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Potential of Cooperatives in Empowering the Rural Women. The case of Chellala Rural Saving and Credit Cooperative Union, Sidama Zone, SNNPR.

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Potential of Cooperatives in Empowering the Rural Women: The Case of Chellala Rural Saving and Credit Cooperative Union, Sidama Zone, SNNPR

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Table of Content

List of Tables

Figure

Annex

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Abstract

Women empowerment, as a policy approach, uses different mechanisms to empower women; out of which organizing women into cooperatives is attracting the attention of many organizations. Thus the study aimed at investigating the roles of cooperatives in empowering women.

For the study, four primary societies from the members of Challela Rural Saving and Credit Cooperative Union were selected. Among these 10% of the households were selected for the survey. In addition, FGDs and key informant interviews were also used to collect the necessary data.

The findings of the study indicated that cooperatives provide saving and credit services that enable the women to start income generating activities. As a result, women's average yearly income is increased. Moreover, they own different assets like house, grain mill, farm equipments and different types of livestock. In addition, their access to information, food, health and education has improved. However, low participation of women, lack of proper coordination and training are the major challenges in the cooperatives.

Chapter One

Introduction

1.1 Background of the Study

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

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

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

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

Nevertheless, some studies had a report of negative impacts of organizing rural women into associations like cooperatives. This negative impact is manifested through their income and employment where-by increasing workloads and higher social pressure to ensure loan repayment (Vengroff and Creevey, 1994 as cited in ILO, 1998). Others also revealed that the participation of women in credit schemes from their cooperatives can lead to indebtedness, increase violence between husband and wife as their wives start to move away from home (Goetz and Gupta, 1995; Ruth *et al.*, 1999).

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

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

1.2 Statement of the Problem

Studies show that, despite their high contribution to economy, women in developing countries lack accesses to and control over resources, self-confidence and opportunity to participate in decision making (Oxaal and Baden, 1997). Furthermore, ILO reported that the work load of women is very heavy and they work for long hours but their remuneration is usually small (ILO, 1987).

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

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

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

Moreover, in Ethiopia, there is very little empirical study at this time on the role of cooperatives in empowering women despite the efforts being made to promote cooperatives among women by government and non-governmental organizations.

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

1.3 Objectives of the study

i. General objective

The general objective of the study is to assess the role of cooperatives in empowering the rural women economically and socially in Sidama Zone with specific reference to Challela Rural Saving and Credit Cooperative Union.

ii. Specific objectives

1. To assess the present socio-economic condition of women members.
2. To assess the contribution of cooperatives on the income and assets of women members and their control over resources.
3. To examine the role of cooperatives in improving women's access to information and training.
4. To investigate involvement of women members in the management of the cooperatives.

1.4 Significance of the Study

The development of underdevelopment in many developing countries is partly resulted from the existing gender inequality. Therefore, addressing the gender imbalances is the primary area for both development theorists and practitioners.

In addressing gender based problems different people use different mechanisms out of which promoting self-help groups like cooperatives is attracting the attention of many governments and international donor institutions. The government of Ethiopia is promoting self-help organizations like cooperatives among the poorest group like the women in the country. In line with this, the study will contribute its part by highlighting the contribution of cooperatives in achieving women empowerment.

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

1.5 Scope and Limitation of the Study

Though empowerment has many dimensions this particular study is mainly concerned with the social and economical aspects of empowerment. Due to financial and time constraints, this study confined to examining the role of cooperatives in empowering rural women socially and economically.

Moreover, the study is limited to Challela Saving and Credit Union of Sidama Zone, SNNPR.

The researcher has faced some limitations in undertaking this study. The first and foremost difficulty is lack of adequate previous studies in the area. This problem was reinforced by absence of adequate literature on the subject under discussion. But all these as such do not bring changes on the result of the study.

1.6 Methodology

1.6.1 Description of the Study Area

Southern Nations Nationalities and Peoples Regional State (SNNPRS) is one of the regions in Ethiopia. It has a population of 15,042,531, of which 50.3% are women (CSA, 2007: 1). The region has more than 53 ethnic groups that belong to Omotic, Kushitic, Semetic and Nilotic groups (Sintayehu, 2002). The Region has 14 zones and 8 special Weredas (CSA, 2007: 58). Sidama Zone, the study area is one of the zones in the region that has a population of about 2.9 million out of which about 49.5% are women (CSA, 2007).

Sidama zone is located in the south part of Ethiopia extended from latitude $05^0 45'$ to $06^0 45'$ North and longitude 38^0 to 39^0 East (BoFED, 1998 Cited in Sintayehu, 2002). It is bounded in the North and East by Oromia Region, to the West, by North Omo Zone and in the South by the Gedio Zone (Sintayehu, 2002: 23).

Sidama people are highly dominated by patriarchal ideology where women's work is undervalued and men's activities are highly valued. According to Sintayehu (2002), Sidama society is still a strongly male-dominated patrilineal society in which descent is reckoned through the father's line that able male members of the patriline hold rights over land, while women were denied entitlement to these important resources that limits women to be the main actors in agricultural production and take active participation in the existing rural development services.

The union was established in 2005 with twenty-eight primary cooperative societies having two thousand eight individual members. During its establishment the union had 178, 698.49 Ethiopian Birr in the form of share capital and 628,944.7 Birr regular saving. Moreover, Self-Help International Development (SHID), an international NGO gave grant amount of 130,375 Birr to the Union. The Union started giving loan to the members in the year 2006. Currently the working capital of the union is 3.1 million up to November, 2009.

1.6.2 Selection of the Research Area

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

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

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

1.6.3 Types and Sources of Data

For this research both qualitative and quantitative data were collected in the areas of cooperative organization, operation, leadership, role of cooperatives in empowering members and participation of members.

In the study both primary and secondary data sources were used. The primary data were generated from key informant interview, focus group discussion and household survey while the secondary data were collected from Challela Union's reports, Sidama zone cooperative office's report and Self-Help International Organization South Branch's report. In addition to this, different books, articles, journals related to the subject under discussion were used as secondary data sources.

1.6.4 Tools and Techniques of Data Collection

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

Key Informant Interview

The basis for conducting Key informant interview was the knowledge of the informants with the research questions and objectives. For the study, seven selected informants were asked: two people from Sidama Zone Women Affairs, one person from Self-Help International Organization South branch, one employee from the Union, one person from Sidam Zone Cooperative Office and two people from community elders.

Group Interview

Group interview was conducted with the Chellala Union board of directors and manager of the union.

Focus Group Discussions (FGDs)

In this particular study, the FGD was conducted involving the selected primary cooperatives. Four focus group discussions- two for the women group and the other two for the men groups- were conducted. In each FGD there were 6 to 10 participants. The gender based separate FGD was conducted to give free space for women respondents to respond to the research questions which concern them.

Household Survey

In order to generate information at household level in line with the research objectives and research problem, semi-structured and structured questionnaires were prepared in

English. These questionnaires were again translated into Amharic and administered to the selected respondents to collect the data.

1.6.5 Sampling Procedure and Sample Size

Challela Saving and Credit Cooperative Union has thirty six primary cooperative societies as members up to January, 2009, out of which, four primary cooperatives were selected purposively.

The members for the three primary cooperatives: Shamena Genet, Abela Genet Fuafuate and Jara Danaba rural saving and credit primary cooperative societies are both men and women. The fourth one is women's cooperative society, named as 'Yirba Women Saving and Credit Cooperative Society' which is one among the few women primary cooperative societies of the union. It was selected to see whether there is a difference among cooperatives in empowering women when organized based on gender.

In the first three sampled primary cooperatives, where members are both women and men, the members were stratified based on their sex. The women members in the mixed cooperatives are relatively very low as compared to men. And thus, to have more women in the samples, the members were stratified based on sex before selecting the respondents.

Though the number of women and men in the two strata are not equal, nearly equal numbers of samples were randomly selected from each stratum except in Abela primary cooperative where relatively large number of men members were considered for many of the women were new comers to the cooperative and did not take credit.

In the case of Yirba women rural saving and credit primary cooperative, where all the members are women, the samples were randomly selected. From each sampled primary cooperative society, 10% of the total members were selected for the household survey.

