



Indira Gandhi National Open University

School of Continuing Education

**THE IMPACT OF RURAL SELF-HELP SAVING AND CREDIT
COOPERATIVES IN IMPROVING THE SOCIOECONOMIC
CONDITION OF RURAL WOMEN’: THE CASE OF ARSI
MUNESSA AREA**

**A Thesis Submitted In Partial Fulfillment of the Requirements for the Degree
of M.A in Rural Development (MARD)**

By

GETAHUN KEBEDE TAF

November, 2019

Addis Ababa, Ethiopia

DECLARATION

I hereby declare that the thesis entitled ‘THE IMPACT OF RURAL SELF-HELP SAVING AND CREDIT COOPERATIVES IN IMPROVING THE SOCIOECONOMIC CONDITION OF RURAL WOMEN’: THE CASE OF ARSI MUNESSA AREA submitted by me for the partial fulfillment of the M.A. in rural development to Indira Gandhi National Open University, (IGNOU), New Dalhi is my own original work and has been submitted earlier to IGNOU or to any other institution for the fulfillment of the requirement for any course of study. I also declare that no chapter of this manuscript is whole or in part is lifted and incorporated in this report from any work done by me or others.

Place: Addis Ababa, Ethiopia

Signature_____

Date: _____

Enrollment Number: 1410195

Name: Getahun Kebede Tafa

Address: email: getahunhefda@gmail.com

Telephone: +251-913 51 60 14

Addis Ababa, Ethiopia

CERTIFICATE

This is to certify that Mr. GETAHUN KEBEDE TAFATA 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 ‘THE IMPACT OF RURAL SELF-HELP SAVING AND CREDIT COOPERATIVES IN IMPROVING THE SOCIOECONOMIC CONDITION OF RURAL WOMEN’: THE CASE OF ARSI MUNESSA AREA which he is submitting is his genuine and original work.

Place: Addis Ababa, Ethiopia

Signature _____

Date: _____

Name: Dr. WONDIMAGEGNE CHEKOL

Address of the supervisor:

E-mail: wondichekol@yahoo.com

Telephone: +251-911 38 04 75

P.O.Box _____

Addis Ababa, Ethiopia

ACKNOWLEDGMENT

Completion of my study and this project work wouldn't be possible without enormous encouragement and support of different people. My first heartfelt thank should go to my Mother, **Zenebech Tilahun**, who motivated me to start my study and consistently helped me until I finish my courses. I would also like to thank you my Father Kebede Tafa, my wife Milki Mudda, my brother Simegnew Kebede who have been showing me the solidarity while I was studying even under the challenging situations.

Very importantly, I would like to thank my thesis advisor Dr. Wondimagegne Chekol for his tireless and continued support right from selection of the title of my study to until I finalize my research work. He has been guiding me in all of the processes, indicating me with all necessary reference materials sources, providing me timely and in-depth feedback that has helped me a lot in all of the research process.

I would also like to thank Mr. Mosisa Kajela for all of the facilitation of all of necessary things at IGNOU office in St.Mary's University in Ethiopia.

Last, but not least, my appreciation should also go to the staffs of 'Harmee education for Development Association (HEfDA)-NGO' namely Kadiro Hatashu, Nugussie Shuniye, Magarsa Bayisa, who have helped me during field data collection and facilitation of interviews and focused group discussions. I would also want to say thank you to Munnessa District Cooperative Promotion Office staffs for the same support with HEfDA.

Finally, I dedicated this work to those who have suffered and still suffering in whatever form due to abuse of universal truth and lack of justice.

ACRONYMS

ACDI/VOCA	Agricultural Cooperative Development International and Volunteers in overseas Cooperative Assistancess
CSA	Combined Statistical Area
ETB	Ethiopian Birr
FAO	Food and Agriculture Organization of the United Nations
GNDI	Gross National Disposable Income
HEfDA	Harmee education for Development Association
ICA	International Cooperative Alliance
IGNOU	Indira Gandhi National Open University
MoWA	Ministry of Women Affairs
MARD	Master of Art in Rural Development
NGO	Non-governmental organizations
SHSCCs	Self-help Saving and Credit Cooperatives
SPSS	Statistical Package for Social Science (SPSS)
UNFPA	United Nation Fund for Population Activities
USDA	United States Department of Agriculture
VSLA	Village Savings and Loan Association

TABLE OF CONTENTS

ACKNOWLEDGMENT	iv
ACRONYMS	v
ABSTRACT	vi
LIST OF TABLES	viii
CHAPTER ONE: INTRODUCTION	1
1.1. Background of the Study	1
1.2. Statement of the Problems	3
1.3. Objectives of the Studies	4
1.3.1. General Objective	4
1.3.2. Specific Objectives	4
1.4. Basic Research Questions	4
1.5. Significance of the Study	5
1.6. Scope of the study	5
1.7. Limitation of the Study	5
1.8. Organization of the Study	6
CHAPTER TWO: LITERATURE REVIEW	7
2.1. Cooperative	7
2.2. Village Savings and Loan Association (VSLA)	8
2.3. Micro- Finance	8
2.4. Theoretical Review	8
2.5. Imperial Review	11
CHAPTER THREE: METHODOLOGY	16
3.1. Description of the Study Area	16
3.2. Research Design	16
3.3. Universe of the Study	18
3.4. Sampling Method	18
3.5. Tool for Data collection	19
3.6. Data processing and Analysis	20
3.7. Ethical Consideration	21

CHAPTER FOUR: DATA ANALYSIS AND INTERPRETATION	22
4.1. Demographic Information of the Respondents	23
4.2. Previous Business Ownership and Income Source of the Respondents	24
4.3. Asset owned by members of SHSCCs	24
4.4. The entrepreneurship Activities that the members of SHSCCs have been participating	27
4.5. The Saving Experience of Respondents	29
4.6. The purpose of loan provided to members of SHSCCs in the rural areas	30
4.7. Saving Capacity of members of SHSCCs	30
4.8. View of Respondents on their life improvement after they Joined SHSCCs	31
4.9. The Inclusiveness of SHSCCs	32
4.10. The Organizational system of SHSCCs	32
CHAPTER FIVE: CONCLUSIONS AND RECOMMENDATIONS	35
5.1. Conclusions	35
5.2. Recommendations	35
5.3. Suggestion on Areas of Further Study	35
Reference	37
ANNEXURE	38
Annexure I: DATA COLLECTION TOOL	38
Annexure II: RESEARCH PROPOSAL	38
List of Tables	
Table 1: Demographic Characteristics of the Respondents	23
Table 2: Previous Business Ownership and Income Source of the Respondents	24
Table 3: Crop production and Domestic animal owned by the sample members before and after they joined SHSCCs	25
Table 4: Domestic animal owned by the sample members before and after they joined SHSCCs	26
Table 5: Annual Net-profit from grain selling by members of SHSCCs before and after they join SHSCCs	27
Table 6: Annual Net-profit from small shopping before and after joining SHSCC in ETB	28
Table 7: Annual Net-profit from mini-bar before and after joining SHSCC in ETB	28
Table 8: The Saving Culture of Respondents before and after they Joined SHSCCs	29
Table 9: The views of the respondent in relation to household economic status as a result of being the member of SHSCCs	29
Table 10: The Purpose for which the members have been using the loan they take	30
Table 11: Frequency of saving by members of SHSCCs per month	30

ABSTRACT

In Ethiopia, 85 percent of the population depends on agriculture for livelihood. Many are smallholder farmers who lack modern inputs and market access.

Rural agricultural self-help saving and credit cooperatives hold much potential to enable these economically weak farmers to increase their collective bargaining power and individual capacities and so enhance their incomes. They provide input services, create market opportunities, and help sell their members' products. In most developing countries, female farmers—who contribute tremendously to the agricultural sector—are marginalized from participating and benefiting from such groups compared to men. In Ethiopia, women represent only 20 percent of cooperative membership and even fewer are found in management positions.

This paper uses dataset taken from 54 members of women 3 rural self-help saving and credit cooperatives.

Using descriptive statistics and econometric analysis under a critical gender lens, the paper identifies the participation, the socio-economic benefits gained by women and their contribution for the improvement of household economy and life quality.

The findings suggest that if there is access/enabling ground for women to participate in rural self-help saving and credit cooperatives, women have enormous roles in improving the economy of household and the country.

Major barrier to women's access are gender biases within households, communities, and cooperatives themselves that favor male household heads and land owners over resource-poor women.

Keywords: Self-help saving and credit cooperatives, women, women's empowerment, women's participation.

Chapter One

Introduction

1.1. Background of the Study

In the world Self-help saving and credit cooperatives hold much potential to empower these economically weak women and men by enhancing their collective bargaining power in the market, thereby reducing the risks that they face in the market and enabling them to leverage enhanced market opportunities, and by building individual capacities, thus improving members' incomes, leadership skills, and overall socio-economic status (Alkali 1991; World Bank 2009).

Within Africa and the international community, there is growing interest in supporting agricultural cooperative and cooperative union development as a platform for enabling vulnerable male and female smallholder farmers to secure sustainable livelihoods. In Ethiopia, 85 percent of the population depends on agriculture for their livelihoods; most are smallholder farmers who lack access to modern inputs and markets (FAO 2011a; Rural Poverty Portal n.d.).

In Ethiopia, women's participation in agricultural cooperatives is generally very low. Those women who are members face problems and constraints that adversely affect the benefits that their membership in such groups should bring. This paper aims at contributing on the critical knowledge on the benefits of agricultural self-help saving and credit cooperatives, contribution for the improvement of psychosocial and economic problems of rural women, contribution of self-help saving and credit cooperatives in enhancing the participation and decision making capacity of rural women at household and community level and the limitations of saving and credit cooperatives in promoting loan and saving in rural areas particularly the self-help saving and credit cooperatives that have targeted women.

For this analysis, the research has targeted on the information of seven women saving and credit cooperatives established in Oromia Region Arsi Zone Munessa District. In this district the women saving and credit cooperatives are entirely established by non-governmental not for profit organization called 'Harmee education for Development Association (HEfDA)' which is registered in Ethiopia Residence Charities and Societies Agency. The focus of this organization

is to ensure the social and economic empowerment of women. The starting point for the establishment of the women saving and credit cooperatives was functional adult literacy that has only targeted women. As part of this non-final education women have been learning about basic literacy and numeracy, life based informal education such as house improvement, environmental sanitation and personal hygiene, improved vegetable production for improved household nutrition, household bookkeeping and saving etc. Based on the awareness provided on saving, women start focusing on where and how to start saving. The same organization have been working on promoting rural self-help saving and credit cooperatives and Village Saving and Internal Lending Communities which are among rural saving promotion approaches in areas where there is no access of banking system.

The research has mainly focused on 7 women self-help saving and credit cooperatives that are randomly selected from 32 cooperatives. The groups that are selected for individual and group socioeconomic analysis have a good documentation that shows the situation before and after establishment of the self-help saving and credit cooperatives.

A separate questionnaire was also administered to 52 members of seven women saving and credit Cooperatives, the leaders of three self-help saving and credit cooperatives and for leaders and experts of District level cooperative promotion office.

Using these dataset, both descriptive statistics and socio-economic analysis were carried out to identify the psychosocial and economic impacts of rural self-help saving and credit cooperatives on individual group members, family and community levels; and the limitation of the cooperatives in promoting saving and credit in rural areas particularly for women.

In line with national statistics, this research found that female membership is very limited in the cooperatives studied. Women constitute only 20 percent of cooperative membership, and only 18 percent of the cooperatives reported women in leadership positions. Among all women sampled for the household survey, only 6 percent are members and none mentioned holding a leadership position in an agricultural cooperative. Women who have a higher level of education, who come from more educated households, or who are household heads are significantly more likely to participate in cooperatives. Our results further show that government activities—visiting cooperatives and formally registering cooperatives—do not affect women’s participation in cooperatives. Gender was not on the list of important topics discussed in cooperative leadership

meetings in the past year. These findings suggest gender issues do not get the necessary attention needed at different levels of cooperative administration.

The following sections begin by reviewing the wider literature on reasons for women's low participation in and benefit from cooperatives. Section 3 presents the study data and methodology, followed by the results and analysis using descriptive, econometric, and gender analyses. The final section highlights conclusions and strategies for improving women's participation in agricultural cooperatives based on the results and discussions.

1.2.Statement of the Problem

Literatures and experiences show that in rural areas people do not have adequate access to banking system which could encourages people for saving and enable them to satisfy their future needs. Despite the traditional saving system with some enlighten people in a traditional form like Iqub, afosha the saving habit is not experienced in rural areas. This is happened as a result of shortage and/or lack of infrastructure for baking system in rural areas. But now a days, rural self-help saving and credit cooperatives is becoming popular in promoting saving and empowering people particularly women in making their own business and exercising decision making at different level.

Rural saving and credit cooperatives have been promoted by government, different development actors and not for profit non-governmental organizations (NGOs).

This gives an opportunity to people in the rural areas to aware of the benefit of saving and loan. Thus, the rural self-help saving and credit cooperatives approaches are expanding in the rural area and this approaches is become popular in the lower and middle class of the community and has contributed a lot to the rural poor sections of the society in lifting their life situation into the next level particularly women.

