**

(Fordhan, EFA, Monograph II).

The prefix 'non-' in non-formal education implies a mere negation or absence (in this case) rather than the opposite or reverse of it as often expressed by 'un-'. As indicated in the above definition, although NFE does not follow the procedures and formalities of the formal education system, it is not at all the opposite or the negation of formal education. In fact, it is indicated in the International Encyclopedia of Education that:

> **As an economic activity, defined as a process of using resources to produce something of value, NFE is not fundamentally different from formal education**

(Hussen and Neville{eds.}, 1985: 3543).

With the intention of clarify the concept NFE, let us examine one more definition:

> **Non-formal education refers to all organized and semi-organized education and training activities that operate outside the regular structure and routines of the formal educational system, serving a great variety of learning needs a of different sub-groups of the population both young and old**

(Bishop, 1989:131).

From the two definitions of NFE given above, , it seems possible that NFE:



- is an intentionally organized educational activity;
- is provided outside the routines and structures of formal education systems;
- is targeted at meeting specific learning needs of certain members of community;
- can be provided to children, the youth and adults;
- can serve a great variety of target groups.

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When we examine the characteristics of both adult and NFE, it could be said that they are almost the same excepting on e factor, i.e. NFE is not limited to adults only, it can be organized for children and the youth as well. Otherwise:



- they are intentional and organized to satisfy certain educational needs of a specified sub-group in community;
- they are both learner-centered and participant oriented;
- they usually have discrete contents at any one time; and
- they are in most cases provided for a short time.

Finally, it may be better to conclude the discussion of these two concepts by quotating what Philip Coombs says about Adult and NFE:



The aims of these activities are often unclear, their clienteles undefined, and responsibility for their management and funding scattered across dozens of public and private agencies. They spring up spontaneously, come and go, at times succeed brilliantly but just as often die unnoticed and unmourned. Nobody in particular is in charge of monitoring them, of keeping of identifying gaps that need feeling in and projecting future requirements, or of suggesting priorities and better ways of harmonizing them and boosting their efficiency and effectiveness

(Simkins, 1977:7).

3. Some Approaches of Adult and NFE

3.1 The Rationale of Adult Education

Education does not terminate at the end of formal schooling but it is a lifelong process. Life-long education covers the entire life-span of an individual (Dave, 1975:14).

The above quotation clearly indicates that even those who had the opportunity for schooling need to continue learning after finishing their studies because extension of education throughout the life-span has become a necessity not only to reduce the inter-generational gap that is emerging constantly but also to adjust to swiftly changing cultural, technological, political and socio-economic changes.

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The purpose of education is essentially the liberation of Man from the restraints and limitations of ignorance and dependency. According to Dr. Nyerere, education has:

> **to increase men's physical and mental freedom- to increase control over themselves, their own lives, and the environment in which they live. The ideas imparted by education, or released in the mind through education should be liberating skills ... [Education]* must help men to think clearly; it must enable them to examine the possible alternative courses of action; to make a choice between those alternatives in keeping with their own propulsions; and it must equip them with the ability to translate their decisions into reality**

(Nyerere, March 1988:7).

If education is life-long, which indicates that, whether we like it or not, or whether it is done consciously or unconsciously adults are learning all their lives. We saw in the second quotation above that the value of education is after all to develop the all-round personalities of people. The main source of development is the empower of adults through education and training:

> **Development takes place first of all in the minds and hearts of people. Development occurs when the person-in-community makes use of his highest faculty his free will, his ability to decide for himself, to take his fate in his own hands, to assume responsibility for the outcome of his decisions**

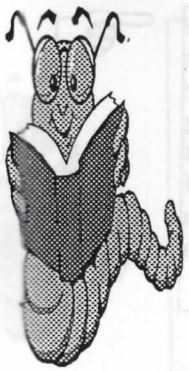
(Kindo, et.al. 1983:7-8).

Kindo and his group emphasize that nobody can develop anybody else. True development, according to them, is the unfolding of what lies hidden within the person or the community. It is their belief that what others can do is to create an environment that stimulates development (Kindo, et.al. ibid.). It is a proven fact therefore that the major and inexhaustible source of development is the empowerment of community members through the realization of their potentials and enable them to use these potentials to influence their environment positively.

Whatever the consequences, moreover, the right to education is a universal human right. "Everyone has the right to education" emphasises the 1948 Declaration of Human Rights (Lenin, 1989, no page). In this regard the

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International Conference of Adult Education (1985) declared that (among others):



- The right to learn is an indepensable tool for the survival of humanity;
- There can be no human development without the right to learn;
- If we want the peoples of the world to be self-sufficient in food production and other essential human needs, they must have the right to learn;
- There will be no break throughs in agriculture and industry, no progress in community health, and, indeed, no change in learning conditions without the right to learn.

(UNESCO, 1985)

In summary therefore, it is important to note that:



- Whether formally, informally or in a non-formal manner, adults are learning all their lives;
- Development takes place primarily in the minds and hearts of people;
- The only inexhaustible resource of development is the empowerment of individuals (and eventually all members of communities through the unfolding of their potentials; and
- The right to education is a universally declared human right.

3.2 Approaching Adults as Learners

According to Dr. Julius Nyerere, adult education is a means of helping adults to work out what kind of change they want and how to create it. Adult

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education incorporates anything that enlarges people's understanding, activates people and help them to make their own decisions and to implement those decisions for themselves (1988:11).

Adult education includes training, agitation, mobilization and organization, among others. Obviously, adult education is perceived and structured differently depending on their contexts, historical circumstances, and learning objectives. Differences between regions, Bélanger says, are numerous (Bélanger, 1985:6)

Nevertheless, some basic facts regarding adult education remain more or less the same, some of which are mentioned below.

The clientele of adult education is heterogeneous as they come from varied backgrounds. They are likely to be different in ages, sex, experience, educational level, aspiration, motivation, etc. Danies and Graham (1988:) indicate that the following nine points make adults particular and different from school children.

3.2.1 Adults bring to their studies a considerable store of knowledge and experience gained over many years, much of which may be relevant to what is being learnt. They transfer life to learning and vice versa. Knowledge already gained is related to knowledge to be acquired. This transfer may be positive, where one helps and reinforces the new, or negative where one hinders and interferes with the other.

3.2.2 Adults inevitably bring a number of established habits of thought, prejudices, stereotypes, attitudes, beliefs and values. These identities interlock to make up the pattern of personality, the 'self'. Each individual is likely to have a good deal of emotional capital invested in this 'self' and will seek to defend its integrity.

3.2.3 Adults are people who have come to that stage in life when they are usually expected to assume responsibility for themselves. They are accustomed to setting their own goals and to establishing their own

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behaviour patterns. When they join a group they normally do so of their own volition and they may find the experience of being told what to do unfamiliar. They may also be older, more experienced and wiser than the tutor.

3.2.4 Though they may not have been in touch with formal education for some years they will nevertheless have learnt a great deal in the course of life since leaving school or college. Such learning is unlikely to be based upon general principles and theories, or have involved a great deal of abstract or symbolic thought. Adults will have had considerable experience of solving problems for themselves and dealing with concrete issues.

3.2.5 In some respects the process of learning and memory will have changed. It will be more difficult to recall isolated facts or to learn by rote, particularly if the material is not immediately meaningful. On the other hand, since adults already know a great deal, they will have increased powers of comprehension and of organising material into meaningful wholes.

3.2.6 Adults are likely to lack confidence as learners, to under-estimate their own powers, and to be over-anxious and consequently reluctant to risk making mistakes. Anxiety can be a serious handicap for adult learners, particularly when they are put under pressure to complete a task in a limited time. Adults prefer to work at their own pace.

3.2.7 The time perspective of adults is different from that often imposed on children. Adults are not likely to be satisfied with learning as a process of preparation, the value of which will only be realised by the attainment of a distant objective some years hence. For them, the value of a course is predominantly immediate rather than long term. It needs to be relevant to their life and interests now rather than in the future. Nevertheless, they do recognise that they will not be able to

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acquire everything straightaway or always be successful on the first occasion they attempt something.

3.2.8 Adults' learning commitment is normally part-time. They often have to attend after a day's work and may not have much additional time to give to the course.

3.2.9 Adults may need the encouragement and support of others-the tutor and members of the group- to help them to use in their own time what they have acquired on the course.

3.3 Pedagogy Versus Andragogy

Our primary purpose and concern in adult education ought to be to help adults develop the capacities whereby they **process information**, **achieve it**, **retain it**, **transform** it and **use it** as the need arises. In order to help adults learn, it is important that we treat them in a manner of equality and with dignity.

It is a well-established fact that adults are different in several ways from children. Studies, research results and empirical observation has established that as individuals mature:



- their self-concept moves from a dependent personality towards being self-directing and independence;
- they accumulate a growing reservoir of experience which becomes a rich resource of learning;
- their readiness to learn becomes oriented to the developmental tasks of their social roles; and
- their time perspective changes from postponed application of knowledge to immediacy of application and that their orientation toward learning shifts from subject centredness to performance - centredness

(Knowles, 1980: 44-45).

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These conditions bring about a number of changes in our approach to the teaching of adults, i.e. applying adragogical principles rather than pedagogical ones.

Pedagogy is for children as **Andragogy** is for adults. Pedagogy comes from a combination of Greek stems, **Paidos**, respelled, **ped** which means **child** and **agogos** meaning **leading**. Strictly speaking, **pedagogy** is the leading of a child, i.e., the art and science of **teaching children**. Andragogy also comes from two Greek words. An'er (respelled **andr-**) means **man**, **adult** and **agogos** means , as above, leading. Andragogy, therefore, is the leading of an adult or adults, i.e. the art and science of helping adults learn.

The following comparison of the assumptions and designs of pedagogy and andragogy are made by Knowles:

	Assumptions			Design Elements	
	Pedagogy	Andragogy		Pedagogy	Andragogy
Self-concept	dependency	Increasing self-directiveness	Climate	Authority oriented, Formal, competitive	Mutuality, Respect Collaborative, Inform
Experience	of little worth	Learners are rich resource for learning	Planning	By teacher	Mechanism for mu planning
Readiness	Biological development, social pressure	Developmental tasks of social roles	Diagnosis of needs	By teacher	Mutual self-diagnosis
Time perspective	Postponed application	Immediacy of application	Formulation of objectives	By teacher	Mutual negotiation
Orientation to learning	Subject-centred	Problem-centred	Design	Logic of the subject matter ~~Content units~~	Sequenced in terms readiness ~~Problem units~~
			Activities	Transmittal techniques	Experiential techni (inquiry)
			Evaluation	By teacher	Mutual rediagnosis needs Mutual measuremen program

Knowles, The Adult Learner: A Neglected Species. Gulf Publishing Company, Houston, 1973: 107.

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3.4 Andragogic Principles of Adult Learning

> A mother does not 'give' walking or talking to her child; walking and talking are not things which she 'has' and of which she gives a portion to the child. Rather, the mother helps the child to develop its own potential ability to walk and talk. And the adult educator is in the same position. He is not giving to another something which he possesses. He is helping the learner to develop his own potential and his own capacity (Nyerere, 1994:369).

The ideas in the quotation above have a profound implications to all adult educators. Dr. Nyerere also indicates that it is essential to involve the adult learners in their own education from the very beginning.

