ADDIS ABABA UNIVERSITY

SCHOOL OF GRADUATE STUDIES

The Role of Agricultural Cooperatives in Building Sustainable Livelihood for Rural Women: A Case Study of Women Members of Garagodo & Hembecho Cooperatives, Bolloso Sore *Woreda*, Wolaita Zone, SNNPR

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A Thesis Submitted to the School of Graduate Studies of Addis Ababa University in Partial Fulfillment of the Requirements for the Degree of Master of Arts in Sociology

Advisor: Taye Nigussie (PhD)

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Acronyms

MoFED: Ministry of Finance and Economic Development

DFID: Department For International Development

ESPS: Ethiopian Society of Population Studies

FAO: Food and Agricultural Organization

FCA: Federal Cooperative Agency

FDRE: Federal Democratic Republic of Ethiopia

FGD: Focus Group Discussions

ILO: International Labour Organization

IMC: International Medical Corps

PAC: Primary Agricultural Cooperatives

SACCOs: Saving and Credit Cooperatives

SLF: Sustainable Livelihood Framework

WB: World Bank

Glossary of Local Terms

Gottara: is the traditional mechanism for food storing where surplus products of grains are placed in a store made from wood

Edir: Traditional self-help group widely present in Ethiopia

Enset: is a plant mostly known as false banana, which serve as staple crop in Wolayta

Gonduwa: is local term for a worm which attacks the root of sweet potato

Kebele: is lowest administrative level

Saama: is the share which members of the cooperative buy and the dividends are distributed on the amount members own

Shufuwa: is the indigenous way of saving money as members collect money together and share it turn by turn on regular basis (equivalent to Amharic term of *Ekub*)

Uncha: is bread prepared from *enset* plant and serves as food item

Woreda: is the administrative division next to zonal administration and higher than *kebele* administration

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Abstract

The study on the Role of Agricultural Marketing Cooperative in Building Sustainable Livelihood for rural women in the case of Garagodo and Hembecho primary agricultural cooperative attempted to analyse the contribution of primary agricultural cooperative in enabling women to build sustainable livelihood which is capable of coping with and recover from vulnerability.

The main objective of the study was to assess the role of primary agricultural cooperatives in enabling women to cope with stresses and shocks through building sustainable livelihood. By using the sustainable livelihood framework adopted from DFID (199), the study tried to illustrate how the cooperatives as transforming structure enabled women to build sustainable livelihood by accessing livelihood capitals.

The study employed approximating longitudinal survey as research design. It also employed both quantitative and qualitative methods of data collection and analysis. The quantitative method of data collection employed survey method and the qualitative method of data collection employed in-depth interview, FGD, and observation methods. Using the methods, primary data was collected from sample members of the cooperatives, centrally placed officials from marketing and cooperative development offices and managerial bodies of the cooperative enterprises. Simple random sampling technique was employed so as to select sample respondents of the study.

The finding of the study has revealed that the cooperatives provided women with various services including supply of agricultural inputs, credit services, marketing of agricultural input and output. Access to these services in turn enabled women to improve their productivity, augment their income, and build livelihood assets which are capable of withstanding risks and shocks. Despite these benefits it yielded to women, the cooperative encountered various problems that hampered the potential benefit of women, which calls for the due attention of concerned bodies.

CHAPTER ONE: INTRODUCTION

1.1 Background the Study

ICA & ILO (2014) have reported that about one billion people are involved in cooperatives in some way, either as members/customers, as employees/participants, or both. Cooperatives are believed to be source of employment at least to 100 million people worldwide. According to the organizations, the livelihoods of nearly half the world's population are secured by cooperative enterprises. In the context of Ethiopia, though cooperatives are source of employment and income for many people, women represent only 20 percent of cooperative membership and even fewer are found in management positions (Thomas, Fanaye, and Waller, 2013).

Rural based cooperatives can contribute to reduced vulnerability of rural women through improving women's access to productive resources. FAO (2012) stated that cooperatives play an important role in supporting small agricultural producers and marginalized groups such as young people and women. Through enabling them to access credit service, agricultural input supply and marketing service, the cooperatives enhances their productivity. Cooperatives reduce vulnerability by empowering their members economically and socially and create stable rural employment through business models that are resilient to economic and environmental shocks (ICA & ILO, 2014).