Table 1 Sample respondents used for the survey

S/N	Sample primary cooperatives	Members			Sample Size			% From total members
		F	M	Total	F	M	Total	
1	Abela Genet Primary Rural Saving and Credit Cooperative Society	20	134	154	6	9	15	9.74%
2	Yirba Primary Rural Saving and Credit Cooperative Society	98	0	98	11	0	11	11.20%
3	Jara Danaba Primary Rural Saving and Credit Cooperative Society	31	121	152	7	8	15	9.85%
4	Shamena Genet Primary Rural Saving and Credit Cooperative Society	26	177	203	10	10	20	9.85%
	Total	**175**	**432**	**607**	**34**	**27**	**61**	**10.04%**

Source: Challela Rural Saving and Credit Cooperative Union

1.6.6 Data Analysis

The data collected from both primary and secondary sources were analyzed by using qualitative and quantitative techniques of data analysis.

To analyze and communicate the results some statistical tools like frequency, percentage, mean and standard deviation were used. In addition SPSS software was employed for processing the responses.

Chapter Two

Literature Review

2.1 Conceptual Discussion

2.1.1 Empowerment

Since mid 1980s the word empowerment has become popular among development theorists and practitioners (Rai, 2007; Batliwala, 1994). Different institutions like World Bank, Oxfam, and most nongovernmental organizations identified empowerment as one of the key constituent elements of poverty reduction, and as a primary development assistance goal. Moreover, currently gender equality and women's empowerment is the third of eight MDGs.

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

Feminists around the world, particularly Third World Feminists have contributed important insight to the issue of empowerment. For them power is the central issue to any conceptualization of empowerment and it's a root of the term itself. Power is the ability to make choices (Kabeer, 2005). According to her, to be disempowered is to be denied choices while empowerment refers to the process by which those who have been denied the ability to make strategic life choices acquire such ability. As per her study, these strategic life choices include the capacity to choose marriage partner, a livelihood, whether or not to have children and others that determine life. Kabeer stated that for power to come about three interrelated dimensions are needed: access to and control over resources, agency (capability to use resources) and achievements (attainment of social outcomes).

The other studies confirmed that empowerment includes a sense of people making decisions on matters which are important in their lives and being able to carry them out (Mosedale, 2005; Oxaal and Baden, 1997). This means that empowerment is not only person's capacity to make effective choices but also to transform the choices into actions. Batiliwala argues that empowerment has two levels, intrinsic and extrinsic (Batiliwala, 1997 cited in Embet, 1999). For her empowerment operates at two levels, the first is gaining greater access to and control over resources, which needs to be accompanied by change in ideology and culture. The other is change in or rise in self-confidence, consciousness, and motivation.

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

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

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

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

2.1.2 Women's Empowerment

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

Women's empowerment is a process by which women redefine and extend what is possible for them to be and do in situations where they have been restricted compared to men from being and doing (Mosedale, 2005). She explained that women empowerment is a process by which women redefine gender roles in ways which extends their possibilities from being and doing. Kabeer (2001) argued that women empowerment as a process by which women collectively take action to overcome discriminatory practices. For her women empowerment involves different steps starting with self-development, the individual realization that reaches out to the family, community, the nation and the world at large.

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

The existing power relationship is another important issue in women empowerment, in this aspect Batiliwala (1994) stated that women empowerment challenges the patriarchal power relations that resulted from less control over material assets and intellectual resources which contributes to the subordinate position of women in the society. Sadenberg (2008) added to this point by saying that the aim of women empowerment is to question, destabilize and eventually transform the gender order of patriarchal domination.

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

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

Political empowerment is the other aspect of women's empowerment. The concept of political participation includes their active involvement from the lowest administrative unit (the kebele) to the highest governing body (the House of People Representatives). The concept of political empowerment includes individually or in group, the expression principles of cooperation (Hajela, 2000). He further explained that, cooperatives are basically supposed to work as the shield of the weak and to work towards betterment of weaker sections like women, landless, youth and others. According to his study, cooperatives have to be more effective and successful to achieve the esteemed goal of better living.

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

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

ii. Principles of Cooperative

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

International Cooperative Alliance (ICA) Principles of 1995

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

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

1st Principle: Voluntary and Open Membership

2nd Principle: Democratic Member Control

3rd Principle: Member Economic Participation

4th Principle: Autonomy and Independence

5th Principle: Education, Training and Information

6th Principle: Cooperation among Cooperatives

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

iii. Values of Cooperative

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

of opposition as a result of the infringement of certain rights and political struggle that challenges the status quo (Majitu and Bedria, 1999). For these researchers, women political empowerment is vital to protect the rights of other women, the utilization of women's abilities, experiences and talents for national development and for conflict prevention, management and resolution. They have also identified that the economic dependency of women, social and cultural influences have undermine the political participation of women.

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

2.1.3 Cooperatives

i. Meaning of Cooperative

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

Vinayagamoorthy has also added that the evolution of modern cooperative movement can be traced back to the industrial revolution which took place in England during the second half of eighteenth and the first half of the nineteenth century that later on spread to Asia, Africa and other parts of our world. Today cooperatives are principal form of voluntary organizations in agriculture, marketing and provision of credit and distribution of consumer goods.

In its modern technical sense, cooperative has been defined by many scholars differently. Some of these definitions are given as follows. Cooperatives are democratic institutions organized by the people voluntarily on the basis of self-help and mutual aid to satisfy their economic and social needs and managed democratically in accordance with

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

2.2 Types of Cooperatives

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

Cooperative Based on their Structure

Apex Level Cooperative

↑

Union or Secondary Cooperative

↑ ↑

Primary Cooperative

↑↑↑

Individuals

Source: Jesiah, 2003: 22

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

2.2.1 Saving and Credit Cooperative

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

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

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

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

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

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

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

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

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

2.3 Role of Cooperatives

2.3.1 Economic Contribution of Cooperatives

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

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

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

2.3.2 Social Contribution of Cooperatives

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

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

The other study added that cooperative movement can take up a variety of welfare activities including education and training, housing and consumer protection of the weaker section like women. Cooperatives are based on higher values of equity and equality through which each cooperative promotes the equality of individual members that improves the social status of women through their values and principles (Krishnaswame and Kulandaiswamy, 2000: 128-131). Cooperation is a social philosophy, aimed at the creation of better social order. The same paper indicated that cooperative has the following social values.

- Creates better business environment.
- Keeps profit at home.
- Improves the wealth producing power of the community.
- Preserves competitive conditions.
- Serves as safety valves in the society.
- Takes into account the needs of the weakest and less privileged people in the society.
- Useful mechanism in combating social exclusion.
- Fosters community cohesion.
- Training in self-help.
- Achieves social harmony by eliminating class struggle.

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

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

2.3.3 Political Contribution of Cooperatives

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

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

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

2.4 Cooperative Movement in Ethiopia

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

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

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

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

During the Imperial Period there were about 116 cooperatives with the total members of around 33000 people. However, the contribution of the cooperatives to the national economy was very insignificant and the movement only benefited the landlords due to lack of genuine efforts made to change the land policy (Jesiah, 2003: 48). Others mentioned that the feudal system that is the "antidemocratic system elements", as the main causes of the low performances of the cooperative during the Imperial Period (Haile, 1999 cited in Mesfin, 2007).

In the year 1974 in Ethiopia, the Military Government came to power and issued the land policy proclamation with the association of peasants. Later on in the year 1978 the government issued the cooperative society proclamation known as Cooperative "Societies Proclamation No. 138/1978" with the aim of pooling together of the rural mass efforts and resources and in protecting their economic, political and social rights and in obtaining goods and services essential for production and living purposes at fair price

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

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

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

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

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

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

2.5 Women and Cooperative Movement

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

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

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

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

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

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

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

2.5.1 Cooperative as a Potential Vehicle for Women's Empowerment

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

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

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

According to Krishnaswami and Kulandaiswamy (2000) cooperative is an organization of weak and vulnerable people and a means for their self-defense against unequal competition and economic exploitation. Meaning the ultimate goal of cooperative is to eliminate injustices. The paper also confirmed that cooperation seeks to remedy the economic inequality and the evils of concentration of income and wealth and thereby prevents the exploitation of the weaker sections by the stronger and promotes distributive justice and seeks to establish a fair balance among different factors of production and just economic relation. Therefore, organizing the most vulnerable groups like women in cooperative will enable them to be empowered and become competent in the existing social and economic systems.

Cooperatives contribute a great deal to poverty alleviation through empowering rural women and these cooperatives empower women as members, employees and decision makers (Imoisili, 2001). The researcher has further explained that cooperatives help the women members to secure and protect the political, economic and social and their civil rights. Cooperatives also provide access to assets so as to make them less vulnerable. Like-wise study by Dowdle, (2003) indicates that cooperatives enable the women to get fair price for their labor that have been devalued for centuries and provide possible avenue out of their history of oppression.

