



The Role of Cooperatives in Empowering the Rural Women: The case of Shusha
Rural Saving and Credit Cooperative Union, GenaBossa, SNNPR. Ethiopia

By

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DECLARATION

I hereby declare that the Dissertation ROLE OF COOPERATIVES IN EMPOWERING THE RURAL WOMEN: THE CASE OF SHUSHA RURAL SAVING AND CREDIT COOPERATIVES UNION, IN GENA BOSSA, SNNPR. Ethiopia submitted by me for the partial fulfillment of the M.A, in Rural Development to Indira Gandhi National Open University,(IGNOU) New Delhi is my own original work and has not been submitted earlier either to IGNOU or to any other institution for the fulfilment of the requirement for any course of study. I also declare that no chapter of this manuscript in whole or in part is lifted and incorporated in this report from any earlier work done by me or others.

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This is to certify that Mr TAYBELA SHANKO student of M.A(RD) from Indira Gandhi National Open University, New Delhi was working under my supervision and guidance for his project work for the course MRDP-001.

.His project work entitled ROLE OF COOPERATIVES IN EMPOWERING THE RURAL WOMEN: THE CASE OF SHUSHA RURAL SAVING AND CREDIT COOPERATIVES UNION, IN GENA BOSSASNNPR. ETHIOPIA which he is submitted is his genuine and original work.

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LIST OF ACRONYM

IDRC	International Development Research Center
MDG	Millennium Development Goals
NGO	None Governmental Organization
RD	Rural Development
RUSACCO	Rural Savings and Credit Cooperatives
SACCO	Savings and Credit Cooperative
SNNPR	Southern Nations Nationalities and People's Region
WoFED	Woreda Finance and Economic Development office

Abstract

Since women make up the majority of the worlds poor, meeting poverty reduction goals requires addressing women and their socio-economic empowerment. Women empowerment, as a policy approach, uses different mechanisms to empower women; out of which organizing women into cooperatives is attracting the attention of many organizations. Thus a study was conducted to assess the role of rural primary Saving and Credit Cooperative on women's Empowerment in GenaBossa, SNNPR.Ethiopia. The methodology used was two stage simple random sampling techniques in which 160 cooperative member women respondents were drawn. In addition, FGDs, key informant interviews and secondary data were also used to collect the necessary information. Data analysis was done by using descriptive statistics such as frequency mean and percentage. The results of the study indicate that there are socio-economic benefits for women participating in RASCCOs through providing loan, and training enable the members to perform income generating activities; which help them to increase their income, saving and relatively decision making power. The result shows that participation in cooperative services has a positive impact on empowerment of women. This is also an indication, being organized into cooperatives is very important for women to improve their socio-economic condition in rural areas. However, rural problems are multidirectional which are interrelated and linked to each other which were observed that hinder the RUASCCOs on women empowerment. Therefore to empower women the RUSCCOs work in collaboration with different partner organizations that have great stake in the local area.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

In most developing countries MDGs show narrowing gaps, with rapid increases in girls' primary school enrollment, and significant increases in female life expectancy. Significant gains have also been made globally with respect to women's economic participation, although there are variations in nature and degree (IDRC, 2013).

Women in Africa constitute 52 percent of the total population; contribute 75 percent of the agricultural work; produce and market 60 to 80 percent of food (United Nations Economic and Social Council, 1995: 1). But they own 1% of the world wealth, have a 10% share in global income, occupy only 14% of leadership positions in private and public sector and account for 70% of the world's poor (CARE, 2005). In similar manner The Hunger Project in its 2006 report revealed that two third of the world's illiterate are female; and of the millions of school age children not in school, the majority are girls as well as in terms of susceptibility to HIV/AIDS women are leading .

Women in Ethiopia, as elsewhere in the world, bear different responsibilities; and their contribution in the country's economy, culture and other areas is very high. However, their wide-ranging and important roles have not always been recognized and there is high discrimination in political, social and economic spheres (World Bank, 1998). MoFED (2007) in its report indicated that, women in Ethiopia are disadvantaged due to their sex, most notably in rural areas. Thus promoting gender equality is vital for development.

In order to address gender based problems and improve the condition of women, different policy initiatives and institutional measures have been taken by governments and donor organizations.

According to Fetenu (1997), women empowerment is one of these policy approaches adopted to change perceptions about women and their relationships with development, and stemmed from their place in the poverty line. Women empowerment gives response to the existing gender based inequalities in economic, social and political. It is the process through which women gain access and control over resources, participate in decision making and challenge the ideology of patriarchy and the gender based discrimination against women in all the institutions and structures of society(Batiliwala, 1995: 1-5).

Women empowerment use different mechanisms of which organizing women into self-help associations like cooperatives is attracting the attention of many organizations (Batiliwla, 1995; Desta, 1999; Emebet, 1999). Karunakran (2004) has also confirmed in his study that, cooperatives are truly empowering organizations in origin, vision and mission, theory and action. Citing a number of studies, he has also revealed that cooperatives empower women as a member, as an employee and as a management committee of cooperatives. Dessalegn (1989) added that despite women's subordinate position that made them the most vulnerable, they do have still high resilience partly because of their self-help associations like cooperatives.

In Ethiopia, the Federal Democratic Republic of Ethiopia has declared the development of women in the country's constitution (FDRE, 1995) and puts its commitment to implement the National Policy on Women that was announced during the transitional government in 1993 (known as Women's Policy) through the empowering process (TGE,2003: 7). Accordingly the organization of women association like cooperative is stated as a mechanism for women empowerment.

Furthermore, the rural areas are lack of infrastructure, lack of technology and other opportunities that discourages formal financial providers. Due to the lack of formal financial providers in rural

areas, the informal financial providers rural saving and Credit cooperatives are the major providers of financial services to the rural areas.

Savings and Credit Cooperative societies (SACCOs) are associations of people united voluntarily to meet their common economic, social, and cultural needs as well as aspirations through jointly owned societies. These SACCOs are based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity (UN, 2011). SACCOs operate on a significant scale in developing countries. Statistics show that more than seven per cent of the African population is affiliated to cooperatives (Delvetere, 2008; Pollet, 2009). Savings and Credit Cooperative Societies have wide reaching direct and indirect impacts on socio economic development of women cooperators (UN, 2009).

In Ethiopia, cooperatives can provide locally needed services, employment, circulate money locally and contribute to a sense of community or social organization. Often marginalized segments of communities have the opportunity to be represented in cooperatives, where in many other organizations they are left out. Through these, cooperatives will contribute to social and economic development. Today in rural Ethiopia, cooperatives are already playing a strong role in the economies of local communities (Dr.R.Karunakaran and MuhabieMekonnen, 2013).

The Cooperative Proclamation No. 147/1998 identified clear goals and authorities, which supported a more conducive legal environment for the formation of Ethiopian cooperatives. The goals include social, economic and other motives that require joint actions for attaining a common target (Federal NegaritGazeta, 1998).

However, there is little empirical work on the role of cooperatives in empowering women in Ethiopia addition to lack of agreement among scholars on the role of cooperatives in empowering women. Thus the study is aimed at assessing the role of cooperatives in achieving

different elements of women empowerment such as access to and control of resources, access to information, access to health and education, and participation in the management of cooperatives.

1.2 Statement of the Problem

Studies show that, despite their high contribution to economy, women in developing countries lack accesses to and control over resources, self-confidence and opportunity to participate in decision making (Oxaal and Baden, 1997).

Furthermore, ILO reported that the work load of women is very heavy and they work for long hours but their remuneration is usually small (ILO, 1987). Similarly, in Ethiopia, despite their contribution to the economy, majority of women do not own land and/or cattle due to the tenancy system; in general the traditional laws are unfavorable to them (Habtamu et al., 2004). Accordingly, the study by Desta (1999) shows that, Ethiopian women contribute 30-40% of labor to agriculture and they spend 13-17 hours a day in productive, reproductive and community activities but are denied access to important resources. Yigeremew (2001) citing a number of studies, also added that despite their high labor force contribution to agriculture, women have less access to and control over resources, improved services and other farm implements. As a result majority of Ethiopian women are experiencing a very poor living standard.

However, lack of access to and control of resources and improved services put women in a subordinate position that makes them the most vulnerable groups in their society (Dessalegn, 1989). Majority of women are under poverty line. Moreover, the feminization of poverty and unemployment further contributes to the low participation of women in politics (Jalale, 2005). Thus, without addressing the existing gender imbalances the dream for development will be far from reality.

To address the issue various policy initiatives were adopted; out of which women empowerment is one of the approaches widely used. This approach uses different empowerment mechanisms of which the organization of women into self-help association like cooperative is emphasized in this study. Cooperative is used as an effective instrument for uplifting the economically and socially weaker sections of the society like women through their own solidarity and collective action (Krishnaswami and Kulandaiswamy, 2000). Several studies indicate that cooperatives have the power of empowering women (Dessalegn, 1989; Desta, 1999; Karunakran, 2004). However, some scholars state that organizing women into cooperative increases social pressure and workloads (Goetz and Gupta, 1995; Ruth et al., 1999). Thus, there is no consensus between scholars on the empowerment role of cooperatives.

Moreover, in Ethiopia, there is very little empirical study at this time on the role of cooperatives in empowering women despite the efforts being made to promote cooperatives among women by government and non-governmental organizations. In addition; it has not yet been assessed in GenaBossa District

Therefore, this study is aimed at filling the knowledge gap in the area by investigating the role of cooperatives in empowering women socially and economically. In this study, the contribution of cooperatives in achieving the different elements of empowerment such as access and control of resources, asset creation, information access, participation and bringing women to leadership are envisaged.

1.3 Objectives of the Study

General Objective

The general objective of the study was to assess the role of cooperatives in empowering the rural women economically and socially in GenaBossa District SNNP Regional state, Ethiopia with specific reference to Shusha Rural Saving and Credit Cooperative Union.

Specific Objectives

1. To assess the contribution of SACCOs on the women social empowerment of its women members.
2. To assess the contribution of cooperatives on the Women Economic Empowerment.
3. To examine the role of cooperatives in improving women's access to information and training.
4. To investigate involvement of women members in the management of the cooperatives.

1.4 Research Questions

Based on the above facts, this study seeks to address the following research questions:

1. What is the role of cooperatives in providing socio-economic empowerment of women in GenaBossa District?
2. Does participation in cooperatives lead to increase women's empowerment in GenaBossa District?
3. What factors significantly affect RUASCCOs contribution to empowerment of women in GenaBossa District?

1.5 Scope and Limitation of the Study

Though empowerment has many dimensions this particular study was mainly concerned with the social and economic aspects of empowerment. The finding of the research was more satisfactory if it were able to cover all 31 Shusha Rural saving and credit cooperatives of the Gena Bossa District, but due to time and the scatterdness in geographic location of cooperatives and also its members, the study was limited to the five Rural primary Saving and Credit Cooperatives which were established initially in the District

1.6 Significance of the Stud

The reasons for underdevelopment in many developing countries are partly resulted from the existing gender in equality. In addressing gender based problems; different people use different mechanisms out of which promoting self-help groups like cooperatives is attracting the attention of many governments and international donor institutions. The government of Ethiopia is promoting self-help organizations like cooperatives among the poorest group like the women in the country.

Rural Saving and Credit Cooperatives provide services for those who cannot be able to receive services through the formal financial institutions. They provide service for those who cannot fulfill the requirements provided by the formal; because of this they increase the people standard of living by giving them a chance to start a new beginning, a journey which has a good impact on the economy as well.

Thus this kind of assessment is very important and worth researching on the ground that it gives feed back to the success and failure of this specific program with possible factors of each. As well, it is a kind of feasibility study, monitoring, and evaluation, which gives timely signals of the program's impact to the program implementers and beneficiaries as well. Thus the outcome

of this research was used as a stepping-stone for further study. It was also provide background information for policy makers, NGOs and government institutions working on rural development.

1.7 Organization of the Study

This study organized into five chapters based on the study objectives. The first chapter deal with presenting ideas back ground information to the study, statement of the problem, general and specific objectives, basic research questions, scope and limitation of the study and significance of the study. Chapter two reviews key literatures on the topic under investigation. The literature review focused on studies on the role of saving and Credit Cooperatives on social and economic empowerment of women. The chapter helps to the theoretical underpinning for the study. Brief description of the study area and methodology is presented in the third chapter. The results and discussions of the study are presented in chapter four. Finally, chapter five deals with conclusions and recommendations.

CHAPTER TWO

LITERATURE REVIEW

2.1 Theoretical

This chapter is devoted the review of existing bodies of knowledge on related studies that have been carried out in areas of social and economic empowerment of women emphasis on saving and Credit Cooperatives. The chapter also used to highlight the definition of women socio-economic empowerment, Importance of women socio-economic empowerment, Factors affecting empowerment of women, Saving and Credit Cooperative, social and Economic Contribution of Saving and credit Cooperatives, Cooperative as a Potential Vehicle for Women's social and Economic Empowerment Conceptual framework on the economic empowerment benefits of cooperation, and explains the theoretical framework that reinforce this research which are Household bargaining model and the social capital theory for the study.

2.1.1 Empowerment

People from different disciplines define the term empowerment differently. For social workers dealing with poverty, empowerment is inspiring the poor to challenge the status quo. On the other hand, business managers express empowerment as a means of improving productivity within established structures (Rai, 2007). The same paper also explains the term empowerment as a process through which women and men experience as well as challenge and subvert power relationships.

According to Naryaan (2002), empowerment is the expansion of assets and capabilities of poor people to participate in and negotiate with influence, control and hold accountable institutions that affect their lives. Study by Nayak and Bidisha (2009) added to these by saying that the idea

of empowerment is applicable to those who are powerless whether they are male or female or group of individuals, class or caste.

According to Mayoux (2000:18), 'Empowerment' is a multidimensional and interlinked process of change in power relations which can operate in different spheres of life (economic, social, political, and so on) and at different levels like individual, household, community, market, and so on'. Different scholars defined and discussed about this concept.

For some like Cheston and Kuhn (2002:11) empowerment is 'a process of change by which individuals or groups with little or no power, gain the power and ability to make choices that affect their lives'. They also pointed out three key elements of empowerment which are '*change, choice and power*'. In relation to that, Kabeer(1999:437) saw women's empowerment as 'the process by which those who have been denied the ability to make strategic life choices acquire such ability'. With this regard, she pointed out three interrelated dimensions to measure that empowerment which are: resources, agency and achievement. According to her, 'resources' include access to resources and future claims to both material and social resources which serve to enhance the ability to exercise choice. In relation to power, this is about getting 'Power to'.

The second dimension of 'agency' is the ability to define one's goal and act upon them. It includes the process of decision making, negotiation, deception, and manipulation or 'Power within'. And then as a result of both resources and agency, there is a dimension of 'achievement' which refers to what Kabeer quoting Sen (1985b) called the potential that people have for living the lives they want, of achieving valued ways of 'being and doing'(Kabeer 1999:438).

For that reason, it has been found by development practitioners that building women's capacity (economically, socially, and politically) is one of the prior activities on agenda. Then, increasing

women's access to financial services through Microfinance programme has been found as one of the tools which can lead to household wellbeing improvement as well as to empowerment. But, as Swain and Wallentin (2009:545) mentioned, not all activities that lead to an increase in the well-being of a woman are necessarily empowering in themselves. From the same researchers' point of view, '*empowering activities*' are those activities that reflect the changes that women have effectively made to improve the quality of their lives by resisting the gender based traditions and norms that reinforce gender inequality.

Moreover, Karunakran (2004) explains clearly the concept of empowerment by saying that empowerment is the process of enabling or authorizing an individual to think, behave, take action and control work in an autonomous way. Karunakran, by citing a number of studies concluded that empowerment can be viewed as a means of creating a social environment in which one can take decisions and make choices either individually or collectively for social transformation.

Thus, we can say that empowerment is a very complex concept that can be defined in various ways and utilized in different contexts. However, there is a nexus of few key and overlapping terms that are most often included in defining empowerment such as options, choices, access and control of resources, opportunities and decision making power are mentioned.

According to Oxfam (1994), no one can empower anyone else rather in the development process; true empowerment is achieved by people themselves, through their own association. Meanwhile, Batiliwala (1994) argues empowerment process starts from within; but access to new ideas and information will come from external agents. As per this idea with new consciousness and the strength of solidarity, women can assert their right to control resources and participate equally in

decision making. That means different organizations working with the poor and women cannot empower them; rather they support these people's own efforts to become empowered.

2.1.2 Women's Empowerment

The approach of women's empowerment emerged from several important critiques and debates generated by the women movement throughout the world during the 1980s, when feminists, particularly the Third World Feminists were increasingly discounting the largely political and economic WID, WAD and GAD models in prevailing development interventions (Batiliwala, 2007). But in the 1990s many agencies used the term women empowerment in association with a wide variety of strategies including those which focused on enlarging choices and productivity of individual women and broad-based economic and social support (Bisnath, 2001 cited in Mosedale, 2005).

The empowerment of women responds to a growing recognition that women lack access to and control of resources, self-confidence and an opportunity to participate in decision making (Oxaal and Baden, 1997). According to Dalal (2005), although both women and men play substantial roles in economies of every country there is a great disparity in the matter of economic resourcefulness between a man and a woman. Moreover, gender inequality in access to and control of resources is a key dimension of poverty that needs attention for economic growth and development (Lopi, 2005).

Black and Third World feminists underline that the participation of women in decision making is mandatory for development and for them women empowerment is the participation of women in development services (Rai, 2007). According to Sadenberg (2008), women's empowerment is an instrument for development priorities, eradicating poverty or building democracy. Moreover,

there is a widely accepted truth that unless women are included in development services, our development efforts will only have partial effect.

Women's empowerment has different dimensions such as economic, cultural, social and political. This particular study is aimed at investigating the role of cooperatives in achieving the economic and social empowerment of women. Economic empowerment is about the economic independence of women, it is about access and control of productive resources (Desta, 1999). The other study by Emebet explained that economic empowerment is a process by which women are able to participate in productive activities, earn incomes and decide on what to do with their incomes (Emebet, 1999). On the other hand, the social empowerment of women mainly deals with addressing the different social problems women faced in their society (Aster and Konjit, 1999). However, the economic empowerment of women contributes to the social empowerment and vice versa.

To state clearly the existing inequality between women and men is the main causes of poverty in the world according to many scholars. If one wants to reduce poverty and bring development, the issues of women should be considered at every level.

2.1.3 Cooperatives

i. Meaning of Cooperative

The simple meaning of cooperation is working together. According to Vinayagamoorthy (2007), the principle of cooperation is as old as human society that enables them to help each other during the time of stress and strain. As per this study in traditional society the principle of cooperation is restricted to common culture and religion. In Ethiopia for example, the type of cooperation like *Debo*, *Idir* and *Ekub* have been practiced for centuries.

According to Krishnaswami and Kulandaiswamy (2000), cooperative is a special mode of doing business and a distinct type of business organization. They further explained it that, cooperative is capable of being applied to the solution of a variety of economic activities such as production, distribution, banking, housing, insurance etc. Bapat in his book defined cooperative society as a voluntary organization, jointly sponsored, jointly owned and democratically managed by persons who have come together for satisfying their social, cultural and economic needs (Bapat, 2000: 22). As members in cooperative come together on voluntary basis, there must be economic contribution of members, the management of the cooperative is vested up on members and the organization is aimed to satisfy the economic, social and cultural needs of the members.

The most commonly used definition is given by the International Cooperative Alliance ,the apex organization that represents cooperatives worldwide that states a cooperative as an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise (ICA, 1995 cited in Krishnaswami and Kulandaiswamy, 2000: 43).

ii. Principles of Cooperative

For a clear understanding of the cooperative ideology and to differentiate it from other business enterprises, the founders of cooperatives laid down some definite principles of cooperatives that guide the formation and management of cooperatives. Cooperative principles are a set of rules which govern the life and activity of cooperative organizations (Mathur, 2002).

There has been a concern among cooperators in recent years that there has been serious erosion in the values of cooperation and the same was echoed in International Cooperative Alliance (ICA) Tokyo congress held in 1992. The Congress, therefore, recommended ICA Executive Committee to initiate the process to review the current ICA Cooperative Principles as amended

in 1966 and make recommendations for the possible change. As a result, ICA General Assembly in Manchester in September 1995 approved the draft including the statement of Cooperative Identity which includes a definition, values and principles (Bapat, 2000).

The 1995 ICA principles are the current principles used in all cooperatives all over the world.