Cooperatives help create more equitable growth by making markets work better for poor people, by generating economies of scale, increasing access to information, and improving bargaining power. They also have role in tackling rural poverty by increasing the productivity and incomes of small scale farmers by helping them collectively negotiate better prices for seeds, fertilizer, transport and storage. Cooperatives expand poor people's access to financial services, including credit savings and in some cases insurance and remittances. These services can support startup and expansion of enterprises;

enable the risk taking that can lead to increased profitability; and reduce vulnerability by allowing the poor to accrue savings, build assets and smooth out consumption(Gicheru, 2012).

As to Chambers and Conway (1991), livelihood capability in the context of change and unpredictability requires being adaptable, versatile, quick to change, well-informed, and able to exploit diverse, complicating and changing resources and opportunities. Cooperatives are believed to enhance the capability of small holder farmers, including women, through education and training, providing access to productive resources and paving way for gender equality to take place.

Poor households typically face a range of risks, which are both economic and social in nature. Vulnerability to risk, and its opposite, resilience, are both strongly linked to the capacity of individuals or households to prevent, mitigate or cope with such risks (WHO, 2007, cited in Jones, Yisak and Tassew, 2010:4). Women typically have lower levels of education, have less access, ownership and control of productive assets and different social networks to men, which results in lower economic productivity and income generation, and weaker bargaining positions in the household (Holmes & Jones, 2011). This shows that to what extent vulnerably is embedded in gender relationships.

In the context Ethiopia, a host of factors contribute to the vulnerability of households and individuals. Ethiopia has witnessed various frequent disasters such as drought, famine, epidemics, flood, landslides, earthquakes, civil war, and mass displacement (FDRE, 2002; MOFED, 2002). Women are among the most affected groups by these shocks. Their low social status and lack of access to and ownership of productive assets makes their coping mechanism futile and/or effete. The 2005–2010 development plan of the Ethiopia (Plan for Accelerated and Sustainable development to End Poverty – PASDEP) placed due emphasis on the role of cooperatives to promote market linkage (commercialization) of smallholder agriculture (FDRE, 2002; MoFED 2002). This emanates from the firm belief that cooperatives will contribute to the capacity building efforts of small holder peasants and attaining increased productivity.

Despite the aforementioned benefits which cooperatives are believed to render, cooperatives also suffer from various problems which in turn affect the potential benefits of members, including women. The problems ranges from those problems embedded in organizational structure of the cooperatives to external problems (Gray & Kraenzle, 2002). The issue of entrepreneurship and cooperative formation is one of internal or organizational problem that affect performance of cooperatives The overall lack of suitable legal framework, lack of available data on issues like the size, typologies, scope and resources of cooperatives, and poor managerial skills and lack of consciousness of entrepreneurship are among obstacles to cooperative development that adversely affect the benefit of members including women. The overregulation and increased effort to control cooperatives is also among problems the cooperatives suffer from (Borzaga & Spear, 2014).

1.2 Statement of the Problem

Cooperatives are known to expand poor people‘s access to financial services & increase their investment in income generating activities. They can also reduce vulnerability by allowing the poor to boost saving patterns, enhance their livelihood capabilities and improve consumption (FAO, 2010). Despite their far reaching benefits, cooperatives still are not well studied particularly with regard to gender dimension. Pollet (2009) for instance stated that whilst cooperatives may have a significant direct impact on people‘s life through the services they deliver (e.g. credit, agricultural inputs, access to markets, storage and transport, housing, among others), evidence of their significance in other social and societal domains has not been particularly forthcoming.

Various literatures in the area of cooperative and women's livelihood are also mainly confined to discussing the role of cooperatives in empowering members, particularly economic empowerment. Most of these literatures don't give attention to the vulnerability context under which women make their livelihood and how cooperative contributed to their coping strategy. In this case, Alemu (2011) in his empirical study has revealed how agricultural cooperative worked towards economic empowerment of members by increasing their income and thereby contributing to mitigating of rural poverty. However his study doesn't discuss empowerment in the context of the various shocks and stress that women face, the livelihood assets they have at their hand, and the structures and processes, like agricultural policy of cooperatives, which can enhance or constrain the capacity of people.

Berhane (2013), in his empirical study argued that women in Ethiopia have benefited a lot from participating in cooperatives which enriched them with what they want in their lives. His finding also exposed that cooperatives are playing key role in augmenting income for women, providing them with gainful employment and enhancing their social status. His study however, refrained from discussing the various problems which women face in joining cooperatives as well as after joining it. The perception of women towards the role of cooperatives and how these in turn affect their participation is also not addressed in the study. The same is also true to the findings by Bezabih (2009), which discusses how cooperatives are vital in terms of employment creation, income generation, poverty reduction, and social protection. He also discussed the opportunities & challenges of cooperative development. His study however doesn't deal with gender dimensions & doesn't adequately deal with how cooperative as mediating institutions enabled members to effectively deal with vulnerability context.