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

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

2.6 Women's Policy in Ethiopia

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

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

Sidama, society is a strongly male-dominated patrilineal society in which descent is reckoned through the father's line that able male members of the patriline hold rights over land, while women were denied entitlement to this important resources that limits women to be the main actors in agricultural production and takes active participation in the existing rural development services (Sintayehu, 2002). According to him, in Sidama society the men's works are usually valued while the roles of women are highly undervalued.

The information collected from women's affair office shows that before the 1974 Revolution, women's organized activities were run mainly by non-governmental bodies such as the Ethiopian Women's Welfare Association, the Ethiopian Officer's Wives Association, and the Ethiopian Female Students' Association. These Associations were, however, limited in scope, existed in the cities only. As a result, their contribution to government policies, laws, regulations or development program was limited (TGE, 2003).

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

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

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

Objectives of the Policy

1. To facilitate conditions conducive to the speeding up of equality between men and women so that women can participate in the political, social, and economic life of their country on equal terms with men, ensuring that their right to own property as well as their other human rights are respected and that they are not excluded from the enjoyment of the fruits of their labor or from performing public functions and being decision makers.
2. To facilitate the necessary condition whereby rural women can have access to basic social services and to ways and means of lightening their workload.
3. To eliminate, step by step, prejudices as well as customary and other practices, that are based on the idea of male supremacy and to enable women to hold public office and to participate in the decision making process at all levels.

Therefore, women's policy and the subsequent legal and policy measures have created conducive conditions for Ethiopian women.

2.7 Conceptual Framework

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

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

Conceptual framework on the empowerment benefits of cooperation given below.

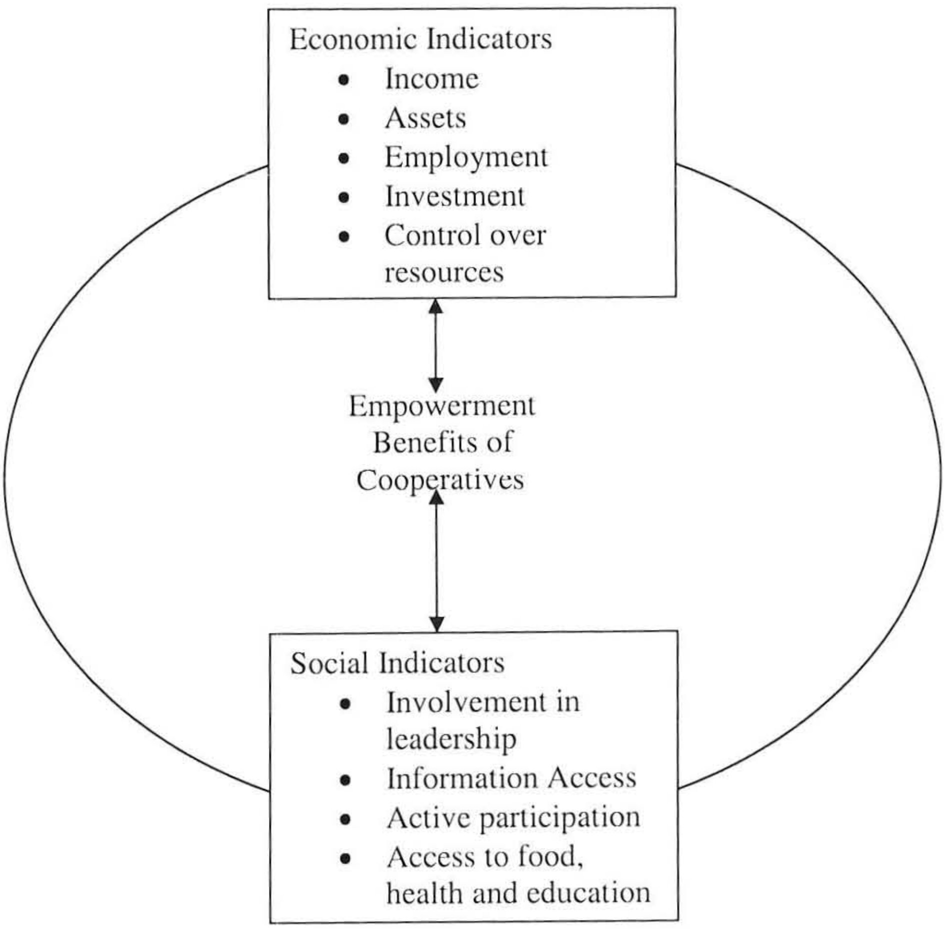

Figure 1 Conceptual framework of the study

Chapter Three

Results and Discussion

3.1 Socio – economic Characteristics of the Respondents

3.1.1 Distribution of Respondents by Age and Gender

The majority of the respondents (45.9 %) are between the range of 31 to 40 years of age followed by 34.4 % that ranges from 21 to 30 years of age. Very few (3.3%) of them from the total are between the age of 51 to 60 years. On the other hand, members in the age range of 41-50 accounts 16.4 % from the total respondents. Concerning women respondents, 50% of them belong to the age of 31-40 years followed by 35.3 % who are in the age range of 20 – 30 years. Very few of them are above the age of 51 years.

Table 2 Respondents distribution by age

No.	Age of respondents	Female	Percent	Male	Percent	Total	Percent
1	20 – 30 years	12	35.3	9	33.3	21	34.4
3	31 – 40 years	17	50	11	40.7	28	45.9
5	41 – 50 years	4	11.8	6	22.2	10	16.4
6	51 – 60 years	1	2.9	1	3.7	2	3.3
Total		**34**	**55.73**	**27**	**44.26**	**61**	**100**

Source: Survey data, 2009

3.1.2 Educational Status of the Respondents

Table 3 Education level of the respondents

	Respondents					
Educational status	**Female**	**Percent**	**Male**	**Percent**	**Total**	**Percent**
Illiterate	12	92	1	8	13	21.3
Elementary school	15	42	21	58	36	59.0
High school	7	58	5	42	12	19.7

Source: Survey data, 2009

It is shown that from the total respondents the majority (59%) attended primary school that enabled them to read and write. However, from the total illiterates 92% of them are women while only 8% are men. From the total high school attendants, 58% are women while the rest 42% are men.

3.1.3 Marital Status of the Respondents

Regarding the marital status of the respondents, 85.2% are married whereas 10% are unmarried. 3.7% are divorced and only one person is a widower. Concerning the women respondents the majority (85.3%) are married while 8.8 % are unmarried. Only 5.9 % are divorced and there is no widow.

Table 4 Marital status of the respondents

Marital Status	Female	Percent	Male	Percent	Total	Percent
Married	29	85.3	23	85.2	52	85.2
Single	3	8.8	3	11.1	6	10
Divorce	2	5.9	0	0	2	3.2
Widow (er)	0	0	1	100	1	1.6
Total	**34**	**55.76**	**27**	**44.26**	**61**	**100**

Source: Survey data, 2009

3.1.4 Occupation of the Respondents

Prior to membership to cooperatives, 54.1% from the total respondents were engaged in agriculture. Petty trading is another main occupation where substantial numbers of respondents, (37.7%) were engaged, side by side to agriculture. Some of the respondents (8.2%) replied that they were just housewife and do not have income generating activities. However, in their daily activities almost all of them have mentioned that they usually participate in agricultural activities with their husbands.

Out of the total number of respondents engaged in both petty trading and agriculture, around 74 % are women whereas only 26 % are men. This shows that substantial numbers of women are engaged in off-farm activities.

Table 5 Main occupation of respondents before the cooperatives

Occupation	Female	Percent	Male	Percent	Total	Percent
Farmer/Agriculture	12	36.4	21	63.6	33	54.1
Housewife	5	100	0	0	5	8.2
Petty trade and farming	17	73.9	6	26.1	23	37.7

Source: Survey data, 2009

Majority of the respondents confirmed that they have diversified their activities after the cooperatives. Especially the percent of those who are engaged in both farming and petty trading activities have grown to 52% after the cooperatives whereas the percentage of those engaged in agriculture alone has dropped to 32%.