The self-help saving and credit cooperatives have enormous contribution in changing the psychosocial, and economic situation of the rural community particularly women. Now, the focus of this research is to assess the contribution of the self-help saving and credit cooperatives in improving the life standard of women, enhancing their decision making capacity and

participation of women into different social and economic issues at household, and community level, and furthermore, to see the contribution of women who are a member of self-help rural saving and credit cooperatives in improving the household economy, education and health of children.

There are many research conducted on the impact of saving and credit cooperatives in rural areas of Ethiopia. But, there are gaps in assessing the situation in relation to the role of women in rural saving and credit cooperatives.

Therefore, it is worthwhile to study this area to contribute for the gaps on research topic.

So, the research focus area is Oromia Regional State, Arsi Zone, Munessa District, in three self-help saving and credit cooperative namely Tokumma, walkituma, and Jitu rural self-help saving and credit cooperatives.

1.3.Objectives of the Study

1.3.1. General Objectives

To understand the contribution of rural self-help saving and credit cooperatives in improving the socioeconomic condition of rural women through promotion of saving and loan services.

1.3.2. Specific Objectives

- 1) To study the role of rural self-help saving and credit cooperatives in improving the socioeconomic problems of rural women
- 2) To study the contribution of rural self-help saving and credit cooperative in enhancing the participation and decision making process of women at household and community level
- 3) To study the limitations of self-help saving and credit cooperatives in promoting saving and loan in rural areas.

1.4.Basic Research Questions

2. What are role of rural self-help saving and credit cooperatives in improving the psychosocial, and economic problems of women in rural areas.
3. What are the contributions of rural self-help saving and credit cooperatives in enhancing the participation and decision making capacity of rural women at household and community level?
4. What are the limitations of saving and credit cooperatives in promoting loan and saving in rural areas?

1.5. Significance of the Study

- ✓ To understand the advantage of rural self-help saving and credit cooperatives in improving the socioeconomic situation of the members.
- ✓ To know the contribution of self-help saving and credit cooperatives in enhancing the participation decision making capacity in improving the household economy and contributing for community social and economic issues.
- ✓ To understand the institutional shortcomings of rural self-help saving and credit cooperatives in delivering services for which they are established

1.6. Scope of the Study

The research is to investigate the impact of self-help saving groups on improving the economic and social wellbeing of women in 3 selected peasant associations of research areas. To investigate this, the research will mainly focus collecting information on institutional reliability of self-help saving groups, the methods and procedures they follow in promoting saving and credit approaches, the participation and decision making capacity of women in self-help saving and credit groups, the benefit gained by the membership, the social benefit side of SHGs, the institutional efficiency of self-help saving groups in terms of reaching the rural people women and contributing for their life standards, and the capacity to strengthen the community relationship and support among people.

1.7. Limitation of the Study

There are quite a number of self-help saving cooperatives in research area and with this research it would be expensive to reach all of them to see the different perspectives among the self-help saving and credit cooperatives.

The respondent capacity to understand the research questionnaires would be a challenge.

The self-help saving and credit cooperatives might not be happy with some of the shortcomings with their operations that the research will identify and the research inference as they want to maintain the sustainability of their business.

The population of the research focus is small and might not represent the wider population to generalize the find of the research. So, there is a need of conducting the research in wider level and still, to do there might be budget and time constraints.

1.8.Organization of the Study

Chapter One: Introduction

1.1.Background of the Study

1.1.1. Village Savings and Loan Association (VSLA)

1.1.2. Cooperative

1.1.3. Microfinance

Chapter Two: Literature Review

1.1.Theoretical Literature Review

1.2.Empirical Literature Review

Chapter Three: Research Design and Methodology

3.1.Description of the Study Area

3.2.Research Design

3.3.Universe of the study

3.4.Sampling

3.5.Sampling Method

3.6.Tool for data collection

3.7.Data analysis and Interpretation

3.8.Ethical Consideration

Chapter Four: Data Analysis and Interpretation

Data Analysis

Chapter Five: Conclusions and Recommendations

5.1.Conclusion

5.2.Recommendation

CHAPTER TWO

LITERATURE REVIEW

There are many different approaches of saving systems;

2.1.Cooperative

Cooperation has been the very basis of human civilization. The inter-dependent and the mutual help among human beings have been the basis of social life. It is the lesson of universal social history that man cannot live by himself and for himself alone. Since the beginning of human society, individuals have found advantage in working together and helping one another in all over the world (Tsegaye, 2003)

Two are two commonly used definitions of Cooperatives: (a) a cooperative is 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 (International Cooperative Alliance [ICA], 1995).

Cooperative leaders around the world recognize the ICA, a non – governmental organization as a leading authority on cooperative definition and values.

True cooperation with others arises from a belief in mutual help; it cannot be dictated in authentic cooperatives, persons join voluntarily and have the freedom to quit the cooperative at any time (Chambo, 2009).

b) Another widely accepted cooperative definition is the one adopted by the United States Department of Agriculture (USDA) in 1987. “A cooperative is a user-owned, user-controlled business that distributes benefits on the basis of use.” This definition captures what are generally considered the three primary cooperative principles such as user ownership, user control and proportional distribution of benefits (Chambo, 2009). (The “user owner” principle implies that the people who use the cooperative members help finance the cooperative and therefore, own the cooperative. Members are responsible for providing at least some of the cooperatives’ capital. The equity capital contribution of each member should be in equal proportion to that member’s use (patronage) of the cooperative. This shared financing creates joint ownership, which is part of the ICA cooperative definition.

2.2.Village Savings and Loan Association (VSLA)

Access to financial services is a decisive factor in eliminating poverty and generating local development. The Village Savings and Loan Association (VSLA) is a successful micro-finance model under which savings groups are formed at community level to reduce poverty by financially and socially empowering poor and vulnerable people. A VSLA is a self-managed group that does not receive any external funding; it provides its members a safe place to save their money, to access loans and to obtain emergency insurance. Members can take out loans to cover expenses such as to, to pay children school fees, and medical costs, without selling productive assets, or they can use the loans to invest in income generating activities to raise household income such as to buy agricultural inputs, to undertake petty trading, fattening of animals etc. As a result, VSLA members experience significant improvements in household health and wellbeing, and an overall improved quality of life.

2.3.Microfinance

Since 1983 when the Grameen Bank in Bangladesh began making tiny loans to village savings groups, microfinance has emerged as a key tool of development policy based on the assumption that improved access to finance will trigger entrepreneurship and smooth shocks. Microfinance is now a major supplier of financial services to millions of people in the developing world. Yet concerns have emerged about its reach, regulation and oversight, application in urban areas, and impact on growth, poverty reduction and indebtedness.

Microfinance, according to Otero (1999, p.8) is “the provision of financial services to low-income poor and very poor self-employed people”. These financial services according to Ledgerwood (1999) generally include savings and credit but can also include other financial services such as insurance and payment services. Schreiner and Colombet (2001, p.339) define microfinance as “the attempt to improve access to small deposits and small loans for poor households neglected by banks.” Therefore, microfinance involves the provision of financial services such as savings, loans and insurance to poor people living in both urban and rural settings who are unable to obtain such services from the formal financial sector.

2.4.Theoretical Review

In sub-Saharan Africa, women are the backbone of the rural economy. They make up almost half of the agricultural labor force, 60 percent are employed in the sector, and they produce the bulk of Africa’s food (FAO 2011b, 8; Manuh 1998). In Ethiopia, women’s participation is estimated

between 45 and 75 percent, particularly in crop production (Bill & Melinda Gates Foundation 2010: 16). Yet, evidence suggests that women produce a third less per unit of land than male farmers due to gender specific barriers to input-use and access to agricultural extension services (ACDI/VOCA 2013). Women, compared to men, have unequal access to, control over, and ownership of key productive assets such as land, credit, information and services. In 2005, only 18.6 percent of rural landholders were women, only 9 percent had access to agricultural extension services, and only 12 percent of those accessing agricultural credit were women (MoWA 2005).

Agricultural cooperatives hold much potential for economically weak farmers—both female and male—to improve their livelihoods through developing their collective and individual capacities (Alkali 1991; World Bank 2009).

A main contributing factor to women's low participation in cooperatives are deep-rooted socio-cultural norms and practices which put women and girls in a much lower position relative to men and boys. Dominant gender norms, stereotypes, and practices shape gender power relations at household, community, and institutional levels. These influence women's social and economic capabilities and opportunities to engage in cooperative activities in the same way as men. Typically, men and boys are expected to be self-reliant, household heads, the main income earner within the household, decision makers, and public leaders. In contrast, women are assumed to be mothers, caretakers of all household domestic and care duties, under the authority of male figures, second in command, and valued for being docile and submissive (UNFPA 2008, 16; Jones, Tafere, and Woldehanna 2010, 12). Women and girls have lower decision-making power and lower educational attainment¹; they typically have lower self-esteem and fear voicing their opinions in public spaces. These socially and culturally ascribed roles are changeable but tend to structure gender relations inside and outside the household. They limit women's social and economic networks and opportunities. In comparison, due to higher social status and expectations, men dominate public spaces, including more formal groups like cooperatives. In addition, men tend to have a broader range of associations as a result of their more publicly accepted role and broader range of opportunities. In contrast, due to men's control over women and women's heavy work, women tend to have a narrower repertoire of social networks and

¹ For example, the most recent data show that in 2011 only 38 percent of women aged 15–49 years are literate as compared to 65 percent for men aged 15–59 years (CSA and ICF International 2012, 35).

community associations. They have less time and information to participate in more formal community groups (Aregu et al. 2010, 32–36).

The wider literature on community-based groups demonstrates that as groups become more formalized, women's participation tends to decrease, while that of men increases (World Bank 2009, 63–70). Global and national evidence shows that women are much more likely to be members of informal self-help groups, like village level saving and loan groups, than of more formal groups due to the greater social and economic gains they experience in these informal groups. In Ethiopia, women generally have control over less lucrative crops and livestock and men over more profitable cash crops and larger livestock. Women tend to self-organize around domains under their direct control, such as small vegetable production and marketing (Pionetti, Adenew, and Alemu 2010, 1). These latter products also tend to be less profitable than men's products. Moreover, some research suggests that as agricultural crops or livestock production become more lucrative and commercialized, men tend to take over the productivity and marketing, marginalizing women, even if the crop or livestock was traditionally under women's control (e.g. shift to irrigated vegetable production) (Pionetti, Adenew, and Alemu 2010, 1). In addition, recent studies have shown that a dominant gender stereotype in formal community-based groups and levels of government is that women's farming is informal, in the private sphere, and secondary to men's cash crop farming (Mogues et al. 2009; Sorensen and Bekele 2009). Such beliefs shape the perceptions of both women and men within cooperatives that women lack the ability and skills to manage and lead such formal groups and have inferior knowledge of agriculture. This gender asymmetry excludes women from fully participating and taking advantage of the opportunities offered through these more formalized groups to engage in more lucrative businesses.

At the same time, smaller informal groups, like saving and loan groups, may be more conducive to women's small-scale businesses and to their needs to cover household daily expenses as compared to larger loans that may be accessed through cooperatives. Women-only self-help groups can provide women with safe spaces not only for saving and accessing loans, but also for building strong social and political solidarity around social, political, or economic issues. Numerous studies found that for most rural women increased self-esteem, ability to

communicate and lead, greater freedom to move around, and a sense of strong social and political solidarity were sometimes more important than the direct economic advantages of group membership (World Bank 2009, 64). The fact that women seem to opt for smaller more informal groups likely contributes to their lower participation than men in formal agricultural cooperatives (World Bank 2009; Oxfam International 2013).

Land ownership is often another requirement for cooperative membership. Most women, married or as female heads, have limited access to and ownership of land due to customary practices that assume male headship and ownership, despite new land certification policies in Ethiopia that define both women and men as equal owners (Kumar and Quisumbing 2012).

2.5. Empirical Review

In Ethiopia, cooperation among people has existed since history has been record. Traditional forms of cooperation involved community members voluntarily pooling financial resources through "iqub", which was an association of people having the common objectives of mobilizing resources, especially finance, and distributing it to members on rotating basis. There were also initiatives for labour resource mobilization that were to overcome seasonal labour peaks, known as "Jigie", "Wonfel", among others. There also was the idir, which was an association for provision of social and economic insurance for the members in the events of death, accident, damages to property, among others. These informal associations continue to operate in Ethiopia. Modern forms of cooperatives were first introduced in Ethiopia in 1960. The new cooperative movement in Ethiopia was triggered by reforms made to the socio-political system. During the socialist government (the Derg regime), cooperatives were formed to assist in the implementation of the Government's policy of collective ownership of properties. Under this system, cooperatives were forced to operate in line with socialist principles, which meant that production and marketing of produce were undertaken through collective mechanisms. Membership to a cooperative was also compulsory, which contravened the basic cooperative principle of voluntarily participation. Currently, cooperatives are recognized as an important instrument for socioeconomic improvement of the community. This importance is recognized in their definition, which considers cooperatives to be: An association of persons who have voluntarily joined together to a common end through the formation of a democratically controlled organization, making equitable contribution to the capital required and accepting a fair

share of the risks and benefits of the undertaking, in which the members actively participate (FCA, 2007c: 1).