The Nottingham Andragogy Group further expanded Dr. Nyerere's points through the following point salient features.

3.4.1 Non-prescriptive

One of the important features and basic requirements of the andragogical process is the initiation of a non-prescriptive attitude towards learning. The issue is not a matter of providing a cooked material, but rather the peer group doing the cooking. All members of the peer group are supposed to acknowledge the need for the adaptation of this attitude towards which they will all be working.

3.4.2 Issue-centred

Andragogical approach is issue-centred which encourages exploration and deduction of ideas and problems rather that prescription, transmission and direction. Even if courses are syllabus-bound because of their connections to examinations or similar, institutional requirements, it is possible to put the content in the form of problems, issues and problems.

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3.4.3 Problem-posing and knowledge creation

One of the dynamic processes of the andragogic approach is problem-posing. The Group states that:

> **It is the process involved in creating an issue, question or problem-centered curriculum, and it continues to be used in the exploration of any answers which are formulated. When questions, problems and issues are the focus of study, knowledge gained or understanding enhanced is a creative venture at least for the individuals or groups involved (1983:40).**

3.4.4 Praxis

According to the Nottingham Andragogic Group, Praxis involves the indivisible unity of reflection and action. They point out that ideas need to be adjusted and refined through applying them to concrete or real experience. Praxis is required if new answers to problems are to result in altered states of thought, be they alterations in values, attitudes, knowledge or understanding. A willingness to alter one's way of thinking is also a basic requirement of the adragogic process and is directly linked to the non-prescriptive attitude we mentioned earlier.

3.4.5 Continuous Negotiation

The education of adult groups is mainly based on mutual consent and acceptance. To reach this stage, continuous negotiation and discussion among group members is required. Such negotiation may entail making small decisions continually about content and process. Examples are decisions about choice, presentation, use and usefulness of content, and decisions about the way in which the group is working as well as its members to one another and to the content.

3.4.6 Shared individual and group responsibility for learning

This implies that all the peer learning group including the tutor or facilitator are learning. If each and every member is learning from this

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interaction, they must also share the responsibility for their own learning and for the learning of other members. It is thus evident that as all members share this responsibility for learning, no member should attempt to control the learning of another in the group.

3.4.7 Valuing process as part of learning

This means that group members accept and acknowledge the process as an important means of learning and development. The Andragogic Group emphasizes that:

> **If the process is to be given equal value alongside items of content, such as issues, ideas, and knowledge then all members of the andragogic group must share equally in the responsibility for managing and evaluating the process**



(1983:41).

3.4.8 Dialogue

Dialogue as a means of group interaction and learning was the central and important feature of Paulo Freire's methodology. Obviously, as peer group discuses a certain issue, it is likely that questions are raised, answers are sought and further interaction is followed. Through such a process of dialogue, a number of other educative processes are going on such as listening to others' ideas, thoughts and feelings and knowledge. The authors say that:



> **The process of dialogue requires a questioning attitude towards existing knowledge and a genuine curiosity towards all that is being communicated within the group, i.e. the desire to share other people's meanings, ideas and feelings**

(Ibid, pp.41-42).

Moreover, according to the Andragogy Group, the following important concepts and features come to surface as a result of dialogue and interaction:

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- Δ Equality among group members and the norm of sharing power even when unequal power relationships and statuses exist outside the andragogic group.
- Δ Openness, trust, respect, care and commitment
- Δ Mutual trust and respect, a situation free of threat and accepted common values are very important for adult learning.
- Δ Integrated thinking and learning

There is no control over an individual's thinking or learning. Integrated thinking and learning describes, according to the Group, the situation in which individuals are in control over their own thinking and learning. They emphasize that the entire andgrgogic process is a design to integrate thinking and learning in the individual and in the peer group.

3.5 Conducive Situations for Adult Learning

Adults are a fully developed and mature people who manage their homes, their business, and their lives and participate in socio-economic activities. As adults, they are in a position to assume wide legal, social, economic, political and cultural responsibilities. They are people who have acquired experiences in various spheres of human life accumulated through childhood, youth and adulthood. Unlike children, there are certain habits and life-styles they have adopted, accepted and admire. They have certain established norms and manners that govern their thinking and action.

All these and related characteristics make adults different from children and the environment of learning in which they feel comfortable are somewhat different from those for which children. Unlike children, adults are voluntary learners and as such they need an environment that encourages them to learn and enhance their learning achievements.

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The following are some of the conducive situations that support and promote adult learning:

3.5.1 Involvement in Planning

Adult learning is facilitated and enhanced when the learners are engaged in the selection and design of what they are going to learn. They feel secure when they know what is that they are going to learn and have a say in its formulation. Daines and Graham confirm this point when they say:

> **People learn best when they know what it is they have to do and if they have been involved in setting their own goals (1988:6).**

It is understandable that adults expect to take an active role in the selection of what they are and how they are to study.

3.5.2 Active Participation in Learning

Active participation is very important in adult learning as learning is an active process. In his active participation, the learner is involved in the struggle of the identification, differentiation and integration of new experiences into the already accumulated repertoire of his experiences. Learning is an experience which occurs inside the participants when activated by the participants.

It is widely believed that adult learners learn best those activities or processes which they verbally and behaviourally commit to. The learner should have an opportunity to practice an experiment with new patterns of thought and new ways of behaving so that he can gain security in these new ways of thinking and acting before using them in critical situations.

3.5.3 Permissive and Threat-Free Environment

Threat, punishment and embarrassment disturb the relationship of the learner to the situation. A learner who is emotionally and

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psychologically free to look at an experience is usually ready to start on the process of acquiring the necessary behaviour. The climate should be designed in such a way that it reduces defensiveness and provides the emotional support to endure awkward stages of developing and trying out new forms of behaviour and thought patterns. Effective learning depends on being able to try things out in safety.

The situation should provide the participants the opportunity to raise their doubts and air out their misunderstandings without any threat or embarrassment.

3.5.4 A sense of Progress

As learning depends on feedback, it is important that the desired behaviour of the learners is reinforced as soon as it occurs. Early success in learning helps the learner to build confidence in further learning. Reinforced behaviours are more likely to recur and internalized. Adult learners want some feedback from the tutor (and colleagues if possible) as to how much they have progressed. Early success in learning helps to build confidence in further learning and that is why the learning activities they undertake should be within their capacities.

3.5.6 Logical and Sequentially ordered Presentation

Each successive experience should be built on the preceding one thereby leading the learner to a broader and deeper experience with the content. This system of orderly presentation makes the content easier for the learner to grasp and retain it, because learning through understanding tends to be better retained. In this process, the learners relate new learning to something previously learned because learning is largely an associative process of relating one thing to another.

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3.5.10 Meaningfulness

Learning is a change in knowledge, skills, attitudes, interests, values, perceptions and understanding. The new learning must be related to something previously learned and experienced. The learning content becomes meaningful and functional if and when it is based on and related to the problems, needs, interests and concerns of the learner.

4. Education and Training of Women

4.1 Education

The terms Education and Training are used loosely. They are very overlapping concepts whose differences cannot be easily discerned.

Education is the Systematic development of character and mental powers, and the provision of intellectual, moral and physical capacities to the learner. According to Bhola education is seen as the:



> **... process that develops in the learner general capacities to think, define, label, categorize, choose, create , and learn to learn on his or her own. These are capacities that are meant to be applied in all future life and work situations.**

Bhola, 1988:39

Education, it seems, is an all-round development of personality and a preparation of persons for wider and, in the case of children, future application when the knowledge, skills and attitudes are called for. It is the process of imparting or acquiring general knowledge, developing the powers of reasoning and judgment, and critical thinking.

Coombs says in this regard:



> **Education... embraces much more than the conventional academic skills and subject matter. It includes also the acquisition of occupational skills, ... the development of aesthetic appreciation and analytical modes of thinking, the formation of attitudes, values and aspirations, the assimilation of pertiment knowledge and information of many sorts.**

(Coombs, 1973: 9-10)

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3.5.7 Realistic and Achievable Goals

It is believed that learning needs time for processing information. Learning programmes should not be crowded with too much content because if the information overload occurs the learning stops. The most effective effort may be put forth when tasks are neither too easy nor too hard. Adults in particular need some time to adjust themselves to shift in attention and pace.

3.5.8 Readiness Facilities Learning

Readiness is the teachable moment, the right time when the learner is physically and psychologically ready to learn. A child cannot walk before it crawls. "Adults too, have their phases of growth and resulting developmental tasks, readiness to learn, and teachable mements (Knowles, 1980:51).

Learning depends largely on motivation and motivation is a desire of some human needs. It is therefore important that the learner has sufficient physiological and psychological motivation to be encouraged in learning

> **... people work longer, harder, and with more vigor and intensity when they are motivated... (Levin and Long, 1981:5).**

3.5.9 Practice and Application

The key to learning is involvement in and practice of the learned material. Time spent in active involvement and practice in the learning process is definitely related to achievement. Adult participants learn more by trying to do new things, testing their learning against their own experiences, feelings and opinions or against others. If and when the feedback is positively reinforced, it will be accepted and retained.

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Education seems to have wider, broader and long-lasting objectives than what training might have.

4.2 Training

Training also refers to teaching and learning and as much it is understandable that there is overlap with education. Training is a bit specific and directed at selected behaviour changes. That could be why Dodge (1994) says "The overall purpose to training is learning: learning of new skills, attitudes, concepts, behaviors" (p.79).

In contrast to education, professor Bhola explains training as follows:



> **... trining seeks to develop in the trainee more specific capacities to perform a particular role invoving a particular set of techniques and tasks ... most training programmes seem to be focussed on handling the technology of task performance rather than on role performance in relation to learners and communities in which they live**

(Bhola, Op. cit.)

In a training programme, the focus is the provision of specific skills and knowledge that enables the trainee to carry out a specific task applying certain techniques. The training is thus "a planned and systematic sequence of instruction ... to impart predetermined skills, knowledge ..." (Jarvis 1990:14).

4.3 Education and Training

We saw earlier that development is largely the development of human mind, that is, the use of his highest faculty: his free will, his ability to decide for himself, to take his fate in his own hands... It is ... the unfolding of what lies hidden within the person or community (Kindo, et.al, Op, Cit.). And the "unfolding of the hidden potentials" of people can be possible through education and training.

The education and training programmes organized for women in a largely illiterate societies need to be cautiously planned. It should primarily be non-

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- of getting some assistance to cover the day-to-day expenses which they supplement by baking and selling 'injera', or carrying and selling fuel wood, etc...);

- of being trained meanwhile in marketable skills which may enable them to produce goods and services to earn money and cover the expenses of their basic necessities.

- of being organized in a credit association through which women can get and start small production business;

- of creating some jobs and supportive mechanisms for the start-up of small business and cooperatives that are run by women.

All these support services should be provided with the beneficiary women's involvement and participation. One should always realize that the women can be committed to carry out the programmes when they are involved in the design and decisions of them. They will be motivated to get them accomplished because the support services will motivate them to be involved. And, motivated individuals work longer, harder and with more vigour and intensity.

Once organizers have succeeded in involving the beneficiary women deeply in the progrmmes, they consider the projects "their own". They can thenplan for medium and long-term educational and training packages stage by stage to higher levels. Along with the supportive services the educational and training programmes can be carried out where the women discuss their problems, analyze the sources of the problems, design possible solutions and implement the best accepted solution.