3.1.5 Respondents Year of Membership

Table 6 Respondents year of membership

	Year of membership						
Respondents	**2002**	**2003**	**2004**	**2005**	**2006**	**2007**	**Total**
Female	2	9	9	13	1	0	**34**
Male	7	1	10	7	0	2	**27**
Total	**9**	**10**	**19**	**20**	**1**	**2**	**61**
Percent	**14.6**	**16.4**	**31.1**	**32.8**	**1.6**	**3.3**	

Source: Survey data, 2009

As shown in the table above the majority became members in the cooperatives in the year 2004 and 2005 whereas few became members in the year 2006 and 2007.

3.2 Socio-Economic Condition of Sidama Women

In the Sidama society, the discrimination started early from birth. When Sidama woman gives birth to a baby, her friends and relatives usually visit and congratulate her. They also ask her saying "is it a boy or a girl?" She replies 'it is a man' (referring to human-being) when it is a baby boy. If it is a baby girl she keeps quite.

Habtamu *et al.* (2004) confirmed that in Ethiopia, women do not own land, cattle and homes. The same is true in the study area. Women do not have right to own land either through marriage or inherit from her parents. As per the culture, if an individual has no male child, but many female children, he is considered as if he has no child. Moreover, when he dies all the properties are going to be inherited by close male relatives usually his brother's sons.

The participants in FGDs also revealed that in Sidama society, a woman never eats with her husband. Women usually eat after husbands' and children. Even sons eat before daughters. The first quality food made of Inset, known as "*Bursame*" in "*Tilte*" (Sidama cultural equipment to put cultural food) is served for a husband whereas the last left over part known as "*Furfurame*" is for a wife. But currently by the help of churches and NGOs, certain initiatives are being taken to reduce the discrimination of women in eating quality food. They organize them into small groups like '*Mahber*', in which they share ideas and eat *Bursame* so that they can do the same in their house.

Sidama people have their own traditional way of governance. The system is known as '*Shengo*'. In '*Shengo'* meetings disputes are solved and other important decisions that govern the daily life of the society are passed. But it is forbidden for a woman to sit in '*Shengo*' and make decisions even though the decisions affect her life.

In addition, in burial ceremony of the society, women are not allowed go in front of men. In early days, a lady who came to the ceremony with her baby boy should carry him in front of her while going for the ceremony. Back after the ceremony, women usually visit the mourning people by carrying food. They bring two types of food, quality for men and poor quality for women. Thus this shows that the discrimination is not by men alone.

There is also strong labor division in the society. Certain activities are never undertaken by men. For instance, it is forbidden for a man to go to inset field and help his wife. Moreover, the wife does not want that other people see her husband in the inset field since this affect his image in the society.

In general the women's problem in the study area is complex. However, this is not the fault of men or women. It is rather imposed by the culture. Thus due attention is needed both from women and men to improve the conditions. Moreover, the role of the community elders and religious leaders is vital in improving the situation of women.

3.3 Cooperatives and Women Members Empowerment

There is no consensus among scholars on the empowerment benefits of cooperatives. Some believe that cooperatives play crucial roles in empowering women while others stated that organizing women into cooperatives increase their workload and social pressure than empowering.

In this particular study, the respondents did not deny the issue of increasing the work load since it is new responsibility for them. But the thing is to compare the advantage and disadvantage. Almost all women participants said that the burden of responsibility they are taking is much lesser than the advantage they have got. Some of them indicated that the cooperatives enabled them to hire house maid that reduce their workload. Thus, in the case of Ethiopia where there is large labor forces the women can hire house maids to share the household chores if their income increases.

Furthermore, as per the group discussion, becoming a member of a particular cooperative helps women members to undertake business of their own interest. This creates the opportunity for women to exercise their potential and become economically independent. This in turn contributes in improving their image in the family as well as in their community. Some of the women participants in the focus group discussion shared their life experiences. They used to experience uncomfortable situation in their houses for not having their own income. But after they got credit from their cooperatives they started their own business and earn income. As a result they start to own assets, change their house furniture and improved their access to food, health and education. Moreover, the husbands started helping their wives in household works such as taking care of children, washing cloths and taking care of animals when their wives are outside their home for their small business.

In this study, it is identified that almost all of the members had no access to formal financial institutions before they joined the cooperatives. More than 50 % of the respondents went to village money lenders to get credit while only 18% of them had access to micro-finances. According to the respondents, the money lenders often ask them to pay high interests that eroded the profit made in their business. Moreover, the study revealed that there was very poor culture of saving among the people before the cooperatives. They rather use everything they had for immediate consumption.

3.4 Economic Benefits of the Cooperative for Women

Although, empowerment has different dimensions, the economic empowerment is the vital one that helps to achieve the other elements of empowerment. The economic benefits of cooperatives for women were assessed using income, investment and assets created.

3.4.1 Role of Cooperatives on Members Income and Investment

Role of Cooperatives on Members Income

According to many scholars, it is believed that saving and credit cooperatives have a positive impact on women's livelihood, leading to increase income that help women to better perform their roles. In the survey report 86.9 % of the respondents responded that their average yearly income has increased after the cooperatives while (8.9%) replied that there is irregularity (some times increase and other time decrease). Only 3.3 % of the respondents stated that there is no change on their income both before and after the cooperatives. Thus, the majority of respondents' income has increased after the cooperatives keeping other factors constant. However, due to the small sample size the percentage for respondents who replied no change and irregularity (=12%) seems high but they are only eight people from the total respondents.

Table 7 Respondents response concerning their average yearly income

Change on Income	Female	Male	Total	Percent
Increase	27	26	53	86.9
No change	2	0	2	3.3
Irregular	5	1	6	9.8
Total	**34**	**27**	**61**	**100**

Source: Survey data, 2009

To investigate the significance of yearly income increment, average yearly income of the respondents both before and after the cooperatives were collected; and different statistical tools were used to measure the significance of the income increment.

Table 8 Change on average yearly income of the respondents

Particulars	Average yearly gross increase income of the respondents (in Birr)		
	Female	Male	Total
N	34	27	61
Mean	2341	3388.9	2804.9
Std. Deviation	2096.6	2870.6	2502.8
Sum	79596	91505	171,100.0
Percent	46.5	53.5	100

Source: Survey data, 2009

NB. Unit of measurement is Ethiopian Birr. 1US Dollar = 12.54 Birr (May, 2009).

Mean= $\mu = \frac{1}{N}\sum_{i=0}^{N-1} x_i$ Standard deviation= $\delta^2 = \frac{1}{N-1}\sum_{i=0}^{N-1}(x_i - \mu)^2$

Where μ = mean

x_i = individual income increase

N= number of respondents

The respondents have got the total increase of 171,100 Birr on their average yearly income after the cooperatives. From the total increases, 46.5% (=79596 Birr) is achieved by women respondents. It is shown that the average increment of income for individual male respondent is around 3388.89 Birr while it is 2341 Birr for female respondents. There is a difference in increment between men and women members this may be because of two possible reasons. The first point is that there is gap between both early from the beginning. Secondly they are different in capacity of saving. The women respondents' income increase has 2096.6 Birr standard deviation.

In general both men and women respondents have got increase in income, but it is success for a poor rural woman to show such increase in their average yearly income. They added that the increased income enables the members, particularly the women, to access different improved services.

Role of Cooperatives on Investment

When people are organized into cooperatives they have to run certain economic enterprises. In this particular study the cooperatives are engaged in providing saving services both for members and non-members and provide credit to members. Experience shows that, banking activities in Ethiopia are limited to government and economically strong people for many years. These days, however, through their cooperatives, the rural residents are entering into this new economic opportunity.

There was no institutionalized banking facility in the area before the cooperatives. To get the services, they have to travel long distance which is very difficult for women due to their unending activities and the cultural barriers that restrict their movement. As a result, there is a very poor culture of saving among the people in general and women in particular. Lack of saving culture both as an individual and as a society put them on a dependent position. Thus the promotion of rural saving and credit cooperatives in the area contributes to capital formation of individual members as well as the community.

Table 9 Capital formed by respondents in the cooperatives

Particulars	Capital formed by Female	Capital formed by men	Total capital
N	34	27	61
Mean	1522.70	2388.63	1,905.98
Std. Deviation	1431.69	1887.84	1,691.09
Sum	51771.8	64493.01	116264.81
Percent	44.5	55.5	100

Source: Survey data, 2009

NB. Capital = Share Capital plus Saving

Mean= $\mu = \frac{1}{N}\sum_{i=0}^{N-1} x_i$ Standard deviation= $\delta^2 = \frac{1}{N-1}\sum_{i=0}^{N-1}(x_i - \mu)^2$

Whereas μ= mean

x_i = capital formed by individual, N= number of respondents

As indicated in table 9 the total capital (=116,264 Birr) were made in the cooperatives by respondents. 51771.8 Birr or 44.5% of it is formed by women respondents. The average capital for individual woman respondent is (1522.7 Birr), while that of male respondent is

(=2388.6 Birr) in the cooperatives. The standard deviation for female and male respondents is 1431.7 Birr and 188.8Birr respectively.