These principles are:

1st Principle: Voluntary and Open Membership

2nd Principle: Democratic Member Control

3rd Principle: Member Economic Participation

4th Principle: Autonomy and Independence

5th Principle: Education, Training and Information

6th Principle: Cooperation among Cooperatives

7th Principle: Concern for Community (Krishnaswami and Kulandaiswamy, 2000: 43-45)

iii. Values of Cooperative

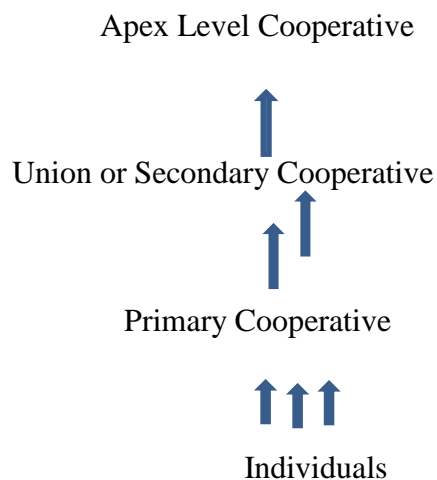
Cooperatives are based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity (Mathur, 2002). He further stated that, in the tradition of its founders, cooperative members believe in the ethical values of honesty, openness, social responsibility and caring for others that promote the economic and social condition of weaker section.

According to Mathur (2002), the first principle, 'cooperatives are voluntary organizations open to all persons, enable everybody to use its services keeping that she/he is willing to accept the responsibilities of membership without gender, social, racial, political and religious discrimination. It would be observed from the above principles that in cooperation there is nothing that discriminates women. Rather the principles aim at ensuring equal opportunity, benefits and services without any gender bias.

2.2 Types of Cooperatives

There are different types of cooperatives in our world. The cooperatives are classified based on the nature of activities they undertake and their organizational structure. Based on their structure, we classify cooperatives as primary, secondary and apex level society. On the other-hand, cooperatives are classified based on the types of business they undertake in which many scholars classify as agricultural based cooperatives and nonagricultural cooperatives (Jesiah, 2003).

Cooperative Based on their Structure



Source: Jesiah, 2003: 22

Based on their nature there are different types of cooperatives like marketing society, production society, saving and credit society, industrial society, housing society, insurance society, processing society, consumer society and others. The focus of this study is saving and credit cooperatives.

2.2.1 Saving and Credit Cooperative

The cooperative under this study, Shusha Rural Saving and Credit Union, is the secondary cooperative that is formed by associating primary rural saving and cooperatives in the

GenaBossa District. The cooperative is categorized under saving and credit society and engaged in mobilizing savings among members and nonmembers and providing credit for its members.

Although, saving and credit institutions play a crucial role in rural development. However, these institutions are limited to urban areas in our country, Ethiopia. According to Dejene (1997: 227), only less than 2 percent of the rural households have bank deposits. The majority of the rural people rely on the informal financial sector (i.e., *Idir, Ekub*, money lenders, friends and relatives) for their credit requirements.

The expansion of credit programs for women in Africa dates back to the mid1980s and dramatically increases in the late 1990s and next century (Moyoux, 1999). According to the author by the 1980s gender lobbies within some government and aid agencies were attempting to increase women's access to credit and savings with in wider context of poverty targeted micro finances. In the year 1990s large international donor agencies like ODA-UK, World Bank and USAID became increasingly interested in micro-enterprises, self-help groups like saving and credit cooperatives as a poverty alleviation strategy and women's empowerment mechanism.

Moreover, the feminist oriented interventions use accessing economic resources like micro-credit as entry points to promote the empowerment of women whether economic, social and political aspects of women (Desta, 1999). For her, micro credit or women saving and credit cooperatives contribute to women empowerment through enhancing women's productive role and enabling them to challenge inequalities within the household and a useful entry for wider mobilization.

The economic activity where most women's cooperative can be found is thrift and credit society where in accepting small amounts of savings and issuing small loans are of special interest for women who usually have no access to banking services (ILO,1982).

In Rural Ethiopian Economy there is a high demand for loans from borrowers but there is a low supply of deposits from savers. Furthermore, there is very few market agencies with which are borrowers and savers transact (Richard, 2000). According to Richard there is high demand of establishing cooperatives specialized in the task of managing savings and credit (known as saving and credit cooperatives).

A rural credit scheme concentrates on loans for agricultural inputs where women are not the major beneficiaries due to lack of access to land (Desta, 1999). Moreover, she added that moneylenders are not usually accessible to the poorest like women mainly due to lack of collateral and for high interest rate that goes up to 300%. However, women are the major beneficiary of NGO supported microfinance through self-groups like cooperatives.

Yigremew (2001) shares the idea of Desta that says credit service in rural area is linked to agricultural inputs and the services are largely associated with endowment with land and other resources for agriculture. He has further explained that the rural women are marginalized and states that loans were more often directed to resourceful farmers and the very few women served by the services were mostly members of well to do male headed families.

ILO (1998) concluded that saving and credit cooperatives organized among women improves the condition of poor women through provision of saving and credit services. For poor women, accessing such services further lead to higher income, improve educational status of other household members, increase employment in micro enterprise, increase productivity, enhance self-confidence and improve the status of women both in the family as well as in the society.

2.3 Emperical

2.3.1 Economic Contribution of Cooperatives

The basis for starting a cooperative organization is the necessity of satisfying a common economic need by mutual help and mutual effort. As an economic entity a cooperative is primarily responsible for seeking solutions to the common economic problems of its members (Krishnaswami, 1978). He further explained that, by satisfying their common economic need the member themselves are able to improve their economic conditions and raise them from weakness to strength.

The economic objectives of cooperatives can be seen both from member and society point of view as it improves the life of the member of a society through provision of better services and also creates better society through development of weaker section. The study by ILO (1998) indicates that the economic objectives of cooperative from member point of view include productivity increase, lower input prices, creation of off farm activities, better utilization of resources, lower prices of consumer goods and provide better price for members. The same paper revealed that cooperative societies positively contribute towards the achievement of development goals of the state through increase national income, export revenues, provision of employment opportunity, better utilization of resources and promotion of thrift and credit among citizens.

According to Oxfam (1994), there are many problems faced by women entrepreneur right from idea generation till enterprise lives. These problems include marketing problems, financial problem and shortage of raw materials which can be solved through their cooperatives that help women to move forward. Therefore, mobilizing women self-help groups (such as cooperative) for economic empowerment and creating access to microfinance has become successful as it is a participative process that helps women in capacity building to enable them to take part in

economic activities, improvement, poverty alleviation and overcome social exclusion (ILO, 1998). The paper also confirmed that, Women's control over financial resource contributes to women's empowerment, facilitates entrepreneurship, assists reproductive tasks and eases their repayment burden.

2.3.2 Social Contribution of Cooperatives

Although, the ultimate goal of cooperative is to improve the economic condition of its members, cooperative has high social contribution. Cooperative is based on certain human values viz., equality, freedom, equity, self-help and solidarity (Karunakran, 2004). Thus, promoting cooperative among rural community will help to develop such social values that are vital for the development of particular society.

According to Vinayagamoorthy (2007), the social purposes of cooperation are more diverse that include the provision of a unique education in democracy, responsibility and toleration to train for political power to evolve an industrial relationship in which the element of authority is much more evenly distributed than in private business to preserve a strong friendly or family spirit and a sense of pride and power which is impersonal to encourage a general advance rather than the advance of particular individuals to secure rational, constructive and unifying approaches to social and economic problems to prevent under-employment, to secure the moral as well as the physical satisfaction of pure, quality, correct weight, honest measure, fair dealing in trade or to achieve better physical and mental health.

According to Melese (2006), the development of cooperatives in the rural are is very important in achieving food security. According to him cooperatives play crucial role in providing good access of food for members.

The paper prepared by ILO (1998) showed that cooperatives improve social and cultural situation of people of limited resources and opportunities as well as encourage their spirit of initiative. Especially cooperatives integrate the weaker segment of the population like women into the socio- economic development process.

2.3.3 Political Contribution of Cooperatives

Though, the pioneers like Rochdale in 1844 underline political and religious neutrality of cooperatives, it's not possible to imagine a nonpolitical cooperative movement in any advanced society. Moreover, cooperators and their organizations do not exist in a vacuum (Krishnaswame and Kulandaiswamy, 2000).

The same study shows that women through their cooperatives take part in the political life of their respective country and mould the political thought in their favor. Experiences in rural Ethiopia show that majority of the peasant association leaders are from rural cooperatives managing committee.

Krishnaswame and Kulandaiswamy stated that cooperatives are an ideal medium for practicing decentralized democracy as they follow a system of management which would guarantee absolute control over the operations. For them “the cooperative democracy will reinforce the democratic structure in the social and political fields in the society”.

2.4 Cooperative Movement in Ethiopia

The idea of cooperation is not new for Ethiopian women and men (Jesiah, 2003). From this point of view, working together in cooperatives would be in line with local tradition in our country. In rural Ethiopia people are helping each other during stress and strain through their traditional cooperatives such as *Debo*, *Idir* and *Ekub*, etc.

The traditional cooperatives practiced in rural Ethiopia are used to address problems of labor shortage, to reduce seasonal labor bottlenecks, to manage public goods (like road, irrigation systems, communal grazing land), serve the purpose of saving mobilization and the provision of informal insurance policy to meet members (Dejene, 1997: 231).

The modern cooperative movement started in Ethiopia during the Imperial period. National Community Development was responsible for the formation and promotion of cooperatives in Ethiopia during this time. The Decree 44/1960 (referred as Farm Workers Decree of 1960) gave the legal recognition for the formation of agricultural cooperatives in Ethiopia. Based on this Decree few agricultural cooperatives were formed. Later on there was high interest among the society for the formation of non-agricultural cooperatives. In line with this, the Ethiopian cooperative proclamation of 1966 (Cooperative Society Proclamation), came to existence with the objectives of

1. Reducing the cost of credit.
2. Reducing the cost of goods and advices for production and consumption.
3. Minimizing and reducing the individual input of risks and uncertainties.
4. Spreading knowledge of practical technical improvements.

During the Imperial Period there were about 116 cooperatives with the total members of around 31000 people. However, the contribution of the cooperatives to the national economy was very insignificant and the movement only benefited the landlords due to lack of genuine efforts made to change the land policy (Jesiah, 2003: 48). Others mentioned that the feudal system that is the “antidemocratic system elements”, as the main causes of the low performances of the cooperative during the Imperial Period (Haile, 1999 cited in Mesfin, 2007).

In the year 1974 in Ethiopia, the Military Government came to power and issued the land policy proclamation with the association of peasants. Later on in the year 1978 the government issued the cooperative society proclamation known as Cooperative “Societies Proclamation No. 138/1978” with the aim of pooling together of the rural mass efforts and resources and in protecting their economic, political and social rights and in obtaining goods and services essential for production and living purposes at fair price (RGE, 138/1978). Ministry of Agriculture was responsible for the promotion of cooperatives during Derg time. During this time there was vast expansion of cooperatives in rural Ethiopia. Almost there is no economic activity not touched by cooperatives. However, even during this time, the participation of women both as members as well as managing committee was insignificant (Dessaegn, 1989).

There were more than 13,000 different types of cooperatives formed with a total member of ten million people. Many of them engaged in agriculture while the housing cooperatives and saving and credit cooperatives were also significant. Moreover, over 73% of Ethiopian coffee was marketed by cooperatives during this time. This shows that the cooperative during this time had high market share in the economy.

However, several studies indicate that there was high government interference and lack of members loyalty during the Military Government (Mesfin, 2007). Moreover, the international cooperative principles were not followed. The cooperatives were serving as government instruments to implement the socialist ideology than serving as economic enterprise (Jesiah, 2003). All these problems were contributed to the failure of the cooperatives soon after the fall of the Derg Regime. Many of the cooperatives were dismantled and their property is stolen that later on built bad image about cooperatives in the mind of the community.

Soon after the fall of the military government, in 1991 one of the elements adopted in Economic Reform Program directly concerned the organization and development of cooperatives. The quota purchase scheme was abolished and the organization of cooperatives was predetermined to be based on absolute democratic decisions of the members. To give the legal recognition for the formation of cooperatives, the cooperative society proclamation No. 85/1994 was enacted during the Transitional Government of Ethiopia that lays fertile ground for the formation of cooperatives on democratic basis.

Later on the proclamation No. 85/1994 was replaced by Ethiopian Cooperative Societies proclamation No. 147/1998. The new proclamation was enacted based on international cooperative principles of 1995. For the implementation of the cooperative society proclamation of 147/1998, in the year 2004 the Council of Ministers made Amendments on the proclamation that is referred as Amendment No. 402/2004 (FDRE, 2004).

Currently according to Yisgedulish (2005: 18), there are around 8640 primary cooperatives that have 4.6 million individuals as members. She argued that in order to increase the bargaining power of cooperatives and to increase their market share, cooperatives should associate themselves into unions and federations. In the country there are about 91 Unions engaged in different activities up to 2007.

2.5 Women and Cooperative Movement

Women grouping together to help one another to solve their daily problems is customary in Africa. Therefore, working together in cooperatives would be in line with the local tradition. However, for various reasons, women's participation in cooperatives is still insignificant, and with exception of saving and credit organizations, women are basically absent in the management of cooperatives (ILO, 1982). The other paper by ILO reconfirmed that in

cooperatives there is low level of participation and under representation in decision making and leadership (Nippierd, 2002).

Organizing women into cooperatives helps to consolidate efforts, creates louder voice, achieve self-reliance and serves as vehicle for socio-cultural transformation (Desta, 1999). Like other forms of enterprises, the cooperatives reflect the broader society in which they operate; it is not surprising that gender imbalances do exist despite the cooperative principles and values that proclaim equality and equity. The paper points out that the low participation of women is the result of women's social, economic and legal constraints that discriminate against women in regard to property ownership and inheritance.

Addisuet *al.* (1997), by citing a number of studies, showed that roles of women and men in the society are largely determined socially than biologically that affects their access to new technology, education and other development services like cooperatives designed in their area where women usually have low access to these services. Dessalegn (1989) indicates that despite the vast expansion of cooperatives in rural Ethiopia during the Military Government the participation of women was insignificant. Moreover, according to Dessalegn the number of women in leadership positions is so small that one can say authority in rural organizations is almost exclusively for male.

According to many scholars, women's participation in formal cooperatives both as members as well as decision makers has been poor for a variety of reasons. As per their studies, the existing gender based division of labor, the heavy burden of work the women face in the society, lack of access and control over resources especially land, the legislative framework of many countries that biased against women and lack of power in the society are mentioned as major factors the

hinder the participation of women in formal cooperatives (ILO, 1982; Dessalegn, 1989; Nippierd, 2002; Addisu et al. 1997; Desta, 1999).

However, the increasing marginalization of poor women, the feminization of poverty and the continued exploitation of women have forced many of them to take the initiative on their own and organize themselves into self-help groups such as cooperatives (ILO, 1982).

In cooperatives where women participation is active in both as members and managing committee, the cooperatives were performing well. England, is known for its consumer cooperative society in our world, the store movement has successful largely due to the interest of women members (Hajela, 2000). The same paper also revealed that cooperative societies like cooperative banks managed by women have proved that they perform well in India.

In general the participation of women into formal cooperatives will improve the condition of women. Study by Addisuet *al* (1997), indicated that organization of women into cooperatives will provide them an opportunity to access improved services and start an enterprise of their interest for their improvement.

2.5.1 Cooperative as a Potential Vehicle for Women's Empowerment

According to Nippierd (2002), empowerment has always been fundamental to the cooperative idea where people get to achieve goals that they would not be able to achieve on their own. Karunakran (2004) added that empowerment is the central issue in cooperative meaning if the cooperative failed in empowering its members we cannot even talk about the existence of it. Cooperatives provide training, credit facility, employment opportunity and provide high social values like helping each other, promote self-reliance and self-responsibility.

As indicated by many scholars, lack of economic opportunities and low social values in their society that place women in dependent position and erode totally their self-reliance and confidence. In cooperative when women become members, they get an opportunity to different economic and social benefits delivered by the cooperative.

The study by Nippierd (2002) showed that cooperatives are organized on the principle of one person- one vote. The cooperative form of enterprise provides women with the opportunity of participating in equal terms with men. He also revealed that in cooperatives, as a group, members are able to create economies of scale and increase their influence and bargaining power. Furthermore, he stated that, the mutual support and encouragement that a group of entrepreneurs can give each other can be also crucial in helping to maintain their self-confidence, solidarity, social responsibility, equality and caring for other which are among the core values on which genuine cooperatives are based.

The other study by Vinayagamoorthy (2007) shows that cooperatives are empowering women through fruitful services like credit, training and information that enable the women to achieve economic independence, improve their living standard and further improves their recognition in the family as well as in the society.

As discussed by Dessalegn (1989: 16-21), mutual support networks such as *Iqqub*, *Eddir*, *Deboare* wide spread in rural areas, involving both women and men. Women's mutual support network, provide a wide variety of benefits; these are used as potential vehicles of independent economic viability and forms of survival for peasant women particularly for those with low income. Dessalegn also revealed that despite women's subordinate position that made the rural women the most vulnerable, they do have still high resilience partly because of these self-help associations practiced by the women.

2.6 Women's Policy in Ethiopia

Ethiopian women are actively involved in all aspects of life in their country. They played various and important roles in economic, social, cultural and political aspects. However, their roles have been devalued and they lag behind men in all fields of self-advancement (World Bank, 1998). Therefore, gender related problems have remained a serious concern in Ethiopia. Haile-Giorgis (2008), by citing a number of studies, indicates that women in Ethiopia are disadvantageous in all aspects of life and gender inequality persists as the feature of the country despite the efforts made by government and nongovernmental organizations in the last regimes

In the country women are disempowered economically, socially and politically. The study undertaken by many scholars show that women are economically very poor that inhibits their involvement in the social and political aspects of their country (Jallale, 2005). AlemSeged (1999) added that Ethiopian women have very little or no access to mass media. On the other hand the men have relatively high access to such services. According him access to mass media has great role on empowerment issue by increasing awareness among community.

Genabossa, society is a strongly male-dominated patrilineal society in which descent is reckoned through the father's line that able male members of the patriline hold rights over land, while women were denied entitlement to this important resources that limits women to be the main actors in agricultural production and takes active participation in the existing rural development services (annual report of district women's affair office 2014). According to this report, in Genabossa society the men's works are usually valued while the roles of women are highly undervalued.

The information collected from women's affair office shows that before the 1974 Revolution, women's organized activities were run mainly by non-governmental bodies such as the Ethiopian

Women's Welfare Association, the Ethiopian Officer's Wives Association, and the Ethiopian Female Students' Association. These Associations were, however, limited in scope, existed in the cities only. As a result, their contribution to government policies, laws, regulations or development program was limited (TGE, 2003).

After 1974, the Revolutionary Ethiopian Women's Association (REWA) was established by proclamation based on socialist ideology. The Ethiopian women were organized based on the proclamation to promote the interest of women. However, due to high interference of the government there was little improvement in the lives of Ethiopian women, whether in the social, economic or political sphere, especially of those who lived in the rural areas.

After the fall of the Military Government, the Ethiopian Transitional Government formulated National Policy on Ethiopian Women in 1993 (referred as Women's policy).

The Government of Ethiopia in 1995, in its new constitution renewed its commitment towards the policy on women. This Policy on Ethiopian Women has, therefore, been formulated to focus on what the Government ought to do for women, and what women must do for themselves through their own free associations (TGE, 2003: 10-25).

2.7 Conceptual Framework

As indicated by many researchers empowerment, is vital issue in cooperative. Cooperative empowers its members socially and economically through provision of improved services (Karunakran, 2004; Nippierd, 2002). Thus, different national and international organizations are currently promoting cooperatives as a means of empowering poor women.

Cooperatives provide training opportunity, credit facility, and employment opportunity; promote self-reliance and self-responsibility among its members. Cooperative has played also great role in bringing women to leadership positions and bring equality. Moreover, target training and

social development measures provided by cooperative prevent new poverty result from modernization and restructuring of economy (ILO, 1998).

Conceptual framework on the empowerment benefits of cooperation given below.