Global and national evidence clearly shows that rural women play critical roles in bringing about food and economic security for their households (FAO 2011b; CSA and ICF International 2012, 246–260; Gobezie 2010, 27; Jones, Tafere, and Woldehanna 2010). Due to this mounting evidence, greater attention is being paid to ensure that agricultural policies and programs are gender sensitive and address barriers to women’s equal participation and benefit in rural producer groups and cooperatives (FAO 2011b, 2012; World Bank 2009, 63–70; USAID 2012). This recognition, however, has not yet translated into policies and programs in the cooperative sub-sector that are effectively facilitating women’s increased and meaningful participation in these formal groups.

Women face, more often than not, major obstacles to joining and being active members of typically male-dominated cooperatives. Due to unequal gender norms and relations, women have a lower socio-economic status, compared to their male counterparts, which limits their opportunities to access and participate in formal groups. Women’s freedom is constrained by men’s control over their mobility, by socio-cultural expectations that they are primarily responsible for all domestic work, and in relation to this, by their uneven reproductive, productive, and community work burdens. Their restricted access to, control over, and ownership of land, credit, and information, as compared to men, disadvantage them from meeting conditions of formal group membership and leadership (FAO 2011b, 51; World Bank 2009, 63–70).

These dominant gender inequalities contribute to the fact that cooperative organizations are controlled and managed by men. Wealthier, educated, larger-scale, male farmers have advantages over more economically vulnerable farmers, particularly resource-poor women (Oxfam International 2013, 15). The latter lack the education, knowledge, respect, time, and productive assets to engage meaningfully and to have their voices heard in comparison to these more privileged men (Oxfam International 2013; FAO 2011b, 51; Weinberger and Jutting 2000).

Women’s equal participation in agricultural self-help saving and credit cooperatives is both a women’s right and important for sustainable and people-centered development. If cooperatives are gender-responsive and inclusive, they can help women overcome gender specific constraints

to improve their self-confidence, knowledge, leadership skills, income, and access to agricultural inputs, social networks, and position in value-chains. When women are more economically and socially empowered, evidence shows that there are direct and positive impacts on women's household and community decision-making power and on access to and control over productive assets. These changes lead to improved household nutrition, food and income security, broader development outcomes, and a more integrated production of both food and cash crops (Quisumbing 2003; FAO 2011b; CSA and ICF International 2012).

In addition, more inclusive cooperatives play a stronger social role in creating safe spaces for women and building social solidarity and problem solving capacity, particularly in all-female self-help saving and credit cooperatives. In mixed cooperatives, female and male members can learn to adopt more gender equitable values to respect one another as full-fledged farmers, processors, and entrepreneurs. When women gain leadership positions, it helps them to build their self-confidence, exercise their political leadership, and gain respect from their male and female peers (Gizachew 2011; Baden and Pionetti 2011; World Bank 2009, 63–70; USAID 2012).

Ethiopia, cooperative membership is generally very low. According to a study based on 2005 data, only 9 percent of smallholders were members of agricultural cooperatives and only 40 percent of rural households had access to cooperatives within their kebeles (Bernard and Spielman 2009). In the case of women, while their representation is slowly growing, they represent fewer than 20 percent of cooperative membership; and there are even fewer women in leadership positions. Men dominate in agricultural cooperative membership and management (Mogues et al. 2009).

One recent study identified farmer's educational attainment and landownership as the most important determining factors of cooperative membership in Ethiopia (Bernard and Spielman 2009). Further evidence suggests that women's low level of education is one of the most important factors contributing to women's low participation in cooperatives (FAO 2011b; Idrisa, Sulumbe, and Mohammed 2007, 73–78).

The barriers women face shift according to individual and social group characteristics such as social and educational status, age, and location. One study found that older, wealthier, more

educated, unmarried, female household heads are more likely to be members of agricultural cooperatives as compared to other women (Oxfam International 2013, 11).

These women have fewer household responsibilities, less time constraints, greater access to assets and resources, and a wider range of informal and formal group memberships. Due to a variety of factors—e.g., cultural traditions that constrain mobility and bargaining power—married women face unequal access to and control over key productive assets such as land ownership, financing, agricultural technologies, and formal agricultural extension services. They are overburdened with labor and time-intensive reproductive and social chores that leave them little time and energy for equally participating in formal cooperative meetings and activities, as compared to men. These gender specific constraints and vulnerabilities hinder them in reaching their full economic potential (Jones, Tafere, and Woldehanna 2010). Several studies across Africa show that cooperative laws, rules, and by-laws often discriminate against married women by demanding that a condition of membership is being the household head (ICA 1983; Oxfam International 2013, 37). In Amhara region, most cooperatives have as a membership rule ‘only one member per household’, which has led to female household heads being more likely to be members than married women (Oxfam International 2013, 37). Moreover, female household heads are more likely to join compared to married women because they are less constrained in their mobility and have greater freedom and access to information to join such groups. Married women often feel excluded from male-dominated cooperatives because of male-biased rules governing cooperative membership. As such, they are denied the benefits of access to input services, participation in trainings, and knowledge sharing. “Men are expected to participate in such events and pass on the information and knowledge gained to their wives. However, in practice, there is often little “trickle across” because men and women generally do not have the same priorities in livelihood decisions” (Aregu et al. 2010, 36). Another study (Desta, Haddis, and Ataklt 2006) found that female household heads have certain advantages over married women. Generally, they are more educated and have more freedom of mobility and choice to participate in multiple community groups. They may have greater control over household resources compared to married women in male-headed households. Married women have too many responsibilities in the home and expectations from husbands to stay near the home and not participate in social meetings and thus have less access to community resources as compared to

female household heads. However, even if female heads can join, there are other barriers to their participation and leadership because they generally have limited productive assets to equally participate as male members. Studies have found that those women who do end up in positions of authority in formal community groups usually already had a position of leadership in the community (Jones, Tafere, and Woldehanna 2010, 22). Considering that female household heads participate more in broader community structures, it is very possible that they have an added advantage over married women in accessing leadership positions in cooperatives. One recent study indicates that women who are involved in numerous formal and informal community-based economic groups are more likely to be members of cooperatives than women who are only members of one type of group (Oxfam International 2013, 37). There is some evidence in the context of Ethiopia that when there are women in leadership roles, there is a greater likelihood of other women participating in the organization (Oxfam International 2013, 38). Some gender gaps have narrowed in the last decade due to a variety of positive changes. There are increased efforts to mainstream gender into the agricultural sector and services such as by increasing the numbers of female agricultural extension workers and developing women specific support packages (Mogues et al. 2009). New land certification policies favoring joint ownership have led to more equitable division of household assets and allowed more women to claim their land rights upon divorce, death, or separation (Kumar and Quisumbing 2012). Increased investment in women and girl education has resulted in greater gender parity at primary and secondary levels (MoE 2011). At the same time, it is important to recognize that some social and cultural norms change based on numerous factors, including women's improved educational status. While these changes are important, not enough is being done to help rural women access resources, services, and capacity building opportunities needed to equitably participate in cooperatives. Participation is more than about counting the numbers of women represented; it is about women having a voice and influence within groups and having access to services they need and in which they are interested. This review of the literature highlights the fact that socio-cultural norms and practices, unequal division of labor, and access to and control over assets disadvantage women over men in accessing and taking advantage of cooperative groups. In addition, women's limited education and low self-confidence are contributing factors. Broader institutionalized gender discrimination within cooperatives and other society structures tends to privilege male farmers' interests, particularly wealthier, educated ones, over the more economically weak farmers,

including resource-poor women. Wealthier female household heads are more likely to be members of agricultural cooperatives than are married women from poorer households

CHAPTER THREE

METHODOLOGY

3.1. Description of the Study Area

Munnesa is one of the Districts in the Oromia Region of Ethiopia. The District Capital Qarsa is located at a distance of 187km from Addis Ababa. The District is sub-divided into 24 rural administrative structure and 5 sub-urban towns (Munessa District report, 2018).

Part of the Arsi Zone located in the Great Rift Valley, Munnesa is bordered on the south and west by the west Arsi Zone and Lake Langano, on the northwest by Zuway Dugda, on the north by Tiyo, on the northeast by Digalu and Tijo and on the east by Bokoji. The administrative center of the District is Qarsa.

The altitude of this District ranges from 1500 over 4100 meters above sea level. A survey of the land in this woreda shows that 37.1% is arable or cultivable, 24.1% pasture, 34.6% forest, and the remaining 4.2% is considered swampy, mountainous or otherwise unusable.

Industry in the woreda includes quarries along the shore of Lake Langano and 29 grain mills employing 78 people, as well as 910 registered businesses of whom 15.7% are wholesalers, 30.9% retailers, and 53.3% service providers. There were 38 Farmers Associations with 15,870 members and 5 Farmers Service Cooperatives with 9611 members. (*Socioeconomic profile of Arsi Zone*).

The 2007 national census reported a total population for this woreda of 166,539, of whom 82,559 were men and 83,980 were women; 15,171 or 9.11% of its population were urban dwellers. The majority of the inhabitants said they were Muslim, with 51.19% of the population reporting they observed this belief, while 45.79% of the population practiced Ethiopian Orthodox Christianity, and 2.2% of the population were Protestant. (*2007 population and housing Census of Ethiopia*).

Based on figures published by the Central Statistical Agency in 2005, this woreda has an estimated total population of 207,422, of whom 105,280 are men and 102,142 are women; 17,430 or 8.40% of its population are urban dwellers, which is less than the Zone average of 12.3%. With an estimated area of 1,454.85 square kilometers, Munnesa has an estimated

population density of 142.6 people per square kilometer, which is greater than the Zone average of 132.2.(*CSA 2005 national statics*)

The 1994 national census reported a total population for this woreda of 148,030, of whom 73,208 were men and 74,822 women; 9,756 or 6.59% of its population were urban dwellers at the time. The two largest ethnic groups reported in Munnesa were the Oromo (91.59%), and the Amhara (7.34%); all other ethnic groups made up 1.07% of the population. The majority of the inhabitants were Muslim, with 52.54% of the population having reported they practiced that belief, while 46.43% of the population said they professed Ethiopian Orthodox Christianity, and 0.89% were Protestant.(*2007 population and housing Census of Ethiopia*).

3.2.Research Design

Survey research which is one of the know method of descriptive research was used to conduct the research be used. The main objective of the research is to obtain descriptive and evaluative information in the social research to collect the following information;

- ✓ To study the role of rural self-help saving and credit cooperatives in improving the socioeconomic problems rural women
- ✓ To study the contribution of rural self-help saving and credit cooperative in enhancing the participation and decision making process of women at household and community level
- ✓ To study the limitations of self-help saving and credit cooperatives in promoting saving and loan in rural areas. .

The steps that have been followed while collection of the information are:

- a) Selection of topic and the population that has to be studied.

The research topic is ‘Assessment of Impact of Self-help Saving and Credit Cooperatives on Social Relations and Household Economy of the Women Farming Communities’ and the population and research area is Ethiopia, Oromia Regional State, Arsi Zone, Munessa District in three Peasant Associations.

To conduct the research, survey method which is one of the descriptive research methods is employed. The primary data has been collected from members of self-help saving and Credit Cooperatives and the secondary data has been collected from stakeholders (the government Cooperative and Promotion Office and from NGOs called Harmee Education for Development Association that is operating with SHSCCs in the research area). The data has been collected from the

members of SHSCCs through individual contact/personal interview, through focused groups discussion, and informal group contact of the service users and providers.

- b) Sample that is representative is selected from the population based on the fitness of the sample for survey research selected to conduct this research.
- c) Construction of the tool for data collection has been done which means questions and the formats of the instrument are developed. Among the data collection techniques used in surveys research are personal interviews, questionnaires, Observation, and rating scales.
- d) Pre-testing of the instrument of data collection is conducted to determine whether it would obtain the desired data, interviewing subjects or distributing questionnaires to them, and verifying the accuracy of the data gathered.
- e) Following collection of the data, processing and analysis of the data which includes tabulating the data, computer processing and analysis of the data, interpreting the results, and reporting the findings has been conducted.

3.3.Universe of the Study

In Munessa District which is the focus of the research area, there are 5 peasant associations saving and credit cooperatives. These saving and credit cooperatives have 110 members of which 96 are women and 4 are men. In three selected peasant associations the total membership of the saving and credit cooperatives are 60 (all are female). The major income source for the people living in the peasant associations is farming mainly growing of cereal crops like wheat, barley, vegetables (potato, garlic, head cabbage, beetroot, lettuce,) and rearing of animal (cow, oxen, sheep). The average income of the household per year is between ETB 5,000 to 30,000.000. There are some people who participate on petty trading to additional income. This includes buying and selling of gain and other agricultural bi-products, bush bar income (selling of local alcohol), hand craft, etc.(*research field data analysis*).

The targeted self-help saving and credit cooperatives are those which have been providing the services in the areas within the last five years.