Experiences of other countries indicated that poor, rural women benefit a lot from such supporting facilities.

The rural-based Grameen Bank in Bangladesh is one example which was covering about 2000 villages in Pakistan some years ago. It is still famous in

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Bangladish also. And evaluations of Grameen Bank credits indicated that it has made an increase of as high as 31 percent in the per capita income of the household and that the participants have improved their housing and that their children have stayed in schools (Kindo, et. al. 1987:47).

However, such programmes do not bring much qualitative changes for the emancipation of women. Women should be given leadership skills and consciousness raising programmes through which they can realize the root causes of their oppressions and how they can be eliminated step by step.

5. Designing Effective Training Programmes

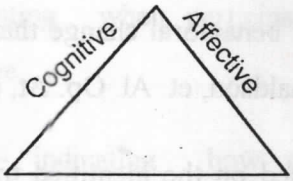
Training is an attempt to transfer skills and knowledge to trainees in such a way that the trainees accept and use those skills in the programmes of their job. (Donaldson, 1986: 19)

5.1 Conducting Needs assessment

The most essential thing to do in developing a training programme is finding out about the training needs of people to be trained. Needs assessment is the process of collecting, compiling and analyzing the information obtained from the clientele. As much information as possible and as necessary will be collected about the intended trainees through various methods including observation, interviews, questionnaires, discussions, etc.

It is important to identify the needs to design a relevant training programme. For example, the problem with the intended trainee may be lack of knowledge, (cognitive problem). He may not know what to do. Or it may be skill deficiency (psychomotor problems), i.e. although he knows what to do, he may not know how to do it efficiently. Or it may even be that although the intended trainee has the knowledge and the skills, it may be related to the persons attitude (affective domain). He may not want to do it for his own various reasons.

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(Domains of Learning)

By checking through these three areas, one may strike at the problem. Once the problem is identified, it is possible to design an appropriate and relevant training programme.

> **... needs assessment ... can be a tool of people's participation in planning, awareness raising, decision making, and of identifying peoples deep felt needs. Once this stage is reached the wheel of development may move faster with full support of the clientele**

(Moleko and Betz, 1995: 20)

5.2 Deferming Training Needs

We must primarily and closely examine the problem in order to determine whether or not the training need is well identified and whether it can be satisfied through training. To do that some trainers take the following steps:

- develop can overview of the problem;
- examine all changes that have accrued just prior to the emergence of the problem;
- list the most likely causes of the problem; and
- evaluate the role training can play in solving the problem (Donaldson, et.al. 1986: 16)

5.3 Determining Training Objectives and Standards

According to Donaldson, et.al., a training objective is distinguished from a training goal in that the training objective defines a level of performance in

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terms of quantity (for example, the number of units of output per time frame) and the specific quality of the performance, whereas a training goal is defined as a general skill or behavioral change that is manifested as the final result of the training (Donaldson, et. Al. Op. At, p 16).

Setting training objectives based on the identified training needs with the participants themselves is very important. This will help the training participants to be concerned more about the success, quality and outcomes of the training event.

Setting objectives is useful and important for several reasons. Unless there are clearly defined objectives, it will be difficult for the design and selection of instructional content and materials. Secondly, training objectives are the yardsticks with which the success of training is measured. Thirdly clearly defined objectives provide the participants specified directions at which they direct their efforts during the process of the training. Moreover, clearly set objectives causes trainers to think seriously and deeply about the worth of their training and what efforts are needed to accomplish the objectives (Moleko, et. Al., Op. Cit., 26)

5.4 How Goals and Objectives are Set

It was discussed above that objectives are useful in the design, implementation and evaluation of the instruction as well as in the monitoring the training progress toward the objectives. Objectives can be useful for the above purposes if they contain the following major elements:

5.4.1 Performance - what the learner should be able to do as a result of the training.

5.4.2 Conditions - important conditions under which the performance is expected to occur, such as time, (where and when) etc., and

5.4.3 Criterila - the quality or level of performance that will be considered acceptable (Moleko, et. Al., bid)

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It is important therefore, that effective training objectives should contain:

Time - indicating when participants will be able to accomplish the objective.

Measurable - indicating how one can say objectives have been accomplished.

Who - indicating the person(s) who will accomplish the training objectives; and

Specific, Realistic and Actionable - objectives should be possible to achieve and expressed in the form of an action verb, such as write, perform, drive, etc.

It is essential that training objectives be realistic and practicable clearly indicating purpose and direction.

5.5 Assessment of Resource

Resources are mainly of four types: human, financial, institutional and material. Based on the objectives of the training, one would analyze what, how much of each is required and where it comes from.

5.5.1 Human Resource

One important aspect of the source assessment is human resources: trainers, (how many, in what area, when, for how long, etc.), facilitators and assistants, other support staff. You have to ensure if and whether they can be available at the time of the training and whether they can do their respective assignments properly.

5.5.2 Financial Resource

Probably the deciding and most important resource may be the financial one. What is the required amount for the training? How

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much is available? Can it cover the whole expenses of the training? Is there some money for accidentals?

5.5.3 Institutional Resource

This is related to the training venue. Is it available at the time? Is it adequately enough? Does it have all the required materials? (photocopy machine, telephone services, security management, payment, etc.)? are there enough rooms for group work? These are some of the questions to be raised and answered in connection with institutional resources.

5.5.4 Material Resource

Material resource is another which needs precautions. What materials are needed for the training: paper, overhead projectors, slide projectors, flip charts, audio-visual materials, etc.

The next series of questions will be when are they available? Where do you get them from? How? etc.

Along with the resource assessment, one should also consider constraints. What will happen if somebody gets sick, or if the institution cannot be available, etc.?

5.6 Implementation

There may be a few things that need checking prior to the training date: Are the trainees, the trainers, the management of the training institution, the financial officers, etc. informed? How about transportation? Are the materials ready? What other logistic necessities are there? Is the training schedule ready? Does it have an official opening? Who will be the guest of honour? What about his speech?

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The remaining part of conducting the training is not difficult. It is a matter of managing the programme accordingly. However, training for adult participants ought to have some flexibility if and when is there is the need,

The trainees should be given a chance through their elected representatives becomes so that the training smooth and useful.

Towards the and of the training, some preparations for the closing ceremony may be necessary. Reports, closing, speeches, certificates, recreations, etc. may need the attention of the coordinator.

6. Evaluation

There should be some monitoring and evaluation before, during and after, the training session. The pre-training monitoring and evaluation deals with the material preparation and envitation of participants, trainers, training institutions, etc.

Monitoring and evaluation should also go on during the training session: was everything ready have all participants arrived, what problems were there, how were they tackled, etc.?

The aspect of the evaluation is a tough one: were the trainees and trainers satisfied by the way they were handled, did the training go as planned, were the objectives achieved, etc?

This last aspect of the evaluation is very important to revise or maintain the procedures, materials and training approaches.

There is a final aspect of evaluation: the follow-up. Do the trainees have a changed behavior as a result of the training, how much are they changed, are they satisfied, etc ?

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7. Short Summary

Adult education is one of those concepts that are difficult to define. It can be provided any where and under all circumstances as long as there are a facilitator and learners. It is the type of education provided for people aged 15 and above and geared towords the learners needs.

Non-formal education is another concept that is currently widely used world-wide. Like adult education , NFE also does not conform to certain standard of the formal education system.

The difference between adult and NFE is that while adult education is specifically meant for adults of over 15 year olds, NFE can serve all sectors, ages and sexes-children, youth and adults.

Adult education must be based on the participants identified immediate needs and involve them actively in process. However, one should realize that working with adult learners is not the same as working with children or youth Adult are mature, respected and responsible people who come with wide range of experiences and who have acquired adult attributes. Although there are times when pedagogy (the art and science of teaching children) is applicable for adults also, it is on the main andragagy that is (the art and science of helping adults learn) better suited to adult learners and several adragogical principles and approaches have been discussed to some detail in the paper.

A number of issues were discussed under Education and Training of women. It is primarily indicated that education is the right of all citizens and that opportunities should be created for women to exercise this right. Furthermore, it is a fact that women are responsible for bearing and raising children the people of the next generation. They are the first attendants and instructors to these children. Even on the merits of these tasks, they ought to be given priority in education.

However, it is not enough to make some kind of education available to women without creating the means of getting it . Overloaded, overworked and poor

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women cannot benefit much from such services. They need support services such as childcare centres, some allowance to cover their daily subsistence , and a means of sustaining their livelihood in the future such as marketable skills, possibilities of starting small businesses with credit schemes and other support mechanisms. However, it is also indicated that the kind of education designed for women should go beyond the basics. It should help them realize the sources and causes of their oppressions in society and the means to challenge and overcome them.

Towards the end of the paper, the major areas that need attention in organizing a training programme have been discussed. These areas include needs assessment, goal and objective setting, assessment of human, material institutional and financial resources, implementation of the training programme and finally evaluation. The participation of the learners is indicated to be crucial in needs assessment, objective, setting, implementation and evaluation.

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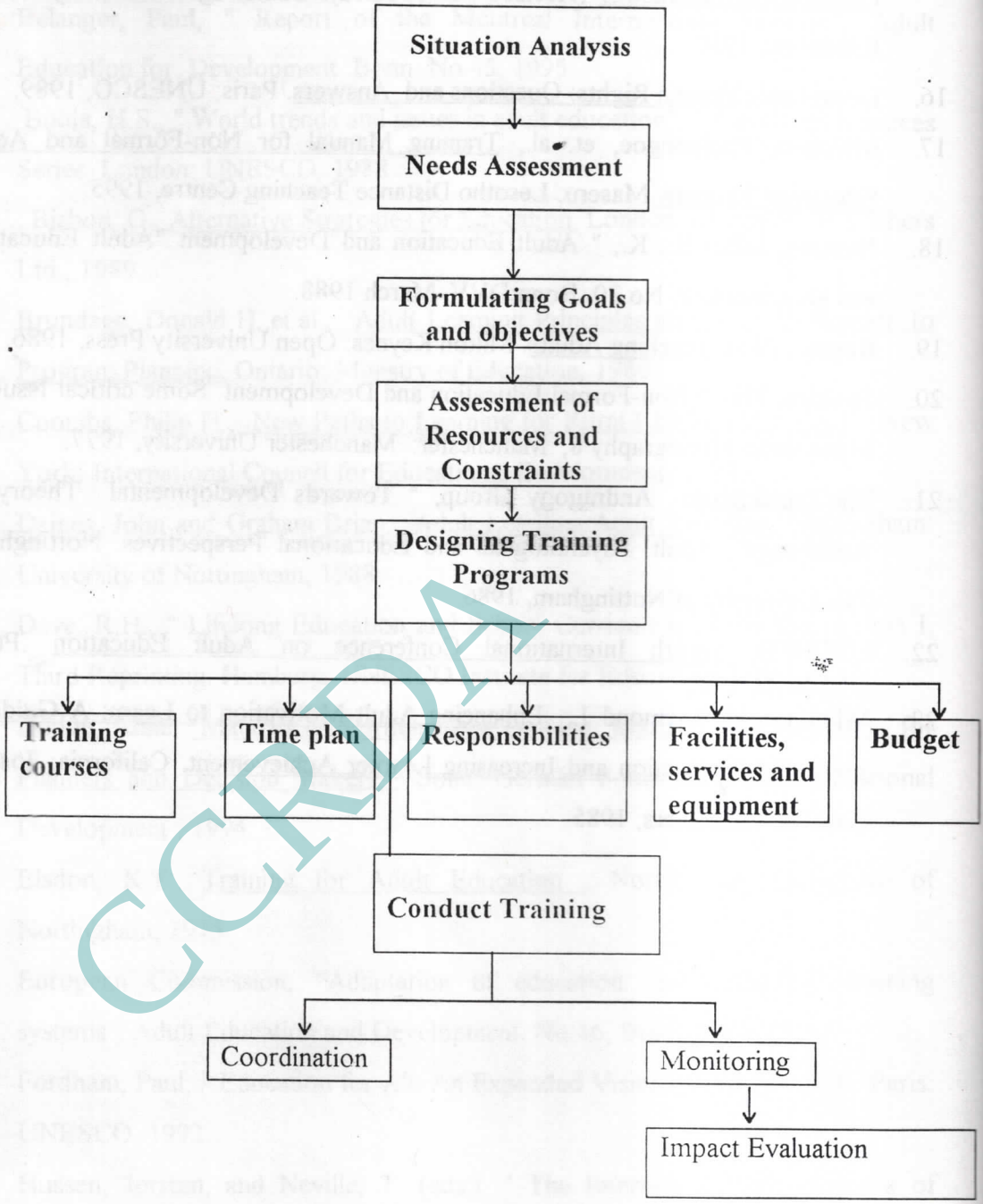
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Adapted from **Training Manual**