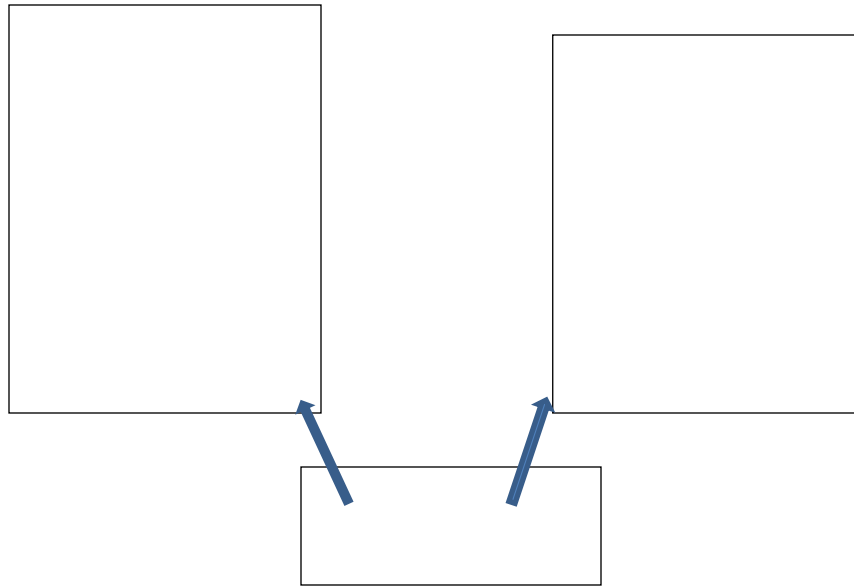


Figure 1 Conceptual framework of the study

In the women’s empowerment literature, “a woman is economically empowered when she has both the ability to succeed and advance economically and the power to make and act on economic decisions”. To achieve economic advancement, women need the skills and resources to compete in markets and fair and equal access to economic institutions (Golla, 2011). To have the power and agency to benefit from economic activities, women must have the ability to make and act on decisions and control resources and profits (Abiyot, 2010).

2.8 Theoretical Framework

2.8.1 Household Bargaining Model

Analytical framework underpinning this research is the household bargaining framework. This framework looks at the relative bargaining power of each spouse within the household or their ability to influence household decisions. The model assumes that each person’s degree of

influence, their say in household decision making, reflects the resources at their disposal. The number of factors that influence a person's bargaining position: income earned, assets, other resources that have a more or less tangible value, a person's age, the number of children and their ages, attachment to the labor market, educational level, and also laws regarding asset division and spousal support. The bargaining framework predicts that any factor that increases one spouse's bargaining position, such as greater earnings, will push the household's savings decision in the direction preferred by that person (Tayler, 2011).

One way of applying household bargaining theory is to look at manifestations of household bargaining power. Decision making responsibility is then seen as an indication of each spouse's bargaining position and influence within the household. The spouse who is primarily in charge of financial management and planning for the family is therefore perceived as the person who has more bargaining power. Greater control would therefore be a reflection of his or her strategic position. Collective household decisions, including those related to saving, will therefore tend to reflect that person's preferences. The bargaining framework predicts that any factor that increases one spouse's bargaining (Ibid).

Thus, a better breakdown position leads to a better bargaining outcome. This model thus suggests bargaining power within the household depends on the strength of her breakdown position the greater is her bargaining power. This implies that anything that strengthens a women's breakdown position also empower her. Thus this study will attempts to investigate whether RUSACCOs assess to saving and credit can help poor rural women in improving bargaining power towards economic empowerment.

2.8.2 The Social Capital Theory

Another analytical framework reinforcement this research is the social capital theory. The social capital theory emanates from social capital which the World Bank (1998: 2) defined as “the institutions, the relationships, the attitudes and values that govern interactions among people and contribute to economic and social development” (Onafowokan, 2012).

The focus of the social capital theory is to use social network, association and relationship for the social and economic development of individuals, the group and the community. The application of the social capital theory to the impact of Rural Saving and Credit cooperatives on economic empowerment of women to assess the contribution of the cooperatives to members’ standard of living which basically examines household income, household assets, enterprise profitability and enterprise asset condition is expected to lead to social, financial and physical benefits. The three benefits were suggested in Henry and Schimmel (2011) conclusion that cooperatives are meant to meet members’ financial, economic and social needs. The economic needs can be met through the financial and physical benefits derived by the members, while social needs relate to social benefits (Ibid).

The social, financial and physical contribution of cooperative to the members may include easy access to loans, ability to accumulate savings and acquisition of physical assets. Financial benefit or capital can arise in a cooperative because “improved interpersonal relations and trust can increase efficiency and reduce the costs of working together, thus creating financial capital” (Holmgren, 2011: 8). Financial capital can also arise where participation in an association leads to increase in investment and income. Improvement in household income and enterprise profitability is a form of financial capital provided the increase can be associated to membership of an association or program. All forms of financial security such as savings and access to loan

are financial capital including other opportunity to generate or improve income. Increase in savings is therefore a financial capital, and the acquisition of financial capital can be a possible motivation for joining a cooperative. Financial capital is important because it can be converted into other forms of capital that could generate income or bring more satisfaction. Access to adequate financial capital is very useful to generate physical capital and may reduce worry and stress. Physical capital is those material things, items and products that can be seen and touched which shows an improvement in standard of living (Calkins and Ngo, 2005). These include assets and other household and enterprise durables that make life worth living. Physical capital is also needed and useful to support livelihoods (Holmgren, 2011).

Basargekar (2010) offers four reasons why researchers use social capital theory to determine the theoretical implication of rural finance program. Where the program is used basically for female; where the program operates in group; to be able to relate and analyse impact of the program on a community; and where loans are given for enterprise use (Onafowokan, 2012).

The use of social capital theory will be appropriate for Rural Saving and Credit cooperatives that focuses on female, enterprise activities and operate in a group.

CHAPTRE THREE

RESEARCH METHODOLOGIES

3.1 Description of the Study Area

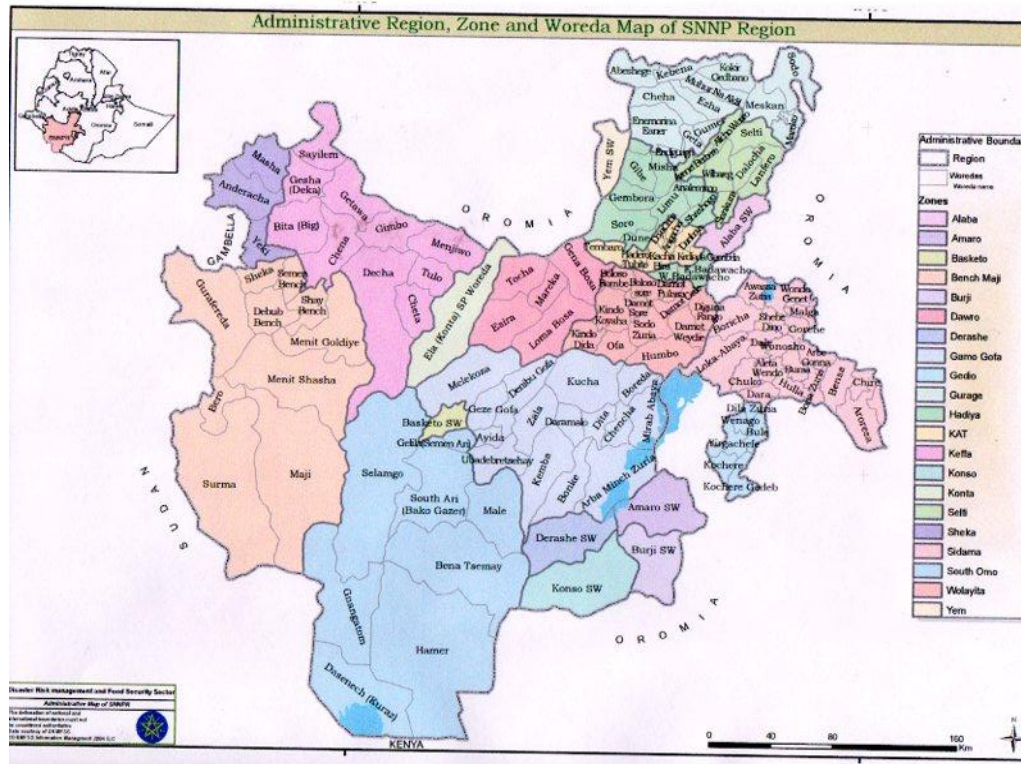
GennaBossa district is found in Dawro Zone in SNNPRS. The capital of the District is Karewo, located about 62 kms away from Tercha, capital of Dawro zone; and 267 kms from Awassa, the regional capital and 517 Km from Addis Ababa capital city of Ethiopia. The District borders with Oromia Region to the West, Hadiya Zone to North, Kembata-Tembaro and Wolaita zones to the East, Mareka District to the west and Loma District to the South. It is characterized by high terrain, rugged and undulating plateaus with moderate vegetation cover. It has three agro-climatic zones: semi-arid “Kolla” accounts to 47%, moderate “Woinadega” 44% and cold “Dega” 9% of the 945.9 square kms total area. Rainfall is bi-modal with a mean annual rainfall of 800-1000mm, where Belg cropping season begins on February and ends in early May and the range of Meher cropping season is between June and late September. In response to these environmental conditions, the District community as way of life practice extensive crop production with livestock keeping as their principal socio-economic livelihood activity.

Based on population census conducted in 2007, the total population of the District is about 87,753 of which 49.9% are females and using projection factors of the region in 2014 the population of the District is estimated at 104,171 in which 51,981 are females. The people in GennaBossa District belong to Dawro nationals/Ethnic group and Dawroigna is the major language spoken in the District, though Amharic, Wolaitigna and Kemabtigna are also spoken within the community (WFED, 2007)

Dawro Zone Generally and GenaBossa District people in particular are highly dominated by patriarchal ideology where women's work is undervalued and men's activities are highly valued. GennaBossa society is still a strongly male-dominated patrilineal society in which descent is reckoned through the father's line that able male members of the patrilineal hold rights over land, while women were denied entitlement to these important resources that limits women to be the main actors in agricultural production and take active participation in the existing rural development services.

The union was established in 2011 with 5 primary cooperatives which have 406 women and 484 men individual as initial members and now it has thirty- three primary cooperative societies having four thousand two hundred eighty four individual members. During its establishment the union had 35, 000 Ethiopian Birr in the form of share capital and 67,000 Birr regular saving. Moreover, Action-aid, an international NGO gave grant amount of 500,000 Birr to the Union. The Union started giving loan to the members in the year 2012. Currently the working capital of the union is 3.325 million up to June, 2016.

Map3.1 showing the administrative region zone and districts of SNNPR



3.2. Selection of the Research Area

GenaBossa District, the research area, was selected mainly because of the researcher's familiarity with the area, the people and the culture. The researcher has been working in the area for the last ten years. This in turn gave good opportunity to see the life of GenaBossa women closely. This proximity motivates the researcher to undertake an empirical study on their condition.

The second reason was the fact that many cooperatives in the country are based on agricultural production and marketing. The rural saving and credit cooperative is not a common one. But in GennaBossa District, Shusha Rural Saving and Credit Cooperative is found at Union level. Again this in turn motivates the researcher to investigate the role cooperatives in empowering women.

Finally, as the issue of women empowerment through self-support associations like cooperative wae getting attention of the government and different donor organizations, it is reasonable to supplement this initiative with empirical study.

3.3 Types and Sources of Data

For this research both qualitative and quantitative data was collected in the areas of cooperative organization, operation, leadership, role of cooperatives in empowering members and participation of members. In the study both primary and secondary data sources was used. The primary data was generated from key informant interview, focus group discussion and household survey while the secondary data was collected from Shusha Union's reports, GenaBosa District, cooperative office's report and Action aid Ethiopia International Organization Genabossa Development Area report. In addition to this, different books, articles, journals related to the subject under discussion were used as secondary data sources.

3.4 Tools and Techniques of Data Collection

In this study, qualitative approach was used for key informant interview, group interview and focus group discussion while the quantitative approach was employed in household survey. For the key informant interviews and focus group discussions, checklists were used. In the household survey, both structured and semi-structured questionnaires was prepared, tested and used to collect the data.

3.4.1 Key Informant Interview

The basis for conducting Key informant interview is the knowledge of the informants with the research questions and objectives. For the study, 5 cooperatives members one from each RUASCCOs purposively selected a woman who has leader position in their cooperatives and one

from the District cooperative office and also one from the cooperative union for the purpose of getting key information.

3.4.2 Focus Group Discussions (FGDs)

For the focus group discussion (FGD), 5 focus group discussions were organized within 5 chosen kebeles randomly selected from members. Each group contained 7 participants from cooperative members. The reasonable number of participants for a focus group discussion panel has been put at 6-9 by Krueger (2000).

3.4.3 Household Survey

In order to generate information at household level in line with the research objectives and research problem, semi-structured and structured questionnaires were prepared in English. These questionnaires were again translated into Amharic and administered to the selected respondents to collect the data.

3.5 Sample selection Procedure and Sample Size

GenaBossa District is selected purposively because the District has no bank services and based on its wide coverage of RUASCCOs. The District has 36 Kebeles of which in 31 there is primary saving and Credit cooperatives. So the numbers of primary saving and credit cooperatives are 31; because of each kebele has one RUASCCO, a two stage sampling technique was employed.

In the first stage; from the total 31 kebeles; 5 kebeles were chosen purposively; the selected kebeles are Karawo, Bara, Weldehane Gono, Beza Shota, and Woldehane. The reason why those kebeles were selected in those kebeles relatively longer established RUASCCOs which is 12 years that makes appropriate ground to see the roles of Rural Saving and Credit cooperatives on empowerment of women. On those selected Kebele the name of Rural primary Saving and

Credit Cooperatives are Karawo Saving and Credit cooperative, Bara women focused Saving and Credit cooperative, WoldehaneGono women focused Saving and Credit cooperatives ,BezaShota Saving and Credit cooperative and Woldahane Self-help Saving and Credit cooperative respectively. The target total populations of this research from selected 5 kebeles are 3,676 women. From this total population, 265 women are members of rural primary Saving and Credit cooperatives whereas 3,412 are nonmembers. In the second stage; to determine sample size for questionnaires survey of rural women was drawn based on the members of rural primary saving and Credit cooperative women population size of each kebele. The list of women for cooperative members was obtained from the lists available in each of the selected kebeles.

The entire population should be sampled. Sample size for 7% precision levels where confidence level is 93% and P=.5 According to (Yamane, 1967) for categorical data 7% margin of error is acceptable to draw a sample, it is also possible to. Therefore, for populations that are large, Cochran (1963:75) cited in Yamane (1967:886) its formula in developed to yield a representative sample for proportions. This formula was used to calculate the sample sizes shown in the equation below at 93% confidence level and P = .5; Cochran (1977) discussed by (Bartlett et al., 2001) .

Sample size was determined by the formula:

$$n_o = \frac{Z^2 pq}{e^2} \text{-----(1)}$$

Which is valid where n is the sample size, Z^2 is the abscissa of the normal curve that cuts off an area α at the tails (1 - α equals the desired confidence level, e.g., 93%) 1, e is the desired level of precision, p is the estimated proportion of an attribute that is present in the population, and q is 1-p. The value for Z is found in statistical tables which contain the area under the normal curve.

For this study $z = 93 \%$ (1.81), $p = 0.5$, $q = 0.5$ and $e = 7\%$ will be used.

$$n_o = \frac{Z^2 Pq}{e^2} = \frac{(1.81)^2 (.5)(.5)}{(0.07)^2} = \frac{0.811903}{0.0049} = 167$$

The correction for the sample size was done by;

$$n = n_o / \left(1 + \frac{n_o - 1}{N} \right) \text{----- (2)}$$

Where n is the sample size and N is the population size.

$$n = \frac{167}{1 + 167 - 1/3676} = 160$$

From the above the required sample size was calculated as 160.

From the required sample size is 160 for questionnaires women survey from members of cooperatives. The number of respondents, 160 women members was selected based on simple random sampling procedure from selected kebeles. The reason why the researcher gave proportional sample size for each kebele was due to varying number of women cooperative members of each kebele

Table3. 1: Determination of Sample Size and women Household

No	Name of kebele	Women population of kebele	Total women Members of each Cooperative	Sample population women cooperative members
1	BezaShota	860	50	30
2	Bara	651	48	30
3	karawo	823	90	54
4	Woldehanegono	660	45	26
5	Woldehane	682	32	20
	Total	3,676	265	160

Source: GenaBossa District Cooperative Office

For the focus group discussion (FGD), organizing 5 focus group discussions with in 5 chosen kebele randomly selected from cooperative members. Each group will have 7 members. The reasonable number of participants for a focus group discussion panel has been put at 6-9 by Krueger (2000). Samples for the interview will be drawn from 5 cooperatives members one from each RUASCCOs purposively selected a woman who has leader position in their cooperatives and one from the District cooperative office and also one from the cooperative union for the purpose of getting key information. An individual could not participated in more than one of the three methods of data gathering; questionnaire, interview and focus group discussion were used for this research. It means that all have equal chances in each of the methods if they were part of each of the population. Therefore, the sample size for this work was 160 for questionnaire, 35 for FGD and 7 for interview making a total of 202 selected women as sample.

3.6 Methods of Analysis

The data collected from both primary and secondary sources was analyzed by using qualitative and quantitative techniques of data analysis. To analyze and communicate the results some statistical tools like frequency, percentage, and mean were used. In addition SPSS software was employed for processing the responses.

CHAPTER FOUR:

RESULT AND DISCUSSION

Data presentation, Analysis and interpretation

4.1 Introduction

RUSACCOs are member-owned, controlled and capitalized organizations. They perform a critical function as financial intermediaries. They mobilize saving from members and return those to members in the form of loan. This chapter presents the findings of roles of RUSACCOs on empowerment of women using descriptive analyses. The study used some descriptive statistics tools such as means, frequencies, percentages, and standard deviations to analyze the results. The software used for descriptive analysis was SPSS Software.

4.2 Demographic characteristics of Respondents

In this section survey data of women cooperative members based on their some main demographic factors; age of women, marital status, education status, and occupation were discussed and analyzed.

Respondents' age distribution

Age of women is crucial factor in determining social and economic activities of a family. The majority of the respondents (52.5 %) are between the range of 18 to 30 years of age followed by 27.5 % that ranges from 31 to 40 years of age and remaining 20% of the total are between the age of 41 to 50 years. This indicates as age increases the probability to be actively participating in saving and credit cooperative is expected to decrease due to lack of physical power and fear of risks to involve in income generating activity as indicated in (table 4.1 below).

Table 4.1: Respondents age distribution

No.	Respondents distribution by Age		
	Age of respondents	Frequency	Percent
1	18-30 years	84	52.5
2	31-40years	44	27.5
3	41-50years	32	20.0
Total		160	100.0

Source:OwnSurvey data, October, 2016

Marital status of the Respondents

Regarding the marital status of the respondents, 75.6% are married whereas 17.5% are divorced, and only one 6.9% is a widow. This indicates that the married members were most likely to get support in terms of capital and business ideas from their partners. It also goes with the belief that married individuals are considered to be more responsible and are more unlikely to break promises on their loans than unmarried individuals.

Table 4 .2: Marital status of respondents

No	Marital status	Frequency	Percent
1	married	121	75.6
2	divorced	28	17.5
3	widow	11	6.9
Total		160	100.0

Source: Own survey result, 2016

Occupation of Respondents

In table 4.3 below the result indicates that the majority 53.1% of the members are engaged in petty trading, 36.9% in animal fattening and 10 % are engaged cereal trading.

Table 4.3 Occupation of Respondents

No	occupation	Frequency	Percent
1	petty trading	85	53.1
2	animal fattening	59	36.9
3	cereal trading	16	10.0
Total		160	100.0

Source: Own survey result, 2016

Educational level

The level of education tends to determine where one works and participation in their cooperatives. As shown below in the table 4.4 the respondents were divided into three groups with respect to educational attainment, including those having no formal education, primary school level and secondary school. The majority of the respondents (58.13) have primary school education, 28.75% have no formal education and 13.13 % have secondary school education. The result indicates that total of 71.26% of the respondents have formal education.