3.4.Sampling Method

Simple or unrestricted random sampling method of probability sampling is employed to meet the objective of the study. The following steps were followed to select the sample;

- The total population of the study area were defines

- Each unit of the population is listed down numbered from 1 to 110.
- The size of the sample to included in the research were was decided
- Random method was used to pick the units to be included in the sample.

The random number table of Fisher and Yates (1967) was used to draw a simple random sample. (IGNOU MRD-004 Block 3 tools of data collection page, 8 -9).

In addition to determine sample size, Krejcie and Morgan (1970) table used to calculate the size of the sample is used (MRD-004 Block 3 tools of data collection page, 15 to16).

In addition secondary data are collected from different government sectors, and NGOs staffs who are actively involving on the issue.

So, three self-help saving and credit cooperatives are randomly selected from 5 SHSCCs which are found in 5 peasant associations. The name of the selected SHGs are Tokumma, walkitumma and Jitu which are located in Anno, Cophia and Jabbo peasant associations respectively.

In the second step, 18, 17 and 17 individuals are selected from each of Tokumma and walkitumma and Jitu SHSCCs on random basis respectively.

Following the above procedures, 52 respondents are selected on random basis. The age category of the respondents is 18 years and above. The research has deliberately targeted women to see their socioeconomic improvement before and after they joined self-help saving and credit cooperatives.

In general, households in three Self-help saving and credit associations, 2 governmental organizations and 2 non-governmental organizations (NGO) are interviewed.

3.5.Tool for Data collection

The research team comprised the researcher and 8 enumerators. Before starting any field data collection the researcher has trained the enumerators on a number of relevant aspects of the research prior to the interviews. The purpose is to assist the enumerators to properly understand the objective of the research. A household survey was conducted using semi-structured and structured questionnaires which were pre-tested. The result of pre-test assisted in the restructuring of the final questionnaire by paraphrasing or rephrasing questions that were unclear

to both the respondents and interviewers, incorporating missing variables and omitting irrelevant questions.

Data are collected on socioeconomic and demographic characteristics using pre-test semi-structured and structured questionnaires. All sample members of the self-help saving and credit cooperatives were visited and interviewed. Primary data were collected from members of self-help saving and credit group members and key informants through interview by using the checklist prepared. Focus group discussions were employed to capture information based on consensus and to verify the responses from individual interview.

The study has also used observation method which would enable the researcher and the enumerators to validate the household responses.

Data collected includes source of income before and after joining self-help saving and credit cooperatives, assets of the household before and after joining self-help group, Family size, land ownership, the role of members in the SHSCCs, the decision making power of women at household and SHSCCs etc. Secondary data and other important information are taken from reports of cooperative promotion office at District level, reports and baseline data taken from NGOs operating in the research area, microfinance offices. The researcher has also employed observation method to verify the primary data by practically visiting the life change of the women participating in the self-help saving and credit cooperatives, how they support their children on education, their decision making roles and their economic contribution at household and community levels.

3.6.Data processing and Analysis

The data collected through survey were analyzed by using both qualitative and quantitative data analysis techniques. Qualitative data were coded, analyzed and tested through independent test and double difference analysis using statistical package for social science (SPSS for windows, version 21.0). Impact of SHSCCs on social and economic wellbeing of women and their decision making power was assessed by comparing the situation of women before and after they joined SHSCCs.

3.7.Ethical Consideration

While conducting this research the interest of the individuals have been checked whether they are or not willing to voluntarily participate on the study.

After their willingness to participate on the study is checked, informed consent has been prepared and signed by the respondents.

The participants are also well informed that their views and information provided by them are keep confidentially and anonymously.

The protection to avoid any harm that can happen on respondents has been considered while taking the information from the respondents like for example before taking any information the spouses are well informed and agreed to volunteer.

4. CHAPTER FOUR

Data Analysis and Interpretation

The presentation and analysis of the result are carried out in this chapter based on the data collected from member of three SHSCCs in Arsi Zone Munessa District. The chapter presents the empirical findings of the study and followed by the interpretation and discussion of the findings.

4.1. Demographic Information of the Respondents

As the table 1 below of demographic characteristics of the respondents shows 100% of the respondents are female. The reason behind this is that majority of the SHSCCs are established through the support of the non-governmental organization (NGO) called Harmee Education for Development Association (HEfDA). The focus of this organization was mainly encouraging women to participate in different social, cultural and economic activities at household and community levels. The purpose is to help them cope with diverse and complex gender based violence and discrimination committed on women at household and community level that impose women for social, political and economic exclusions. However, women are the said to be the pillar of the family especially; rural women are responsible for both indoor and outdoor activities of the household. Thus their contribution is enormous and irreplaceable. Eleven year before (2007), HEfDA has started working on organizing women to learn informal education (Functional adult literacy). As one part of the functional adult literacy, women taught basics of saving and entrepreneurship. After women finish this informal education they were encouraged by HEfDA to form SHSCCs, participate on income generating activities and start saving and loan systems. So, this is the starting point for the women to form SHSCCs that contains only women (*Information taken from HEfDA- one of the key informants*).

With respect to age, 53.8% of the respondents are 31 to 45, 26.9% respondents are 18 to 30 and the rest 19 % of the respondents are 46 to 56 years old. This shows that women in all age category are included into the self-help saving and credit cooperatives without any age discrimination. However, majority of the members of the SHSCCs are those in productive and reproductive age. This shows that majority of the members are very active to engage into different income generating and entrepreneurship activities to improve their life.

The respondents are also classified according to their level of education since this could affect their daily life condition at household and society level at large.

The survey shows that 26.9% are illiterate, 25% have attended basic literacy and numeracy(Functional Adult Literacy), 23.1% of the have attended grade 5 to 8, 13.5% of them have attended 1 to 4 and 11.5% of them have attended grade 9 to10.

This result revealed that, if functional adult literacy were not provided to the women through the support of the local NGO called ‘Harmee Education for Development Association(HEfDA)’ close to 52%(more than half) of the members of SHSCCs could have been illiterate. In another way, over 25% of the respondents have joined the SHSCCs after they have attend Functional adult literacy and this shows that Functional Adult literacy has contributed lots for women to became the member of SHSCCs.

This result also shows that, the SHSCCs needs frequent follow-up, support and capacity building to enhance the technical knowhow and ensure the sustainability of the SHSCCs.

As the result shows, 57.7% of the respondents have 6 to 10 children,36.5% of them have between 1 to5 children and 5.8% have between 10 to 15 children. From this result we can see that majority of the respondents have more than average rural Ethiopia family size which is 4.9 children per household census (CSA, 1999). This can also shows us that, there is more indoor burden on women in the study areas such as feeding, supporting children on education, sanitation and hygienic issues to the children etc.

Table 1: Demographic Characteristics of the Respondents

Variable	Measuring Group	Frequency	Percentage
Gender	Male	52	100
	Female	0	0
Total		52	100
Age	18 to 30	14	26.9
	31 to 45	28	53.8
	46 to 56	10	19
Total		52	99.7
Educational Level	Not Educated	14	26.9
	Basic Education	13	25.0
	1-4	7	13.5
	5-8	12	23.1
	9-10	6	11.5
Total		52	100
Number of Family Size	1 to 5 children	19	36.5
	6 to 10 children	30	57.7
	10 to 15 children	3	5.8
Total		52	100

Source: Author Field Survey (2019)

4.2. Previous Business Ownership and Income Source of the Respondents

The study had aimed to understand the socio and economic situation of women who are participating on SHSCCs. Members of the SHSCCs are asked if they have been participating on any income generating activities before they became a member of SHSCCs, and out of total respondents 65.4% have not been participating on income generating activities, 34.6% of them have been participating on one or more income generating activities. 26.9% of them on grain selling petty trading and 11.5% of them on animal buying and selling petty trading (table 2).

Table 2: Previous Business Ownership and Income Source of the Respondents

Variable	Measuring Group	Frequency	Percent
Do you participate on income generating activities before joining SHSCC	No	34	65.4
	Yes	18	34.6
	Total	52	100.0
Do you participate on grain selling petty trading before joining SHSCC?	No	38	73.1
	Yes	14	26.9
	Total	52	100.0
Do you participate on Animal selling petty trading before joining SHSCC	No	46	88.5
	Yes	6	11.5
	Total	52	100.0
Do you participate on income generating activities before joining SHSCC	No	0	0
	Yes	52	100.0

Source: Author Field Survey (2019)

As the above table 2 shows, 65.4% of the total respondents have not participated on any income generating activities but, after they joined SHSCCs 100% of the members have started participating on different income generating activities. From this we can conclude that the SHSCCs have helped them women to diversify their income generating activities.

4.3. Asset Owned by members of SHSCCs

To understand the economic wise benefit gained by the members of the SHSCCs, the data has been gathered on the crops and domestic animal owned by sample respondent of the study.

Table 3: Crop production and Domestic animal owned by the sample members before and after they joined SHSCCs

Variable	Measuring Group	Frequency		Percent	
		Before	After	Before	After
Production of wheat in Quintal	No Production	18	11	34.60	21.20
	1-20	28	24	53.80	46.20
	21 to 40	4	9	7.70	17.30
	41 to 60				
	61 to 80	2	6	3.80	11.50
	81 to 100		2		3.80
Production of Barley in Quintal	No Production	4	2	7.70	3.80
	1-20	41	41	78.80	78.80
	21 to 40	6	6	13.50	11.50
	41 to 60		3		5.80
Production of Potato in Quintal	No Production	15	13	28.80	25.00
	1-20	27	37	51.90	71.20
	21 to 40	1	8	1.90	15.40
	41 to 60	1		1.90	
	61 to 80		2		3.80

Source: Author Field Survey (2019)

- As the above table 3 shows, the members of SHSCCs producing wheat from 21 to 40 Quintal is increased after they joined SHSCCs from 7.7 to 17.3%, those producing 61 to 80 Quintal is increased from 3.8 to 11.5 and those producing from 81 to 100 are 3.8%.
- In same manner the production of the members of SHSCCs that are producing Barely from were 41 to 60 were 3.8% of the total members. Kith and kin

- The production of the members of SHSCCs who produces Potato from 21 to 40 Quintal is increased from 1.9% of total respondents before joining SHSCCs to 15.4 after they joined SHSCCs and those producing from 61 to 80 Quintal are 3.8% of the total respondents.
- From this we can summarize that the SHSCCs has helped the members to increase their agricultural production and productively.

Table 4: Domestic animal owned by the sample members before and after they joined SHSCCs

Variable	Measuring Group	Frequency		Percent	
		Before	After	Before	After
Number of Oxen owned before joined SHSCC	No	6	3	11.5	5.8
	1 to 5	44	48	85	92
	6 to 10	1	2	1.9	3.8
Number of cow owned before joined SHSCC	No	8	4	15.4	7.7
	1 to 5	44	46	84.6	88.5
	6 to 10		2		3.8
Number of Horse owned before joined SHSCC	No	11	11	21.2	21.2
	1 to 5	40	40	76.9	76.9
	6 to 10	1	1	1.9	1.9
Number of sheep owned before joined SHSCC	No	9	7	17.3	13.5
	1 to 5	16	25	30.8	48.1
	6 to 10	12	18	23.1	34.6
	11 to 15	4	5	7.7	9.6
	16 to 20	2	4	3.8	7.7
	21 to 25		1		1.9
	26 to 30		1		1.9

Source: Author Field Survey (2019)

- ✓ This table indicates that the number of respondents who do not have different domestic animal is decreased (11.5% to 5.8 for Oxen, 15.4 to 7.7 for cow and 17.3 to 13.5 for sheep).
- ✓ In addition to this, the data shows that the domestic animal of the sample individuals is increased after they joined into SHSCCs- those who have 1 to 5 oxen increased from 85 to 92, those who owned 6 to 10 increased from 1.9 to 3.8, those who have 1 to 5 cows is increased from 84.6 to 88.5, those who have 5 to 10 cows increased by 3.8, those who have 1 to 5 sheep increased from 30.8 to 48.1 , those who have 6 to 10 is increased from 23.1 to 34.6, those who have from 11 to 15 is increased from 7.7 to 9.6, and those who have 21 to 25 and 26 to 30 sheep is increased by 1.9%.
- ✓ Now, this result reveal that, the members of SHSCCs have benefited a lot in owning more domestic animals by using the loan provided from their respective SHCCs.

4.4. The entrepreneurship Activities that the members of SHSCCs have been participating

To get to know the impact of SHSCCs on enhancing the entrepreneurship participation of rural people and diversification of income of the members of SHSCCs, information have been gathered on grain selling, small shopping and mini-bar works in the rural areas.