3.4.2 Role of Cooperatives in Asset Creation

Members Finance their House Construction

Based on the survey result, there are some members who contribute money for their house construction. Basically in the Sidama society, the responsibility to construct a house and financing it is rested upon men's shoulder. However, there are some women members who were financing their house construction after the cooperatives. They become the owner of house. Above all, this challenges the traditional division of responsibility between a woman and a man.

Table 10 Respondents financed their house construction and purchased grain mill

No	Particulars	Respondents					
		Female	Percent	Male	Percent	Total	Percent (N=61)
1	Respondents finance their house construction	12	46.2	14	53.8	34	55.7
2	Respondents purchased grain mill	3	75	1	25	4	6.6

Source: Survey data, 2009

Those members who finance their house construction account for 55.7 % of the total respondents (N= 61). Accordingly, from the respondents who have financed their house construction, 46.2 % are women respondents.

Purchase of Grain Mill

There are also individual members who have purchased grain mill after the cooperatives. From the total respondents that purchased grain mill, 75% are women respondents while 25 % are men. Many of these women started from a scratch. Therefore, this is a great achievement for them. Currently, they are categorized among a well to do members of the society.

Livestock Purchased

In addition to the above mentioned fixed assets, the members were able to own different animals and use their products both for consumption and cash. Many of them are selling the products of the animals and use as sources of income. On the other hand, some of them replied that their children are getting different animal products after the cooperatives. This in turn improved their diet.

Table 11 Livestock purchased by respondents after cooperatives

	Animals Purchased						
Respondents	Oxen	Cows	Sheep	Goats	Chicken	Total	Percent
Female	11	20	50	15	59	155	56.2
Male	21	32	0	28	40	121	43.8
Total	32	52	50	43	99	276	100
Women contribution in percent	34.4	38.5	100	34.9	59.6		

Source: Survey study, 2009

The table above indicates that both men and women respondents have participated in purchasing different types of livestock after the cooperatives. From the total livestock purchased, 56.16 % of them were purchased by women respondents. The women respondents are leading in having more number of sheep and chicken.

Farm Equipment

There are some respondents who have purchased farm implements after the cooperatives. On average, from the total respondents (N= 61), 9 % have changed all their farm equipments. From these respondents (= 9%), 33 % are women members.

Table 12 Respondents who have purchased farm equipments

No.	Types of equipment	Respondents purchase equipments			
		Female	Male	Total	Percent from N=61
1	Hand tools for farming	1	3	4	6.56
2	Horse cart	0	3	3	4.9
3	Donkey cart	4	8	12	19.67
4	Water pump	2	1	3	4.9
	On average	2	4	6	9.0075

Source: Survey study 2009

The purchased farm equipments had helped the respondents in their agricultural activities. According to their responses, purchased water pump has helped them to solve the water problem in their agricultural activities. Out of 3 water pumps purchased, two of them were purchased by the women respondents. In addition to these, there are also some members who have purchased horse and donkey for carts. By entering into such business they solved the transportation problems of their area. The women are also involved in this business that they did not perform before. This shows there is a role change after cooperatives.

House Furniture

Some of the members have changed their house furniture such as bed, table and chairs. This contributes to the change in their life style. From the total respondents that changed their bed, 57.1% of them are women. From the total respondents purchased tables and chairs for their house, 53 % are women. As their income increases the contribution of women in their household also increases. The increased income for male respondents is high but in changing their house furniture, the women are leading. Thus, the women are more committed to their houses as their income increases.

Table 13 Number of respondents purchased house furniture

No.	Types of equipment	Respondents purchase equipments Female	Percent	Male	Percent	Total	Percent N=61
1	Bed	8	57.1	6	42.9	14	22.95
2	Tables and chairs	22	53.7	19	46.3	41	67.21

Source: Survey study, 2009

3.4.3 Control of Assets

Women in Ethiopia have no control over property including the right to take some amount of grain out of a granary without the permission of men (Majitu and Bedria, 1999). For everything, women need to ask the permission of their husbands whereas the husbands never ask their wives' permission to sell animals or grains in the study area. Although, women sometimes sell grains like *teff* without telling to their husbands and use the money for family needs, in the study area, the resource is still controlled by men and the women have less control over them.

In the analysis of the survey, 63.9 % of the respondents mentioned that assets are controlled by men, while around 26.3% replied that women are controlling the assets. 9.8% replied that both husband and wife jointly control their assets.

Particularly in women cooperative, the participants in FGDs told researcher that many women do not want to tell to their husbands the exact amount of loan they have got and where to invest it. They did this for two reasons: the first thing is that the husbands want to take the money and put everything under their control; the second reason is that if they know, they may misuse it. Most likely, these are reasons why some of the women feel that they are controlling the assets.

3.5 Social Empowerment Benefits of Cooperative for Women Members

3.5.1 Women Participation

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

Participation of Women in Management

According to Dessalegn (1989), in rural Ethiopia the authority is under the control of men. According to him both in *kebele* administration and cooperative management the involvement of women is insignificant. In this study area, the same situation is being reflected. In the management of the union, almost all board members are men. The trend in the primary society is not as such different. Very few numbers of women are involved in the management of the cooperatives.

There are many types of committees in the cooperatives. These include main committee (Chairperson, Vice chairperson, Cashier, Secretary, and Treasurer), credit committee, controlling committee and education committee. Except in main committee where the members are five, in all other committees there are three members in each committee. The main committee and the credit committee are relatively the most active committees when compared to others.

Table 14 Board members in the cooperatives

No	Sampled cooperative	Board Members					
		Male	Percent	Female	Percent	Total	Percent
1	Abela	14	100	0	0	14	100
2	Yirba	0	0	14	100	14	100
3	Shamena	12	85.7	2	14.36	14	100
4	Jara Danaba	12	85.7	2	14.3	14	100
	Total	38	67.9	18	32.1	56	100

Source: Documents of the sampled primary societies (2009)

As shown in the table, from the total members involved in the management of the sampled cooperatives, 32.1 % are women while the rest are male members. It seems that there is relatively good participation of women in the management but the figure is high due to Yirba women cooperative that involved only women in all the existing positions. Except Yirba women cooperative, women participation in board for the others is only 9.5%. Moreover, in Abela primary society there is no woman in the management committee currently.

The discussion made with the participants revealed that almost in all the sampled primary societies, election of board members did not take place as scheduled. Despite the rules stated in the by-law of the cooperatives, which says a cooperative has to undertake new election every three years, in the majority of them no election was made since their establishment even-though the first working time of the board members is passed. But practicing the democratic nature of cooperatives is possible only when election is undertaken on regular basis. In many of the primary cooperatives the participants replied that women are new comers to their cooperatives that is why they are few in the board.

Women Positions in Board

The result of this study revealed that in the two primary cooperatives where both men and women are members of the cooperatives, there is no woman in main committee. In the case of Shamena primary society, there are two women in the committee; one in credit and the other one in controlling committee. Accordingly, in Jara Danaba society, there are two women in board and both of them are in credit committee.

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

Women Capacity to lead the Cooperatives

In the following table, 57.4 % agreed and 19.7% strongly agreed with the supposition that women have the capacity of leading their cooperatives. From the total respondents very few (eight) replied that they do not agree on the leading capacity of women.