Table 4.4 Educational status of Respondents

No	Educational status	Frequency	Percent
1	No formal education	46	28.75%
2	Primary education	93	58,13
3	Secondary school education	21	33.13%
Total		160	100.0

Source: Own survey result, 2016

4.3: Role of cooperatives services and Women Empowerment

RUSACCOs perform a critical function as financial intermediaries. They mobilize saving from members and return those to members in the form of loan. GenaBossaworeda has 36 Keble of which 31 Keble have one primary RUSACCO in each. Those 31 primary cooperatives form one union which is called Shusha RUSACCO union. The total numbers of RUSACCOs are 3,733 out of which 1,812(49%) are women. According to the secondary data from the union offices in this year (data collection time) the amount of loan provided by the cooperatives is about 3,325,000 birr for all the cooperatives. From the total loan provided 2 million birr from NGOs the rest are their own capital. The amount of loan received by women is 50% from the total amount of loan provide by cooperative. The annual amount of deposit is 1.1199 million birr out of which 50% by women (table 4.5 below).

Table: 4.5 the role of RUSACCOs in study area

no	variables	Total	Man		Women	
			Frequency	%	Frequency	%
1	Total member of cooperatives	3,733	1921	51	1812	49
2	Total amount of loan provided in million birr	3.325	1.6625	50	1.6625	50
3	Total amount of deposit in million birr	1.1199	559,950	50	559,950	50

Sources: Documents of shusha Primary RUSACCOs union (2016)

There is no consensus among scholars on the empowerment benefits of cooperatives. Some believe that cooperatives play crucial roles in empowering women while others stated that organizing women into cooperatives increase their workload and social pressure than empowering (Abiyot, 2010). In this particular study, the respondents did not refuse the issue of

increasing the work load since it is new responsibility for them. But the thing is to compare the advantage and disadvantage. Almost all women participants said that the burden of responsibility they are taking is much lesser than the advantage they have got.

Out of the total number of respondents 76.3% before the establishment of cooperatives has took loan from village money lenders .These percent increased after the establishment of cooperatives to 93.7 percent. But all of cooperative members took loan from their cooperatives (table 7).According to the respondents, the radical change in source of loan is the money lenders often ask them to pay high interests that eroded the profit made in their business. Moreover, the study revealed that there was very poor culture of saving among the people before the cooperatives. They rather use everything they had for immediate consumption. The interview results also support cooperatives providing loan at individual level without collateral and its low interest charge is more of the distinguishing features of the loan that makes individual to borrow from the cooperative instead of other alternative sources available. Access to cooperative loan without having any collateral except the personal guarantee of any of the cooperative members as one of the benefits they enjoy for taking the program loan. This makes the process of accessing loan easier.

According to the interview results from women who has a leader position in their cooperatives and as described by participants on FGDs revealed that cooperatives provide for its members awareness rising through training about the benefit being as a member and how to solve problems in united way. Cooperative also provide business plan skills to develop credit plan & get loan from their cooperatives for engaging in income generating activities to overcome economic dependency of women.

Both survey and interview results revealed the amount of loan given by the cooperative is not adequate; even though the amount of saving increase through time because of the declining purchasing power of money in the market and addition of new members of the cooperative that need additional money for loan.

Table 4.6: Sources of Money for engaging in business

no	Sources of Money for engaging in business	Before being members of cooperative		being members of cooperative	
		Frequency	%	Frequency	%
1	Sale of crops	5	3.1	3	1.875
2	Village many lenders	122	76.3	0	0
3	Remittance	30	18.75	1	0.625
4	Cooperative loan	0	0	150	93.7
5	Own saving	3	1.9	6	3.75
Total		160	100	160	100

Source: Own Data Analysis 2016

4.3.1: Benefit of RUSACs economic empowerment of women.

The members of cooperatives were asked whether participation in cooperative program has empowered them. The majority who answered to this question felt that their position in the family had been strengthened, had attained a real change in their lives when they compare themselves to the period before they joined cooperatives. The contribution in terms of income, procedure of loan, saving, expenditure, employment opportunity and their involvement in the decision making process has increased. The participants in FGDs also revealed that, being member of a particular cooperative helps women members to undertake business of their own interest. This creates the opportunity for women to exercise their potential and become

economically independent. This in turn contributes in improving their image in the family as well as in their community. Some of the women participants in the focus group discussion shared their life experiences. They used to experience uncomfortable situation in their houses for not having their own income. But after they got credit from their cooperatives they started their own business and earn income. As a result they start to own assets, change their house furniture and improved their access to food, health and education. Generally, access to cooperative resources tends to improve participants bargaining position within and outside the household. There is much discussion as to what empowerment the idea of women below (table4. 6).

Table. 4.7: Benefit of RUSACCs economic empowerment of women

	Strongly Disagree	Disagree	No Idea	Agree	%	Strongly Agree	%
easier procedure than MIF	–	–		16	10	144	90
Increase income	–	–	–	8	5	152	95
Increase save	–	–	–	20	12.5	140	87.5
Better expenditure	–	–	–	27	16.875	133	83.125
Decision making role improved	–	–	–	60	37.5	100	62.5
Employment opportunity created	–	–	–	32	20	128	80

Source Own Data Analysis (October, 2016)

4.3.2 Role of Cooperatives on Members Income

According to many scholars, it is believed that saving and credit cooperatives have a positive impact on women’s livelihood, leading to increase income that help women to better perform

their roles. In the survey report 97.5 % of the respondents responded that their average yearly income has increased after the cooperatives while one person replied that there her average yearly income decreased. Only 1.9 % of the respondents stated that there is no change on their income both before and after the cooperatives. Thus, the majority of respondents' income has increased after the cooperatives keeping other factors constant.

Table 4. 8: Respondents response concerning their average yearly income

Change in yearly income			
No	Response on yearly income	Frequency	Percent
1	increase	156	97.5
2	decrease	1	0.625
3	no change	3	1.875
	Total	160	100.0

Source: Survey data, 2016

4.3.3 Role of Cooperatives in Asset Creation

The result shows women ownership over assets increased after being member of cooperatives. They purchased different types of livestock (cow, ox, goat, sheep & chicken) and use their products both for consumption use as sources of income. On the other hand, some of them replied that their children are getting different animal products after the cooperatives. This in turn improved their diet. In addition to this they own different assets such as television, radio and mobile as a result of loan receiving from their cooperative in smallest interest rate that benefited them so that their access to information improved.

Table 4.9: Livestock and some assets owned by respondents before and after cooperatives

no	Livestock and items	the item acquired before being member of cooperatives		the item acquired because of cooperative contribution through loan	
		Frequency	percent	Frequency	percent
1					
2	Cow	42	26.3	80	50
3	Oxen	10	6.3	29	18.1
4	Goat	9	5.6	19	11.9
5	Sheep	50	31.3	71	44.4
6	Chicken	19	11.9	20	12.5
7	Television	1	0.6256	33	20.6
8	Radio	9	5.6	25	15.6
9	Mobile	12	7.5	78	48.8

Source:Survey study, 2016

The table above indicates that the ownership of cow increased from 26.3% before the establishment of cooperatives to 50 % and similarly on the other items which indicates the cooperatives contribution in women socioeconomic empowerment is credible.

4.4: Social Empowerment Benefits of Cooperative for Women Members

4.4.1 Women Participation

The participation of members in their cooperative is very important. The performance of a cooperative is highly determined by the active participation of its members.

Participation of Women in Management

According to Dessalegn (1989), in rural Ethiopia the authority is under the control of men. According to him both in *kebele* administration and cooperative management the involvement of women is insignificant. In this study area, the same situation is being reflected. In the management of the union, almost all board members are men. The trend in the primary society is

not as such different. Very few numbers of women are involved in the management of the cooperatives.

There are many types of committees in the cooperatives. These include main committee (Chairperson, Vice chairperson, Cashier, Secretary, and Treasurer), credit committee, Controlling committee and education committee. Except in main committee where the members are five, in all other committees there are three members in each committee.

The main committee and the credit committee are relatively the most active committees when compared to others.

Table 4.10: women members in cooperatives management

Sampled cooperative	Main committee		Credit committee		Control committee		Education committee		Total	
	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage
karawo	1	20%	1	20%	1	20%	1	20%	4	28.57
Bara	4	80%	3	100%	2	66.67%	3	66.67%	12	85.71%
Woldehane ediget	1	20%	1	33.3	-	0%	-	0%	2	14.29%
Woldehane gono	3	60%	3	100%	3	100%	3	100%	12	85,71%
BezaShota	1	20%	-	0%	-	0%	-	0%	1	7.14%
Total	10	40%	6	40%	6	40%	7	46.7%	31	51.7%
mean										

Source: Documents of the sampled primary cooperatives (2016)

As shown in the table, from the total members involved in the management of the sampled cooperatives, 51.7% are women while the rest are male members. It seems that there is relatively good participation of women in the management but the figure is high due to Bara women focused and woldehanegono women focused cooperatives that involved 85.71% of women in management bodies of existing positions in their cooperatives. Except, this the women

participation in in management position as seen in table above 28.57%,14.29% &7.14% for karawo, woldehaneiget and bezashota cooperatives respectably.

The result of this study revealed that in the primary cooperatives where both men and women are members of the cooperatives, there is few woman in main committee except woldehanegono and Bara women focused cooperatives in which the chair person position hold by women and relatively more number of women in different position . In the case of Bezashota primary cooperative, there is only one women in the main committee; Accordingly, in karawo society, there are 4 women in committee one in each of the main committee, credit committee, Controlling committee and education committee respectively. In woldehane primary cooperative similarly two women members, one in main committee and the other in credit committee.

In woldehanegono women focused cooperative, women are managing every aspects of the cooperative. As observed during the field visit, women were performing very well in all the positions. Moreover, the discussion made with the Wereda promoters indicated that in their Wereda they do have many rural saving and credit cooperatives; but for them woldehanegono is the best in all aspects. Almost all of the promoters and people working with this women cooperative confirmed that the women are more loyal to their cooperative and more credit worthy than their male counterparts

Women Capacity to lead the Cooperatives

In the following table, 30.625 % agreed and 63.125% strongly agreed with the supposition that women have the capacity of leading their cooperatives. From the total respondents only ten respondents replied that they do not decided on the leading capacity of women.

Table 4.11: Respondents perception on women’s capacity

	Women has capacity to lead their cooperatives					Total
	Strongly disagree	disagree	undecided	agree	Strongly agree	
count			10	49	101	160
percent			6.25	30.625	63.125	100

Source:Survey study, 2016

Thus, the majority responded positively that women members have the capacity to lead their cooperatives. In the group interview with the union board, the board members stated that women in their cooperative can lead the cooperative, but need training. They added that the women are more committed to carry out their responsibilities.

On the other hand, concerning the issue of willingness of women to accept responsibilities when they are elected, the response was very positive. Majority of the respondents mentioned that women are willing to accept responsibilities.

In general, there is no significant problem on the perception of the respondents about the capacity of women to lead the cooperatives. Moreover, there is willingness among women to be elected in management committee. However, there is insignificant number of women in management of the union as well as in primary cooperatives. In the study different respondents gave different reasons for the low participation of women. These include lack of awareness, lack of access to resources, fear of debt and lack of independent income generating activities. They have also mentioned that socio-cultural practices contributed a lot to women’s low participation.

Participation of Women in General Assembly Meeting

The respondents replied they have general assembly meeting once in a year. Their participation is summarized in table below.

Table4. 12: Participation of respondents in general assembly meeting

	Women members attend meeting regularly, elect and being elected in board of directors					Total
	Strongly disagree	disagree	undecided	agree	Strongly agree	
count	-	-	-	74	86	160
percent				46.3	53.8	100

Source: survey data 2016

As indicated in the table above, large number of the respondents (53.8%), replied that they strongly agreed that they are actively participating in their cooperatives general assembly meeting and the rest 46.3 % responded that they agree that they attend their cooperatives general assembly meeting regularly. Thus, the participation of the members on the general assembly meeting is encouraging. The participation of women in the meeting is good. Apart from attending the meeting, the issue of active participation of women on the meeting and the value given to their idea by others were also raised in the group discussion. The majority participants replied that most of the time, women members are not willing to express their ideas on meeting. Very few women give ideas on meeting and usually their idea are constructive and accepted by others.

However, in women cooperative, they participate actively and share their ideas and express their feelings clearly and freely. In the cooperatives women members are encouraged to give their ideas on meeting, though they choose always to keep quite.

Participation in Decision Making

In male dominated society like our country, decision making power is vested in the hands of men. Most of the time, women are economically dependent on their husbands which in turn affects their decision making power in the family. There is no exception for the study area where

every resource is under the control of men. Moreover, in GenaBossa society, it is culturally forbidden for women to participate on cultural meeting on which important decisions are made. Thus, women are ignored in community decision making which affects the whole community as per the discussion of the participant in FGDs. This implies that somebody else is deciding on their behalf.

The survey results show that the provision of access to income generating activities for women has improved their decision making power in the family to some extent. As per their response, they started to discuss with their husbands on the household income and expenditure after they started to earn independent income. However, the issue of decision making is not an easy task to be changed through such small intervention. Rather, it is a time taking activity that needs the attention of everybody in the community. Therefore, in reality, it is difficult to say that the decision making power of women is improved currently where still the control of assets are in the hands of men.

Respondents Access to Information and Training

Provision of information and training for its members is one of the seventh international principles of a cooperative. Thus, organizing women in cooperatives provide an opportunity to get information that helps them to make use of available opportunities.

Both the survey result and the discussion made in FGDs revealed that there is no regularly designed information exchange mechanism in the primary societies and in the union. However, this does not mean that there is no information exchange at all. In the FGDs made the women in woldehanegono cooperative mentioned that they are discussing important issues every month when they come to pay their savings. This helped them to exchange important information. In addition, in certain cases where radio & television is available in their home, it is regarded as

male's property and be operated in their willing. This problem is reinforced by lack of time for women to sit and listen to mass media. As a result, women in the area have poor access to radio and other mass media compared to their male counterparts. Although, having radio/tape itself alone does not indicate that women have got access to information, having these in the house have certain impact on getting information. The survey report revealed (table 4.8 above) that, 20.6% of respondents have purchased radio, 15.6 % have owned television and 48.8 % owned mobile after being members of cooperative and they get information through their information disseminating valuable assets. Also their movement away from their home for business of their cooperative enabled the women members to get information. Therefore his is also the other benefit of cooperatives to its members. Others revealed that in the cooperatives, sometimes the promoters and people from NGOs provide information on their rights, equality and business undertakings. Thus, due to one or more of these reasons, the women members started to get information. Therefore, there is certain improvement on the information access of women members after cooperatives keeping other factors constant.

Training Opportunity

One of the principles in the international cooperative states the provision of education, training and information for its members. Cooperatives provide training for their members, board of directors and employees so that they can contribute to the development of their cooperatives. Even if the training given in the cooperative is not on regular basis, occasionally there is training services provided for members. According to the group discussions, sometimes training is given to members, board of directors and employees of the cooperatives. However, the majority replied that the training provided in the cooperative is limited. This is a major problem for the cooperatives to attract new members and retain the old members. Others, respondents were

mentioning that they do not want to take loan because they do not know what to do with it. Without training it is very difficult for them to run certain business.

According to the respondents, training is given usually on the general assembly meeting which is undertaken once in a year. Sometimes training is given to people working in the management and employees of the cooperatives by Cooperative Office in collaboration with Action aid International Organization.

4.2.2 Awareness on Gender Equality and Democracy

Awareness on Equality

It would be observed from the principles that in cooperatives that there is nothing that discriminates women in cooperatives. Rather, the principles aim at ensuring equal opportunity, benefits and services without any gender bias. However, there is a high gender imbalance both in the union and in primary cooperatives in this particular study.

There is very low participation of women in the cooperatives. Organization of rural saving and credit cooperatives is almost new development strategy to solve the credit need of rural people as mentioned by cooperative promoters, but discriminating women in cooperative comes from the past experience. We are repeating the same mistakes.

As the discussion with the promoters and NGOs show, early from establishment there is a gap in women participation in cooperatives. They gave various reasons for this. Lack of motivation, lack of independent income generating activities, husbands are not allowing them and lack of access to resources are among many. However, the respondents confirmed that it is possible to increase the participation of women through education, advocacy and advice. In addition inviting women non-members to the cooperatives is useful to attract new members to cooperatives. Therefore in FGD they expressed that women cooperative members committed to disseminate

the benefits of being cooperative member to their neighbors and others to attract new women to their cooperative. Similarly the discussion with the board and manager of the Union revealed that they have already recognized the existing gender imbalances both as members and managing committee in the Union and its primary cooperatives. On the general assembly meeting they had last year, they raised the issue as a big problem and setting agenda on how to increase women members

Awareness on Democracy

Most of the respondents stipulated the fact that their awareness on democracy and equality has been improved after the cooperatives. The promoters teach the members about equality of men and women. Therefore, women as members of the cooperative have improved their information on equality and democracy. Their awareness on democracy and equality has been improved as they start to participate in the cooperatives.

The promoters advise and encourage women to join cooperatives. The principles in the cooperatives state that everybody is equal irrespective of their sex in the cooperative.

4.4.3 Role of the Cooperatives on Food Access and Other Services

Role of Cooperatives on Food Access

The following rating scale is used to see the access of members to quality and quantity of food both before and after cooperatives. These are, 1= very poor, 2= poor, 3= limited, 4=good, 5= very good access.

Table4.13: Respondents access to food

Particulars	N	Mean
Your access to enough food before cooperatives	160	2.15
Your family access to enough food after cooperatives	160	4.25
Your access to quality food before cooperatives	160	2.01
Your access to quality food after cooperatives	160	4.05

Source:Survey study, 2016

The respondents stated that their access to quantity and quality of food is improved after the cooperatives. The table above shows that the availability of food before cooperative was 2.15 which is between 2&3, more nearest to two which indicates poor accessibility of enough food, after cooperative increased to 4.25 that indicates good accessibility and also in the same way on quality of food. However, there is still variation between women and men in access to food. As described by participants on FGDs, women have very poor access to quality and quantity of food in Genabossa community.

Moreover, on the discussion made with the participants the issue of food quality and quantity in their context had been raised and discussed. Based on the discussion, food quality for the community means the different ingredients used in diet such as Bread with milk or cabbage, root crops such as taro, etc.

Very poor group used to take breadwith cabbage alone while well to do families take breadwith cabbage, butter, milk, and other ingredients like *bean* and others. On the other hand, when we look at food quantity, it deals with how often they eat in a day. As per the study, those who used to eat once in a day started to eat twice or three times. Thus we can easily recognize improvements on women access to food from the study. But still further effort is needed improve the condition of women in terms of food.

Health Services

Both the survey study and the focus group discussion made with the selected members showed that their access to health services has been improved after membership. Especially the women respondents confirmed that they had very poor access to health services but after the cooperative their access to health services has improved as they started to earn income. There is also improvement in provision of rural health services through health extensions. Therefore, the improvement in access of this service may not only brought by cooperatives alone.

In the table below the following rate of measurement was used to assess the access of the members' to health services before and after the cooperatives. These are, 1= very poor, 2= poor, 3= limited, 4= good, 5= very good access.

Table 4.14: Respondents access to health

Particulars	N	Mean
Your family access to child health care before cooperatives	160	1.99
Your family access to child health care after cooperatives	160	4.06
Your family access to Pregnancy care crevice before cooperatives	160	2.03
Your family access to Pregnancy care crevice after cooperatives	160	4.39
Your family access to Family treatment service before cooperatives	160	2.02
Your family access to Family treatment service after cooperatives	160	4.09

Source: Survey study, 2016

Concerning the family health of the respondents, the respondents are between very poor and poor since the mean lies in between 2 and 3 but very close to poor before the cooperative. After the cooperatives, the figure is 4.09. It lies between good and very good access which shows improvement after cooperative. Similarly there is improvement in child care and pregnancy care; that means their health condition improved they started health services properly.

Education Services

Even though, the cooperatives do not provide education services for members or their family members, they have an impact on the education services of the family members.

According to the information gathered from the respondents through survey questionnaire, the majority of the respondents replied that they started to send their children to school. They provide them with the necessary materials for their schooling easily. Many of the respondents replied that it was very difficult to do these before the cooperatives. Thus, if there were five school age children in the house, only 2 to 3 of them could go while the remaining just support the family at and around home.

According to the discussion made with the participants, many of them send their children to private colleges in Jimma, Wolayta and other towns.

Credit Services

Capital for any business is raised either from saving or from credit. For those who have low capacity of saving, credit is vital to run their business. However, studies show that poor people, like women in our country, have very low access to credit.