by Stanley Gajanayake

Jaya Gajanayake

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Incentives for Adult Learning

People Want to Gain

1. Health
2. Time
3. Money
4. Popularity
5. Improved appearance
6. Security in old age
7. Praises from others
8. Comfort
9. Leisure
10. Pride of accomplishment
11. Advancement: business, social
12. Increased enjoyment
13. Self - confidence
14. Personal prestige

They Want to Be

1. Good parents
2. Social, hospitable
3. Up -to -date
4. Creative
5. Proud of their possessions
6. influential over others
7. Gregarious
8. Efficient
9. "First" in things
10. Recognized as authorities

The Want to Do

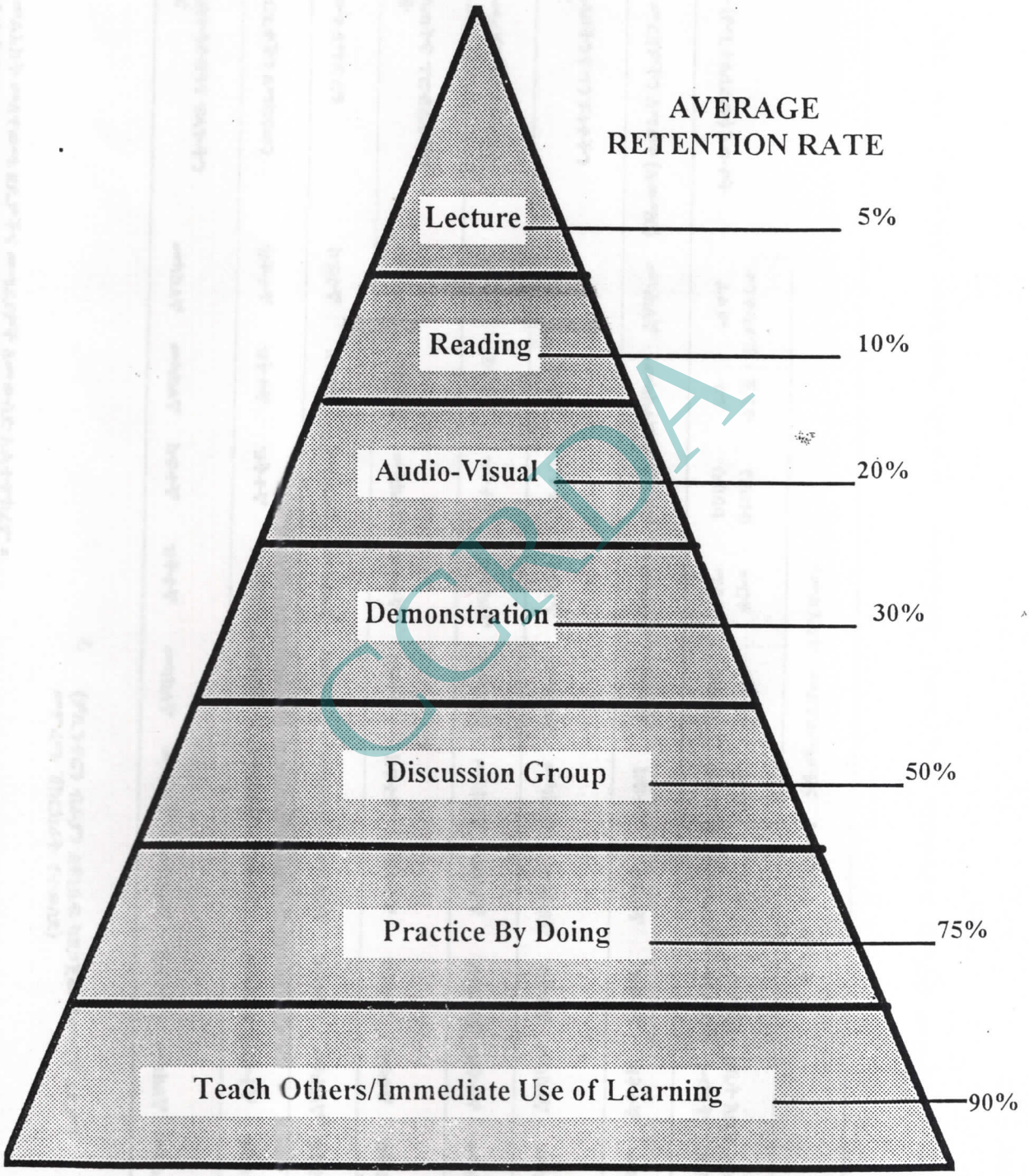
1. Express their personalities
2. Resist domination by others
3. Satisfy their curiosity
4. Emulate the admirable
5. Appreciate beauty
6. Acquire or collect things
7. Win others' affection
8. Improve themselves generally

They Want to Save

1. Time
2. Money
3. Work
4. Discomfort
5. Worry
6. Doubts
7. Risks
8. Personal embarrassment

Irving Lorge, "Effective Methods in Adult Education" Report of the Southern Regional Workshop for Agricultural Extension Specialists (Raleigh: North Carolina State College, June 1947), P:2. (Quoted by Knowles, 1980:89)

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Vermette & Sheeran
Niagaraa University

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WOMEN AND ECONOMIC INVOLVEMENT

Dr. Mohammed Mussa

CCRDA

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I. Basic Economic Concepts and Principles

1. Definitions

Many of the world's most pressing problems like unemployment, inflation, slowed economic growth, government deficits and national debt, trade balance deficits etc. are economic. The social science that deals with such economic problems is called *economics.*

A number of definitions are given to the term economics by different authors. Some of them are:

- Economics is the study of those activities that involve production and exchange of goods.
- It is a science of choice. It studies how people choose to use scarce or limited resources to produce various commodities.
- It is the study of commerce among nations.
- Economics is the study of money, banking, capital and wealth.

The list could continue. But if we boil down these definitions, by taking what is common to all of them, we can define ***economics as the study of how society use scarce resources to produce valuable commodities and distribute them among different groups.***

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2. Micro and Macro Economics

The study of economics is divided into two main parts: micro economics and macro economics. An economic system may be looked as a whole or in terms of its enumerable decision making units such as consumption units (individual consumer and household), producing units (eg firms, farms, mining entrepreneurs), and individual industries (eg textile, iron, food). When we analyze the problem of the ***economy as a whole***, it is ***macro-economics***. While analyzing the behavior of any particular decision making unit, such as firms, and consumers, it is ***micro*** - economics. Micro- economics is also known as Price Theory and Macro - economics as Income Theory.

3. The Central Problems of an Economy

The central problems of every economy revolves around three main questions: What to produce? How to produce? And for Whom to produce?

"What to Produce" refers to those goods and services and the quantity of each that the economy should produce. Since resources are scarce or limited, no economy can produce as much of every good or service as desired by all members of the society. More of one good or service usually means less of others. Therefore, every society must choose which goods and services and how much of each to produce. In a free market economy, the "what to produce" problem is solved by the price mechanism. Only those commodities for which consumers are willing to pay a price per unit sufficiently high to cover at least the full cost of producing them will be supplied by producers. In a mixed economy, the government (through taxes, subsidies) modifies, and in some instances (through direct controls) replaces the operation of price mechanism in its function of determining "what to produce". In a completely centralized economy, the government directly determines what to produce.

"How to Produce" refers to the choice of combination of factors and the particular technique to use in producing a good or service. Since a good or services can normally be produced with different factor combinations and different techniques, the problem arises as to which of this to use. Since resources are limited, when more of them are used to produce some goods and services, less are available to produce others. Therefore, society faces the problem choosing the technique which results in the least possible cost to produce each unit of the good or service it wants. The problem of "how to produce" is solved in the free mixed and centralized economy just like the problem of "what to produce" is solved.

The final central problem of an economy is the question of "for whom to produce". It refers to how the total output is to be divided among different customers. Since resources and thus goods and services are scarce in every economy, no society can satisfy all the wants of all its people. Thus, a problem of choice arises. In the absence of government regulation or control of the economy, the problem of "for whom to produce" is also solved by the price mechanism. The economy will

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produce those commodities that satisfy the wants of those people who have the money to pay for them. The higher the income of an individual, the more the economy will be geared to produce the commodities the consumer wants. For the sake of equity and fairness, governments usually modify the workings of the price mechanism by taking from the rich (through taxation) and redistributing to the poor (through subsidies and welfare payments). Governments also raise taxes in order to provide certain public goods, such as education, law and order and defense.

4. Demand, Supply and Equilibrium

4.1. Demand

The demand function expresses the relationship between the total quantity demanded and the price of the product. In fact, the quantity of a commodity that an individual is willing to purchase over a specific time period is the function of or depends on the price of the commodity, the person's money income, the price of other commodities and individual tests. But by varying the price of the commodity under consideration while keeping constant the individual's money income and tastes and the price of other commodities (the assumption of ceteris paribus - other things remaining the same), we get the individuals demand schedule for the commodity. The graphic representation of the individuals demand schedule gives us his/her demand curve.