Table 15 Respondents perception on women capacity

Sex		Women have a capacity of leading the coop					Total
		Strongly Disagree	Disagree	Undecided	Agree	Strongly Agree	
Female	Count	1	3	2	19	9	34
	Percent	50.0%	42.9%	40.0%	54.3%	75.0%	55.7%
Male	Count	1	4	3	16	3	27
	Percent	50.0%	57.1%	60.0%	45.7%	25.0%	44.3%
Total	Count	2	7	5	35	12	61
	% from total respondents 9(N=61)	3.3%	11.5%	8.2%	57.4%	19.7%	100.0 %

Source: Survey study, 2009

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

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

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

Some respondents revealed that there is a fear to participate in such activities among women. A lady from Shamena Primary Society had shared her own experience to the researcher during the discussion made with women participants. She started by saying that women fear debt much more than men. She joined the cooperative lately. She said she was late to be a member of the cooperative mainly due to fear of debt. She had explained the situation in the following manner:

> "Once, before the establishment of this cooperative, people, like you, came from other places called both men and women and taught us nicely about the importance of saving and credit. They asked our problems and discussed with us. In the middle of the discussion, they mentioned that they want to organize self-help groups and provide credit and encourage us to save after words. All of us were happy and willing to do so because we need the services badly. They added on the issue of credit, saying that you have to pay back the credit taken by your colleague if she/he could not pay. Finally, they said that if somebody who took credit dies unfortunately before she/he pays back the credit, the dead body would not be buried until someone comes and takes the responsibility of repaying the loan. Thus, we (women groups) were discussed and concluded that we should not be a member of such organization. Saying that, we are accustomed to our problem and it will leave us when we die; but this will not even left us free after our death. Therefore, when the issue of this cooperative came to our area many of us were not interested in it recalling the pervious experience. However, eventually, after observing the changes on the cooperative members, we were attracted to be a member of the cooperative."

The above information revealed that men and women are different in their ideas. Both heard the issue but the women lag behind to be organized into cooperatives. Therefore, as development agents we need to take care when we communicate with the society.

In the end the participation of women both as members and management of the cooperatives is insignificant. In saving and credit cooperatives of Asian and other African countries there is relatively high participation of women but in the cooperatives under study it is not. Moreover, organizing rural people into saving and credit cooperative is a new development service but neglecting women in cooperatives is an old mistake being repeated.

Participation of Women in General Assembly Meeting

Except in Shamena primary cooperative where the respondents replied they have general assembly meeting quarterly, in other sampled cooperatives the general assembly meeting is once in a year. Their participation is summarized in table below.

Table 16 Participation of respondents in general assembly meeting

Attend GA meeting	Female	Percent	Male	Percent	Total	Percent
Always	19	55.9	15	44.1	34	55.7
Sometimes	11	50	11	50	22	36.1
Not at all	4	80	1	20	5	8.2

Source: survey result, 2009

As indicated in the table above, large number of the respondents (55.7%), replied that they attend always the meeting out of which 55.9%, are women respondents. The next big figure (=36.1%) is the percent of respondents who attend the general assembly meeting sometimes. Few numbers of respondents (8.2%) are not attending the meeting at all. Thus, the participation of the members on the general assembly meeting is encouraging. The participation of women in the meeting is good.

Apart from attending the meeting, the issue of active participation of women on the meeting and the value given to their idea by others were also raised in the group discussion. The majority participants replied that most of the time, women members are not willing to express their ideas on meeting. Very few women give ideas on meeting and usually their idea are constructive and accepted by others.

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

Participation in Decision Making

In male dominated society like our country, decision making power is vested in the hands of men. Most of the time, women are economically dependant on their husbands which in turn affects their decision making power in the family. There is no exception for the study area where every resource is under the control of men. Moreover, in Sidama society, it is culturally forbidden for women to participate on *Shengo* (cultural meeting on which important decisions are made). Thus, women are ignored in community decision making which affects the whole community as per the discussion of the participant in FGDs. This implies that somebody else is deciding on their behalf.

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

3.5.2 Respondents Access to Information and Training

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

Both the survey result and the discussion made in FGDs revealed that there is no regularly designed information exchange mechanism in the primary societies and in the union. However, this does not mean that there is no information exchange at all. In the FGDs made the women in Yirba society mentioned that they are discussing important issues every month when they come to pay their savings. This helped them to exchange important information.

In the area, opportunities for men to listen to a radio may exist in "*tela bets'/ 'teji bets*" but it is not easy for women to go to these places culturally. In addition, in certain cases where radio is available in their home, it is regarded as male's property and be operated in their willing. This problem is reinforced by lack of time for women to sit and listen to mass media. As a result, women in the area have poor access to radio and other mass media compared to their male counterparts. Although, having radio/tape itself alone does not indicate that women have got access to information, having these in the house have certain impact on getting information. The survey report revealed that some of the respondents have purchased radio or tape after the cooperative. From the total women respondents, 42% have purchased radio.

Their movement away from their home for business of their cooperative enabled the women members to get information. This is also the other benefit of cooperatives to its members. Others revealed that in the cooperatives, some times the promoters and people from NGOs provide information on their rights, equality and business undertakings. Thus, due to one or two of these reasons, the women members started to get information. Therefore, there is certain improvement on the information access of women members after cooperatives keeping other factors constant.

To assess the member's access to radio both before and after the cooperative the following rating mechanisms were used. The ratings are 1= very poor, 2= poor, 3= limited, 4= good and 5= very good.

Table 17 Respondents' access to radio

Particulars	Sex	N	Mean
Access of radio before cooperatives	Female	34	2.26
	Male	27	2.59
	Total	61	2.41
Access to radio after cooperatives	Female	34	3.47
	Male	27	3.96
	Total	61	3.69

Source: Survey study, 2009

Based on these ratings, the women's access to radio before the cooperative lies between 1 and 2 that is 1.97 mean or between very poor and poor and very close to poor had improved to between poor and limited after the cooperative. This shows that there is little improvement on their access to mass media after cooperatives. However, some of the women mentioned that still the control of radio is in the hands of men.

Training Opportunity

One of the principles in the international cooperative states the provision of education, training and information for its members. Cooperatives provide training for their members, board of directors and employees so that they can contribute to the development of their cooperatives. Even if the training given in the cooperative is not on regular basis, occasionally there is training services provided for members. According to the group discussions, sometimes training is given to members, board of directors and employees of the cooperatives. However, the majority replied that the training provided in the cooperative is limited. This is a major problem for the cooperatives to attract new members and retain the old members. Others, particularly women respondents were mentioning that they do not want to take loan because they do not know what to do with it. Without training it is very difficult for them to run certain business.

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

3.5.3 Awareness on Gender Equality and Democracy

Awareness on Equality

It would be observed from the principles that in cooperation that there is nothing that discriminates women in cooperatives. Rather, the principles aim at ensuring equal opportunity, benefits and services without any gender bias. However, there is a high gender imbalance both in the union and in primary societies in this particular study. There is very low participation of women in the cooperatives. Organization of rural saving and credit cooperatives is almost new development strategy to solve the credit need of rural people as mentioned by cooperative promoters, but discriminating women in cooperative comes from the past experience. We are repeating the same mistakes.

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

The discussion with the board and manager of the Union, revealed that they have already recognized the existing gender imbalances both as members and managing committee in the Union and its primary societies. On the general assembly meeting they had last year, they raised the issue as a big problem and setting agenda on how to increase women members. On their discussion, they came to agreement that every male member has to bring his wife to be a member of the cooperative. In addition to this, when both man and woman come to the cooperative for credit and both fulfill the requirements, priority is given to women members to get credit if the money in the cooperative's account is not enough for both.

However, the issue of bringing women members by their husbands is under question. Our experiences as a country shows that cooperatives organized without the willingness of its members resulted in failure. Therefore, bringing women into cooperatives by their husbands may need further study to be implemented.

Awareness on Democracy

Most of the respondents stipulated the fact that their awareness on democracy and equality has been improved after the cooperatives. The promoters teach the members about equality of men and women. Therefore, women as members of the cooperative have improved their information on equality and democracy. Their awareness on democracy and equality has been improved as they start to participate in the cooperatives. The promoters advise and encourage women to join cooperatives. The principles in the cooperatives state that everybody is equal irrespective of their sex in the cooperative.

3.5.4 Role of the Cooperatives on Food Access and Other Services

Role of Cooperatives on Food Access

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

Table 18 Respondents access to food

Particulars	**Sex**	**N**	**Mean**
Your access to enough food before cooperatives	Female	34	2.32
	Male	27	3.00
Your family access to enough food after cooperatives	Female	34	3.59
	Male	27	4.15
Your access to quality food before cooperatives	Female	34	1.91
	Male	27	2.56
Your access to quality food after cooperatives	Female	34	3.03
	Male	27	3.89

Source: Survey study, 2009

The respondents stated that their access to quantity and quality of food is improved after the cooperatives. However, there is still variation between women and men in access to food. As described by participants on FGDs, women have very poor access to quality and quantity of food in Sidama society. The variation between men and women in their access to food observed in table 18 most probably comes from the culture of the society.