The poor access of women to credit is resulted due to many factors of which lack of financial institutions in their area, lack of collateral and lack of independent income generating activities

are the major ones. But now women have got access to credit through their cooperatives. They started business of their interests by the loan they have taken from their cooperatives

4.5 Factors Affecting the Performance of the Cooperative

Lack of Regular Training

According to the survey report there is no regular training in the primary cooperatives and in the union. Some of the women members said that they are not interested to take more credit without training since they do not know where to invest their money. Especially in banking activities where the cooperatives deal with cash, it is very important to provide regular and appropriate training for board members. Here, the cooperatives must have good balance sheet and good record of performances or activities. To do so at least the office holders need training on basic accounting principles. But many of these people in the cooperatives did not get training.

Moreover, training is very important for members to analyze the principles and values of the cooperative so that they can practice them in the cooperative. On the other hand, there is interference of external body in the internal affairs of the cooperatives resulted from lack of knowledge partly. In addition there is lack of belongingness in members that can be enhanced through training. The promoters mentioned different reasons for lack of training of which lack of budget is the main problem. However, in the primary cooperatives that are situated very near to the Cooperative Office did not get training. For this promoters replied that the members do not participate on the training unless they are paid per diem. But this needs special attention of different partners (community elders, people working with the cooperative) to convince the community not to expect money from the trainings as the trainings are meant for their own good. Awareness raising works should be commenced by promoters and concerned bodies including the government and NGOs.

Lack of Coordination

There are many organizations working directly or indirectly with the cooperatives like cooperative office, women affairs, NGOs etc. But there is lack of proper coordination between them. For instance, women focused saving and credit cooperatives was organized by the help of Wereda cooperative office and NGO(actionaid international). Similarly woreda women affairs office organizes women self-help groups in those cooperative established kebeles of the district. This new women self-help groups organized mostly by taking many of them from the previously organized saving and credit cooperatives. Some of the women are members and serve in managing committee in both cooperatives. This is against the Ethiopian cooperative proclamation No.147/1998 that says an individual cannot be a member of two cooperatives undertaking the same activities. Thus this need to be corrected by concerned parties.

Dependency

Both the union and its primary cooperatives are highly dependent on external bodies. All the expense of the cooperatives (Primary cooperatives and the Union) including the salaries of the employees are covered by NGO(actionaid). At early stage of the establishment of the organization it is good to get such supportive organization. But as time goes, it is better to be self-sufficient and face the reality. Otherwise, the sustainability issue will be under question. Therefore, the cooperatives have to take a measure that helps them to reduce the dependency step by step thereby making the cooperatives sustainable.

CHAPTER FIVE:

CONCLUSION AND RECOMMENDATION

5.1 Conclusion

Cooperative is used as an effective instrument to up lift the economically and socially weaker sections of the society like women through their own solidarity and collective action. The general objective of this study was to assess the role of Rural primary Saving and Credit Cooperative on women's empowerment in GenaBossaWoreda. Women empowerment is one of the policy approaches aimed to give responses to gender based problems and improve the condition of women in their society. It is process through which women gain access to and control over resources, get opportunity to make decisions and take action accordingly. For empowerment to come about, different empowerment instruments have been used, out of which organizing women into cooperatives is attracting the attention of many organizations.

However, there is very little empirical study conducted on the role of cooperatives in empowering women in Ethiopia. Moreover, there is no consensus among scholars on the empowerment benefits of cooperatives. Thus, this study is aimed at filling the knowledge gap on the contribution of cooperatives in achieving economic and social empowerment of women.

For quantitative analysis respondents were drawn from cooperative members and cross-sectional survey data was conducted with 160 women by using two stage simple random sampling techniques from five primary Rural Saving and Credit Cooperative were selected. In addition, FGDs and key informant interviews were also used to collect the necessary data. The analysis was done by using descriptive statistics and SPSS software.

The cooperatives provide saving and credit services for the women that enabled them to start income generating activities. As a result, their average yearly income has increased.

Apart from increasing members' income, the cooperatives have contributed a lot on members' asset creation. After the cooperatives, some of the members purchased different types of livestock and asset.

The women members have also got an opportunity of information and training after the cooperatives. Even-though the training is not on regular basis and not adequate to bring significant change on members, it is a big thing for people like women who did not have access to training at all. The movement of women away from home for their small business provides an opportunity for them to access information.

Majority of the respondents confirmed that their access to food, health services and education has been improved after the cooperative. The respondents have not denied that cooperatives play crucial role in promoting gender equality and creating awareness on democracy in the society.

In general, being organized into cooperatives is very important for women to improve their economic and social conditions. However, no access to right innovation, information and technology, time spent on household work, inadequate infrastructure and limited access to credit, cooperatives capital shortage for loan to members, male superiority in economic ownership, cultural taboos and polygamy, psychological violence against women right, low participation of women, lack of coordination and proper training, dependency and interference of local administrators in the internal affairs of the cooperatives are the major problems observed in the cooperatives

5.2 Recommendations

The study result reveal that participation on cooperative services has positive impact on women socio-economic empowerment and which calls marginalized groups to participate and earn more income to become economically independent so that can improve their living standards

through participation in income generating activities and challenge the cultural taboos that hinder women participation in community decision making process.. However, rural problems are multidirectional which are interrelated and linked to each other. Therefore to increase women socio-economic empowerment benefits of RUASCCOs for their members particularly to rural women in the study area, here is some recommendations below based on the study findings.

The study shows that the amount of loan given by the cooperative is not adequate to perform income generating activities as they want. This requires Cooperatives should work in collaboration with financial institutions and NGOs to get loan and capital grant to reduce the capital shortage RUSACCOs to provide credit to its members according to their business plan and current market demand. Cooperatives need to be developed with access to fund from government for lending to their members at reduced interest rate because cooperatives are trusted part of the rural economy.

The study shows that there are no regular basis of training and no regularly designed information exchange mechanism in the primary societies. This requires RUSACCOs should work in collaboration with different partner organizations that have great stake in the local area such as community radio program to inform the advantage of organizing in RUASCCOs. Efforts need to be made to increase the awareness of rural women on importance of cooperatives through different business skill training.

The study shows there are many challenges that hinder RUASCCOs on women socio-economic empowerment. This requires the immediate attention of the government to provide infrastructure facilities and training, production and sales that will easily the rural people get economic information and modern equipment that may lead reduction in the cost of production prepare them to make more sales.

The study shows that there is duplication of activities in the same working area and in the some women This causes wastage of time and money therefore it needs coordination of concerned bodies specially cooperative office, women affairs office and different NGOs working in the area. They make joint effort to increase women participation in formal cooperatives

In the study area there are deep-rooted cultural practices that does not permits women active participation in community decision making as well as in their saving and credit cooperatives. Therefore; coordinated efforts by community leaders, religious leaders, NGOs and governmental organizations should be made to change the traditional practices that inhibit women's active participation in their community decision making and in self-help organization like cooperative.

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Appendix
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DEPARTMENT OF RURAL DEVELOPMENT

This questionnaire is designed to get information on the role of cooperatives in empowering rural women in GenaBossa district with special reference to Shusha Rural Saving and Credit Cooperative Union. In Ethiopia there is little information on the role of cooperatives and on the empowerment issues. The questionnaire is used for MA thesis Work that identifies the economic and social contribution of cooperative for rural women.

Dear respondents, you have been selected to help me in responding to this questionnaire; because I feel personally you will give me the necessary information. I kindly request your cooperation to respond to the following question and feel free to respond to all items. Your response will be kept confidential and you are not responsible for the research outcomes.

Thank you in advance for your cooperation!

TaybelaShanko

Date _____

Instruction: Please circle the numbers when you choose appropriate to your answers.

Part I: personal Information

Q1. Sex _____ (1) Male (2) Female

Q2. Age _____ (1) 18-30 (2) 31-40 (3) 41-50 (4) 51-60
(5) 61- 70 (6) 71 and above.

Q3. Annual Income _____

Q4. Current marital status _____ (1) Married (2) Separated/divorced
(3) Widowed (4) Single/never married

Q5. How many household members do you have? _____

Q6. What is your main occupation? (1) Regular employee (2) Self employee
(3) Casual labor (4) Unemployed

Q7. What is your level of education? _____ (1) No formal education (2) Primary School 3) Secondary (4) Preparatory (5) Technical/Vocational School (6) College diploma (6) Degree

Q8. How many persons in your house (those who live together with you)? *Please write the number of persons.*

Dependent _____ Independent _____

Q 9. What is your job? Please use(✓)to show your answer.

1) Farmer 2) House wife 3) Trader 4) Other please specify _____

Q10. What are the major activities you undertake in and out side of your home daily?

Part II: Membership and management issues in cooperative

Q11. When did you become a member of your cooperative? _____

Q12.. Who motivates you to become a member? _____

Q13. what are the main reasons that you joined the cooperative?

1. _____
2. _____
3. _____
4. _____

Q14. What is your contribution in the cooperative capital?

a) Share _____ b) Saving _____

Q15. How did you find being a member of cooperative?(✓)

1) Very good 2) Good 3) Indifferent 4) Bad 5) Very Bad

Q16. Is there any change you observed in your life after membership? (✓)

Yes, _____ No, _____

If yes, please specify the changes.

Q17. The following items assess the participation of women in the cooperatives. Based on your own views indicate your level of “agreement” or “disagreement” by rating from “strongly agree” to “strongly disagree”.

Strongly agree (SA) = 5 Agree (AG) =4 Undecided (UD) = 3 Disagree (DA) =2 Strongly disagree (SDA) =1

no	statements	ratings				
		5	4	3	2	1
1	There is high interest among women to be organized into cooperative					
2	Women members are willing to express their feelings on the general assembly meeting.					
3	women members are willing to accept responsibilities.					
4	Women members attend meeting regularly, elect and being elected in board of directors					
5	Women’s are capable of accomplishing their duties in board.					
6	Members are not interest to elect women members in board.					

Q18. Who is responsible in managing your cooperative? (✓)

1) Board of directors 2) Managers 3) Accountants 4) Other please

Specify: _____

Q19. Have you been elected in board of directors? (✓)

Yes, _____ No, _____

Q20. If your answer for Q 19 is yes, what is your feeling before and after becoming a leader of your cooperative?

Q21. In what position do women members serve mainly in board of directors?

1) Chair person 2) Control committee 3) Cashier 4) Loan committee 5) Other please identify

III. Economic issues

Q22. What are the sources of income for your family? Is there any change on these sources after becoming member of your cooperative?

Q23. List the major crops grown in your area?

Q24. What are the major services delivered by your cooperative? (✓)

1) Marketing of farm products 2) Provision of Credit 3) Mobilization of savings
4) Dividend payment 5) Other please specify: _____

Q25. Are you using the services of the cooperative?(✓) Yes, _____ No, _____

If yes, when?

1) Always 2) Often 3) Sometime 4) Very sometimes 5) Not at all

Q26. From where do you mobilize money for your business before the cooperative?(✓)

1) Own savings 2) Sales of crops 3) Remittances 4) Village money lenders
5) Others please specify _____

Q27. What are your sources of finance after the cooperative?

Q28. What are the difference and similarity of taking credit from your cooperative and other sources?

Q29. How much is your income per Annual in birr?

- (1) < 1000 (2) 1001-5000 (3) 5001- 9000(4) 9001-13000 (5) 13001-17,000
(6) >17,000

Q30. How about your yearly income change after joining cooperatives?

- (1) Increase (2) Decrease (3) Remain the same (4) no idea

Q31. .what is the source of your income? (1)Cash savings on hand (2) Savings as crops (3) sale crops (4) Animal fattening (5) petty trading (6) others please specify_____

Q32. What type of business do you have? More than one answer (1) Manufacturing
(2) Commerce/petty trading (3) Services/restaurant (4) Animal fattening/production
(5) Cereal trading (6) No business

Q33. If you have a business who is the owner of the business is as mentioned above?

- (1) Husband (2) Wife (3) Both husband and wife (4) others please specify_____

Q34. Do you think any activity cooperative gives special as women economic empowerment?

- (1) Yes (2) No (3) no idea

Q35..If you yes, for (Q34) please specify by what activities (means)

1. _____
2. _____
3. _____

Q36..Do you get sufficient loan from Saving and credit Cooperatives?

- (1) Yes (2) No (3) no idea

Q37..Do you think the loan empower women economically. (1) Yes (2) No (3) no idea

Q38. Has receiving the loan been beneficial to you? (1) Yes (2) No (3) No idea

Q39. As members since receiving the loan do you feel your life has improved?

- (1) Yes (2) No

Q40. If you say yes, what is the improvement in your life? (1) Increase property
 (2) Expanded size business (3) Expanded feeding habit (4) others please specify _____

Q41. The following items assess the participation of women in the cooperative. Use (√) for your choice to indicate your answer/opinion.

Strongly Disagree = 1 Disagree =2 No idea =3 Agree=4 strongly Agree =5

Benefit of RUSACCs economic empowerment of women	1	2	3	4	5
a. Interest rate is reasonable					
b. Cooperative Procedure is easier than Micro finance					
c. Income is increased					
d. saving is increased					
e. better access to expenditure on health					
f. Better financial situation of the family					
g. Role of decision making process has increased					
h. Employment opportunity has increased					
i. Access of better quality food					

Q42. For what purpose did you use the loan you have taken from the cooperative?

Q43. What is the average income of the family per year in Birr?

a) Before the cooperative _____ b) After the cooperative _____

Q44. How do you value your yearly income level as compared to people in your Area (√)

1) Average 2) Above average 3) Below average 4) Other please specify: _____

Q45. What are the major fixed assets you have changed after the cooperative?

1) House 2) Purchase grain mill 3) Others please specify _____

Q46. What are the house furniture you have bought after the cooperative

Q47. Please indicate you are owns of the following livestock and other house and farm input items and when.

Livestock and items	Do you own this item/livestock?		was the item acquired before you being member of cooperatives ?		was this possible because of cooperative contribution through loan?	
	Yes	No	yes	No	Yes	No
a. Cow						
b. Oxen						
c. Donkey						
d. horse						
d. Goat						
e. Sheep						
f. Chicken						
g. Motorcycle						
h. Television						
I. Radio						
j. Telephone						

Q48 Who is responsible in managing the different assets created after the cooperative?

- 1) Husband 2) Wife 3) Both husband and wife 4) Others please specify

Q49 Who is responsible in repaying the loan taken from the cooperative?

IV. Social and political Issues

Q50. Is there any fear to take loan and undertake business before you become a member of the cooperative? If yes, what kind of fear? What about now?

Q51. Do you think women can be good leaders? Yes _____ No _____

Q52. Who takes care of household activities and child care when women go for meeting or go to put the money in cooperative? (✓)

1) Husband 2) House servant 3) Neighbor 4) Children 5) Other please specify_____

Q53. Indicate your access to the following services both before and after becoming a member of the Cooperative by rating from very good to no access at all. Use (✓) to show your access.

Very good =5 Good = 4 Limited = 3 Poor =2 Very poor = 1

s/n	services	Before member of cooperatives					After member of cooperatives				
		5	4	3	2	1	5	4	3	2	1
1	Education										
1.1	Formal education for children										
1.2	Informal education										
1.3	Training										
2	Health										
2.1	Child care										
2.2	Pregnancy care										
2.3	Family treatment										
3	Access to food										
3.1	Quantity of food										
3.2	Quality of food										
4	Access to information										
4.1	Access to radio										
4.2	Access to television										
4.3	Access to mobile										
5	Participation in local administration										

6	Participation in family decision making											
7	Awareness in equality											
	Awareness in democracy											
	Access to change agent											

Q54. Do you have farm land? (1) Yes (2) No If yes, how much hectare? (1) <0.25
 (2) 0.25-1 (3) 1-2 (4) >2

Q55. Would you received training about technical and management skill how to use recourses efficiently? (1) Yes (2) No (3) No idea

Q56 If you say yes, who give such training? More than one answers (1) Government (2) Cooperative (3) NGO (4) others specify_____

Q57. Would you encourage other women to join the cooperative societies?
 (1) Yes (2) No

Q58. If you say yes, why do you encourage?

1. _____
2. _____
3. _____

Q59. what is the problems (challenges) of the Saving and credit Cooperatives on women empowerment?

1. _____
2. _____
3. _____

Q60. what are the possible solution for the above problem (challenges)?

1. _____
2. _____
3. _____

I really thank you for your cooperation and if you have any things to say please you are well come. _____

Appendix 2 Interview Question for FGDs

Kebele _____ Date _____

1. Traditional and formal cooperation among women in the society and their importance
2. The main reasons that initiated you to join the cooperative?
3. Participation of women in cooperatives and factors hindering their participation
4. Saving and repayment culture among women
5. Role of cooperative (income, assets, access to information, access to health, food, education, resist violence, role change)
6. Women decision making power, their leadership style in, family, cooperative and community affairs.
7. How did you describe your experience in participating in the cooperative?
8. In what way did the cooperative make your life better?
9. What actions took place for women empowerment in your cooperative?
10. What is the opportunities and challenges of your cooperatives on women empowerment?
11. What are the possible solutions for the problems (challenges)?

Interview questions for the key informant

1. What roles are identified for women in society?
2. What is role of saving and credit Cooperatives in empowering women?
3. What has been done till now to empower women?
4. Is there any outcome/impact of social & economic empowerment on women as members of cooperative? If yes list them.
5. What is the opportunities and challenges of your cooperatives on women empowerment?
6. What are the possible solutions for the problems (challenges)?

Appendix 3 Checklists for Focuses Group discussion (FGD)

1. Role of cooperative (income, assets, access to information, access to health, food, education, role of change)
2. Traditional and formal cooperation among women in the society and their importance.
3. Participation of women in cooperatives and factors hindering their participation.
4. Saving and repayment culture among women
5. Women decision making power, their leadership style in, family, cooperative and community affairs

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LIST OF ACRONYMS

IDRC	International Development Research Center
MDG	Millennium Development Goals
NGO	None Governmental Organization
RD	Rural Development
RUSACCO	Rural Savings and Credit Cooperatives
SACCO	Savings and Credit Cooperative
SNNPR	Southern Nations Nationalities and People's Region
WoFED	Woreda Finance and Economic Development office

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

In most developing countries MDGs show narrowing gaps, with rapid increases in girls' primary school enrollment, and significant increases in female life expectancy. Significant gains have also been made globally with respect to women's economic participation, although there are variations in nature and degree (IDRC, 2013).

Women in Africa constitute 52 percent of the total population; contribute 75 percent of the agricultural work; produce and market 60 to 80 percent of food (United Nations Economic and Social Council, 1995: 1). But they own 1% of the world wealth, have a 10% share in global income, occupy only 14% of leadership positions in private and public sector and account for 70% of the world's poor (CARE, 2005). In similar manner The Hunger Project in its 2006 report revealed that two third of the world's illiterate are female; and of the millions of school age children not in school, the majority are girls as well as in terms of susceptibility to HIV/AIDS women are leading .

Women in Ethiopia, as elsewhere in the world, bear different responsibilities; and their contribution in the country's economy, culture and other areas is very high. However, their wide-ranging and important roles have not always been recognized and there is high discrimination in political, social and economic spheres (World Bank, 1998). MoFED (2007) in its report indicated that, women in Ethiopia are disadvantaged due to their sex, most notably in rural areas. Thus promoting gender equality is vital for development.

In order to address gender based problems and improve the condition of women, different policy initiatives and institutional measures have been taken by governments and donor organizations. According to Fetenu (1997), women empowerment is one of these policy approaches adopted to change perceptions about women and their relationships with development, and stemmed from their place in the poverty line. Women empowerment gives response to the existing gender based inequalities in economic, social and political. It is the process through which women gain access and control over resources, participate in decision making and challenge the ideology of patriarchy and the gender based discrimination against women in all the institutions and structures of society(Batiliwala, 1995: 1-5).

Women empowerment use different mechanisms of which organizing women into self-help associations like cooperatives is attracting the attention of many organizations (Batiliwla, 1995; Desta, 1999; Emebet, 1999). Karunakran (2004) has also confirmed in his study that, cooperatives are truly empowering organizations in origin, vision and mission, theory and action. Citing a number of studies, he has also revealed that cooperatives empower women as a member, as an employee and as a management committee of cooperatives. Dessalegn (1989) added that despite women's subordinate position that made them the most vulnerable, they do have still high resilience partly because of their self-help associations like cooperatives.

In Ethiopia, the Federal Democratic Republic of Ethiopia has declared the development of women in the country's constitution (FDRE, 1995) and puts its commitment to implement the National Policy on Women that was announced during the transitional government in 1993 (known as Women's Policy) through the empowering process (TGE,2003: 7). Accordingly the organization of women association like cooperative is stated as a mechanism for women empowerment.