Table 5: Annual Net-profit from grain selling by members of SHSCCs before and after they join SHSCCs

Before Joining SHSCCs			After Join into SHSCCs		
Variable/Annual Income in ETB	Frequency	Percent	Variable/Annual Income in ETB	Frequency	Percent
0	37	71.2	0	39	75.0
15.00	1	1.9	50.00	1	1.9
25.00	1	1.9	150.00	1	1.9
60.00	1	1.9	210.00	1	1.9
80.00	1	1.9	300.00	2	3.8
100.00	1	1.9	400.00	3	5.8
200.00	2	3.8	500.00	1	1.9
300.00	2	3.8	600.00	1	1.9
400.00	3	5.8	700.00	1	1.9
600.00	1	1.9	2,800.00	1	1.9
1,300.00	1	1.9	5,000.00	1	1.9
3,000.00	1	1.9			
Total	52	100.0	Total	52	100.0

Source: Author Field Survey (2019)

- ✓ This table shows that 71.2% of the respondents were not participating and gaining income from grain selling before they join SHSCCs business but after they join SHSCCs only 39% of them were not participating on grain selling income.
- ✓ As the above table shows, the highest income from grain selling before joining SHSCCs is ETB3,0000.00 and the highest income after they join SHSCCs is ETB 5,000.00.
- ✓ From this data we can conclude that the income of members of SHSCCs is increased as a result of loan facility provided to them.

Table 6: Annual Net-profit from small shopping before and after joining SHSCC in ETB

Before Joining SHSCCs			After Joining SHSCCs		
Variable/Annual Income in ETB	Frequency	Percent	Variable/Annual Income in ETB	Frequency	Percent
0	50	96.2	0	47	90.4
42	1	1.9	130.00	1	1.9
1300	1	1.9	700.00	1	1.9
			2,000.00	1	1.9
			8,000.00	1	1.9
			11,000.00	1	1.9
Total	52	100.0	Total	52	100.0

Source: Author Field Survey (2019)

- This data shows that only 3.8% of the sample group has been participating on small shopping before they joined SHSCCs and after they joined into SHSCCs 9.5% of them have started small shopping in rural areas.
- The highest net annual income before joining to SHSCCs is ETB 1,300.00 and after they joined into SHSCCs they highest net income was ETB11, 000.00.
- From this table we can generalize that the saving awareness and loan facility provided to the members of SHSCCs has helped them rural people to increase and diversify their income source.

Table 7: Annual Net-profit from mini-bar before and after joining SHSCC in ETB

Before Joining SHSCCs			After Joining SHSCCs		
Variable/Annual Income in ETB	Frequency	Percent	Variable/Annual Income in ETB	Frequency	Percent
0	46	88.5	0	42	80.8
75	1	1.9	50	1	1.9
150	1	1.9	300	2	3.8
200	1	1.9	400	1	1.9
500	1	1.9	450	1	1.9
520	1	1.9	500	1	1.9
1000	1	1.9	680	1	1.9
			1000	1	1.9
			1360	1	1.9
			2000	1	1.9
Total	52	100.0	Total	52	100.0

Source: Author Field Survey (2019)

- ✓ This table indicates that, 88.5% of the respondents were not part of the SHSCCs before joining into SHSCCs and 80.8% of the respondents were not the member of SHSCCs.
- ✓ The highest annual net income before and after joining SHSCCs is ETB1, 000.00 and ETB 2, 000.00 respectively.

- ✓ From this we can also conclude that the income of respondents is increase as a result of becoming a member of SHSCCs.

4.5. The Saving Experience of Respondents

This is to know how the saving is habited as a result of been a member of SHSCCs and how it influences the life of the people living in the rural areas, mainly rural women.

Table 8: The Saving Culture of Respondents before and after they Joined SHSCCs

Variables	Measuring Group	Frequency	Percent
Do you save your Money before you joined into SHSCC	No	39	75
	Yes	13	25
	Total	52	100
How do you save your Money before you joined into SHSCC	Iqub	15	28.8
	At home	6	11.5
	I did not save Money at all	31	59.6
	Total	52	100
Do you save your Money after you Joined SHSCC?	Yes	52	100
How Do You Save Your Money after you Joined SHSCC?	Iqub, Bank & SHSCC	12	23.1
	SHSCC	5	9.6
	SHSCC & Bank	29	55.8
	Iqub & SHSCC	5	9.6
	Bank & SHSCC	1	1.9
	Total	52	100

Source: Author Field Survey (2019)

- ✓ This data shows that 75% of the respondents were not experiencing any kind of saving before joining SHSCCs whereas 100% of the respondents have been experiencing one or more type of saving after they joined into SHSCCs.
- ✓ The respondents have been saving through Iqub and puts their money at home as an option for saving before joining into SHSCCs and after they joined SHSCCs they have start using Iqub, SHSCCs and Bank as an options to save their money.
- ✓ So, the SHSCCs have improved the saving culture of the members.

Table 9: The views of the respondent in relation to household economic status as a result of being the member of SHSCCs

Variables	Measuring Group	Frequency	Percent
Do you think you have contributed for the economic improvement of your family as a result of being a member of SHSCCs?	Yes	52	100
	Total	52	100

Source: Author Field Survey (2019)

- As the data taken from the interview of the respondents shown in the above table, the economic status of the members of SHSCCs is improved.

4.6. The purpose of loan provided to members of SHSCCs in the rural areas

This is to know the purpose for which the members of the SHSCCs are using the loan provided from SHSCCs.

Table 10: The Purpose for which the members have been using the loan they take

Variable	Measuring Group	Frequency	Percent
Do you use the loan you take for improved crop production?	No	5	9.6
	Yes	47	90.4
	Total	52	100.0
Do you use the loan you take for vegetables production?	No	14	26.9
	Yes	38	73.1
	Total	52	100.0
Do you use the loan you take for animal fattening?	No	21	40.4
	Yes	31	59.6
	Total	52	100.0

Source: Author Field Survey (2019)

- ✓ As we can see from this table, the respondents who are the member of SHSCCs have been using the loan they receive from their respective group for one more of the above purposes (improved crop production, vegetables production and animal fattening). From this data we can take the inference that the loan they got from SHSCCs has diversified the income source of rural farming communities.

4.7. Saving Capacity of members of SHSCCs

Below table shows the capacity of members to save money as a result that they became a member of SHSCCs.

Table 11: Frequency of saving by members of SHSCCs per month

Variables	Measuring Group	Frequency	Percent
How often do you contribute in your SHSCC per month?	Once	11	21.2
	twice	41	78.8
	Total	52	100

Source: Author Field Survey (2019)

- ✓ As the above table shows, 78.8% of the respondents save twice in a month and this indicate that majority of the members have improved their economic status and are eager to save more. As the bylaw of majority of SHSCCs shows, each member are expected to save one in a month and those who wants to save more than one time can still save based on their capacity and interest.

4.8. View of Respondents on their life improvement after they joined SHSCCs.

As Focus is to know if the life standards (economic and social wise) are changed after their joined SHSCCs

Table 12: The Response of the members of SHSCCs indicating the improvement in life standard of members of SHSCCs

Variables	Measuring Group	Frequency	Percent
Does your life standard changed as a result of becoming a member of SHSCC.	Strongly agree	34	65.4
	Agree	5	9.6
	Undecided	13	25
	Disagree		
	Strongly Disagree		
	Total	52	100

Source: Author Field Survey (2019)

- ✓ 65.4 % of the members of SHSCCs who are chosen for interview responded that they are 'strongly agree' on the life standard improvement as a result they became a member of SHSCCs and non of the respondent are disagree on this issue.

Table 13: The saving amount of each members/month

Variables	Measuring Group	Frequency	Percent
When you start saving how much do you save per month?	1	1	1.9
	2	37	71.2
	5	7	13.5
	10	6	11.5
	15	1	1.9
	Total	52	100

Source: Author Field Survey (2019)

- ✓ As they above table shows, majority of the members (71.2%) have started saving with small amount and only 1.9% of the total respondent were able to save ETB 15 per month. From this we can take a conclusion that majority of the members of the SHSCCs are those from economically poor background and this can also indicate us that the SHSCCs work more inclusive and give focus to economically marginalized group of the community.

Table14: The Frequency of meeting of the members of SHSCCs per month

Variables	Measuring Group	Frequency	Percent
How often do you meet with the members of your SHSCCs	Once a Month	10	19.2
	twice a month	42	80.8
	Total	52	100

Source: Author Field Survey (2019)

Before joining the SHSCCs the members (mainly women) do not have the place and time to meet and they said that the meeting has helped them to share the life experiences among the members of SHSCCs. They take the meeting as an opportunity to see each other and learn from one another. As we can see from the table 80.8 % of the respondents meet each other twice (the standard of meeting taken in the bylaw of SHSCCs). From this we can conclude that majority of the members are interested and their spouses also allow them to take meetings.

4.9. The Inclusiveness of SHSCCs

The aim is to understand the inclusiveness of SHSCCs in reaching out the economically poor people mainly women.

Table 15: Value of Share bought by the members of SHSCCs

Variable/Annual Income in ETB	Frequency	Frequency	Percent
With how much did you bought share at the beginning?	0	1	1.9
	30	1	1.9
	60	5	9.6
	100	29	55.8
	150	1	1.9
	200	1	1.9
	300	1	1.9
	360	1	1.9
	400	2	3.8
	500	2	3.8
	590	1	1.9
	600	3	5.8
	960	1	1.9
	1000	1	1.9
	1200	1	1.9
	2000	1	1.9
	Total	52	100

Source: Author Field Survey (2019)

As we can see from this table, there are members of SHSCCs who did not buy any share when they join SHSCCs and there is big difference in value of share bought by the members. There are people who have better economy and others have low income. All of the differences are accommodated in the SHSCCs and this shows that the association is quite inclusive and open for everyone who wants to become a member and save what s/he can.

4.10. The Organizational system of SHSCCs

As below table shows the SHSCCs organizational system in the eyes of the members is summarized. This is to know of the systems in function to ensure the sustainable services to its members

Table 16: The response on SHSCCs Organizational system, leadership, accessibility to the members

Variables	Measuring Group	Frequency	Percent	Variables	Measuring Group	Frequency	Percent
Aware all members on by law	Strongly Agree			Fairness in providing loan to the member	Strongly Agree	30	57.7
	Agree	19	36.5		Agree	13	25
	Undecided	9	17.3		Undecided	8	15.4
	Disagree	5	9.6		Disagree	1	1.9
	Strongly Disagree	19	36.5		Strongly Disagree		
	Total	52	100		Total	52	100
Decision based on bylaw	Strongly Agree	25	48.1	Aware members about their saving	Strongly Agree	9	17.3
	Agree	16	30.8		Agree	11	21.2
	Undecided	10	19.2		Undecided	21	40.4
	Disagree				Disagree	10	19.2
	Strongly Disagree	1	1.9		Strongly Disagree	1	1.9
	Total	52	100		Total	52	100
Proper record and document ation of asset of the group and individual	Strongly Agree	24	46.2	Providing support to the members in developing deliverable business plan before they take loan	Strongly Agree	27	51.9
	Agree	14	26.9		Agree	7	13.5
	Undecided	9	17.3		Undecided	12	23.1
	Disagree	4	7.7		Disagree	5	9.6
	Strongly Disagree	1	1.9		Strongly Disagree	1	1.9
	Total	52	100		Total	52	100
Timely providing of loan services to the members of the SHSCC	Strongly Agree	19	36.5	<i>Source: Author Field Survey (2019)</i>			
	Agree	10	19.2				
	Undecided	12	23.1				
	Disagree	9	17.3				
	Strongly Disagree	2	3.8				
	Total	52	100				

From the above table we can conclude the following points;

- ✓ Significant number of the members are not well aware of the bylaw of the SHSCCs (9.6% are disagree, 36.5% are strongly disagree, and 17.3% are neutral).
- ✓ More than half of the respondents are not satisfied with the decision making process of the SHSCCs (48.1% are strongly disagree, 1.9% are disagree and 19.2% of them are neutral).

- ✓ Majority of the members of SHSCCs are happy about the Proper record and documentation of asset of the group and individuals (26.2% agree and strongly disagree 46.9%).
- ✓ Significant number of the members are not satisfied on the service of providing information on each members saving status (40.4% Neutral, 19.2% strongly disagree and 1.9% disagree).
- ✓ Majority of the members are happy about service of the SHSCCs leaders on providing support to the members in developing deliverable business plan before they take loan (13.5% agree and 51.9% strongly agree).
- ✓ More than half of the respondents (19.2% agree and 36.5% are strongly agree) are happy about timely provision of loan services to the members of the SHSCCs.
- ✓ Majority of the respondents have positively responded on 'Transparency and Fairness in providing loan to the member' (57.7% strongly agree and 25% are agree).

Chapter Five

Conclusions and Recommendations

5.1. Conclusions

Based on the major findings of the study the following conclusions are taken;

- ✓ Majority of the members and leadership of SHSCCs are the women. Thus, the impact of these SHSCCs in enhancing the socioeconomic participation and decision making capacity of women at household and society level at large.
- ✓ As the data taken shows the women are successful on saving and building the household economy after they became a member of SHSCCs. They start saving with small amount and their capital is growing. From this we can also conclude that women can contribute a lot for household life improvement if they are given a chance.
- ✓ As result from the analysis shows, majority of the members of the SHSCCs are economically poor and unable to save big amount of money. But, the way the SHSCCs have been attracting to the SHSCCs has helped the economically poor women to become a member.
- ✓ Promoting saving for women in rural area could be one of the potential opportunities especially on addressing the burden in the economic side by diversifying their income source and satisfy the basic needs of the household. As the analysis from the study shows, the income of the household of the members of SHSCCs is drastically improved and there are many promising opportunities that the women can see from their current life situation before and after they joined SHSCCs. Before the women joined into SHSCCs they were burdened by indoor activities and have been suffering with many socioeconomic problems. So, scaling-up the experiences of the SHSCCs which are targeted by this research into different areas of the country can contribute a lot in boosting the life standard of the women.