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Example

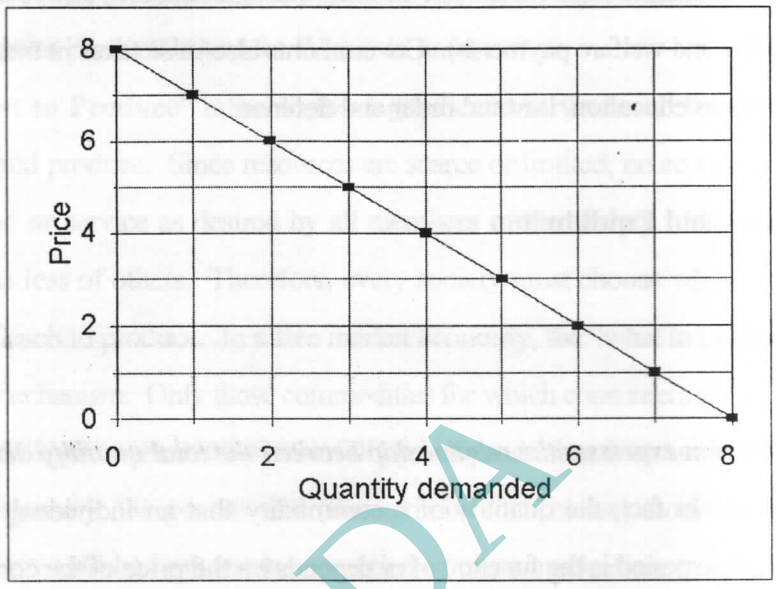
Suppose that an individuals demand function for a kilo gram of teff is $QD_T = 8\text{-}P_T$ *where,* QD_T = *No. of kilograms of teff demanded.*

P_T = *price of teff per kilogram*

By substituting various prices of teff into the demand function, we get the individuals demand schedule as follows.

$P_{T \text{ in birr}}$	8	7	6	5	4	3	2	7	8
Qd_T	0	1	2	3	4	5	6	1	0

Demand Curve



Plotting each pair of values as a point on a graph and joining the resulting points, we get the individuals demand curve. The points on the demand curve represent alternatives as seen by the individual at a particular point in time.

In the above demand schedule and demand curve, we see that the lower the price of teff, the greater the quantity (kilograms) of teff demanded by the individual. This shows that the demand curve always slopes downwards, indicating that as the price of a commodity falls, more of it is purchased. This is usually refers to the **LAW OF DEMAND**.

4.2. Supply

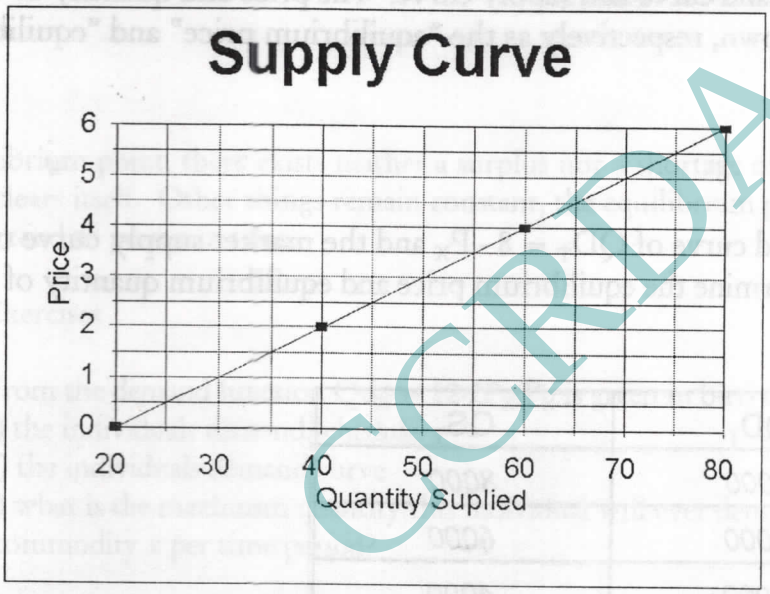
The quantity of a commodity that a single producer is willing to sell over a specific time period is a function of or depends on the price of a commodity and the producers cost of production. In order to get a producer's supply schedule and supply curve of a commodity, certain factors which influence costs of production must be held constant. These are technology, prices of inputs necessary to produce the commodity, and agricultural commodities, climate and weather conditions. By keeping all of the above factors constant while varying prices of the commodity, we get the individual's supply schedule and supply curve.

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Example

Suppose that the farmers teff supply function is $QS_T = -40+20P_T$. By substituting various "relevant" prices of teff into this supply function, we get the farmers supply schedule as shown below.

P_T	6	5	4	3	2
QS_T	80	60	40	20	0



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The quantity of a commodity that a single producer is willing to sell over a specific time period is a function of or depends on the price of a commodity and the producers cost of production. In order to get a producer's supply schedule and supply curve of a commodity, certain factors which influence costs of production must be held constant.

These are technology, prices of inputs necessary to produce the commodity, and agricultural commodities, climate and weather conditions. By keeping all of the above factors constant while varying prices of the commodity, we get the individual's supply schedule and supply curve.

4.3. *Equilibrium*

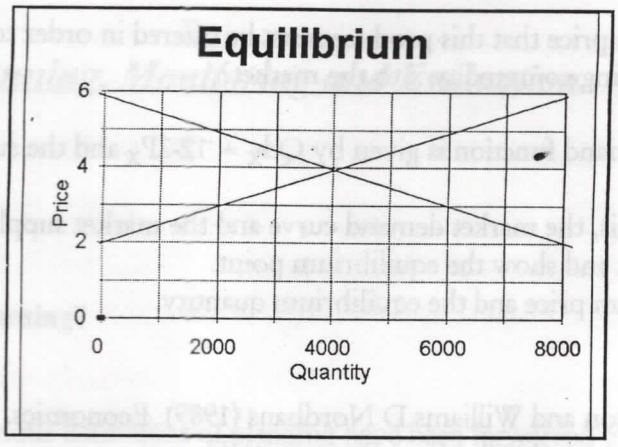
Equilibrium refers to the market condition, which once achieved, tends to persist. In economics this occurs when the quantity of a commodity demanded in the market per unit of time equals the quantity of commodity supplied to the market over the same time period. Geometrically, equilibrium occurs at the intersection of the commodities market demand curve and supply curve. The price and quantity at which equilibrium exists are known, respectively as the "equilibrium price" and "equilibrium quantity".

Example

From the market demand curve of $QD_T = 8 - P_X$ and the market supply curve of $QS_T = -40+20P_T$, we can determine the equilibrium price and equilibrium quantity of teff as follows.

P_T	QD_T	QS_T
6	2000	8000
5	3000	6000
4	4000	4000
3	5000	2000
2	6000	0

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At equilibrium point, there exists neither a surplus nor a shortage of the commodity and the market clears itself. Other things remain constant, the equilibrium price and the equilibrium quantity tend to persist in time.

4. Exercises

1. From the demand function $Qd_X = 12-2P_X$(P_X is given in birr) derive
   a) the individuals demand schedule
   b) the individuals demand curve
   c) what is the maximum quantity this individual will ever demand of commodity x per time period?

2. From the demand function $Qd_X = 8/P_X$, derive
   a) the individuals demand schedule
   b) the individuals demand curve
   c) what is the minimum quantity this individual will ever demand?

3. From the specific supply function $QS_X = 20P_X$, derive
   a) the producer's supply schedule
   b) the producers supply curve

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c) what is the minimum price that this produce must be offered in order to induce him/her to start supplying commodity x to the market?

4. Suppose the market demand function is given by $Qd_X = 12\text{-}2P_X$ and the supply function be $QS_X = 20P_X$.
a) plot, on one set of axis, the market demand curve and the market supply curve for commodity x and show the equilibrium point.
b) obtain the equilibrium price and the equilibrium quantity.

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II. Planning, Monitoring and Evaluation

1. Planning

1.1. What is planning?

Although various definitions of planning have been forwarded by different authors, the most popular definition of planning is that "***Planning is a continuous process which involves decisions, or choices about alternative ways of using available resources with the aim of achieving particular goals at some time in the future***". This definition of planning will be clear if we see the elements of planning.

1.2. Elements of Planning

Planning has four elements: choice of allocation of resources, achieving goals and future course of action.

(A) To plan means to choose the best course of action among the alternatives. This involves

- Choice between many desirable activities because not every thing can be done at once meaning setting a priority.

-Choice between alternative choice of action i.e, selecting the best way of achieving the same objectives.

(B) Planning as a means of allocating resources be it natural, manpower, capital financial. This involves:

- Decision on how to make the best of the available resources

- Limit to the quantity and quality of resources available: appreciating the limit imposed by resource constraint.

This is an important component of planning process which emphasizes on the collection and analysis of information about the availability of existing resources.

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(C)Planning as a means of achieving goals

Planning is a means by which a certain development need is realized. This calls for the identification and analysis of goals to be achieved. It is difficult to make decisions unless one knows what one is trying to achieve.

Usually goals are vague, ill-defined, unrealistic, contradictory . This problem needs to be addressed properly during this stage. Goals need to be specific measurable, realistic and time bound.

(D) Planning for the future

Planning has a time element at the end of which the success or failure of the plan is evaluated. Setting a future target calls for forecasting and predicting alternative course of action. Future activities need to be scheduled in a logical and orderly manner, step by step, towards the achievement of the goal.

1.3. Participatory Planning

Participation may be defined as a process by which people take an active and influential hand in shaping decisions that affect their lives. Participatory planning therefore requires that people (the beneficiaries) should he involved in the planning process. A popular case of participatory planning is what it is termed as a "bottom-up" planning approach . Such planning methodology involves difficult and long process but bring many benefits. Some of the benefits include:

-the contribution of local knowledge to the activities will be enhanced:

- an increased chance of objectives and outputs being relevant to perceived needs

- greater efficiency and honesty of officials and concerned implementing agencies because they are under public "Scrutiny":

- building the sense of "ownership" of the activity to be implemented.

- sustainability of project.

Through empowerment, participatory planning can also lead to changes in knowledge, skills, and the distribution of power across individuals and communities.

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In general participatory planning ensures the involvement and integration of people in the process of development. It provides an opportunity to identify and design the right project and programs for development and/or benefiting a specific target group. It enables people to realize their own potentials. It is also an effective means of acquiring correct information for planning. Above all, it helps to make development/project/program planning efforts to be very effective.

2. *Monitoring and Evaluation*

The aims of both monitoring and evaluation are to improve the overall management of programs/projects and to enhance their performance by providing information and feedback on the implementation and performance of the programs/projects to all parties concerned: government, donor, and beneficiaries.

Every project/program document should include monitoring and evaluation plans which answers the following questions:-

- When will work plans and progress reports be prepared?
- When, how, and by whom will the program/project be evaluated?

Monitoring and evaluation plans should indicate details about the preparation of work plans, progress review and self-evaluation reports.

The work plan, progress review and self-evaluation reports are management tools which guide and document the work of those involved in program/project implementation. It is the responsibility of the program/project management to prepare and submit these reports.

2.1. *Monitoring*

Monitoring is the continuous or periodic review of program/project implementation by management to assess delivery, identify difficulties, ascertain problem areas and recommend remedial actions.

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The purpose of monitoring is to ensure the efficient and effective program/project implementation. It provides timely information on the work planned and accomplished. It is thus primarily concerned with the delivery process, ensuring that inputs through activities are transformed into outputs, and analyzing their quantity and quality.

Important tools are the work plan/action plan and the progress review. The action plan indicates what will be done and should provide:-

- The output and activities described in a scheduled sequence in relation to immediate objectives.
- Their planned starting and completion dates, and
- The person(s), organization and/or institutions responsible for carrying out the work.

The progress review examines the work actually carried out and should answer the following questions:-

- Are inputs being made available as planned?
- Are activities being carried out according to the work/action plan?
- Are outputs being produced as scheduled?
- What changes have taken place, particularly, if any addition or difficulties have been encountered?
- What remedial actions have been taken or are planned?