Another empirical study carried-out by Abiyot (2010), tried to address how cooperatives are working towards empowering women, and building their livelihood. The study has identified institutional and members related factors affecting the performance of cooperatives. The findings of the study has also revealed that cooperatives play a key role in employment creation, capacity building, ensuring gender equality and building confidence of women. Yet the issue of how cooperatives address the stresses and shocks which women face, and how women perceive the role of cooperatives is not addressed in the study.

The gap in existing literature therefore justifies carrying-out this study. As it is discussed before, though there are ample of studies carried-out in the country which tried to investigate cooperative and gender issue, there is a clear gap in terms of analyzing the role of cooperative in context of vulnerability of rural women, and the perception of women towards the contribution of cooperatives to their livelihood. Most studies in the literatures so far inclined towards studying the problems women face in joining cooperatives, but women still face ample of problems while participating in cooperatives & this not studied so far. Therefore, drawing on the DFID's sustainable livelihood framework, the study assessed the role that cooperative membership has towards building sustainable livelihood of women by focusing on essential outcomes of sustainable livelihood; increased income, improved productivity & reduced vulnerability.

1.3 Objectives of the study

1.3.1 General objective

The overall objective of the study is to analyse the role of agricultural cooperatives in enabling women members to build sustainable livelihood.

1.3.2 Specific objectives

The specific objectives of the study are:

- To understand the engagement of women in agricultural cooperatives
- To explore the various service modalities which cooperatives offer to their members
- To understand the role of cooperatives in enabling women to access livelihood capitals
- To understand the role of cooperatives in promoting economic capability of women
- To understand the perception of women towards the role of cooperatives
- To point out the various problems of the cooperatives

1.4 Significance of the Study

The role of cooperatives in increasing rural women's access to productive resource and thereby promoting sustainable livelihood is very vital which calls for better understanding of the participation of women in the cooperatives and the benefits obtained. This study exposed both the opportunities and challenges for sustainable livelihoods through participating in cooperatives. By doing so, the research can serve as important ingredient so as to promote the opportunities and to mitigate challenges in promoting sustainable livelihood for women using cooperative as transforming structure. Therefore various governmental and non-governmental organizations could find the research valuable for their policy framework in striving to improve the livelihood of rural women. Development induced projects which aim to mitigate rural poverty and seek to enhance the resilience of rural livelihood could find the research paper as important tool for planning, implementing and evaluating their projects. The findings of the study are important ideal tools for further research in the area.

1.5 Limitations of the study

The issue of sustainable livelihood is multidimensional, complex and dynamic concept which demands consideration of interaction of various actors and/or forces. The fact that rural livelihood dynamic and complex implies the need for rigorous research and employing multidisciplinary approach in order to have clear understanding of the issue. This thesis, therefore, may not appear to be exhaustive enough to encompass all variables involved as indicators of sustainable livelihood. In addition, the study is limited both in terms of space. In terms of space, the study is limited to studying the situation of women participating in primary multi-purpose cooperative which found in Bolloso Sore *woreda*.

1.6 Organization of the Paper

The thesis is organized in to five chapters. The first chapter introduces background of the study, problem statement, objective of the study, significance of the study, limitations of the study, and organization of the paper. Chapter two discusses related literatures on cooperatives and sustainable livelihood of women. The third chapter deals with the research methods which discuss the research design, the sampling technique, collection and analysis of the data, specification and measurement of variables. Chapter four deals with presenting and analaysing the data. It is about discussing the socio-economic background of respondents, participation of respondents in affairs of the cooperatives, the various services and supports which they got from participating in the cooperatives, and the livelihood outcomes as result of participating in the cooperatives. It also discusses the perception of respondents towards the role of cooperatives and problems which are affecting the performance of the cooperatives. The last chapter is about summarizing the findings of the study, conclusion, and providing implications for further research and policy.

CHAPTER TWO: LITERATURE REVIEW

2.1 Definition of Cooperative

A cooperative is defined by the Internal Cooperative Alliance's statement on the Cooperative identity as "an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through jointly-owned and democratically-controlled enterprises" (Zeuli & Cropp, 2004:1). As it is easily understandable from the definition, cooperatives are voluntary associations geared towards the realization of the member' needs. As far as the economic, social, and cultural needs and aspirations of women are concerned, cooperatives are the vital means in meeting those needs.