According to the table above, the women members had poor access to enough food before the cooperatives. It was improved later. Currently, their access to food is almost good but not exactly good. The men members had limited access to enough food before cooperative but better than women. Food access for men improved to good access after the cooperatives.

Moreover, on the discussion made with the participants the issue of food quality and quantity in their context had been raised and discussed. Based on the discussion, food quality for the society means the different ingredients used with *kocho* (known Sidama food). Very poor group used to take *Kocho* with *Gomen* (cabbage) alone while well to do families take *kocho* with *Gomen* (cabbage), butter, milk, and other ingredients like *Haricot bean* (*Boloke*) and others. The Sidama women culturally used to eat *Furfurame* (left over *Kocho*), which is of poor quality. On the other hand, when we look at food quantity, it deals with how often they eat in a day. As per the study, those who used to eat once in a day started to eat twice or three times. Thus we can easily recognize improvements on women access to food from the study. But still further effort is needed improve the condition of women in terms of food.

Health Services

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

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

Table 19 Respondents access to health

Particulars	Sex	N	Mean
Your access to family health care before cooperatives	Female	34	1.88
	Male	27	2.22
	Total	**61**	**2.03**
Your family access to health after cooperatives	Female	34	3.53
	Male	27	3.63
	Total	**61**	**3.57**

Source: Survey study, 2009

Concerning the family health of the respondents, the women respondents are between very poor and poor since the mean lies in between 1 and 2 but very close to poor before the cooperative. After the cooperatives, the figure is 3.5. It lies between limited and good access. They added that they started to take their children to health center more easily after the cooperatives.

Education Services

Even though, the cooperatives do not provide education services for members or their family members, they have an impact on the education services of the family members. According to the information gathered from the respondents through survey questionnaire, the majority of the respondents replied that they started to send their children to school. They provide them with the necessary materials for their schooling easily. Many of the respondents replied that it was very difficult to do these before the cooperatives. Thus, if there were five school age children in the house, only 2 to 3 of them could go while the remaining just support the family at and around home. According to the discussion made with the participants, many of them send their children to private colleges in Hawassa and other towns.

Credit Services

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

The poor access of women to credit is resulted due to many factors of which lack of financial institutions in their area, lack of collateral and lack of independent income generating activities are the major ones. But now women have got access to credit through their cooperatives. They started business of their interests by the loan they have taken from their cooperatives.

3.6 Major Factors Affecting the Performance of the Cooperative

3.6.1 Lack of Regular Training

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

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

3.6.2 Lack of Coordination

There are many organizations working directly or indirectly with the cooperatives like cooperative office, women affairs, NGOs and others. But there is lack of proper coordination between them. For instance, Yirba Women Society was organized by the help of Wereda cooperative office and one NGO. Another new NGO came to the area with fund and want to organize women associations. This new NGO started to organize women in self-help groups by taking many of them from the previously organized society. But a lot was done previously to convince these women to be organized in Yirba primary society. If things go this way all efforts will end fruitless.

Some of the women are members and serve in managing committee in both cooperatives. This is against the Ethiopian cooperative proclamation No.147/1998 that says an individual cannot be a member of two cooperatives undertaking the same activities. Thus this need to be corrected by concerned parties.

3.6.3 Dependency

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

Chapter Four

Conclusion and Recommendation

4.1 Conclusion

Women empowerment is one of the policy approaches aimed to give responses to gender based problems and improve the condition of women in their society. It is process through which women gain access to and control over resources, get opportunity to make decisions and take action accordingly. For empowerment to come about, different empowerment instruments have been used, out of which organizing women into cooperatives is attracting the attention of many organizations.

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

Accordingly, for the study, four primary societies were selected from the members of Chellala Rural Saving and Credit Cooperative Union, of which 10% of the households were selected for the survey. In addition to the survey, FGDs and key informant interviews were used to gather the necessary data.

The cooperatives provide saving and credit services for the women that enabled them to start income generating activities. As a result, their average yearly income has increased. The average income increase for individual woman after the cooperative is 2,341 Birr. From the total income increased (171,100.00) after the cooperatives, 46.5% is gained by women respondents. On the other hand, the respondents accumulated a total capital of 116,264.9 Birr in the form of saving and share capital. The contribution of women respondents to the total capital is 44.5%.

Apart from increasing members' income and investment, the cooperatives have contributed a lot on members' asset creation. After the cooperatives, some of them financed their house construction, purchased grain mill and different types of livestock. Others have changed their house furniture that improved their live style.

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

Majority of the respondents confirmed that their access to food, health services and education has been improved after the cooperative. The ingredients used with their common food (*kocho*) are improved. Those who were using *Kocho* with *Gomen* only started to add other ingredients like milk, butter, *Haricot bean* and others. The respondents have not denied that cooperatives play crucial role in promoting gender equality and creating awareness on democracy in the society.

In general, being organized into cooperatives is very important for women to improve their economic and social conditions. However, low participation of women, lack of coordination and proper training, dependency and interference of local administrators in the internal affairs of the cooperatives are the major problems observed in the cooperatives.

4.2 Recommendations

In order to increase the empowerment benefits of cooperatives for their members particularly to the rural women in the study area, the researcher makes the following recommendations:

The following major recommendations are given:

- The cooperative office, women affairs offices and the NGOs working with cooperatives should make every effort to increase women's participation in formal cooperatives.

- Efforts need to be made to increase the awareness of rural women on the importance of cooperatives through training and advocacy.

- Serious work should be done on business plan for women members and important technical and financial support need to be provided.

- Coordinated efforts by community leaders, religious leaders, NGOs and governmental organizations should be made to change the traditional practices that inhibit women's involvement in self-help organization like cooperative

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Annex

Annex 1 Household Survey Questionnaire

Addis Ababa University, College of Development Studies
Department of Rural Livelihood and Development

This questionnaire is designed to get information on the role of cooperatives in empowering rural women in Sidama Zone with special reference to Chelela Rural Saving and Credit Cooperative Union. In Ethiopia there is little information on the role of cooperatives and on the empowerment issues. The questionnaire is used for MA thesis work in CDS, AAU that identifies the economic and social contribution of cooperative for rural women.

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

Thank you in advance for your cooperation!

Date ________________
Woreda ______________

I. Personal information

1) Name of the cooperative ________________________
2) Sex ______
3) Age ___________
4) Marital status:
    1) Married
    2) Single
    3) Widow
    4) Divorced

5) Educational Background: please use (✓)

1) Primary School 2) Secondary 3) Preparatory 4) College diploma

5) Degree 6) No formal education 7) Other Please Specify: ___________

6) Religion ☐ Christian ☐ Muslim ☐ Other Please Specify: ___________

7) Family Size ____________

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

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

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

____
____
____
____

II. Membership and management issues in cooperative

10) When did you become a member of your cooperative? _____________

11) Who motivates you to become a member? ____________________________

12) What is your contribution in the cooperative capital?

a) Share ________
b) Saving _______

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

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

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

Yes, _______ No, ________

If yes, please specify the changes.

____

____

____

____

15) The following items asses the participation of women in the cooperatives. Based on your own views indicate your level of "agreement" or "disagreement" by rating from "strongly agree" to "strongly disagree".

Strongly agree (SA) = 5 Agree (AG) =4

Undecided (UD) = 3 Disagree (DA) =2

Strongly disagree (SDA) =1

No.	Statements	Ratings				
		SA	AG	UD	DA	SDA
1	There is high interest among women to be organized into cooperative.					
2	Women members are willing to express their feelings on the general assembly meeting.					
3	women members are willing to accept responsibilities.					
4	Women members attend meeting regularly, elect and being elected in board of directors					
5	Women's are capable of accomplishing their duties in board.					
6	Members are not interest to elect women members in board.					

16) Who is responsible in managing your cooperative? (✓)

1) Board of directors
2) Managers
3) Accountants

4) Other please Specify:__________________

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

Yes, _________ No, __________

18) If your answer for Q 17 is yes, what is your feeling before and after becoming a leader of your cooperative?

____

____

____

19) In what position do women members serve mainly in board of directors?

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

III. Economic issues

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

____

____

21) List the major crops grown in your area?

____

____

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

1) Marketing of farm products

2) Provision of Credit
3) Mobilization of savings
4) Dividend payment
5) Other please specify: ______________________________

23) Are you using the services of the cooperative?(✓) Yes, _________ No, _______

If yes, when?