One of the main outcomes of monitoring may be the adjustment to new needs and conditions which could not have been foreseen at the design stage, including the definition and adoption of mechanisms for updating the work plan. Any adjustment should be made with the involvement of concerned partners.

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2.2. Evaluation

Evaluation assesses the effects and impacts of program/project performance, focusing on the analysis of the progress made towards the achievement of the program/project objectives.

Evaluation is an essential function which takes place at one point in time and feedback into current program/project execution and future program/project planning and formulation. Evaluation is a key tool for:-

- enhancing the management of on-going programs and projects,
- improving the preparation of new programs and projects, and
- providing inputs into broader program or thematic evaluation.

Evaluation is concerned with one or more of the following aspects of program/project performance: Effectiveness, Efficiency, Relevance, Validity of design, Causality, Unanticipated effects, Alternative strategies and Sustainability.

There are four criteria for categorizing evaluation:-

a) **Timing**

- Interim evaluation: usually midterm, assesses the likelihood of achieving the objective(s).
- Terminal evaluation: assesses the progress made towards achieving the objectives at the end of the program period.
- Ex-post evaluation: assesses the impact of a program/project sometime after its completion.

b) **Responsibility**

- Self-evaluation
- Independent evaluation

c) **Coverage**

- Project evaluation
- Sub-program, program and major program evaluation
- Thematic evaluation

d) **Methodology**

- Desk review
- Workshop
- Field mission

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III. The Informal Sector and Women

1. Background

In general, very few women are employed in the formal sector for two basic reasons. First, the economies of developing countries including Ethiopia has a low absorptive capacity to expand employment opportunities. It is now a documented fact that most job seekers have not been able to get employment opportunities and out of those who have access to such opportunities about 75% of the employment went to males.

Second, because women carry triple responsibilities in the family, employers tend to prefer males unless and otherwise females are found to be indispensable in terms of efficiency and dexterity.

Consequently the lack of adequate formal employment opportunities either as entrepreneurs or salaried workers forced women to opt for the alternative form of employment: the informal sector.

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2. Characteristic of the Informal Sector

The term "informal sector" is usually understood to refer to unregistered, small scale and informally organized activities. The concept of the informal sector or non structured sector appeared in 1970's when rural depopulation and the resultant urban growth failed to give rise to high open unemployment but rather to the development of small scale activities. Since then the importance of the informal sector has increasingly been acknowledged by governments developing countries for it is the single most important source of employment next to agriculture, and also its contribution to non-agricultural GDP is significant.

The informal sector is a mixture of diverse activities. Its operations could range from non farm activities in rural areas such as handicrafts, retail trade, services to urban small scale trade, services and manufacturing but all of them should operate outside the formal economic frame work in the sense that they are not regulated by the government.

As opposed to the formal system of employment, the informal sector has the following characteristics.

- Ease of entry
- Reliance on local resources
- Family ownership of the enterprises
- The technology adopted are often labor intensive and appropriate to local conditions and resources
- Skills for the sector are acquired outside the formal school system
- The sector faces unregulated and competitive markets

3. Importance of the Informal Sector

It is estimated that 78% of the total urban economically active population are engaged in urban informal sector activities. The 1993 JASPA report estimated that about 78% of the urban employed population who are engaged full time are in the informal sector.

The sector is highly heterogeneous. According to JASPA 1993 report, the informal sector has three layers. The first layer which accounted for about 50% of the total employment in the informal sector consists of itinerant micro-enterprises which are unlicensed, mostly single person operators in retail and service sectors. The second layer which is estimated at 24 percent of the total informal sector employment are the "indigenous micro enterprise", as termed by JASPA, which often are resident based, may or may not be licensed and depend on family labor and indigenous technology and often produce local crafts, food and beverage. The third layer consists of traditional micro enterprises which are middle to high income, growth oriented family business. This layer consists activities in the retail trade and service sector consisting of restaurants, traditional drinking halls, butcheries, green groceries and kiosks.

In terms of the age structure of the informal sector employees, the same report documented that employers are much younger than employees of the public sector establishments. In the layer of itinerary business, over 36% are children. In terms of gender breakdown, the largest segment of the work force of the informal sector are women with a share of about 52%. A large number of

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women, in order of 56 to 60% are found in the itinerary and indigenous sector against only 30 percent in the traditional micro enterprises and informal small business.

The major types of activities commonly undertake by rural and urban women in the informal sector could be grouped into handicrafts, petty trading and domestic services. There are people who categorized prostitution as a fourth group since women take prostitution as the only means of subsistence when all other means of employment are closed to them.

The informal sector employment activities are believed to offer women greater flexibility in terms of time management since their scarcest resource is time in their effort to realize their triple roles: productive, reproductive and communal.

4. Constraints to the Informal Sector

Although the informal sector is the major employer, the sector in general is faced with numerous constraints. These include absence of official policy geared towards the development of the sector; lack of credit facilities, infrastructure and other support services; difficulties in obtaining land and suitable premises, shortage of raw materials; limited managerial and technical competence, and marketing problems.

The above problems are faced by both men and women. The problem of women is, however, further exacerbated by additional gender gaps and discrimination sustained by the patriarchal system. Many of the same factors that put women in a disadvantaged position in the formal sector also operate as obstacles to success in the informal sector. Limited access to capital and low level of education and skill play a detrimental role in the achievement of women in the informal sectors. There are also legal barriers, especially those related to customary laws, socio-cultural and socio-economic gender biases, lack of information, lack of credit facilities and access to productive resources which inhibit the full participation of women in the informal sector.

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IV. Credit and Loans, Group Collateral

1. Importance of Credit

As explained previously, poor women are heavily concentrated in the informal business, both as self-employed operators and as employees. And women's businesses are usually in commerce, services and certain type of small scale manufacturing.

Improved access to financial services - especially credit - can help raise the productivity and incomes of the poor in general and women in particular. With insufficient working capital, small businesses must wait for proceeds to accumulate before they can purchase materials. This commonly results in inefficiency and discontinuities in products and sales. In addition, small businesses are seldom able to take advantage of quantity discounts on raw materials. Moreover, to obtain enough cash to meet daily expenses, they must sell their goods immediately, whether market prices are favourable or not. Access to credit could help alleviate these problems.

As the percentage of households headed by women are significant and increasing, women's income generating activities become increasingly important and so does their need for credit and financial services. A recent World Bank (1990) study on population, agriculture and environment in Sub-Saharan Africa found that the household, headed by women not only lack male adult labor, but are also often under endowed in land, capital, and farm equipment. This situation is aggravated by women's limited access to agricultural extension, credit and other public services delivered through formal cooperatives.

On the supply side, high transaction costs and controlled interest rates generally inhibit poor people's access to credit. High transaction costs are largely the result of the high unit cost of administrating small loans to a highly dispersed and possibly illiterate clientele and the increased risk that arise because poor people lack collateral and formal credit history. Few banks are set-up to handle the additional constraints associated with small scale lending.

On the demand side poor people's access to formal credit has been constrained by transaction costs, collateral requirements, the limited education that makes application procedures

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difficult, social and cultural barriers and the nature of their work. These constraints - some of them are strictly gender related - are worse for women.

2. Major Constraints Limiting Access to Credit

Poor people have limited access to credit, and women typically have even less access. Evidences from other countries show that both supply and demand factors explain poor people's limited access to financial services.

A) High Transaction Costs. The non interest costs of acquiring formal loans can be substantial and total borrowing costs may largely exceed nominal interest payment for small borrowers. These costs include transport costs, bribes, legal and title fees, paperwork expenses and time lost waiting in line. Some researchers argued that the losses that small borrowers incur in terms of forgone opportunities is the heaviest of all.

Because of their multiple work obligations, women incur high opportunity cost for foregone labor. So women who want access to credit can be easily discouraged by high transaction costs.

B) Collateral Requirement. Many poor people do not have enough collateral to satisfy risk averse lenders, but women have particular trouble meeting this requirement. Property and other assets that can be used to meet collateral requirements are usually in a man's name. In many countries husbands are usually registered as sole owners. With no access to title or security of tenure. women's access to credit has been limited. Furthermore, the type of valuables to which women do have access are often deemed unacceptable by formal financial institutions.

C) Limited Education and Familiarity with Loan Procedures. Poor people's relatively low level of literacy makes it difficult for them to overcome even the procedural barriers of taking out a formal loans. In many countries including Ethiopia women have less education than men, which puts them at a further disadvantage in applying for credit. Many poor women have trouble filling the complicated application forms and financial statements that banks require.

D) Social and Cultural Barriers. Social and cultural constraints may also restrict women's demand for, and access to credit. For many areas it is considered inappropriate for a woman to travel alone the long distances between her rural home and a bank in town, or to offer the occasionally

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necessary bribe to a male official. More important, women are commonly excluded from local organizations, such as agricultural cooperatives or social groups. that provide information or even may extend credit.

E) The Nature of Women's Work. The types of businesses women engage also affect their access to credit. For example because women have limited access to physical and human resources, their business tend to be among the smallest (five employees or fewer; in Ecuador 1 employee) or have low profit margins. Second, women tend to keep their business close to home to minimize conflict between their many roles as wage earners, mothers, home makers and so on. These multiple responsibilities restrict the time and mobility of women.

3. Innovative Credit Schemes

In response to the constraints discussed above. various innovative creative schemes are developed in many developing countries to increase poor people's access to financial services. These generally could be either informal or quasi formal financial alternatives or both.

Informal financial institutions are the most common sources of credit for the poor. Families, relatives, lenders and money keepers provide most of loans to the poor. But the most used form of informal finance by low income countries is the rotating savings and credit associations - termed as Iquib in our country. Their popularity among low-and middle-income groups demonstrates poor people's propensity to save. In the classic associations, members know each other, established by an organizer, members contribute a mutually acceptable amount of money to fund that is then accessible to them on a rotating basis.

Although the informal sources of finances are popular. most of them have limitations.

- They are isolated from larger markets
- They have limited ability to provide long term finance and large loans and to mobilize savings.

To overcome the limits of formal and informal finance, governments, donors, and non government organizations have developed innovative financial institutions to meet the savings and credits needs of poor people.

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A variety of quasi formal institution have developed in the last 10 to 15 years to provide financial services to poor people. These institutions vary in size, ownership, and organization but fall into the following categories: innovative commercial banks, financial intermediaries, parallel programs and poverty-oriented development banks.

When the subject of credit schemes for the poor comes up increasingly the name that comes to mind in Grameen (Rural) Bank of Bangladesh. The bank gives loan to individuals who form themselves into groups of five, all of whom must be from different households. Using this model, the Grameen Bank has reached more than 800,000 people, mostly women. Essential elements of the Grameen bank are: exclusive focus on poor households, priority to rural women, collective borrowers' responsibility, responsibility or group / peer pressure for loan repayment, suitable loan conditions and procedures, individual self - chosen loan activities, mutual support through compulsory group savings, and individual savings to promote self- reliance.

In Ethiopia too, the Sidama Development Program (in Sidama zone) and the Silti and Sodo Development Program (in Gurage zone) financed by the Irish Development Cooperation have established a credit and saving scheme targeted to women only in 1994). Voluntary women organize themselves and start saving by their own, to qualify for loan which usually is usually twice or more than their saving. The voluntary group is considered as a collateral, and terms of repayment are set by the groups themselves.