Furthermore, the rural areas are lack of infrastructure, lack of technology and other opportunities that discourages formal financial providers. Due to the lack of formal financial providers in rural areas, the informal financial providers rural saving and Credit cooperatives are the major providers of financial services to the rural areas.

Savings and Credit Cooperative societies (SACCOs) are associations of people united voluntarily to meet their common economic, social, and cultural needs as well as aspirations through jointly owned societies. These SACCOs are based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity (UN, 2011). SACCOs operate on a significant scale in developing countries. Statistics show that more than seven per cent of the African population is affiliated to cooperatives (Delvetere, 2008; Pollet, 2009). Savings and Credit Cooperative Societies have wide reaching direct and indirect impacts on socio economic development of women cooperators (UN, 2009).

In Ethiopia, cooperatives can provide locally needed services, employment, circulate money locally and contribute to a sense of community or social organization. Often marginalized segments of communities have the opportunity to be represented in cooperatives, where in many other organizations they are left out. Through these, cooperatives will contribute to social and economic development. Today in rural Ethiopia,

cooperatives are already playing a strong role in the economies of local communities (Dr.R.Karunakaran and MuhabieMekonnen, 2013).

The Cooperative Proclamation No. 147/1998 identified clear goals and authorities, which supported a more conducive legal environment for the formation of Ethiopian cooperatives. The goals include social, economic and other motives that require joint actions for attaining a common target (Federal NegaritGazeta, 1998).

However, there is little empirical work on the role of cooperatives in empowering women in Ethiopia addition to lack of agreement among scholars on the role of cooperatives in empowering women. Thus the study is aimed at assessing the role of cooperatives in achieving different elements of women empowerment such as access to and control of resources, access to information, access to health and education, and participation in the management of cooperatives.

1.2 Statement of the Problem

Studies show that, despite their high contribution to economy, women in developing countries lack accesses to and control over resources, self-confidence and opportunity to participate in decision making (Oxaal and Baden, 1997).

Furthermore, ILO reported that the work load of women is very heavy and they work for long hours but their remuneration is usually small (ILO, 1987).Similarly, in Ethiopia, despite their contribution to the economy, majority of women do not own land and/or cattle due to the tenant-ship system; in general the traditional laws are unfavorable to them (Habtamu et al., 2004). Accordingly, the study by Desta (1999) shows that, Ethiopian women contribute 30-40% of labor to agriculture and they spend 13-17 hours a day in productive, reproductive and community activities but are denied access to important resources. Yigeremew (2001) citing a number of studies, also added that despite their high labor force contribution to agriculture, women have less access to and control over resources, improved services and other farm implements. As a result majority of Ethiopian women are experiencing a very poor living standard.

However, lack of access to and control of resources and improved services put women in a subordinate position that makes them the most vulnerable groups in their society (Dessalegn, 1989). Majority of women are under poverty line. Moreover, the feminization of poverty and unemployment further contributes to the low participation of women in

politics (Jalale, 2005). Thus, without addressing the existing gender imbalances the dream for development will be far from reality.

To address the issue various policy initiatives were adopted; out of which women empowerment is one of the approaches widely used. This approach uses different empowerment mechanisms of which the organization of women into self-help association like cooperative is emphasized in this study. Cooperative is used as an effective instrument for uplifting the economically and socially weaker sections of the society like women through their own solidarity and collective action (Krishnaswami and Kulandaiswamy, 2000). Several studies indicate that cooperatives have the power of empowering women (Dessalegn, 1989; Desta, 1999; Karunakran, 2004). However, some scholars state that organizing women into cooperative increases social pressure and workloads (Goetz and Gupta, 1995; Ruth et al., 1999). Thus, there is no consensus between scholars on the empowerment role of cooperatives.

Moreover, in Ethiopia, there is very little empirical study at this time on the role of cooperatives in empowering women despite the efforts being made to promote cooperatives among women by government and non-governmental organizations. In addition; it has not yet been assessed in GenaBossia District

Therefore, this study is aimed at filling the knowledge gap in the area by investigating the role of cooperatives in empowering women socially and economically. In this study, the contribution of cooperatives in achieving the different elements of empowerment such as access and control of resources, asset creation, information access, participation and bringing women to leadership are envisaged.

1.3 Objectives of the Study

General Objective

The general objective of the study is to assess the role of cooperatives in empowering the rural women economically and socially in GenaBossia District SNNP Regional state, Ethiopia with specific reference to Shusha Rural Saving and Credit Cooperative Union.

Specific Objectives

5. To assess the contribution of SACCOs on the women social empowerment of its women members.

6. To assess the contribution of cooperatives on the Women Economic Empowerment.
7. To examine the role of cooperatives in improving women's access to information and training.
8. To investigate involvement of women members in the management of the cooperatives.

1.4 Research Questions

Based on the above facts, this study seeks to address the following research questions:

4. What is the role of cooperatives in providing socio-economic empowerment of women in GenaBossa District?
5. Does participation in cooperatives lead to increase women's empowerment in GenaBossa District?
6. What factors significantly affect RUASCCOs contribution to empowerment of women in GenaBossa District?

1.5 Scope and Limitation of the Study

Though empowerment has many dimensions this particular study will mainly be concerned with the social and economic aspects of empowerment. The findings of the research will have been more satisfactory if it were able to cover all 31 shusha member Rural saving and credit cooperatives of the GenaBossa District, but due to time and the scatteredness in geographic location of cooperatives and also its members, the study is limited to the five Rural primary Saving and Credit Cooperatives which are established initially in the District.

1.6 Significance of the Study

The reasons for underdevelopment in many developing countries are partly resulted from the existing gender inequality. In addressing gender based problems; different people use different mechanisms out of which promoting self-help groups like cooperatives is attracting the attention of many governments and international donor institutions. The government of Ethiopia is promoting self-help organizations like cooperatives among the poorest group like the women in the country.

Rural Saving and Credit Cooperatives provide services for those who cannot be able to receive services through the formal financial institutions. They provide service for those

who cannot fulfill the requirements provided by the formal; because of this they increase the people standard of living by giving them a chance to start a new beginning, a journey which has a good impact on the economy as well.

Thus this kind of assessment is very important and worth researching on the ground that it gives feed back to the success and failure of this specific program with possible factors of each. As well, it is a kind of feasibility study, monitoring, and evaluation, which gives timely signals of the program's impact to the program implementers and beneficiaries as well. Thus the outcome of this research will be used as a stepping-stone for further study. It will also provide background information for policy makers, NGOs and government institutions working on rural development.

1.7 Organization of the Study

This study organized in to five chapters based on the study objectives. The first chapter deal with presenting ideas back ground information to the study, statement of the problem, general and specific objectives, basic research questions, scope and limitation of the study and significance of the study. Chapter two reviews key literatures on the topic under investigation. The literature review focused on studies on the role of saving and Credit Cooperatives on social and economic empowerment of women. The chapter helps to the theoretical underpinning for the study. Brief description of the study area and methodology is presented in the third chapter. The results and discussions of the study are presented in chapter four. Finally, chapter five deals with conclusions and recommendations.

CHAPTER TWO

LITERATURE REVIEW

2.1 THIORETICAL

This chapter is devoted the review of existing bodies of knowledge on related studies that have been carried out in areas of social and economic empowerment of women emphasis on saving and Credit Cooperatives. The chapter also used to highlight the definition of women socio-economic empowerment,Importance of women socio-economic empowerment,Factors affecting empowerment of women, Saving and Credit Cooperative, social and Economic Contribution of Saving and credit Cooperatives,Cooperative as a Potential Vehicle for Women's social and Economic Empowerment Conceptual framework on the economic empowerment benefits of cooperation, and explains the theoretical framework that reinforce this research which are Household bargaining model and the social capital theory for the study.

2.1.1 Empowerment

People from different disciplines define the term empowerment differently. For social workers dealing with poverty, empowerment is inspiring the poor to challenge the status quo. On the other hand, business managers express empowerment as a means of improving productivity within established structures (Rai, 2007). The same paper also explains the term empowerment as a process through which women and men experience as well as challenge and subvert power relationships.

According to Naryaan (2002), empowerment is the expansion of assets and capabilities of poor people to participate in and negotiate with influence, control and hold accountable institutions that affect their lives. Study by Nayak and Bidisha (2009) added to these by saying that the idea of empowerment is applicable to those who are powerless whether they are male or female or group of individuals, class or caste.

According to Mayoux (2000:18), 'Empowerment' is a multidimensional and interlinked process of change in power relations which can operate in different spheres of life (economic, social, political, and so on) and at different levels like individual, household, community, market, and so on'. Different scholars defined and discussed about this concept.

For some like Cheston and Kuhn (2002:11) empowerment is 'a process of change by which individuals or groups with little or no power, gain the power and ability to make choices that affect their lives'. They also pointed out three key elements of empowerment which are 'change, choice and power'. In relation to that, Kabeer(1999:437) saw women's empowerment as 'the process by which those who have been denied the ability to make strategic life choices acquire such ability'. With this regard, she pointed out three interrelated dimensions to measure that empowerment which are: resources, agency and achievement. According to her, 'resources' include access to resources and future claims to both material and social resources which serve to enhance the ability to exercise choice. In relation to power, this is about getting 'Power to'.

The second dimension of 'agency' is the ability to define one's goal and act upon them. It includes the process of decision making, negotiation, deception, and manipulation or 'Power within'. And then as a result of both resources and agency, there is a dimension of 'achievement' which refers to what Kabeer quoting Sen (1985b) called the potential that people have for living the lives they want, of achieving valued ways of 'being and doing'(Kabeer 1999:438).

For that reason, it has been found by development practitioners that building women's capacity (economically, socially, and politically) is one of the prior activities on agenda. Then, increasing women's access to financial services through Microfinance programme has been found as one of the tools which can lead to household wellbeing improvement as well as to empowerment. But, as Swain and Wallentin (2009:545) mentioned, not all activities that lead to an increase in the well-being of a woman are necessarily empowering in themselves. From the same researchers' point of view, 'empowering activities' are those activities that reflect the changes that women have effectively made to improve the quality of their lives by resisting the gender based traditions and norms that reinforce gender inequality.

Moreover, Karunakran (2004) explains clearly the concept of empowerment by saying that empowerment is the process of enabling or authorizing an individual to think, behave, take action and control work in an autonomous way. Karunakran, by citing a number of studies concluded that empowerment can be viewed as a means of creating a social environment in

which one can take decisions and make choices either individually or collectively for social transformation.

Thus, we can say that empowerment is a very complex concept that can be defined in various ways and utilized in different contexts. However, there is a nexus of few key and overlapping terms that are most often included in defining empowerment such as options, choices, access and control of resources, opportunities and decision making power are mentioned.

According to Oxfam (1994), no one can empower anyone else rather in the development process; true empowerment is achieved by people themselves, through their own association. Meanwhile, Batiliwala (1994) argues empowerment process starts from within; but access to new ideas and information will come from external agents. As per this idea with new consciousness and the strength of solidarity, women can assert their right to control resources and participate equally in decision making. That means different organizations working with the poor and women cannot empower them; rather they support these people's own efforts to become empowered.

2.1.2 Women's Empowerment

The approach of women's empowerment emerged from several important critiques and debates generated by the women movement throughout the world during the 1980s, when feminists, particularly the Third World Feminists were increasingly discounting the largely political and economic WID, WAD and GAD models in prevailing development interventions (Batiliwala, 2007). But in the 1990s many agencies used the term women empowerment in association with a wide variety of strategies including those which focused on enlarging choices and productivity of individual women and broad-based economic and social support (Bisnath, 2001 cited in Mosedale, 2005).

The empowerment of women responds to a growing recognition that women lack access to and control of resources, self-confidence and an opportunity to participate in decision making (Oxaal and Baden, 1997). According to Dalal (2005), although both women and men play substantial roles in economies of every country there is a great disparity in the

matter of economic resourcefulness between a man and a woman. Moreover, gender inequality in access to and control of resources is a key dimension of poverty that needs attention for economic growth and development (Lopi, 2005).

Black and Third World feminists underline that the participation of women in decision making is mandatory for development and for them women empowerment is the participation of women in development services (Rai, 2007). According to Sadenberg (2008), women's empowerment is an instrument for development priorities, eradicating poverty or building democracy. Moreover, there is a widely accepted truth that unless women are included in development services, our development efforts will only have partial effect.

Women's empowerment has different dimensions such as economic, cultural, social and political. This particular study is aimed at investigating the role of cooperatives in achieving the economic and social empowerment of women. Economic empowerment is about the economic independence of women, it is about access and control of productive resources (Desta, 1999). The other study by Emebet explained that economic empowerment is a process by which women are able to participate in productive activities, earn incomes and decide on what to do with their incomes (Emebet, 1999). On the other hand, the social empowerment of women mainly deals with addressing the different social problems women faced in their society (Aster and Konjit, 1999). However, the economic empowerment of women contributes to the social empowerment and vice versa.

To state clearly the existing inequality between women and men is the main causes of poverty in the world according to many scholars. If one wants to reduce poverty and bring development, the issues of women should be considered at every level.

2.1.3 Cooperatives

iv. Meaning of Cooperative

The simple meaning of cooperation is working together. According to Vinayagamorthy (2007), the principle of cooperation is as old as human society that enables them to help each other during the time of stress and strain. As per this study in traditional society the principle of cooperation is restricted to common culture and religion. In Ethiopia for example, the type of cooperation like Debo, IdirandEkubhave been practiced for centuries.

According to Krishnaswami and Kulandaiswamy (2000), cooperative is a special mode of doing business and a distinct type of business organization. They further explained it that, cooperative is capable of being applied to the solution of a variety of economic activities such as production, distribution, banking, housing, insurance etc. Bapat in his book defined cooperative society as a voluntary organization, jointly sponsored, jointly owned and democratically managed by persons who have come together for satisfying their social, cultural and economic needs (Bapat, 2000: 22). As members in cooperative come together on voluntary basis, there must be economic contribution of members, the management of the cooperative is vested up on members and the organization is aimed to satisfy the economic, social and cultural needs of the members.

The most commonly used definition is given by the International Cooperative Alliance ,the apex organization that represents cooperatives worldwide that states a cooperative as an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise (ICA, 1995 cited in Krishnaswami and Kulandaiswamy, 2000: 43).

v. Principles of Cooperative

For a clear understanding of the cooperative ideology and to differentiate it from other business enterprises, the founders of cooperatives laid down some definite principles of cooperatives that guide the formation and management of cooperatives. Cooperative principles are a set of rules which govern the life and activity of cooperative organizations (Mathur, 2002).

There has been a concern among cooperators in recent years that there has been serious erosion in the values of cooperation and the same was echoed in International Cooperative Alliance (ICA) Tokyo congress held in 1992. The Congress, therefore, recommended ICA Executive Committee to initiate the process to review the current ICA Cooperative Principles as amended in 1966 and make recommendations for the possible change. As a result, ICA General Assembly in Manchester in September 1995 approved the draft including the statement of Cooperative Identity which includes a definition, values and principles (Bapat, 2000).

The 1995 ICA principles are the current principles used in all cooperatives all over the world. These principles are:

1st Principle: Voluntary and Open Membership

2nd Principle: Democratic Member Control

3rd Principle: Member Economic Participation

4th Principle: Autonomy and Independence

5th Principle: Education, Training and Information

6th Principle: Cooperation among Cooperatives

7th Principle: Concern for Community (Krishnaswami and Kulandaiswamy, 2000: 43-45)

vi. Values of Cooperative

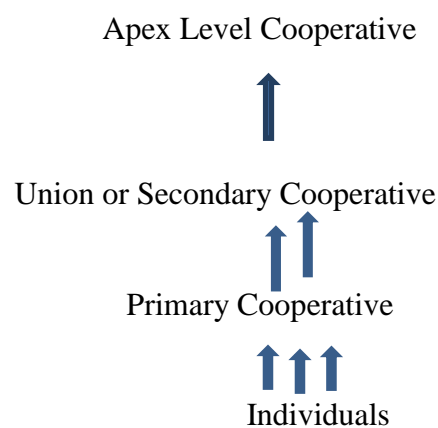
Cooperatives are based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity (Mathur, 2002). He further stated that, in the tradition of its founders, cooperative members believe in the ethical values of honesty, openness, social responsibility and caring for others that promote the economic and social condition of weaker section.

According to Mathur (2002), the first principle, ‘cooperatives are voluntary organizations open to all persons, enable everybody to use its services keeping that she/he is willing to accept the responsibilities of membership without gender, social, racial, political and religious discrimination. It would be observed from the above principles that in cooperation there is nothing that discriminates women. Rather the principles aim at ensuring equal opportunity, benefits and services without any gender bias.

2.2 Types of Cooperatives

There are different types of cooperatives in our world. The cooperatives are classified based on the nature of activities they undertake and their organizational structure. Based on their structure, we classify cooperatives as primary, secondary and apex level society. On the other-hand, cooperatives are classified based on the types of business they undertake in which many scholars classify as agricultural based cooperatives and nonagricultural cooperatives (Jesiah, 2003).

Cooperative Based on their Structure



Source: Jesiah, 2003: 22

Based on their nature there are different types of cooperatives like marketing society, production society, saving and credit society, industrial society, housing society, insurance society, processing society, consumer society and others. The focus of this study is saving and credit cooperatives.

2.2.1 Saving and Credit Cooperative

The cooperative under this study, Shusha Rural Saving and Credit Union, is the secondary cooperative that is formed by associating primary rural saving and cooperatives in the GenaBossa District. The cooperative is categorized under saving and credit society and engaged in mobilizing savings among members and nonmembers and providing credit for its members.

Although, saving and credit institutions play a crucial role in rural development. However, these institutions are limited to urban areas in our country, Ethiopia. According to Dejene (1997: 227), only less than 2 percent of the rural households have bank deposits. The majority of the rural people rely on the informal financial sector (i.e., Idir, Ekub, money lenders, friends and relatives) for their credit requirements.

The expansion of credit programs for women in Africa dates back to the mid 1980s and dramatically increases in the late 1990s and next century (Moyoux, 1999). According to the author by the 1980s gender lobbies within some government and aid agencies were attempting to increase women's access to credit and savings within wider context of poverty targeted micro finances. In the year 1990s large international donor agencies like ODA-UK, World Bank and USAID became increasingly interested in micro-enterprises, self-help groups like saving and credit cooperatives as a poverty alleviation strategy and women's empowerment mechanism.

Moreover, the feminist oriented interventions use accessing economic resources like micro-credit as entry points to promote the empowerment of women whether economic, social and political aspects of women (Desta, 1999). For her, micro credit or women saving and credit cooperatives contribute to women empowerment through enhancing women's productive role and enabling them to challenge inequalities within the household and a useful entry for wider mobilization.

The economic activity where most women's cooperative can be found is thrift and credit society where in accepting small amounts of savings and issuing small loans are of special interest for women who usually have no access to banking services (ILO, 1982).

In Rural Ethiopian Economy there is a high demand for loans from borrowers but there is a low supply of deposits from savers. Furthermore, there is very few market agencies with which are borrowers and savers transact (Richard, 2000). According to Richard there is high demand of establishing cooperatives specialized in the task of managing savings and credit (known as saving and credit cooperatives).

A rural credit scheme concentrates on loans for agricultural inputs where women are not the major beneficiaries due to lack of access to land (Desta, 1999). Moreover, she added that moneylenders are not usually accessible to the poorest like women mainly due to lack of collateral and for high interest rate that goes up to 300%. However, women are the major beneficiary of NGO supported microfinance through self-groups like cooperatives.

Yigremew (2001) shares the idea of Desta that says credit service in rural area is linked to agricultural inputs and the services are largely associated with endowment with land and other resources for agriculture. He has further explained that the rural women are marginalized and states that loans were more often directed to resourceful farmers and the very few women served by the services were mostly members of well to do male headed families.

ILO (1998) concluded that saving and credit cooperatives organized among women improves the condition of poor women through provision of saving and credit services. For poor women, accessing such services further lead to higher income, improve educational status of other household members, increase employment in micro enterprise, increase productivity, enhance self-confidence and improve the status of women both in the family as well as in the society.

2.3 EMPERICAL

2.3.1 Economic Contribution of Cooperatives

The basis for starting a cooperative organization is the necessity of satisfying a common economic need by mutual help and mutual effort. As an economic entity a cooperative is primarily responsible for seeking solutions to the common economic problems of its members (Krishnaswami, 1978). He further explained that, by satisfying their common economic need the member themselves are able to improve their economic conditions and raise them from weakness to strength.