5.2. Recommendations

- ✓ The result revealed that the main focus of the SHSCCs is providing loan to its members and encourage them to participate on more of on agricultural activities. But, there has to be new innovative ideas beyond this to further enhance the individual and group levels benefits of the SHSCCs.
- ✓ As the analysis shows considerable number if the responders are not educated and as the SHSCCs growing, there is a need of close follow-up and support from concerned

stakeholders in the local areas (government, NGOs and other development agents) in improving the organizational system and other technical supports.

- ✓ Data from the study shows that the leadership of the association is good at some point and also needs more technical support on more points to enhance the leadership direction, alignment and commitment of the SHSCCs.
- ✓ Scaling-up the experiences SHSCCs targeted by this study at wider level is very important to reach out more women

5.3.Suggestion on Areas of Further Study

Similar study should also be conducted in different parts areas to check whether the results are replicated.

Reference

- Allen, H. (2006) Village Saving and Loan Associations (VSLAs) in Africa: Training Guide 1: Version 1.5, February 2006
- Bernard, T., Dercon, S., Orkin, K., Taffesse, A., (2014) The Future in Mind: Aspirations and Forward-Looking Behaviour in Rural Ethiopia, WP DP10244, Centre for Economic Policy Research, <http://www.cepr.org/active/publications/cite.php? Type=DP&Item=10224> (accessed 03.06.15)
- BUCFLP (2015) Boston University Centre for Finance, Law and Policy website, <http://www.bu.edu/bucflp/laws/remittance/> (accessed 31.05.15)
- Demirgüç-Kunt, A., Klapper, L., Singer, D. and Van Oudheusden, P. (2015) The Global Findex Database 2014: Measuring Financial Inclusion around the World, Policy Research Working Paper 7255, World Bank Group
<http://www.csae.ox.ac.uk/workingpapers/pdfs/2004-27text.pdf>
- Deribie, E., Nigussie, G. and Mitiku, F. (2013) Filling the breach: microfinance, Journal of Business and Economic Management, 1(1): 010-017
<http://www.cgap.org/publications/rush-regulate-legal-frameworks-microfinance> , accessed May 2015
- Fite, M. D. (2013) Strengthening Regulation and Supervision of Microfinance Sector for Development in Ethiopia, Law, Social Justice, and Global Development Journal, http://www2.warwick.ac.uk/fac/soc/law/elj/lgd/2013_1/fite/
- MoFED (2010) Growth and Transformation Plan: Volume 1, Main Text, Ministry of Finance and Economic Development (MoFED), Federal Democratic Republic of Ethiopia, <http://www.imf.org/external/pubs/ft/scr/2011/cr11304.pdf>
- Gobezie, G. (2005) Regulating Microfinance in Ethiopia: Making it more Effective, Consultative Group to Assist the Poor (CGAP), Essays on Regulation and Supervision No.3
- Kassa, Y. (2010) Regulation & Supervision of Microfinance Business in Ethiopia: Achievements, Challenges & Prospects. Presented at International Conference on Microfinance Regulation, March 15-17 2010, Bangladesh, Dhaka, <http://www.microfinancegateway.org/sites/default/files/mfg-en-paper-regulation-supervision-of-microfinancebusiness-in-ethiopia-achievements-challenges-prospects-mar-2010.pdf>
- MFTransparency (2011) Country survey: Ethiopia, http://www.mftransparency.org/wp-content/uploads/2012/05/MFT-RPT101-EN-Country_Survey-Ethiopia.pdf
- MFTransparency (2015) MF Transparency website <http://www.mftransparency.org/pricing-regulation/countries-regulation/> (accessed: 31.05.15)
- NBE (2015a) National Bank of Ethiopia Quarterly Bulletin, <http://www.nbe.gov.et/publications/quarterlybulletin.html>
- NBE (2015b) National Bank of Ethiopia Annual Report 2013-14, Addis Abba. <http://www.nbe.gov.et/pdf/annualbulletin/Annual%20Report%202013-14/Annual%20Report%202013-14new.pdf>

ANNEXURE I: DATA COLLECTION TOOLS

I. Questionnaires for members of self-help saving and credit cooperatives (SHSCC)

The questionnaires are developed to investigate the psychosocial and economic benefits gained and empowerment or decision making capacity of by women in their respective SHSCC. The find from this study will help SHSCC to target ensuring the psychosocial and economic benefits and decision making capacity of women in their future work. Furthermore, the findings from the targeted SHSCC will be used by other SHSCC in including women into SHSCC to maximize the psychosocial and economic benefits of women and their family and decision making capacity of women in SHSCC interventions.

During interview if you have any question you would like to ask feel free to do so. The answers given to the questions will be kept confidential will not have any consequence on respondent. Therefore, you are kindly requested to provide with genuine response to every question.

Name of SHSCC _____ Date of Interview _____

Name of Enumerator _____ Phone No. _____

Signature _____ Code _____

District _____ Peasant Association _____

Section I: Demographic Characteristics

1. Name of the member of SHSCC _____
2. Age of the member _____
3. Sex of the farmer: A). Male B). Female
4. Marital status A). Married B). Single C). Widowed D). Divorced
5. When have you joined into SHSCC? _____
6. Do you have a position in your cooperative? A). Yes B). No
7. Can you read and write? A). Yes B). No
8. If your answer is yes for Q7, What is your educational level?
A). Basic Education B). Grade 1-4 C). 5-8 D). 9-10 E). 11-12 F). Level I-IV G). Degree Holder and above
9. Total Family Size
Male _____ Female _____
10. How long have you been since you have joined the SHSCC _____ years

10.1. Please fill the following table with the information regarding the family size

Age categories	Family size		
	Male	Female	Total
<15			
15-24			
>24			

10.2. How many of your family members are the members of SHSCC

Male _____ Female _____

10.3. Information on children who are attending and do not attending education

Information of children's Education	Male	Female	Total
Who do not attend School			
Grade 1-4			
Grade 5-8			
Grade 9-10			
Grade 11-12			
Level I-IV			
Degree and Above			

II: Socioeconomic characteristics of sample farmers

1. Farm Characterizes

a. How long have you being farming for your own? _____ Years.

b. Resource owned by household before and after they become member of the SHSCC

i. Crop Production before individuals became a member of SHSCC(before 2 years)

Type of crop/Vegetables	Amount of production (Quintal/100kg)			Estimated income from the sale/Quintal (ETB)			Total Estimated income/Quintal		
	2007	2008	Average	2007	2008	Average	2007	2008	Average
Wheat									
Barely									
Pulse crops									
Potato									
Cabbage									
Garlic									
Other									

ii. Crop Production After 2 years of individuals became a member of SHSCC

Type of crop/Vegetables	Amount of production (Quintal/100kg)			Estimated income from the sale/Quintal (ETB)			Total Estimated income/Quintal		
	2009	2010	Average	2009	2010	Average	2009	2010	Average
Wheat									
Barely									
Pulse crops									
Potato									
Cabbage									
Garlic									
Other									

1. What do you do to increase the productivity of your crop before and after you become a member of SHSCC

Before

After

iii. Livestock owned before individuals became a member of SHSCC(before 2 years)

Type of Domestic animal	Number of Animal Owned by individual			Estimated income from the sale/animal			Total Estimated income		
	2007	2008	Average	2007	2008	Average	2007	2008	Average
Oxen									
Cow									
House									
Donkey									
Chicken									
Sheep									
Other									

iv. Livestock owned After 2 years of individuals became a member of SHSCC

Type of Domestic	Number of Animal Owned by individual	Estimated income from the sale/animal	Total Estimated income
------------------	--------------------------------------	---------------------------------------	------------------------

animal	2009	2010	Average	2009	2010	Average	2009	2010	Average
Oxen									
Cow									
House									
Donkey									
Chicken									
Sheep									
Other									

2. Economic Characteristics

2.1. What are the source of your income before and after you become member of SHSCC ?

i. Before

Total estimated annual income in ETB _____

ii. After

Total estimated annual income in ETB _____

2.2. Do you participate in any income generating activities before joined into SHSCC?

Yes _____ No _____

2.3. If your answer is yes for question No. 2.2. please describe the type of activities you are participating on

2.4. What are the knowledge that you have got in relation to making business/ trade as means to generate income for yourself and your family?

2.5. Do you participate on petty trading before and after you became member of SHSCC?

Yes _____ No _____

2.6. If your answer is 'yes' for question No. 2.5.;

Before joining into SHSCC

S/n	Type of Petty Trading	Annual Investment Capital (ETB)	Return (ETB)	Net-profit (ETB)
1				
2				
3				
4				
5				

After joining into SHSCC

S/n	Type of Petty Trading	Annual Investment Capital(ETB)	Return (ETB)	Net-profit (ETB)
1				
2				
3				
4				
5				

2.7. Do you save your money before you join into SHSCC?

Yes _____ No _____

2.8. If your answer is 'yes' for question No. 2.6., how do you save your money

- a. Iqub
- b. Bank
- c. _____

2.9. Do you save your money after you join into SHSCC?

- a. Iqub
- b. Bank
- c. _____

2.10. Do you think you have contributed for economic improvement of your family after you have joined into SHSCC?

Yes _____ No _____

2.11. What are the economic advantages of working together as a SHSCC than saving individually?

2.12. Do you take loan services from your SHSCC?

Yes _____ No. _____

2.13. If your answer is 'yes' for your question No. 2.9., for what purpose do you use the loan you have got from your SHSCC?

2.14. How often do you contribute in your SHSCC per month?

2.15. When you start saving how much did you contribute/save in your SHSCC per month (ETB)?

2.16. With how much did you bought share in your SHSCC when you start saving (ETB)?

2.17. When you started saving, what was the source of Money to save in your SHSCC?

2.18. After you have started saving in your respective SHSCC, what is the source of your income?

2.19. How much amount of Money do you have from your SHSCC (ETB)?

From Saving _____ Share _____ Interest _____

2.20. Does your life standard changed as a result of becoming a member of SHSCC?

A. Highly disagree B. Disagree C. Neutral D. Agree E. Very agree

3. Social Characteristics

1.3. How often do you meet with the members of your SHSCC?

a. Once a month

- b. Twice a month
- c. Three times a month
- d. Fourth a month

1.4. What are the main purposes of the meetings?

1.5. What are the social related advantages do you get as a result of becoming member of SHSCC?

1.6. Do you have a role/Position in your SHSCC?

Yes _____ No _____

1.7. If your answer is yes for your question No.' 3.4., what is your role in your SHSCC?

1.8. What are issues do you discuss and decide with your husband before you were the member of SHSCC?

1.9. What are issues do you discuss and decide with your husband before you were the member of SHSCC?

1.10. What are the misunderstandings and disagreement points with your husband before you join into SHSCC?

1.11. Have the disagreements and misunderstandings improved after you joint SHSCC?
Yes _____ No. _____

1.12. If your answer is 'yes' for your question No. 2.19., what are the causes for improvements for disagreements and misunderstandings that are improved?

1.13. What are the indoor and outdoor activities that you have been conducting before you joined into SHSCC?

1.14. What are the indoor and outdoor activities that you have been conducting after you joined into SHSCC?

1.15. If there is changes with your in and outdoor activities after you joined in to SHSCC what the causes for that?

1.16. What was your role in relation to supporting your child/children before you joined into SHSCC?

1.17. What was your role in relation to supporting your child/children after you joined into SHSCC?

1.18. If there is changes with your roles in taking care of your children after you joined into SHSCC what the causes for that?

4. Degree of delivering leadership and Services to the members of SHSCC

4.1. Perception of members of SHSCC board and management on transparency and accountability (please indicate your perceptions by making X mark on the table below)

S/n	Description	1= Strongly Disagree	2= Disagree	3= Neutral	4=Agree	5= Strongly Agree
1	Aware all members on bylaw					
2	Decision based on bylaw					
3	Proper record and documentation of asset of the group and individual					
4	Aware members about their saving					
5	Providing support to the members in developing deliverable business plan before they take loan					
6	Timely providing of loan services to the members of the SHSCC					
7	Fairness in providing loan to the members					

5. Questions for SHSCC Leaders

5.1. When does your Association established

Year _____ Month _____ Date _____

5.2. With How many members does your SHSCC established?

Male _____ Female _____ Total _____

5.3. How many members do your SHSCC has?

Male _____ Female _____ Total _____

5.4. What is the capital of your SHSCC?(ETB)

Share _____ Saving _____ Interest _____

Other _____ Total _____

5.5. What is the Monthly saving of the members? (ETB)

5.6. What is the average capital of the members? (ETB)

Share _____ Saving _____ Interest _____

Other _____ Total _____

5.7. Do your SHSCC undertake annual auditing of the account of the association?

Yes _____ No _____

5.8. If your answer is yes for your question No.' 5.1., for how many years did your association has conducted Auditing since the establishment (commencement of the operation of the SHSCC)?