Another widely accepted definition of cooperatives is the one adopted by the United States Department of Agriculture (USDA, 1987): "A cooperative is a user owned, user controlled business that distributes benefits on the bases of use". This definition captures what are generally considered the three primary principles of cooperatives: user ownership, user control and proportional distribution of benefits (Zeuli & Cropp, 2004: 2).

2.2 Principles of Cooperative

The seven internationally recognized cooperative principles are:

1. ***Voluntary and open membership****; Cooperatives are voluntary organizations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political, or religious discrimination,*
2. ***Democratic member control****; Cooperatives are democratic organizations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. In primary*

cooperatives members have equal voting rights (one member, one vote) and cooperatives at other levels are organized in a democratic manner,

3. ***Member economic participation**; Members contribute equitably to, and democratically control, the capital of their cooperative. At least part of that capital is usually the common property of the cooperative. They usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any or all of the following purposes: developing the cooperative, possibly by setting up reserves, part of which at least would be indivisible; benefitting members in proportion to their transactions with the cooperative; and supporting other activities approved by the membership,*
4. ***Autonomy and independence**; Cooperatives are autonomous, self-help organizations controlled by their members. If they enter into agreements with other organizations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their cooperative autonomy,*
5. ***Provision of education, training and information**; Cooperatives provide education and training for their members, elected representatives, managers, and employees so they can contribute effectively to the development of their cooperatives. They inform the general public, particularly young people and opinion leaders about the nature and benefits of cooperation,*
6. ***Cooperation among cooperatives**; Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, national, regional, and international structures,*
7. ***Concern for the community;** while focusing on member needs, cooperatives work for the sustainable development of their communities through policies accepted by their members (Ortmann & King, 2007:41; ICA (2006) cited in Baarda, 2006:11).*

Adherence to the cooperative principles distinguishes cooperatives from other forms of enterprise or co mmunity groups (Ferguson, 2012:6). The principles are universal and are adhered to by independent cooperatives throughout the word, enabling common language and basic perspective among co-operative organisations worldwide. The very mandate of these principles also places cooperatives in a unique position to ensure and promote gender equality (ILO, 2012:1).

Cooperatives are democratically owned and governed enterprises guided by the values of self-help, self-responsibility, democracy, equality, equity and solidarity. They put people at the heart of their activities and allow members to participate in the decision-making (Kimberly & Robert, 2004, cited in Aregawi and Hailesellasie, 2013:2). These natures of cooperative make them safety nets for economically weak and vulnerable rural women.

2.3 Types of Cooperatives

Cooperatives may be classified from several perspectives including: groups served, size, areas served, functions performed, types of membership, legal status and financial structure In terms of groups served, cooperatives may be classified as producer cooperatives and consumer cooperatives. While agricultural cooperatives are best examples of producer cooperatives, credit cooperatives, consumer good cooperatives and health care cooperatives are of consumer cooperatives (Williamson, 2000).

By areas served, cooperatives can also be classified as local cooperatives and regional cooperatives. While generally local cooperatives operate from a trading center and have individuals as their members, regional cooperatives have their territories range from several counties to several states. As far as the function of cooperatives concerned, agricultural cooperatives perform one or a combination of the various functions for farmer-members including marketing purchasing services, and bargaining (Williamson, 2000).

The main categories of farmer cooperatives fall into mainstream activities of agricultural undertaking including supply of agricultural inputs, joint production and agricultural marketing. The input supply includes the distribution of seeds and fertilizers to farmers. Cooperatives in joint agricultural production assume that members operate the cooperative on jointly owned agricultural plots. This type of trend however, is not common in the case Ethiopia. The third category of cooperative consists of joint agricultural marketing of producer crops, where farmers pool resources for the transformation, packaging, distribution and marketing of an identified agricultural commodity (Chambo, 2009:3).

Cooperatives in Ethiopia are classified on the basis of activities in which they engage. The cooperatives could engage in a single activity, such as production and marketing; or could be involved in multiple activities simultaneously. Producers' cooperatives, marketing cooperatives, SACCOs, consumer cooperatives, handcrafts cooperatives, mining cooperatives, housing cooperatives, construction cooperatives, multipurpose cooperatives and services cooperatives are among types of cooperative that operate in Ethiopia (Bezabih, 2007).

2.4 Cooperative Movement in Ethiopia

2.4.1 Traditional Cooperative Associations in Ethiopia

There are various traditional cooperative associations or self-help groups that are still functional in Ethiopia. Among them, Edir is one of the indigenous self-help groups in the country that existed in almost all parts of the country, both rural and urban. Edir is similar with burial cooperatives or organization that mainly stand for performing burial ceremonies, to condolence, and also to offer assist financially and labor with the deceased family member to overcome difficulties arise due to occurrence of death in members family (Veerakumaran, 2007:6).