The economic objectives of cooperatives can be seen both from member and society point of view as it improves the life of the member of a society through provision of better services and also creates better society through development of weaker section. The study

by ILO (1998) indicates that the economic objectives of cooperative from member point of view include productivity increase, lower input prices, creation of off farm activities, better utilization of resources, lower prices of consumer goods and provide better price for members. The same paper revealed that cooperative societies positively contribute towards the achievement of development goals of the state through increase national income, export revenues, provision of employment opportunity, better utilization of resources and promotion of thrift and credit among citizens.

According to Oxfam (1994), there are many problems faced by women entrepreneur right from idea generation till enterprise lives. These problems include marketing problems, financial problem and shortage of raw materials which can be solved through their cooperatives that help women to move forward. Therefore, mobilizing women self-help groups (such as cooperative) for economic empowerment and creating access to microfinance has become successful as it is a participative process that helps women in capacity building to enable them to take part in economic activities, improvement, poverty alleviation and overcome social exclusion (ILO, 1998). The paper also confirmed that, Women's control over financial resource contributes to women's empowerment, facilitates entrepreneurship, assists reproductive tasks and eases their repayment burden.

2.3.2 Social Contribution of Cooperatives

Although, the ultimate goal of cooperative is to improve the economic condition of its members, cooperative has high social contribution. Cooperative is based on certain human values viz., equality, freedom, equity, self-help and solidarity (Karunakran, 2004). Thus, promoting cooperative among rural community will help to develop such social values that are vital for the development of particular society.

According to Vinayagamoorthy (2007), the social purposes of cooperation are more diverse that include the provision of a unique education in democracy, responsibility and toleration to train for political power to evolve an industrial relationship in which the element of authority is much more evenly distributed than in private business to preserve a strong friendly or family spirit and a sense of pride and power which is impersonal to encourage a general advance rather than the advance of particular individuals to secure rational, constructive and unifying approaches to social and economic problems to prevent

under-employment, to secure the moral as well as the physical satisfaction of pure, quality, correct weight, honest measure, fair dealing in trade or to achieve better physical and mental health.

According to Melese (2006), the development of cooperatives in the rural area is very important in achieving food security. According to him cooperatives play crucial role in providing good access of food for members.

The paper prepared by ILO (1998) showed that cooperatives improve social and cultural situation of people of limited resources and opportunities as well as encourage their spirit of initiative. Especially cooperatives integrate the weaker segment of the population like women into the socio-economic development process.

2.3.3 Political Contribution of Cooperatives

Though, the pioneers like Rochdale in 1844 underline political and religious neutrality of cooperatives, it's not possible to imagine a nonpolitical cooperative movement in any advanced society. Moreover, cooperators and their organizations do not exist in a vacuum (Krishnaswame and Kulandaiswamy, 2000).

The same study shows that women through their cooperatives take part in the political life of their respective country and mould the political thought in their favor. Experiences in rural Ethiopia show that majority of the peasant association leaders are from rural cooperatives managing committee.

Krishnaswame and Kulandaiswamy stated that cooperatives are an ideal medium for practicing decentralized democracy as they follow a system of management which would guarantee absolute control over the operations. For them "the cooperative democracy will reinforce the democratic structure in the social and political fields in the society".

2.4 Cooperative Movement in Ethiopia

The idea of cooperation is not new for Ethiopian women and men (Jesiah, 2003). From this point of view, working together in cooperatives would be in line with local tradition in our country. In rural Ethiopia people are helping each other during stress and strain through their traditional cooperatives such as Debo, IdirandEkub, etc.

The traditional cooperatives practiced in rural Ethiopia are used to address problems of labor shortage, to reduce seasonal labor bottlenecks, to manage public goods (like road, irrigation systems, communal grazing land), serve the purpose of saving mobilization and the provision of informal insurance policy to meet members (Dejene, 1997: 231).

The modern cooperative movement started in Ethiopia during the Imperial period. National Community Development was responsible for the formation and promotion of cooperatives in Ethiopia during this time. The Decree 44/1960 (referred as Farm Workers Decree of 1960) gave the legal recognition for the formation of agricultural cooperatives in Ethiopia. Based on this Decree few agricultural cooperatives were formed. Later on there was high interest among the society for the formation of non-agricultural cooperatives. In line with this, the Ethiopian cooperative proclamation of 1966 (Cooperative Society Proclamation), came to existence with the objectives of

1. Reducing the cost of credit.
2. Reducing the cost of goods and advices for production and consumption.
3. Minimizing and reducing the individual input of risks and uncertainties.
4. Spreading knowledge of practical technical improvements.

During the Imperial Period there were about 116 cooperatives with the total members of around 31000 people. However, the contribution of the cooperatives to the national economy was very insignificant and the movement only benefited the landlords due to lack of genuine efforts made to change the land policy (Jesiah, 2003: 48). Others mentioned that the feudal system that is the “antidemocratic system elements”, as the main causes of the low performances of the cooperative during the Imperial Period (Haile, 1999 cited in Mesfin, 2007).

In the year 1974 in Ethiopia, the Military Government came to power and issued the land policy proclamation with the association of peasants. Later on in the year 1978 the government issued the cooperative society proclamation known as Cooperative “Societies Proclamation No. 138/1978” with the aim of pooling together of the rural mass efforts and resources and in protecting their economic, political and social rights and in obtaining

goods and services essential for production and living purposes at fair price (RGE, 138/1978). Ministry of Agriculture was responsible for the promotion of cooperatives during Derg time. During this time there was vast expansion of cooperatives in rural Ethiopia. Almost there is no economic activity not touched by cooperatives. However, even during this time, the participation of women both as members as well as managing committee was insignificant (Dessalegn, 1989).

There were more than 13,000 different types of cooperatives formed with a total member of ten million people. Many of them engaged in agriculture while the housing cooperatives and saving and credit cooperatives were also significant. Moreover, over 73% of Ethiopian coffee was marketed by cooperatives during this time. This shows that the cooperative during this time had high market share in the economy.

However, several studies indicate that there was high government interference and lack of members loyalty during the Military Government (Mesfin, 2007). Moreover, the international cooperative principles were not followed. The cooperatives were serving as government instruments to implement the socialist ideology than serving as economic enterprise (Jesiah, 2003). All these problems were contributed to the failure of the cooperatives soon after the fall of the Derg Regime. Many of the cooperatives were dismantled and their property is stolen that later on built bad image about cooperatives in the mind of the community.

Soon after the fall of the military government, in 1991 one of the element adopted in Economic Reform Program directly concerned the organization and development of cooperatives. The quota purchase scheme was abolished and the organization of cooperatives was predetermined to be based on absolute democratic decisions of the members. To give the legal recognition for the formation of cooperatives, the cooperative society proclamation No. 85/1994 was enacted during the Transitional Government of Ethiopia that lays fertile ground for the formation of cooperatives on democratic basis.

Later on the proclamation No. 85/1994 was replaced by Ethiopian Cooperative Societies proclamation No. 147/1998. The new proclamation was enacted based on international

cooperative principles of 1995. For the implementation of the cooperative society proclamation of 147/1998, in the year 2004 the Council of Ministers made Amendments on the proclamation that is referred as Amendment No. 402/2004 (FDRE, 2004).

Currently according to Yisgedulish (2005: 18), there are around 8640 primary cooperatives that have 4.6 million individuals as members. She argued that in order to increase the bargaining power of cooperatives and to increase their market share, cooperatives should associate themselves into unions and federations. In the country there are about 91 Unions engaged in different activities up to 2007.

2.5 Women and Cooperative Movement

Women grouping together to help one another to solve their daily problems is customary in Africa. Therefore, working together in cooperatives would be in line with the local tradition. However, for various reasons, women's participation in cooperatives is still insignificant, and with exception of saving and credit organizations, women are basically absent in the management of cooperatives (ILO, 1982). The other paper by ILO reconfirmed that in cooperatives there is low level of participation and under representation in decision making and leadership (Nippierd, 2002).

Organizing women into cooperatives helps to consolidate efforts, creates louder voice, achieve self-reliance and serves as vehicle for socio-cultural transformation (Desta, 1999). Like other forms of enterprises, the cooperatives reflect the broader society in which they operate; it is not surprising that gender imbalances do exist despite the cooperative principles and values that proclaim equality and equity. The paper points out that the low participation of women is the result of women's social, economic and legal constraints that discriminate against women in regard to property ownership and inheritance.

Addisuet al. (1997), by citing a number of studies, showed that roles of women and men in the society are largely determined socially than biologically that affects their access to new technology, education and other development services like cooperatives designed in their area where women usually have low access to these services. Dessalegn (1989) indicates that despite the vast expansion of cooperatives in rural Ethiopia during the Military

Government the participation of women was insignificant. Moreover, according to Dessalegn the number of women in leadership positions is so small that one can say authority in rural organizations is almost exclusively for male.

According to many scholars, women's participation in formal cooperatives both as members as well as decision makers has been poor for a variety of reasons. As per their studies, the existing gender based division of labor, the heavy burden of work the women face in the society, lack of access and control over resources especially land, the legislative framework of many countries that biased against women and lack of power in the society are mentioned as major factors the hinder the participation of women in formal cooperatives (ILO, 1982; Dessalegn, 1989; Nippierd, 2002; Addisu et al. 1997; Desta, 1999).

However, the increasing marginalization of poor women, the feminization of poverty and the continued exploitation of women have forced many of them to take the initiative on their own and organize themselves into self-help groups such as cooperatives (ILO, 1982).

In cooperatives where women participation is active in both as members and managing committee, the cooperatives were performing well. England, is known for its consumer cooperative society in our world, the store movement has successful largely due to the interest of women members (Hajela, 2000). The same paper also revealed that cooperative societies like cooperative banks managed by women have proved that they perform well in India.

In general the participation of women into formal cooperatives will improve the condition of women. Study by Addisuet al (1997), indicated that organization of women into cooperatives will provide them an opportunity to access improved services and start an enterprise of their interest for their improvement.

2.5.1 Cooperative as a Potential Vehicle for Women's Empowerment

According to Nippierd (2002), empowerment has always been fundamental to the cooperative idea where people get to achieve goals that they would not be able to achieve

on their own. Karunakran (2004) added that empowerment is the central issue in cooperative meaning if the cooperative failed in empowering its members we cannot even talk about the existence of it. Cooperatives provide training, credit facility, employment opportunity and provide high social values like helping each other, promote self-reliance and self-responsibility.

As indicated by many scholars, lack of economic opportunities and low social values in their society that place women in dependent position and erode totally their self-reliance and confidence. In cooperative when women become members, they get an opportunity to different economic and social benefits delivered by the cooperative.

The study by Nippierd (2002) showed that cooperatives are organized on the principle of one person- one vote. The cooperative form of enterprise provides women with the opportunity of participating in equal terms with men. He also revealed that in cooperatives, as a group, members are able to create economies of scale and increase their influence and bargaining power. Furthermore, he stated that, the mutual support and encouragement that a group of entrepreneurs can give each other can be also crucial in helping to maintain their self-confidence, solidarity, social responsibility, equality and caring for other which are among the core values on which genuine cooperatives are based.

The other study by Vinayagamoorthy (2007) shows that cooperatives are empowering women through fruitful services like credit, training and information that enable the women to achieve economic independence, improve their living standard and further improves their recognition in the family as well as in the society.

As discussed by Dessalegn (1989: 16-21), mutual support networks such as Iqqub, Eddir, Deboare wide spread in rural areas, involving both women and men. Women's mutualsupport network, provide a wide variety of benefits; these are used as potential vehiclesof independent economic viability and forms of survival for peasant women particularlyfor those with low income. Dessalegn also revealed that despite women's subordinateposition that made the rural women the most vulnerable, they do have still high resilience partly because of these self-help associations practiced by the women.

2.6 Women's Policy in Ethiopia

Ethiopian women are actively involved in all aspects of life in their country. They played various and important roles in economic, social, cultural and political aspects. However, their roles have been devalued and they lag behind men in all fields of self-advancement (World Bank, 1998). Therefore, gender related problems have remained a serious concern in Ethiopia. Haile-Giorgis (2008), by citing a number of studies, indicates that women in Ethiopia are disadvantageous in all aspects of life and gender inequality persists as the feature of the country despite the efforts made by government and nongovernmental organizations in the last regimes

In the country women are disempowered economically, socially and politically. The study undertaken by many scholars show that women are economically very poor that inhibits their involvement in the social and political aspects of their country (Jallale, 2005). AlemSeged (1999) added that Ethiopian women have very little or no access to mass media. On the other hand the men have relatively high access to such services. According him access to mass media has great role on empowerment issue by increasing awareness among community.

Genabossa, society is a strongly male-dominated patrilineal society in which descent is reckoned through the father's line that able male members of the patriline hold rights over land, while women were denied entitlement to this important resources that limits women to be the main actors in agricultural production and takes active participation in the existing rural development services (annual report of district women's affair office 2014). According to this report, in Genabossa society the men's works are usually valued while the roles of women are highly undervalued.

The information collected from women's affair office shows that before the 1974 Revolution, women's organized activities were run mainly by non-governmental bodies such as the Ethiopian Women's Welfare Association, the Ethiopian Officer's Wives Association, and the Ethiopian Female Students' Association. These Associations were,

however, limited in scope, existed in the cities only. As a result, their contribution to government policies, laws, regulations or development program was limited (TGE, 2003).

After 1974, the Revolutionary Ethiopian Women's Association (REWA) was established by proclamation based on socialist ideology. The Ethiopian women were organized based on the proclamation to promote the interest of women. However, due to high interference of the government there was little improvement in the lives of Ethiopian women, whether in the social, economic or political sphere, especially of those who lived in the rural areas.

After the fall of the Military Government, the Ethiopian Transitional Government formulated National Policy on Ethiopian Women in 1993 (referred as Women's policy).

The Government of Ethiopia in 1995, in its new constitution renewed its commitment towards the policy on women. This Policy on Ethiopian Women has, therefore, been formulated to focus on what the Government ought to do for women, and what women must do for themselves through their own free associations (TGE, 2003: 10-25).

2.7 Conceptual Framework

As indicated by many researchers empowerment, is vital issue in cooperative. Cooperative empowers its members socially and economically through provision of improved services (Karunakran, 2004; Nippierd, 2002). Thus, different national and international organizations are currently promoting cooperatives as a means of empowering poor women.

Cooperatives provide training opportunity, credit facility, and employment opportunity; promote self-reliance and self-responsibility among its members. Cooperative has played also great role in bringing women to leadership positions and bring equality. Moreover, target training and social development measures provided by cooperative prevent new poverty result from modernization and restructuring of economy (ILO, 1998).

Conceptual framework on the empowerment benefits of cooperation given below.

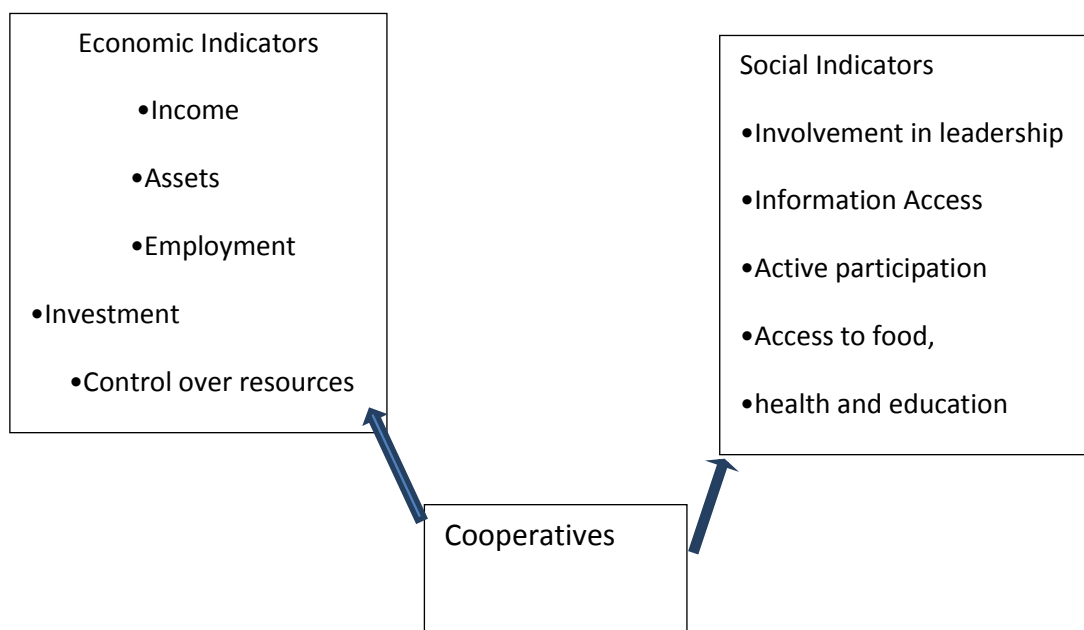


Figure 1 Conceptual framework of the study

In the women's empowerment literature, "a woman is economically empowered when she has both the ability to succeed and advance economically and the power to make and act on economic decisions". To achieve economic advancement, women need the skills and resources to compete in markets and fair and equal access to economic institutions (Golla, 2011). To have the power and agency to benefit from economic activities, women must have the ability to make and act on decisions and control resources and profits (Abiyot, 2010).

2.8 Theoretical Framework

2.8.1 Household Bargaining Model

Analytical framework underpinning this research is the household bargaining framework. This framework looks at the relative bargaining power of each spouse within the household or their ability to influence household decisions. The model assumes that each person's degree of influence, their say in household decision making, reflects the resources at their disposal. The number of factors that influence a person's bargaining position: income earned, assets, other resources that have a more or less tangible value, a person's age, the number of children and their ages, attachment to the labor market, educational level, and also laws regarding asset division and spousal support. The bargaining framework predicts

that any factor that increases one spouse's bargaining position, such as greater earnings, will push the household's savings decision in the direction preferred by that person (Tayler, 2011).

One way of applying household bargaining theory is to look at manifestations of household bargaining power. Decision making responsibility is then seen as an indication of each spouse's bargaining position and influence within the household. The spouse who is primarily in charge of financial management and planning for the family is therefore perceived as the person who has more bargaining power. Greater control would therefore be a reflection of his or her strategic position. Collective household decisions, including those related to saving, will therefore tend to reflect that person's preferences. The bargaining framework predicts that any factor that increases one spouse's bargaining (Ibid).

Thus, a better breakdown position leads to a better bargaining outcome. This model thus suggests bargaining power within the household depends on the strength of her breakdown position the greater is her bargaining power. This implies that anything that strengthens a women's breakdown position also empowers her. Thus this study will attempt to investigate whether RUSACCOs assist to saving and credit can help poor rural women in improving bargaining power towards economic empowerment.

2.8.2 The Social Capital Theory

Another analytical framework reinforcement this research is the social capital theory. The social capital theory emanates from social capital which the World Bank (1998: 2) defined as "the institutions, the relationships, the attitudes and values that govern interactions among people and contribute to economic and social development" (Onafowokan, 2012).

The focus of the social capital theory is to use social network, association and relationship for the social and economic development of individuals, the group and the community. The application of the social capital theory to the impact of Rural Saving and Credit cooperatives on economic empowerment of women to assess the contribution of the cooperatives to members' standard of living which basically examines household income, household assets, enterprise profitability and enterprise asset condition is expected to lead to social, financial and physical benefits. The three benefits were suggested in Henry and Schimmel (2011) conclusion that cooperatives are meant to meet members' financial, economic and social needs. The economic needs can be met through the financial and

physical benefits derived by the members, while social needs relate to social benefits (Ibid).

The social, financial and physical contribution of cooperative to the members may include easy access to loans, ability to accumulate savings and acquisition of physical assets. Financial benefit or capital can arise in a cooperative because “improved interpersonal relations and trust can increase efficiency and reduce the costs of working together, thus creating financial capital” (Holmgren, 2011: 8). Financial capital can also arise where participation in an association leads to increase in investment and income. Improvement in household income and enterprise profitability is a form of financial capital provided the increase can be associated to membership of an association or program. All forms of financial security such as savings and access to loan are financial capital including other opportunity to generate or improve income. Increase in savings is therefore a financial capital, and the acquisition of financial capital can be a possible motivation for joining a cooperative. Financial capital is important because it can be converted into other forms of capital that could generate income or bring more satisfaction. Access to adequate financial capital is very useful to generate physical capital and may reduce worry and stress. Physical capital is those material things, items and products that can be seen and touched which shows an improvement in standard of living (Calkins and Ngo, 2005). These include assets and other household and enterprise durables that make life worth living. Physical capital is also needed and useful to support livelihoods (Holmgren, 2011).