5.9. What are the limitations of your SHSCC in relation to providing the necessary services to the members, especially for women who the member of SHSCC?

5.10. What are the strategies and principles of your SHSCC to ensure or maximize the benefits of women?

5.11. What problems limit any group of the community not to became a member and benefits from your SHSCC?

5.12. What are your over all focuses and plans in order to change the life standard of members of your SHSCC?

5.13. Please complete the following SWOT analysis of your SHSCC, considering internal and external factors to further increase the role of women in becoming more beneficial and decision maker in the SHSCC?

Strength	Weakness
Internal	Internal
External	External
Opportunity	Threats
Internal	Internal
External	External

6. Key Respondents for Qualitative data

- 6.1.** Do you think the SHSCC have ensured the socioeconomic empowerment of women? If your answer is **'yes'** what are your justifications?
- 6.2.** What are the major successes of SHSCC in relation to women empowerment?
- 6.3.** What are the shortcomings of SHSCC in relation to leadership and delivering quality services?
- 6.4.** What do think is important in order further enhance the role of the SHSCC in ensuring the socioeconomic empowerment of women in the future?

PROFORMA FOR SUBMISSION OF M.A. (RD) PROPOSAL FOR APPROVAL

Signature _____

Name & Dr. Wondimagegne Ckekol

Address of Guide Addis Ababa, Ethiopia

E-mail: wondichekol@yahoo.com

Telephone: +251-911 38 04 75

Signature _____

Name & Name: Getahun Kebede Tafa

Address of the student E-mail: getahunhefda@gmail.com

Telephone: +251-913 51 60 14

Addis Ababa, Ethiopia

Enrollment Number: 1410195

Date of Submission January 20, 2019

Name of the Center St. Mary's University College Addis Ababa, Ethiopia

Name of Guide Dr. Wondimagegne Chekol

Title of the Project The Impact Of Rural Self-Help Saving and Credit Cooperatives
In Improving The Socioeconomic Condition Of Rural Women':
The Case Of Arsi Munessa Area

Signature of the Student _____

Approved/ Not Approved

Date _____

ANNEXURE II: RESEARCH PROPOSAL

Indira Gandhi National Open University

School of Continuing Education

**THE IMPACT OF RURAL SELF-HELP SAVING AND
CREDIT COOPERATIVES IN IMPROVING THE
SOCIOECONOMIC CONDITION OF RURAL WOMEN': THE
CASE OF ARSI MUNESSA AREA**

A Research Proposal Submitted

**In Partial Fulfillment of the Requirements for the Degree of M.A in Rural
Development (MARD)**

By

GETAHUN KEBEDE TAF

January, 2019

Addis Ababa, Ethiopia

CHAPTER ONE

Introduction

1.1. Background of the study

The Economic growth of a country can be referred to as the economy's capacity to increase the productivity of services and goods in comparison with previous time period (Finance map of world, 2013). Savings has long been considered as an engine for economic growth. A study has been conducted in China (Chow, 1993) evidenced that countries that had made sustained accumulation of fixed capital have been able to achieve higher and sustained economic growth and development than other countries. The accumulation of fixed capital can only be possible through sufficient savings. Developing countries are always constrained by inadequate savings and investment, for instance economic development in Sub-Saharan Africa has been constrained by inadequate savings and investment, (Wollasa. L.Kumo, 2011), this is one of the reasons behind Africa is still known as "the world's poorest continent" (Gimbari, June 2, 2002)

Loayaza (2002) considered that on average Sub-Saharan Africa saves less than 15 percent, while East Asia saves more than 30 percent of Gross National Disposable Income (GNDI).

Self-help saving and credit cooperation is one approach of promoting saving and a path to economic and social empowerment in Ethiopia. Self-help saving and credit cooperation is the very basis of human civilization. The inter-dependent and the mutual help among human beings have been the basis of social life. It is the lesson of universal social history that man cannot live by himself and for himself alone. Since the beginning of human society, individuals have found advantage in working together and helping one another in all over the world (Tsegaye, 2003)

Two are two commonly used definitions of Cooperatives: (a) a cooperative is 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 (International Cooperative Alliance [ICA], 1995).

Cooperative leaders around the world recognize the ICA, a non – governmental organization as a leading authority on cooperative definition and values.

True cooperation with others arises from a belief in mutual help; it cannot be dictated in authentic cooperatives, persons join voluntarily and have the freedom to quit the cooperative at any time (Chambo, 2009).

b) Another widely accepted cooperative definition is the one adopted by the United States Department of Agriculture (USDA) in 1987. "A cooperative is a user-owned, user-controlled business that distributes benefits on the basis of use." This definition captures what are generally considered the three primary cooperative principles such as user ownership, user control and proportional distribution of benefits (Chambo, 2009). (The "user owner" principle implies that the people who use the cooperative members help finance the cooperative and therefore, own the cooperative. Members are responsible for providing at least some of the cooperatives' capital. The equity capital contribution of each member should be in equal proportion to that member's use (patronage) of the cooperative. This shared financing creates joint ownership, which is part of the ICA cooperative definition.

In Ethiopian context, cooperation among people has existed since history has been record. Traditional forms of cooperation involved community members voluntarily pooling financial resources through "iqub", which was an association of people having the common objectives of mobilizing resources,

especially finance, and distributing it to members on rotating basis. There were also initiatives for labour resource mobilization that were to overcome seasonal labour peaks, known as " Jigie", "Wonfel" , among others.

There was also the idir, which was an association for provision of social and economic insurance for the members in the events of death, accident, damages to property, among others. These informal associations continue to operate in Ethiopia.

Modern forms of cooperatives were first introduced in Ethiopia in 1960. The new cooperative movement in Ethiopia was triggered by reforms made to the socio political system. During the socialist government (the Derg regime), cooperatives were formed to assist in the implementation of the Government's policy of collective ownership of properties. Under this system, cooperatives were forced to operate in line with socialist principles, which meant that production and marketing of produce were undertaken through collective mechanisms. Membership to a cooperative was also compulsory, which contravened the basic cooperative principle of voluntarily participation.

Currently, cooperatives are recognized as an important instrument for socio- economic improvement of the community. This importance is recognized in their definition, which considers cooperatives to be: An association of persons who have voluntarily joined together to a common end through the formation of a democratically controlled organization, making equitable contribution to the capital required and accepting a fair share of the risks and benefits of the undertaking, in which the members actively participate (FCA, 2007c: 1).

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.

In the research area, the modern cooperative (self-help saving and credit cooperative) is well introduced even in peasant associations with farming communities.

However, the participation and psychosocial, and economic benefits gained by women and the limitations with self-help saving and credit cooperatives in relation to this is not adequately analyzed which this research wants to contribute in filling the knowledge gaps in relation to this research topic.

This paper will therefore conduct the research to analyze the data of three self-help saving and credit cooperatives that are operating in Ethiopia, Oromia region, Arsi Zone, Munessa District of three peasant Associations to understand the socioeconomic, participation and decision making of women in Self-help saving and credit cooperatives (SHSCC).

1.2.Statement of the Problem

Literatures and experiences show that in rural areas people do not have adequate access to banking system which could encourages people for saving and enable them to satisfy their future needs. Despite the traditional saving system with some enlighten people in a traditional form like Iqub, afosha the saving habit is not experienced in rural areas. This is happened as a result of shortage and/or lack of infrastructure for baking system in rural areas. But now a days, rural self-help saving and credit cooperatives is becoming popular in promoting saving and empowering people particularly women in making their own business and exercising decision making at different level.

Rural saving and credit cooperatives have been promoted by government, different development actors and not for profit non-governmental organizations (NGOs).

This gives an opportunity to people in the rural areas to aware of the benefit of saving and loan. Thus, the rural self-help saving and credit cooperatives approaches are expanding in the rural area and this approaches is become popular in the lower and middle class of the community and has contributed a lot to the rural poor sections of the society in lifting their life situation into the next level particularly women.

The self-help saving and credit cooperatives have enormous contribution in changing the psychosocial, and economic situation of the rural community particularly women. Now, the focus of this research is to assess the contribution of the self-help saving and credit cooperatives in improving the life standard of women, enhancing their decision making capacity and participation of women into different social and economic issues at household, and community level, and furthermore, to see the contribution of women who are a member of self-help rural saving and credit cooperatives in improving the household economy, education and health of children.

There are many research conducted on the impact of saving and credit cooperatives in rural areas of Ethiopia. But, there are gaps in assessing the situation in relation to the role of women in rural saving and credit cooperatives.

Therefore, it is worthwhile to study this area to contribute for the gaps on research topic.

So, the research focus area is Oromia Regional State, Arsi Zone, Munessa District, in three self-help saving and credit cooperative namely Tokumma, walkituma, and Jitu rural self-help saving and credit cooperatives.

1.3.Basic research Questions

This study will focus on addressing the following relevant questions:

- II. What are role of rural self-help saving and credit cooperatives in improving the psychosocial, and economic problems of women in rural areas.
- III. What are the contributions of rural self-help saving and credit cooperatives in enhancing the participation and decision making capacity of rural women at household and community level?
- IV. What are the limitations of saving and credit cooperatives in promoting loan and saving in rural areas?

1.4.Objectives of the Study

1.4.1. General Objectives

To understand the contribution of rural self-help saving and credit cooperatives in improving the socioeconomic condition of rural women through promotion of saving and loan services.

1.4.2. Specific Objectives

The Specific Objectives are as Follows:

- 4) To study the role of rural self-help saving and credit cooperatives in improving the socioeconomic problems rural women
- 5) To study the contribution of rural self-help saving and credit cooperative in enhancing the participation and decision making process of women at household and community level
- 6) To study the limitations of self-help saving and credit cooperatives in promoting saving and loan in rural areas.

1.5.Significance of the study

- ✓ To understand the advantage of rural self-help saving and credit cooperatives in improving the socioeconomic situation of the members.
- ✓ To know the contribution of self-help saving and credit cooperatives in enhancing the participation decision making capacity in improving the household economy and contributing for community social and economic issues.
- ✓ To understand the institutional shortcomings of rural self-help saving and credit cooperatives in delivering services for which they are established.

1.6.Scope and Limitation of the study

1.6.1. Scope of the Study

The research is to investigate the impact of self-help saving groups on improving the economic and social wellbeing of women in 3 selected peasant associations of research areas. To investigate this, the research will mainly focus collecting information on institutional reliability of self-help saving groups, the methods and procedures they follow in promoting saving and credit approaches, the participation and decision making capacity of women in self-help saving and credit groups, the benefit gained by the membership, the social benefit side of SHGs, the institutional efficiency of self-help saving groups in terms of reaching the rural people women and contributing for their life standards, and the capacity to strengthen the community relationship and support among people.

1.6.2. Limitation of the Study

There are quite a number of self-help saving cooperatives in research area and with this research it would be expensive to reach all of them to see the different perspectives among the self-help saving and credit cooperatives.

The respondent capacity to understand the research questionnaires would be a challenge.

The self-help saving and credit cooperatives might not be happy with some of the shortcomings with their operations that the research will identify and the research inference as they want to maintain the sustainability of their business.

The population of the research focus is small and might not represent the wider population to generalize the find of the research. So, there is a need of conducting the research in wider level and still, to do there might be budget and time constraints.

1.7.Universe of the Study

In Munessa District which is the focus of the research area, there are 5 peasant associations saving and credit cooperatives. These saving and credit cooperatives have 110 members of which 96 are women and 4 are men. In three selected peasant associations the total membership of the saving and credit cooperatives are 60 (all are female). The major income source for the people living in the peasant associations is farming mainly growing of cereal crops like wheat, barley, vegetables (potato, garlic, head cabbage, beetroot, lettuce,) and raring of animal (cow, oxen, sheep). The average income of the household per year is between ETB 5,000 to 30,000.000. There are some people who participate on petty trading to additional income. This includes buying and selling of gain and other agricultural bi-products, bush bar income (selling of local alcohol), hand craft, etc.(*research field data analysis*).

The targeted self-help saving and credit cooperatives are those which have been providing the services in the areas within the last five years.

CHAPTER TWO

1.8. Research Method

1.8.1. Sampling

Simple or unrestricted random sampling method of probability sampling is desirable to meet the objective of the study. In addition secondary data shall be collected from different government sectors, and NGOs who are actively involving on the issue.

So, three self-help saving and credit cooperatives are randomly selected from 5 SHGs which are found in 5 peasant associations. The name of the selected SHGs are Tokumma, walkitumma and Jitu which are located in Anno, Copha and Jabbo peasant associations respectively.

In the second step, 18, 17 and 17 individuals are selected from each of Tokumma and walkitumma and Jitu SHSCCs on random basis respectively.

In the second step, 18, 17 and 17 households/members will be selected from Tokumma and walkitumma and Jitu SHSCCs on random basis respectively.

The accessibility of the road will be considered in selecting the SHGs and individual households.

Following the above procedures, 52 respondents shall be selected on random basis. The age category of the respondents shall be 18 years and above and both male and female who benefiting from the SGGs will be focused by the study.