Available evidences indicated that loan utilization as well as repayment was very encouraging particularly in the Gurage area where women had more opportunity to engage in the informal petty trading activities.

It was also found that default rate was minimum showing the fact that the group collateral to be effective in enforcing repayment. Another lesson that could be drawn from these credit and saving schemes is that credit linked to saving is found to be effective and sustainable.

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V. Profitable Income Generation Activities: Macro- and Micro- Enterprise Development

1. The General Picture

The failure of the macro-enterprises to provide employment opportunities to the poor in general and women in particular has increased the importance of the informal sector which are often micro- enterprises. Employment opportunities in macro-enterprises often requires special skills which women do not have. Micro- enterprises are small scale activities that are labor intensive and which often use local raw materials and household labor. In the Ethiopian context micro- enterprises may include: petty trading, weaving, tailoring, carpet making, traditional jewelry, pottery, knitting, hides and skin tanning, food processing, brewing and distilling local drinks (e.g. *tella & areke*) small scale dairy, sheep and cattle fattening, vegetable production , shoe making and repair, wood work, carpentry, barbering, etc.

The formal banking services, in many countries including Ethiopia, are largely urban based. Formal financial institutions do not deliver credit as and when needed to informal sector due to its bureaucratic lending procedures and stringent collateral requirements. The relatively lower rate of literacy among the poor and women coupled with cultural and gender problems makes the acquisition of formal credit to finance micro- enterprises difficult. An alternative and innovative approach to finance micro- enterprises in some Asian countries has refuted the myth that the poor are not credit- worthy. The Grameen Bank in Bangladesh was one (and perhaps the best example) designed to offer institutional credit to the very poor and women so as to develop entrepreneurial activities with focus on micro- enterprises to address rural poverty. Evaluation of the Bank activities have confirmed that borrowers have succeeded in raising their real income, asset ownership, using their idle hours for productive purpose (through generation of self - employment), and improving living conditions in terms of food (calorie) intake. education, health and meeting social obligations (Rahman, 1986; Yunus. 1988 and ;Gibbons, 1991 cited in Solomon Damte 1995).

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It is believed by many researchers and development planners given the opportunity to finance, micro- enterprises in the informal sector can be more profitable (considering the circumstances of the poor and women) than the formal sector activities. Therefore, strategies to improve the life of the poor should give due attention, among other things, to the financing of the informal sector micro- enterprises.

2. Market Assessment and Identification of Profitable Income Generating Activities

The profitability of any activity depends on the difference of prices received relative to the costs incurred. The effective demand for given commodity or service is the major determinant of its price. For micro- enterprises to be profitable, there has to be a demand by the community. It should also be possible to produce the commodity/ service at a reasonable cost that is affordable by the consumer in the area.

The type of micro- enterprises that are profitable vary from region to region and through time. The profitability of micro- enterprises may vary depending on the available resource base and infrastructure. In areas closer to town and markets, petty trading or brewing may be appropriate while in area that are rich forest resources, wood work/ carpentry may be profitable. The following point should be considered in assessment of identification the micro- enterprise:

- the availability of demand for the good or service (demand)
- the availability of raw materials in the locality.
- the availability of enough labor with in the family or local market
- access to markets and availability of the necessary infrastructure like roads, etc.
- the existence of the required skill among the families/ individuals.

A study conducted on credit schemes organized and financed by DBE- Debre Berhan and North Shoa Small Scale Industry and handicrafts in Debre Berhan town indicated that significant amount of the credit goes to the financing of micro- enterprises mainly for food and drinks preparation and handicrafts.

Women beneficiaries comprised over 90 % of the total borrowers (574) and 77.5 % of the credit was used for making local drinks. 74% of the total loan disbursed was used in Areke

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preparation. Injera, Bread, and Cheese preparation constituted about 18 % of the total loan. Because of the low educational status, most of the beneficiaries lacked the knowledge and information on how to improve, expand or divert their operation beyond the existing micro-activities in accordance with market conditions.

No.	Type of Activity	Loan Amount	Percent	Beneficiaries			Percent
				Male	Female	Total	
1.	*Areke* preparation	254,260	73.8	-	445	445	77.5
2.	Butter & Cheese	27,000	7.84	25	5	3220	5.6
3.	Weaving	13,100	3.8	20	-	13	3.5
4.	knitting	6,700	1.94	1	12	5	2.3
5.	Tailoring	5,000	1.45	5	-	1	0.9
6.	Shoes Making & Repair	1,000	.29	1	-	1	0.2
7.	Carpet & Bana Making	1,000	.29	1	-	1	0.2
8.	Pottery	500	.15	-	1	1	0.2
9.	*Alela* making	130	.04	-	1	3	0.2
10.	Wood Work	1,500	.44	3	-	53	0.5
11.	*Injera* & Bread	33,550	9.74	-	53	1	9.2
12.	Black smith	800	.23	1	-		0.2
	Total	344,540		57(10)	517(90)	574	100

Figures in parenthesis are percentages

Source: Development Bank of Ethiopia, Debre Berhan Branch.

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Market assessment should be a continuous process in order to keep businesses profitable. Because market conditions may change through time because of changes in the prices of raw materials, shift on consumers' test, etc. The prices of products/ services rendered by micro-enterprises should be continually adjusted according to market conditions. Therefore, training individuals operating micro- enterprise on how to promote their product, and adjust with the market conditions.

3. Constraints to the Development of Micro- enterprises.

The development of micro- enterprises is constrained by a number of factors among which, the lack of credit facilities, higher rate of illiteracy, poor infrastructure, poor market assessment before the start of operation, poor technical skills in some cases are major ones. The problem is sever in the case of women, because of the multiple responsibilities of women, cultural constraints and gender biases.

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VI. Structural Adjustment Program and Women

1. Objectives of Structural Adjustment Programs

The financial crisis that began in the 1970s and 1980s in most developing countries produced chronic deficits in balance of payment and government budget, staggering inflation rates and decline or diminish of economic growth rates. In order to redress this trend and resume economic growth, many countries have been adopting the IMF/World Bank initiated structural adjustment programs (SAPs).

The objective of the structural adjustment program in any country is to restore the balance of payment and promote economic efficiency through the reduction or elimination of distortions in product and factor markets. The main principal policy objective of these adjustment programs include:

- reduction in size of the public sector and improvements in its management.
- elimination of price distortions in various sectors of the economy
- increasing trade liberalization, and
- promotion of domestic savings in public and private sectors.

The main policy instruments used to achieve the above objectives are exchange rate adjustment, interest rate adjustment, control of money supply and credit, fiscal policy aiming at reducing government expenditure and deficit financing, trade and payments liberalization, and deregulation of goods, services, and factor inputs, and removal of subsidies.

2. Impact of Reform Program on Women

Reform programs are known to have adverse effects on various groups of population particularly on the poor and women, the severity of which depends on the pre- reform economic condition of countries. Countries of extreme economic crisis are more affected than others. The policy measures that are implemented to reform the economy include exchange rate adjustment (

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usually devaluation), trade liberalization, elimination of subsidies, price deregulations. The implementation of such policies have adverse effect on the poor in general and women in particular at least for the short term.

According to the World Bank, a typical adjustment program has three types of costs: the depression of outputs, employment and consumption; the reallocation of resources away non-tradable to tradable; and the transitional cost of transferring productive resources among alternative uses (ECA/FAO, 1991). All of these adjustment costs have adverse effect on the poor in general and women in particular.

Most food items are categorized under non- tradable and the relocation of resources away from this sector due to the provision of adequate incentives by the reform program to traded goods will jeopardize the effort made to achieve self- sufficiency in many countries. Small holders and women who are predominantly engaged in food production will suffer very much.

The impact of structural adjustment on women does not limit itself on the production side alone. Women in many developing countries including Ethiopia are household managers who have the responsibility of looking the available food resource last until the next cropping season. Even though the household may in general benefit by moving away from the non- traded sector, this reallocation will create food management problems for women.

Structural adjustment has an effect of marginalizing women in access and control of income of the household. By reallocating resources to tradable goods particularly to export crops, structural adjustment marginalizes women by taking away resources within their management (food) to areas under the management of the men (cash crop).

Some previous studies indicate that in Malawi and Cameroon, the removal of subsidies for fertilizer makes women farmers economically worse off. this is because of the fact that without land titles or security of tenure, which women do not have in many countries of Africa, their access to credit is limited making it more difficult to procure agricultural inputs. Another research finding indicates that women farmers, married or unmarried, who constitute 25% of the total rural households in SSA, do not often benefit from SAPs due to that fact that the programs are gender-blind. The programs usually ignore the intrahousehold relationships and the impacts of macro

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policies on the household production level which is one of the major reasons for the decline of agricultural production growth rates.

The removal of food subsidies triggered by structural adjustment programs have strong negative effect on the urban poor, majority of which women. This, however, may have positive impact on the rural net sellers as a result of benefits accrued by price increases. The rural poor who are landless laborers, women and others who are net purchasers of food will suffer equally as their urban counter parts unless they are compensated by other measures.

The economic adjustment policies based on deflating the economy, massive devaluation, tax increases, and government budget cuts have had considerable stagflationary effects. The impact on the poor has also been considerable, with decline in the quantity and quality of public services on every front- education, health, water supply- and increasing costs what already exists.

It should be noted that the above analysis does not intend to suggest that structural adjustment programs have only negative impacts and should be abandoned. The program is indeed critical to bring out many economies from a deepening crises. But adjustment programs need to address also measures that would counteract the negative impacts faced by the poor in general and vulnerable groups like women and children in particular. In this regard, as the experience of various countries demonstrate, the social cost of adjustments has increasingly become recognized and various types of measures are taken to offset it which will be discussed in the forthcoming section.

3. Measures Taken to Counteract the Impacts SAPs

Safety net programs were introduced in Ethiopia to minimize the social costs of adjustment. The safety net programs adopted include the following components:

- labor intensive public work programs in urban areas.
- provision of agricultural inputs to the rural poor.
- a one time income transfer to returning refugees and displaced people to enable them reestablish.
- severance payment to retrenched public sector workers, and
- creation of a revolving fund to provide credit with low interest rate to retrenched workers to start small scale business.

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VII. Policies of the Ethiopian Government and Women

Various policy measures were taken to improve the performance of the economy in general and improve the condition under which women are living. These policies could well be categorized into two with respect to improving the status of women in the society. The first category of policies are those which improve the condition of women indirectly and the second category include those policies aimed at improving women's lot directly. The highlight of these policies and their relevance in improving women's living condition is described below.

1. Policies with Indirect Impact

There are many policy measures that are taken by the government to improve the performance of the economy. The first policy measure that was been taken by the Transitional Government of Ethiopia (TGE) was the issuance of the New Economic Policy. The Policy primarily limits the role of the government in the economy and encourages the participation of the private sector. This was further strengthen by the economic reform program. These policies limit the role of the state to the provision of basic economic and social infrastructures which otherwise would not provided to the several public in general and the poor and women in particular. The limiting of the role of the state will help the government to be more effective in its endeavor as it strengthen the financial position of the economy.