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

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

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

What are your sources of finance after the cooperative?

____

____

25) What are the difference and similarity of taking credit from your cooperative and other sources?

____

____

____

____

26) For what purpose did you use the loan you have taken from the cooperative?

____

____

____

____

____

27) What is the average income of the family per year in Birr?

a) Before the cooperative________

b) After the cooperative _________

28) How do you value your yearly income level as compared to people in your area(✓)

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

29) What are the major fixed assets you have changed after the cooperative?

1) House
2) Purchase grain mill
3) Others please specify________________________

30) What are the house furniture you have bought after the cooperative

____

____

31) Have you purchased radio or TV after the Cooperative?

Yes _____

No ______

32) Which of the following livestock have you purchased after the cooperative and how many

1) Cow __________
2) Oxen ___________

3) Sheep __________

4) Goat ___________

5) Chicken ________

6) Others please specify _______________________

33) Have you purchased farm equipment after the cooperative?

Yes_____

No______

If yes, which one of the following?

1) Water Pump

2) Maresha

3) Donkey Craft

4) Horse craft

5) Others please specify _____________________

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

1) Husband

2) Wife

3) Both husband and wife

4) Others please specify

35) Who is responsible in repaying the loan taken from the cooperative?

____

____

IV. Social and political Issues

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

____

____

____

____

____

33. Do you think women can be good leaders?

Yes ________

No ________

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

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

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

Very good (VG) =5

Good (G) = 4

Limited (L) = 3

Poor (P) =2

Very poor (VP) = 1

No.	Services	Before cooperatives					After cooperatives				
		VP	P	L	G	VG	VP	P	L	G	VG
1	Health										
1.1	Pregnancy care										
1.2	Child care										
1.3	Family treatment										
2	Information and new ideas										
2.1	Access to TV										
2.2	Access to telephone										
2.3	Access to Radio										
3	Food										
3.1	Quantity of food										
3.2	Quality of food										
4	Education										
4.1	Formal education for children										
4.2	Training										
4.3	Informal education										
5	Contact with change agent										
6	Awareness democracy										
7	Awareness on equality										
8	Right to make decision in family affairs										
9	Participation in local administration										

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

____

____

Annex 2 Checklist for FGDs

For women members

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

For men members

1. Condition of women (their role and status), gender problems in the area,
2. Participation of women, Opportunities and challenges in organizing women into cooperatives and measures to be taken to improve women participation,
3. Importance of participating women in cooperative (economic, social and political)
4. Saving and repayment culture of the women
5. Participation of women in leadership, their decision making process,

Annex 3 Checklist for Key Informants

1. Role of women in the society, gender problem, contribution of cooperative in bringing gender equality
2. External and internal environment to organize women into cooperative
3. Achievement of the women members (socially and economically)
4. Their participation in board and leadership style of women members

Annex 4 Checklist for Management Committee

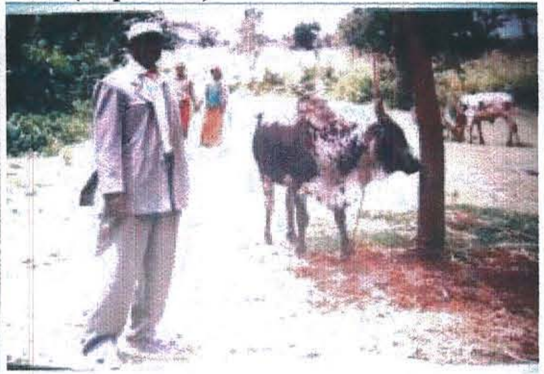
1. Women participation in the union, their ability and willingness
2. General assembly meeting, terms of board
3. Sources and uses of fund
4. Disputes, how to solve
5. Major problems you are facing and what to do

Annex 5 Checklist for Community Elders

1. Position of women in the society
2. Informal association of women
3. Role of women
4. Importance of organizing women cooperative
5. What to do to improve the condition of women

Annex 6 Economic contribution of cooperatives (in picture)


Animal rearing


Animal fattening


Cereal trading

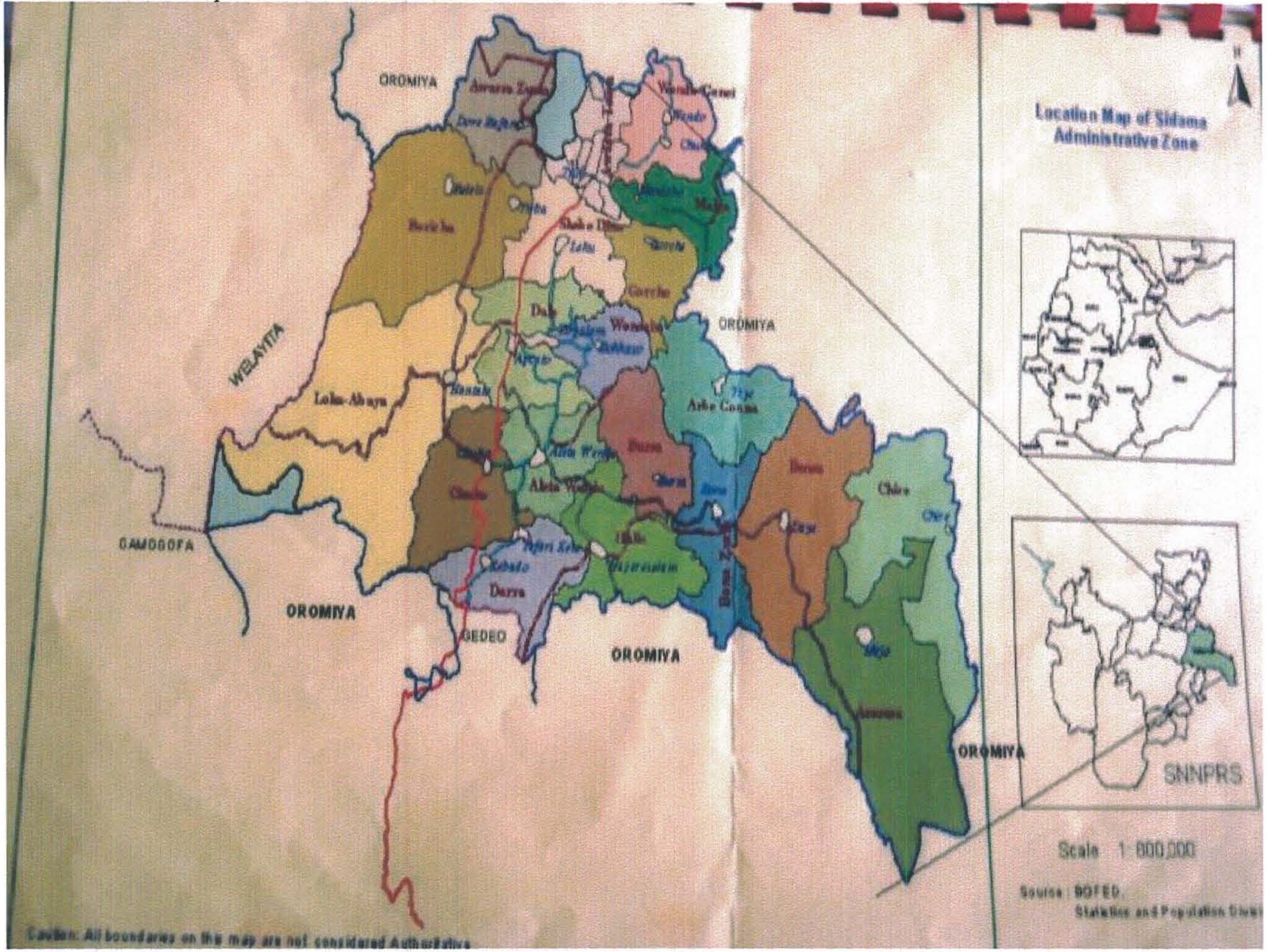

Mobile market


Purchased horse cart


Rural snack by women member


Animal fattening

Annex 7 Location Map of Sidama Administrative Zone



Declaration

I, the undersigned, declare that this study entitled as "Potential of Cooperatives in Empowering the Rural Women: The case of Chellala Rural Saving and Credit Cooperative Union, Sidama Zone" is my original work and any material used in this study is dully acknowledged.

Declared by:

Name: Abiyot Eliyas

Signature: ___________

Date: ________________

Candidate

Confirmed by:

Name: Dr. Ali Hassen

Signature: ____________

Date: __________________

Advisor