In general, households in three Peasant associations, 2 governmental organizations and 2 non-governmental organizations (NGO) shall be interviewed.

Table 1.1: Sampling Design

S/n	Peasant Association	Number of SHGs	Villagers/ Household	Local staffs two government offices	Local staffs of two NGOs operating in the area	Total
1	Jabbo	1	17	2	2	56
2	Anno	1	18			
3	Copha	1	17			
Total		3	52	2	2	

Data will also be connected from key informants of the study. This includes 2 staffs of two local government offices namely, cooperative promotion and small micro-enterprise offices, and two staffs of one local NGO called Harmee Education for Development Association (HEfDA).

In general, 52 households in three peasant associations, 2 staffs of two governmental offices at local area, and 2 staffs of one non-governmental organization shall be interviewed. Totally, 56 persons shall be interviewed for this study.

1.8.2. Tools and Procedures

Different tools shall be used to collect the data which can meet with the topic of research. To conduct the research, survey method which is one of the descriptive research methods will be employed.

The data will mainly be collected from the primary beneficiaries and key informants.

The primary data from the beneficiaries will be conducted through individual contact/personal interview, questionnaires, filed observation, and focused group discussion.

The data from key informants will be collected through questionnaires and analysis of the documents available in the local offices of the key informants.

The interview schedules shall contain mostly close-ended questions, and some open ended questions. A copy each of the tentative interview schedules to be used to collect data from households/beneficiaries of rural self-help saving groups/cooperatives (SHGs) are given at annexure I.

The interview schedule and checklists will be designed in English and then translated to local language. Enumerators who have educated to minimum diploma level, better experience on primary cooperatives in the study area, who have understanding of the socio-cultural norms of the society and can speak the local language will be employed. However before actual data collection, several preparatory activities will be carried out.

First, enumerators will get classroom orientation on the objective, content of the interview schedule and method of data collection.

Second, pre-testing of the instrument of data collection shall be conducted to determine whether it will obtain the desired data, interviewing subjects or distributing questionnaires to them, and verifying the accuracy of the data gathered.

Pre-coded questionnaire to collect data from the staffs of the governmental offices such as cooperative promotion office, small micro-enterprise office and non-governmental organization to understand the opinions and level of satisfaction of the beneficiaries of their service and to understand the indicators for gains by beneficiaries will be developed.

The tentative pre-coded questionnaire is given at annexure II. The questions in the interview schedule shall be developed based on the objectives and research question. Questions shall, therefore, be related to personal data, household information, work, qualification, social and economic benefits, reliability of the services to the beneficiaries, life improvement of the household etc.

In addition to the interview schedule and pre-coded questionnaire, case-studies/life testimony shall also be used as a tool for data collection. The case-studies shall taken from SHGs targeted by this research

1.8.3. Data Processing

The completed interview schedules shall be inspected, verified, edited and arranged carefully. For coding, two master-code sheets shall be prepared-one for the data collected from the households, another for the data collected from service providers (micro-finance institutions, local government offices and NGOs). Finally, the data shall be processed on computer.

1.9. Work Plan

S/n	Research Activities	July				August				September				October				November	
		W1	W2	W3	W4	W1	W2	W3	W4	W1	W2	W3	W4	W1	W2	W3	W4	W1	W2
1	Identification of Problem	X	X																
2	Review of Literature			X															
3	Identification of Objectives				X														
4	Selection of Research Designs					X	X												
5	Selection of Sample							X											
6	Selection/Construction of Tools of Data Collection								X										
7	Pre-testing of Tools of Data Collection								X	X									
8	Data Collection										X	X							
9	Editing of Data												X	X					
12	Processing of Data															X			
13	Statistical Analysis of Data																X		
14	Writing of Report																	X	
15	Presentation of Report (Typing, Binding etc.)																		X

1.10. Budge break down

S/n	Item/Research Activity	No. of Personnel Required	Unit Cost	Duration	Cost
1	Research Assistant @ a rate of ETB 2000/month	2	200	3	1,200.00
2	Research Investigators @ rate of ETB 5000/month	1	500	3	1,500.00
3	TA/DA for research assistant and research Investigators	5	150	3	2,250.00
4	Typing and building of the report	1	150	3	450.00
5	Overhead expenditure	1	500	3	1,500.00
6	Contingencies expenses				690.00
	Total Research cost				6,900.00

1.11. Chapter Plan

The chapterization of the thesis is proposed to be made, keeping in mind the objectives and hypotheses.

The first chapter shall be an introduction to the subject-matter of the present study. In this chapter, focus shall be given to define the concept of saving and loan services in rural development.

Second chapter shall deal with the conceptual framework and research design of the present study. A review of literature and the profile of the groups (self-help groups, micro-finance institutions, and NGOs) selected for the study shall also be included in this chapter.

The third chapter shall explain the social and economic profile of the sample taken for the present study.

The fourth chapter shall be on the role of self-help groups Vs micro-finance institutions savings in rural development. In this chapter, the hypothesis, namely "Self-help saving groups and village savings and loan association (VSLA) have more advantage over micro finance in a

sustainable way in terms of improving the saving culture in rural areas ", will be put to test and later elaborated.

In the fifth chapter, the awareness of people towards the benefits of rural savings to improve their life standard shall be discussed. The hypothesis, that, " People who participate in self-help saving groups and village savings and loan association (VSLA) groups are better benefiting than people who participate in of micro-finance institution and People who are the member of self-help are saving groups and village savings and loan association (VSLA) have more ownership feeling than people who are the member of micro-finance institution" will be put to test.

The sixth chapter shall give the major findings of the present study and some good experiences to promote saving habits in rural development.

1.12. References

- Allen, H. (2006) Village Saving and Loan Associations (VSLAs) in Africa: Training Guide 1: Version 1.5, February 2006
- Bernard, T., Dercon, S., Orkin, K., Taffesse, A., (2014) The Future in Mind: Aspirations and Forward-Looking Behaviour in Rural Ethiopia, WP DP10244, Centre for Economic Policy Research, <http://www.cepr.org/active/publications/cite.php? Type=DP&Item=10224> (accessed 03.06.15)
- BUCFLP (2015) Boston University Centre for Finance, Law and Policy website, <http://www.bu.edu/bucflp/laws/remittance/> (accessed 31.05.15)
- Demirgüç-Kunt, A., Klapper, L., Singer, D. and Van Oudheusden, P. (2015) The Global Findex Database 2014: Measuring Financial Inclusion around the World, Policy Research Working Paper 7255, World Bank Group
<http://www.csae.ox.ac.uk/workingpapers/pdfs/2004-27text.pdf>
- Deribie, E., Nigussie, G. and Mitiku, F. (2013) Filling the breach: microfinance, Journal of Business and Economic Management, 1(1): 010-017
<http://www.cgap.org/publications/rush-regulate-legal-frameworks-microfinance> , accessed May 2015
- Fite, M. D. (2013) Strengthening Regulation and Supervision of Microfinance Sector for Development in Ethiopia, Law, Social Justice, and Global Development Journal, http://www2.warwick.ac.uk/fac/soc/law/elj/lgd/2013_1/fite/
- MoFED (2010) Growth and Transformation Plan: Volume 1, Main Text, Ministry of Finance and Economic Development (MoFED), Federal Democratic Republic of Ethiopia, <http://www.imf.org/external/pubs/ft/scr/2011/cr11304.pdf>
- Gobezie, G. (2005) Regulating Microfinance in Ethiopia: Making it more Effective, Consultative Group to Assist the Poor (CGAP), Essays on Regulation and Supervision No.3
- Kassa, Y. (2010) Regulation & Supervision of Microfinance Business in Ethiopia: Achievements, Challenges & Prospects. Presented at International Conference on Microfinance Regulation, March 15-17 2010, Bangladesh, Dhaka, <http://www.microfinancegateway.org/sites/default/files/mfg-en-paper-regulation-supervision-of-microfinancebusiness-in-ethiopia-achievements-challenges-prospects-mar-2010.pdf>
- MFTransparency (2011) Country survey: Ethiopia, http://www.mftransparency.org/wp-content/uploads/2012/05/MFT-RPT101-EN-Country_Survey-Ethiopia.pdf
- MFTransparency (2015) MF Transparency website <http://www.mftransparency.org/pricing-regulation/countries-regulation/> (accessed: 31.05.15)
- NBE (2015a) National Bank of Ethiopia Quarterly Bulletin, <http://www.nbe.gov.et/publications/quarterlybulletin.html>
- NBE (2015b) National Bank of Ethiopia Annual Report 2013-14, Addis Abba. <http://www.nbe.gov.et/pdf/annualbulletin/Annual%20Report%2020132014/Annual%20Report%202013-14new.pdf>

CARRICULUM VITAE

I. PERSON SPECIFICATION

Name	Wondimagegne Chekol
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, Tianjin University of Technology and Education, Tianjin, Peoples Republic of China (2007)

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

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

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

Three-month research leaves at Osnabrueck University, 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

Wondimagegne Chekol and Abere Menalu, 2012: Selected Physical and chemical characteristics soils of irrigated farm lands, Ethiopia, *Ethiopian Journal of Agriculture* 127-141

Wondimagegne Chekol 2013: Soil Dynamics and Ecological change in middle Awash and lower Awash basin (unpublished)

Wondimagegne Chekol and Daneil Alemayehu 2013: Physical Characteristics of natural resources and land use patterns of Awash Basin (unpublished)

Wondimagegne Chekol and Tigist Belay 2010: State of Educational Quality in Ethiopian Higher Education Institutions, *Proceedings of the national conference on Quality of Education in Ethiopia, 2010: 48-61.*

Wondimagegne Chekol, Solomon Alemu, Sisay Tekele, Bob Campbell et al 2008: Gonder University Institutional Quality Audit Report. HERQA Publication Series 029

Wondimagegne Chekol, Solomon Alemu, Kassahun Kebede , H. Kevin et al 2008: Jimma University Institutional Quality Audit Report. HERQA Publication Series 031

Wondimagegne Chekol, Solomon Alemu, Kassahun Kebede , H. Kevin Asefa Abegaz et al 2009: St Mary's University College Institutional Quality Audit Report. HERQA Publication Series 035
Wondimagegne Chekol, Solomon Alemu, Kassahun Kebede , Asefa Abegaz et al 2009: Addis Ababa University Institutional Quality Audit Report. (Unpublished)

Wondimagegne Chekol, 2009: Constructing the Third – Generation Ethiopian National Qualifications Framework, Proceedings of the national conference on Linking Higher Education with Industry, 2009: 48-61.

Wondimagegne Chekol, Asmare Demelelew, Keevy James et al: 2008 Concept and implementation framework of Ethiopian Qualifications, Ministry of Education of Ethiopia

Wondimagegne Chekol and Heluf G/Kidane et al, 2006: Chemistry, Properties, Evaluation Management and Reclamation of salt affected soils and irrigation Waters in Ethiopia, ERO Publications

Wondimagegne Chekol, 2005: The effects of NP fertilizer on the yield of cotton, annual research report, EARO.

Wondimagegne Chekol and Alemayehu Eshete, 2005: Impact of Irrigation on socio economic and environment in the middle and lower Awash River basin, annual research report, EARO.

Wondimagegne Chekol, 2004: Characterization of the soils of Lower and Upper Awash Basin, Ethiopia, annual research report, EARO.

Wondimagegne Chekol, 2003: Characterization of the soils of Southern Hledeghe Range Land in Middle Awash Basin, Ethiopia, annual research report, EARO.

Wondimagegne Chekol, 2002: Soil types: their potential and constraint for crop production in the Middle Awash Basin, Ethiopia, annual report, EARO.

Wondimagegne Chekol and Engida Mersha (eds) 2000: Proceedings of the fifth conference of the Ethiopian Society of Soil Science, Addis Ababa, Ethiopia.

Wondimagegne Chekol, 1994: Boden-catenen der basaltruecken-intramontanebenen-landschaft in der fuszzone des Choke-bergmassives in hochland Aethiopian province Gojjam (PhD Desertation), Goerg-August University, Goettigen, Germany.

Wondimagegne Chekol, 1987: Das Boden-Brennen (Guie) in Aethiopian untersuchung zur veraederung der boden-eigenschaften insbesondere der naehrstoff reaktivitaet. MSc Thesis) Georg-August University, Goettingen.

Tamire Hawando, Wondimagegne Chekol et al, 1982: Soil fertility studies on major soils occurring in Hararghae Highlands (published in summary results of a soil science research program).

Tamire Hawando and Wondimagegne Chekol and et al, 1982: Effects of soil and water conservation on the yield and growth of sorghum in Hararghae Highlands, annual report soil science research program, Alemaya College of Agriculture.

Tamire Hawando, Wondimagengne Chekol et al 1981: Land use planning, soil fertility and soil conservation studies in Harerghe Highlands; summary research report, Alemaya College 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 Afar Regional State (2003-2006)

Serves as Advisor and Co-advisor of MSc students at Hawassa and Haremaya Universities, 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 Afar Regional State (1999-2006)

Partner for the implementation of PCDP Project in Afar Regional State (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

Reference:

Dr. Tareke Berehe, ATA

Dr. Berga Lemga, ATA

Dr. Kidane Georgis