The adoption of the economic reform calls for, among other things, the liberalization of prices and trade, exchange rate adjustment and the elimination of all sorts of subsidies, all of which have a negative effect for the rural poor in general and women in particular at least in the short term. To minimize the social effects of the structural adjustment programs the government has introduced safety net program with the following major components:

- labor intensive public work programs in urban areas
- Income transfers to the elderly, orphans, vulnerable women and children and the disabled

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- provision of agricultural inputs to the rural poor
- severance payment to retrenched workers and
- creation of revolving fund to provide credit with low interest rate to retrenched workers to start small scale business

All of these components of the safety net programs help women directly through reducing the negative social effects of the reform program and indirectly by reducing their burden of household management as they are the ones who should ration the available income to last to the next earning period.

The population policy aiming at sustainable development and poverty alleviation was adopted by the government. The relevance of the population policy to the welfare of women needs further analysis since it is women who suffered a lot from too early, too late and too frequent pregnancies. The population policy has its objective of reducing the population growth rate from 7.7 dividing its adoption to 4 per woman in 2015.

The other government policies that have been adopted and need to be discussed here are the education and training and health policies. The education policy not only raised the issue of gender disparity in access to schooling but also give due recognition for narrowing the gap. Based on the education policy, a strategy and a 20 year education development frame work was adopted with the objective of, among other things, achieving parity between females and males by the year 2004. Similarly, the health policy focused very much on the expansion of preventive health care system rather than curative. The strategy clearly makes women and children's health problem top priorities. Although the realization of these policies requires huge resources and time, they undoubtedly contribute towards the improvement of women's conditions when they materialize.

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2. Policies with Direct Impact

The government does not leave gender as an issue the problem of which will be solved by the "trickling down" process of development. It rather confront it as a problem that should be solved directly. Women's concerns of various types has been given due recognitions and their rights

are clearly enclosed by article 35 of the constitution. Further more, the government has adopted a National Women's Affairs Policy with the following objectives:

-to ensure women's equal right in ownership and access to resources

- to create an enabling environment for women's self-sufficiency

- to make women equal beneficiaries of basic social services

- to try and gradually remove the deep-rooted discriminatory traditional attitudes and beliefs regarding women as inferior to men.

Based on this policy, various affirmative actions are being taken by both the federal and regional governments to redress the past discriminations. Women's units have been established in all key government institutions to ensure the participation of women in the activities of the various agencies and institutions. It will, however, take a long time and continuous effort to realize the provisions the constitution and the policy statements of the government guarantee.

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VIII. Basic Principles of Management

1. Management defined

Management is the process of bringing resources together and coordinating them to help accomplish organizational goals (Kinard, 1988). Massie (1987) defines management as the process by which a cooperative group directs actions towards common goal. This process involves techniques by which a distinguishable group of people (managers) coordinate activities of other people; managers seldom actually perform the activities themselves.

All organizations establish a variety of goals and direct their energies and resources to achieve them. A profit-oriented business firm, for example, might have a return-on-investment goal; a hospital would have goals centered around patient care; and an educational institution would establish goals for teaching, research, and community service. All organizations also have resources that can be used to meet these objectives. Such resources can be classified in to two categories: human and non-human. Management is the force that unifies these resources.

In the production of goods and services, for instance, a manager may perform the following activities:

- put together the factors of production- including land, labor, and capital- to produce goods and services.
- makes business decisions.
- takes risk for which the reward is profit
- acts as innovator by introducing new products, new technology, and new ways of organizing business.

Proper management increases the value of the factors of production- land, labor and capital- t a business. Therefore, without management virtually no business would survive.

2. Management functions

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Regardless of the type of firm, all managers have certain basic functions the scope and order of which vary from manager to manager and from firm to firm. These are: planning, organizing, staffing, leading and controlling. Each function is briefly discussed in the following section.

2.1. Planning

Planning, perhaps the most important of all managerial functions, is establishing goals and objectives. It encompasses determining specific objectives and how to accomplish them. There are different levels of planning. Top- level managers set plan for the entire company; low- level managers prepare plan for their immediate areas of responsibility. For example

-Top- level manager of a bank plan ways to increase its deposits and to enlarge its share of the market which may require opening new branches modifying interest rates, or offering additional services.

- Branch manager, on the other hand, plans for taking care of customers which may require adequate staffing at peak periods, procedures for opening and closing accounts, and periodic teller balancing.

Planning is done in light of budgetary constraints, personnel requirements, completion, and other factors.

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2.2. Organizing

Organizing involves developing a structure and assigning tasks to attain goals. Through organizing, a manager must develop a system in which people can perform tasks that lead to the desired results. Initially, organizing by top- level executives includes the following activities:

- creating job positions with defined duties, responsibilities, requirements and salary ranges based on job requirements.

- arranging positions into a hierarchy by establishing authority- reporting relationships.

- determining the number of subordinates each manager should have reporting to him/ her (called *span of control* or *span of management*), the number of hierarchical level in the organization, and the most appropriate way to set up departments (*departmentation*).

Developing structure ensures that the duties are well defined and coordinated. Each position in the organization is accountable for identifiable tasks that contributes to its overall purpose.

Organizing is an on-going process. Jobs may be enlarged, diminished, or eliminated; additional positions may be created; new production methods may be instituted; new management skill may be required; or reporting relations may be altered due to both external and internal forces. External forces of change may be social, political, economic and technological. Internal forces result from the interaction of an organization's technology, structure, and people. Because of theses internal and external forces managers must constantly organize and reorganize.

2.3. Staffing

Staffing, as the term suggests, is the selection of people who have appropriate qualifications. It includes the recruitment, selection, development and retention of employees with appropriate qualifications for positions created by the manager. Since the success of any organization depends on the quality of its employees, most managers choose their new employees very carefully. Staffing is usually systematic and includes many of the following activities:

- human resource planning
- announcing and advertising vacant positions
- receiving application
- preliminary and final interview
- testing
- medical examination
- final selection and orientation.

2.4. Leading

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Leadership is the heart and soul of management. ***Leadership*** involves influencing others in order to accomplish specific objectives. To be effective leader, managers need to understand individual and group behavior, techniques of motivation, and effective styles of leadership. Managers must develop relationships that ensure adequate communication with their subordinates. Leading also includes managing personal conflict, helping employees deal with changing conditions, and, in some cases, disciplining employees. Effective leadership is based on a foundation of mutual trust and respect.

To be an effective leader, a manage must do the following:

- make certain that every employee knows what is exactly expected of him/her in terms of performance.
- objectives must be identifiable, measurable, and individually attainable,
- she/he must recognize and reward outstanding performances which requires setting- up an appraisal-reward system.
- he must use all organizational resources especially people in decision making that affects employees.

2.5. Controlling

Controlling involves a continuous comparison of the performance of the organization with its established goals and standards, and taking corrective actions, when necessary. Although actual results may differ from desired ones there are three areas that need attention in controlling:

I. product quality,
ii worker performance, and
iii cost control.

A manager has to set standards in order to control the quality of products, performance of its employees, and to compare expenditures with budget funds. Variation from standards helps managers find problem areas and can lead to the finding of corrective measures.

3. Management Roles

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Managers need to behave in a certain way or are required to fill certain roles in order to carry out their management functions (discussed above). There are three aspects of management roles:

3.1 Interpersonal roles

3.2 Informational roles

3.3 Decisional roles.

3.1. Interpersonal Roles

Interpersonal roles include :

- those in which the manager interacts with others (*figurehead).* Some figurehead duties are largely ceremonial and others relatively important, but none involve significant decision making. Example, signing documents or presiding at ceremonial events.
- the *leader* role. This is evident in the interpersonal relationship between manager and subordinates. Example hiring, training , evaluating , motivating and promoting subordinates.
- the manager also serves as a *liaison* between the company and the external community. Example fulfilling role in community service, conference and social events.

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3.2. Informational Roles

Informational roles those activities relating to receiving and transmitting information. These include:

- as a *monitor*, the manager tries to keep informed about what is happening in the organization or group by receiving information from news reports, trade publications, magazines, clients, associates, and a host of similar sources.
- as a *disseminator*, a manager sends outside information into the organization and internal information from one subordinate to another.

- a manager serves as a *spokesman* whenever he/she represents the company or its position in other groups, including press, government agencies, customers and trade organizations.

3.3. Decisional Roles

Decisional roles involve the following activities:

- The manager acting as an *entrepreneur* recognizes problems and opportunities and initiates actions that will move the organization in the desired direction. Eg. Creating new project, changing organizational structure, and other programs that improve the company's performance.
- As a *disturbance handler*, the manager deals situations over which he/she has little control. These may involve conflict between people or groups, or unexpected events outside the company may affect the firm's operation in which case the manager is needed to take care of .
- As a *resource allocator*, the manager must divide the company's resources as well as personal time among the various demands on them. This involves assigning work to subordinates, scheduling meetings, approving budgets, deciding on pay increases, making purchase decisions, and other matters related to the firm's human, financial and material resources.
- As a negotiator, the manager represents the company in financial matter like when the company tries to buy another firm, when signing new contract with union, etc.

4. The Management Hierarchy

All the functions of management - planning, organizing, staffing, leading and controlling- vary from one level of management to the next. There are three distinct levels of management that form the management hierarchy, namely top management, middle management, and supervisory management.

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4.1. Top management

A company's top management is made up of individuals who have the responsibility for making the decisions and formulating the policies that affect all aspects of the firm's operations. In a small company, top management may be limited to one or more persons while in big corporations it can include a dozen or more people who make decisions affecting the entire firm. For example, owner-manager of a small retail store, chief executive.

4.2. Middle Management

Middle Management includes all managers above the supervisory level but below the level where over all company policy is determined. In a manufacturing firm all regional sales managers and production superintendent would fall into this category. In a university, academic deans are middle managers.

4.3. Supervisory Management

Supervisors manage workers who perform the most basic job duties required in the business. Examples of supervisory personnel are production supervisors, sales managers, warehouse supervisors, service managers, and loan officers. Supervisors are usually called " people in the middle"; because they are in between the management and labor.

5. Management skills

Modern business organizations are dynamic and complex, and competition in the market place is fierce. Consequently, managers must be highly skilled to succeed. The skills managers need can be classified as:

1. *Technical skills* are specialized knowledge and ability that can be applied to specific tasks. Supervisors use technical skills extensively.

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2. *Human relation skills* are the abilities needed to resolve conflict, motivate, lead and communicate effectively with other workers. Human relations skills are equally important at all levels of management.

3. *Conceptual skills* are the ability needed to view the organization from a broad perspective and to see the interrelations among its components. Conceptual skills are most important in strategic (long - range) planning ; therefore, they are more important to top-level executives than middle managers and supervisors.

6. Managerial Styles

No two people are exactly alike. Consequently, no two people manage the same way. A manager's style reflects his/her personality, philosophy, the influence of other people and groups, the nature and tradition of the organization, and other variables. Therefore, managers' approach differ greatly. Some managers are risk takers and others are conservative. Some managers are autocratic; others involve their subordinates extensively in decision making. Some are production oriented; others are people- centered.

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Exercises

1. Why are managers necessary in business organizations?
2. List the functions of managers.
3. Describe the three levels of management.
4. Describe the skills that managers must possess, and explain which skills are most important for which levels of management.
5. Is there one best "style" of management? Explain your answer.

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