Basargekar (2010) offers four reasons why researchers use social capital theory to determine the theoretical implication of rural finance program. Where the program is used basically for female; where the program operates in group; to be able to relate and analyse impact of the program on a community; and where loans are given for enterprise use (Onafowokan, 2012).

The use of social capital theory will be appropriate for Rural Saving and Credit cooperatives that focuses on female, enterprise activities and operate in a group.

CHAPTRE THREE

RESEARCHMETHODOLOGIES

3.1 Description of the Study Area

GennaBossa district is found in Dawro Zone in SNNPRS. The capital of the District is Karewo, located about 62 kms away from Tercha, capital of Dawro zone; and 267 kms from Awassa, the regional capital and 517 Km from Addis Ababa capital city of Ethiopia. The District borders with Oromia Region to the West, Hadiya Zone to North, Kembata-Tembaro and Wolaita zones to the East, Mareka District to the west and Loma District to the South. It is characterized by high terrain, rugged and undulating plateaus with moderate vegetation cover. It has three agro-climatic zones: semi-arid “Kolla” accounts to 47%, moderate “Woinadega” 44% and cold “Dega” 9% of the 945.9 square kms total area. Rainfall is bi-modal with a mean annual rainfall of 800-1000mm, where Belg cropping season begins on February and ends in early May and the range of Meher cropping season is between June and late September. In response to these environmental conditions, the District community as way of life practice extensive crop production with livestock keeping as their principal socio-economic livelihood activity.

Based on population census conducted in 2007, the total population of the District is about 87,753 of which 49.9% are females and using projection factors of the region in 2014 the population of the District is estimated at 104,171 in which 51,981 are females. The people in GennaBossa District belong to Dawro nationals/Ethnic group and Dawroigna is the major language spoken in the District, though Amharic, Wolaitigna and Kemabtigna are also spoken within the community (WFED, 2007)

Dawro Zone Generally and GenaBossa District people in particular are highly dominated by patriarchal ideology where women’s work is undervalued and men’s activities are highly valued. GennaBossa society is still a strongly male-dominated patrilineal society in which descent is reckoned through the father’s line that able male members of the patrilineal hold rights over land, while women were denied entitlement to these important resources that limits women to be the main actors in agricultural production and take active participation in the existing rural development services.

The union was established in 2011 with 5 primary cooperatives which have 406 women and 484 men individual as initial members and now it has thirty- three primary cooperative

societies having four thousand two hundred eighty four individual members. During its establishment the union had 35, 000 Ethiopian Birr in the form of share capital and 67,000 Birr regular saving. Moreover, Action-aid, an international NGO gave grant amount of 500,000 Birr to the Union. The Union started giving loan to the members in the year 2012. Currently the working capital of the union is 2,165,375.30 million up to June, 2016.

3.2. Selection of the Research Area

GenaBossa District, the research area, was selected mainly because of the researcher's familiarity with the area, the people and the culture. The researcher has been working in the area for the last ten years. This in turn gave good opportunity to see the life of GenaBossa women closely. This proximity motivates the researcher to undertake an empirical study on their condition.

The second reason is the fact that many cooperatives in the country are based on agricultural production and marketing. The rural saving and credit cooperative is not a common one. But in GennaBossa District, Shusha Rural Saving and Credit Cooperative is found at Union level. Again this in turn motivates the researcher to investigate the role cooperatives in empowering women.

Finally, as the issue of women empowerment through self-support associations like cooperative is getting attention of the government and different donor organizations, it is reasonable to supplement this initiative with empirical study.

3.3 Types and Sources of Data

For this research both qualitative and quantitative data will be collected in the areas of cooperative organization, operation, leadership, role of cooperatives in empowering members and participation of members. In the study both primary and secondary data sources will be used. The primary data will be generated from key informant interview, focus group discussion and household survey while the secondary data will be collected from Shusha Union's reports, GenaBosa District, cooperative office's report and Action aid Ethiopia International Organization Genabossa Development Area report. In addition to this, different books, articles, journals related to the subject under discussion will be used as secondary data sources.

3.4 Tools and Techniques of Data Collection

In this study, qualitative approach will be used key informant interview, group interview and focus group discussion while the quantitative approach will be employed household survey. For the key informant interviews and focus group discussions, checklists will be used. In the household survey, both structured and semi-structured questionnaires will be prepared, tested and used to collect the data.

3.4.1 Key Informant Interview

The basis for conducting Key informant interview is the knowledge of the informants with the research questions and objectives. For the study, 5 cooperatives members one from each RUASCCOs purposively selected a woman who has leader position in their cooperatives and one from the District cooperative office and also one from the cooperative union for the purpose of getting key information.

3.4.2 Focus Group Discussions (FGDs)

For the focus group discussion (FGD), organizing 5 focus group discussions with in 5 chosen kebele randomly selected from members . Each group will have 7 participants from cooperative members . The reasonable number of participants for a focus group discussion panel has been put at 6-9 by Krueger (2000).

3.4.3 Household Survey

In order to generate information at household level in line with the research objectives and research problem, semi-structured and structured questionnaires were prepared in English. These questionnaires will be again translated into Amharic and administered to the selected respondents to collect the data.

3.5 Sample selection Procedure and Sample Size

GenaBossa District is selected purposively because the District has no bank services and based on its wide coverage of RUASCCOsThe District has 36 Kebeles of which in 31 there is primary saving and Credit cooperatives. So the number of primary Saving and Credit cooperatives are 31; because of each kebele has one RUASCCO, a two stage sampling technique will be employed.

In the first stage; from the total 31 kebeles; 5 kebeles are chosen purposively; the selected kebeles are karawo, Bara, WoldehaneGono, BezaShota, and Woldehane. The reason why those kebeles are selected in those kebeles relatively longer established RUASCCOs which is 12 years that makes appropriate ground to see the roles of Rural Saving and Credit cooperatives on empowerment of women. On those selected Kebele the name of Rural primary Saving and Credit Cooperatives are Karawo Saving and Credit cooperative, Bara women focused Saving and Credit cooperative, WoldehaneGono women focused Saving and Credit cooperatives ,BezaShota Saving and Credit cooperative and Woldahane Self-help Saving and Credit cooperative respectively. The target total populations of this research from selected 5 kebeles are 3,676 women. From this total population, 265 women are members of rural primary Saving and Credit cooperatives whereas 3,412 are nonmembers. In the second stage; to determine sample size for questionnaires survey of rural women will be drawn based on the members of rural primary saving and Credit cooperative women population size of each kebele. The list of women for cooperative members will be obtained from the lists available in each of the selected kebeles.

The entire population should be sampled. Sample size for 7% precision levels where confidence level is 93% and P=.5 According to (Yamane, 1967) for categorical data 7% margin of error is acceptable to draw a sample, it is also possible to. Therefore, for populations that are large, Cochran (1963:75) cited in Yamane (1967:886) its formula in developed to yield a representative sample for proportions. This formula was used to calculate the sample sizes shown in the equation below at 93% confidence level and P = .5; Cochran (1977) discussed by (Bartlett et al., 2001) .

Sample size was determined by the formula:

$$n_o = \frac{Z^2 pq}{e^2} \text{-----(1)}$$

Which is valid where n is the sample size, Z^2 is the abscissa of the normal curve that cuts off an area α at the tails (1 - α equals the desired confidence level, e.g., 93%) 1, e is the desired level of precision, p is the estimated proportion of an attribute that is present in the population, and q is 1-p. The value for Z is found in statistical tables which contain the area under the normal curve. For this study z = 93 % (1.81), p = 0.5, q = 0.5 and e = 7% will be used.

$$n_o = \frac{Z^2 Pq}{e^2} = \frac{(1.81)^2 (.5)(.5)}{(0.07)^2} = \frac{0.811903}{0.0049} = 167$$

The correction for the sample size will be done by;

$$n = n_o / \left(1 + \frac{n_o - 1}{N} \right) \text{----- (2)}$$

Where n is the sample size and N is the population size.

$$n = \frac{167}{1 + 167 - 1/3676} = 160$$

From the above the required sample size is calculated as 160.

From the required sample size is 160 for questionnaires women survey from members of cooperatives. The number of respondents, 160 women members will be selected based on simple random sampling procedure from selected kebeles. The reason why the researcher will give proportional sample size for each kebele is due to varying number of women cooperative members of each kebele.

Table 1: Determination of Sample Size and women Household

No	Name of kebele	Women population of kebele	Total women Members of each Cooperative	Sample population women cooperative members
1	BezaShota	860	50	30
2	Bara	651	48	30
3	karawo	823	90	54
4	Woldehanegono	660	45	26
5	Woldehane	682	32	20
	Total	3,676	265	160

source: GenaBossa District Cooperative Office

For the focus group discussion (FGD), organizing 5 focus group discussions with in 5 chosen kebele randomly selected from cooperative members. Each group will have 7 members. The reasonable number of participants for a focus group discussion panel has been put at 6-9 by Krueger (2000). Samples for the interview will be drawn from 5 cooperatives members one from each RUASCCOs purposively selected a woman who has leader position in their cooperatives and one from the District cooperative office and also one from the cooperative union for the purpose of getting key information. An individual cannot participate in more than one of the three methods of data gathering questionnaire,

interview and focus group discussion will be used for this research. It means that all have equal chances in each of the methods if they are part of each of the population. Therefore, the proposed sample size for this work is 160 for questionnaire, 35 for FGD and 7 for interview making a total of 202 selected women as sample.

3.6 Methods of Analysis

The data collected from both primary and secondary sources will be analyzed by using qualitative and quantitative techniques of data analysis. To analyze and communicate the results some statistical tools like frequency, percentage, mean and standard deviation will be used. In addition SPSS software was employed for processing the responses.

Appendix

A. Budget Schedule

Proposal preparation			
Budget all figure in birr			
Activities	units	Costs in birr	Total cost
A.Survey			
a. Questionnaire: preparation, translation and administration	4500	2	9,000.00
b. Allowance for trained field survey assistance	5	500	2,500.00
c. training field assistance	5	200	1,000.00
Consumables	6	100	600.00
Sub total			13,100.00
B. core research			
a. Research materials			2,000.00
b. computer system upgrade and data processing	2	1200	2,000.00
Grand Total			17,100.00
Allowance for cost inflation 5% of total budget			855.00
Budget Estimated			17,955.00

B. Time Framework

No	Activities	May	June	July	August	September	October	November
1	Prepare concept note on selected topic	■						
2	Design chapter structure for the research project and introduction of the study	■	■					
3	Review the introduction ,design questionnaire and plan how to carry of sampling			■				
4	Data collection			■				
5	Data analysis and report writing				■	■		
6	First draft Submission						■	
7	Final Draft Submission							■

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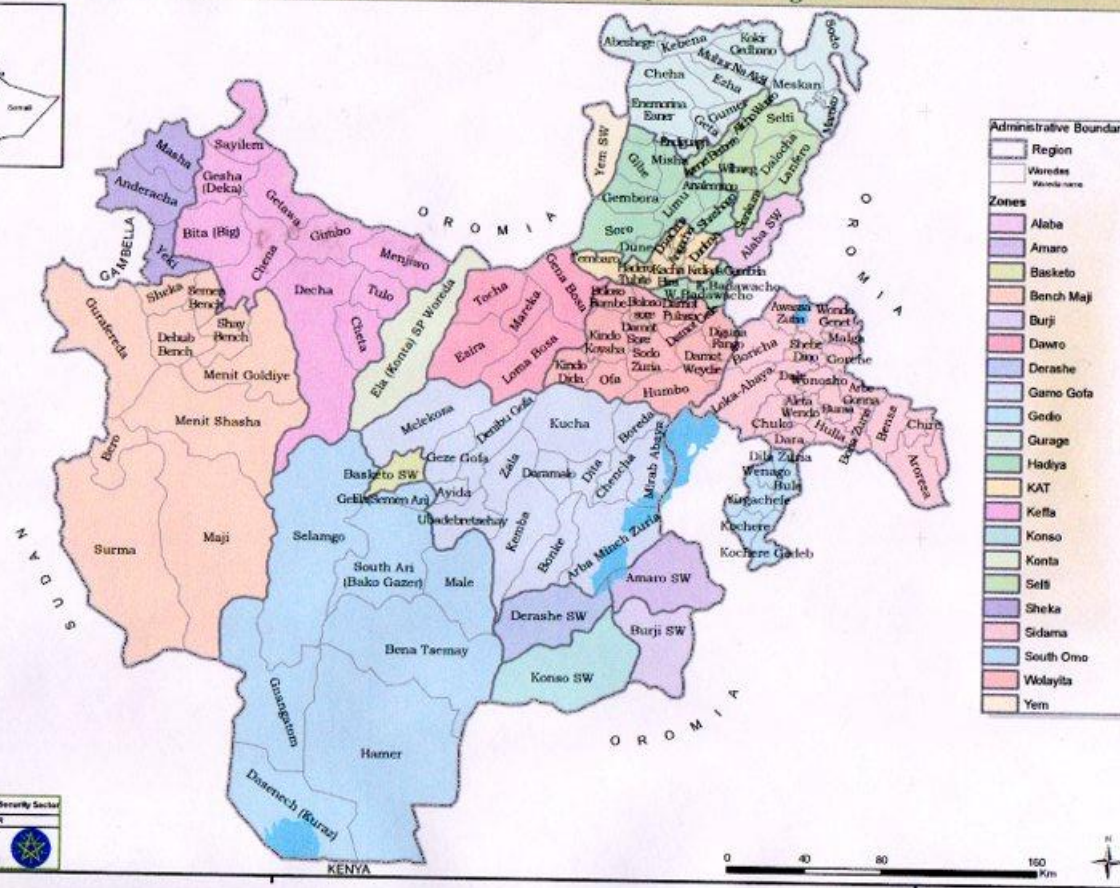
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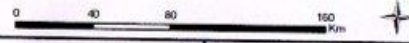
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Administrative Region, Zone and Woreda Map of SNNP Region



- Administrative Boundaries**
- Region
 - Woredas
 - Woreda name
- Zones**
- Alaba
 - Amaro
 - Basketo
 - Bench Maji
 - Burji
 - Dawro
 - Derashe
 - Gamo Gofa
 - Gedo
 - Gurage
 - Hadiya
 - KAT
 - Keffa
 - Konso
 - Konta
 - Selbi
 - Sheka
 - Sidama
 - South Omo
 - Wolayita
 - Yem

Gender Risk management and Food Security Sector
 Administrative Map of SNNP
 The information contained herein is confidential and intended for use by the Ministry of DAAD/ICG. © 2005 ICG Administrative Management 2004 LLC.



CARRICULUM VITAE

I. PERSON SPECIFICATION

Name	WondimagegneChekol
Date of Birth	January 20, 1957
Place of Birth	Gonder, Ethiopia
Nationality	Ethiopian
Sex	Male
Marital Status	Married
Language	Amharic, English, German

II. EDUCATION

PhD in Agriculture, Goettingen University, Germany, 1989-1994

MSc in Agriculture, Goettingen University, Germany, 1983-1987

BSc in Plant Science, Addis Ababa University, Alemaya College of Agriculture, Alemaya, Harar, 1977-1980

Bahir Dar Secondary School, 1969-1972

Bahir Dar Elementary School, 1963-1969

II. TRAINING and Study Visit

Leadership and Management at St. Mary's University College (2011)

Soft ware package for social science at St, Mary's University College (2011)

Project Cycle Management at St. Mary's University College (2010)

Three-month researches leave at Bonn University, DAAD, Germany (2013)

Three-month researches leave at Bayreuth University, DAAD, Germany (2009)

SAQA (South African Qualification Authority) (2008)

Quality Assurance Mechanism in Higher Education Institutions, Addis Ababa (2007)

Management of Vocational Education, TianjinUniversity of Technology and Education, Tianjin, PeoplesRepublic of China (2007)

Leadership and Management, Ethiopian Management Institute, Addis Ababa (2003)

Three-month researches leave at BayreuthUniversity, DAAD, Germany (2005)

Project planning and Monitoring, ASARCA, Nairobi, 2004

Monitoring and Evaluation, EARO, 2002

Identifying and calcifying local indicators of soil fertility, CIAT, Arusha, Tanzania

SAS Software and Basic Biometry, EARO, 2002

Three-month researches leave at BayreuthUniversity, DAAD, Germany (2005)

Three-month researches leave at OsnabrueckUniversity, DAAD, Germany (2001)

Three-month research leaves at OsnabrueckUniversity, DAAD, Germany (1999)

Addis Ababa Teacher Training Institute, 1973, Ethiopia

III. WORK EXPERIENCE

Assistant Professor and Dean of Institute of Agriculture and Development Studies, School of Graduate Studies , St. Mary's University, March 2014 to date

Assistant Professor and Director of Center for Educational Improvement, Research and Quality Assurance, St Mary's University College since September, 2009 to 2014

Member of the task force to produce "The Ethiopian National Qualification Frame work", Representative of Higher Education Sector. Produced Ethiopian National Qualification Framework and Implementation Documents for the Ministry of Education

Senior Expert and team Leader Quality Audit in Higher Education Relevance and Quality Agency, since December, 2006

Worer Research Center Director, 2003 -2006

Associate Researcher I EARO, Worer Agricultural Research Center 1999-2006

- Soil research Section Head, Worer Agricultural Research Center 1999-2003
- Dry land natural resource management research program coordinator, EARO, Worer Agricultural Research Center, 2001-2006

- Drainage Research Project Coordinator, 2001-2004

Team leader of *Prosopis juliflora* management task force at Worer Research Center 1999-2006

Assistant Lecturer, Alemaya College of Agriculture, 1982

Assistant Administration Head of the Department of Plant sciences, Alemaya College of Agriculture, 1982

Graduate Assistant, Alemaya Agricultural University, 1981, Ethiopia

Guest Lecturer Awassa College of Agriculture, 1981/1982, Ethiopia

Graduate student, International Live stock Center for Africa (ILRI), 1988, Addis Ababa, Ethiopia

High school teacher, Arbaminch Secondary School, 1974-1976, Ethiopia

V. RESEARCH

Publications

Wondimagegne Chekol, 2014: *Prosopis juliflora* Management in Afar Regional State, Stakeholder Analysis: Paper Presented on IGAD International Workshop May 1-3, 2014 Submitted for publication, July 30, 2014

Wondimagegne Chekol and Imfred Neumann, 2014: *Prosopis*, *Parthenium* Elements for an Integrated Strategy of Alien Species (IAS) Control in Afar Region State: Paper Presented on IGAD International Workshop May 1-3, 2014, Submitted for publication on July 30, 2014

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TamireHawando, WondimagengneChekol et al 1981: Land use planning, soil fertility and soil conservation studies in Harerghe Highlands; summary research report, AlemayaCollege of Agriculture, Ethiopia

Extension work, Legambo Project (FAO funded), main activities were: soil classification and mapping, Land use planning, soil conservation and Agro-forestry, Alemaya College of Agriculture 1979-1982, Ethiopia

VI SKILL and ATTITUDE

Computer literate, Word and Excel

Aware of HIV/AIDS and Gender Equality

Familiarity with Afar community and culture and their way of working

VII OTHER ACTIVITIES

Vice President of the Ethiopian Soil Science Society since 2010

Editor in chief of the Ethiopian Society of Soil Science, since 2000

Chairman of the African and Asian Academician, George-August University, Germany (1990-1994)

Coordinator in the scaling up of modern Agricultural Technology in AfarRegionalState (2003-2006)

Serves as Advisor and Co-advisor of MSc students at Hawassa and HaremayaUniversities, since 2003 to date)

Member of the screening committee for German Academic Exchange Service (DAAD) PhD Scholarship candidates

Member of the advisory committee of the DG of Ethiopian Agricultural Research (2003) Institute

Partner for the implementation of Afar Livestock Recovery Project of FAO Funded by Norwegian Development Fund (2003- 2006)

Resource Person of Farm Africa Projects in AfarRegionalState (1999-2006)

Partner for the implementation of PCDP Project in AfarRegionalState (2003-2006)

Partner for SASAKA Global Rice Research and seed production since 2005 to date

Vice Chairman of the Ethiopian Soil Science Society since 2010

Secretary of the Ethiopian Soil Science Society since 2010 -213

Member of Ethiopian Agricultural Society

Member Ethiopian Soil Science Society

Member of German Soil Science Society

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