The main objective for the establishment of Edir is to help a family in case of bereavement. Such a family requires personal, material and financial support from all of the Edir members based on the rules and regulations stated in the by law of the traditional society. If a person is going to get this assistance he has to fulfill the membership criteria set by the traditional society. (Veerakumaran, 2007:6). Associations of such type can enhance women's coping ability with stress and shocks they face for the financial stock could be utilized during such difficult times.

Ekub is other form of traditional cooperative or traditional self-help group in Ethiopia. It is a financial form of traditional cooperative formed voluntarily. It is a rotating saving and credit type association whose members make regular contributions to a revolving loan fund. The formation of Ekub is based on classes of people who have identical (similar) earning or income. Unlike saving and credit cooperatives, it does not bear interest on the money saved (Veerakumaran, 2007:6).

2.4.2 Cooperative Movement during the Imperial and Derg Regimes

Modern form of cooperatives started in Ethiopia during the ruling era of Emperor Haile selassie I. In 1960 the first legislative called "Farm Workers Cooperatives Decree" was declared as Decree No.44/1960. The decree had objectives of accelerating the development of the agricultural economy of the country. The organization of cooperative enterprise was believed to be as it can contribute measurably to this end, and it was also found necessary that the proper framework be created for the establishment of such cooperative enterprises.

The first cooperatives' proclamation known as proclamation number 241/1964 was set up during the then time. As per the proclamation, 158 cooperatives were established with 33, 400 members and 9, 970, 600 Birr total capital. However, the focus was only on potential areas for agricultural production in order to enhance the production of economically important crops/cash crop for export and as a result, land ownership was basic criterion for membership. In most part of the country few landlords owned the land. So from the very beginning, it failed to meet the demand of the marginalized group of farmers. Commercial farmers were encouraged to become members of the cooperatives (Zerihun, 1998).

The military government which came to power in 1974, proclaimed cooperative organization proclamation in 1978: proclamation number 138/1978. During this era, tremendous efforts were done to promote agricultural service cooperatives as well as producers cooperative societies. However, cooperatives' movement used to suffer from a loss of credibility in the eyes of their members and the public in general because of the political ideology of the then existing government. Up to 1990 there were 10,524 different types of cooperatives with 4,529,259 members and capital of Birr 465,467,428 throughout the country. From these cooperatives 80 percent were rural cooperatives. At that time the then existing government gave due attention for the cooperatives (Zerihun, 1998: 2).

2.4.3 Current Status of Cooperatives in Ethiopia

Since 1994, the Government of Ethiopia has made efforts to promote a new generation of cooperatives that differ from their predecessors that were put in place under previous regimes (Bernard, Gashaw & Solomon, 2013:2). These cooperatives are expected to be associations based on the members' "free will to organize"; able to fully participate in the free market; and free of government intervention in their internal affairs (Proclamation 402/2004).

The agricultural or multipurpose cooperatives societies formed as per the proclamation 402/2004 will have the following objectives:

- *To improve the living condition of members by increasing production and productivity;*
- *To promote self-reliance among members;*

- *To solve problems collectively which a peasant cannot personally achieve;*
- *To make members obtain modern technologies products which are capable to increase agricultural production and materials necessary for their livelihood easily and at fair price;*
- *To satisfy the needs of a community and increase the income of a peasant by processing agricultural product to industrial products; and*
- *To promote the culture of the members by teaching and training.*

Currently, there is a strong assertion in Ethiopia about the potential role that cooperatives could play in terms of smallholder commercialization and poverty reduction. They are believed to be key mechanism of enhancing the bargaining power of small-holder farmers. They also enhance productivity of farmers through provision of agricultural inputs including chemical fertilizers and improved seeds, thereby increasing the economy of scale (Kinde & Tsegaye, 2012:184).

Ethiopia's Sustainable Development and Poverty Reduction Program (FDRE 2002: 43) seeks "to organize, strengthen and diversify autonomous cooperatives to provide better marketing services and serve as a bridge between small farmers (peasants) and the non-peasant private sector." Cooperatives are also expected to render vital services other than those related to agricultural marketing, including: (i) expanding financial services in rural areas; (ii) purchasing agricultural machinery, equipment and implements, and leasing them to farmers; (iii) setting up of small agro-processing industries where processed agricultural products with greater value added could be produced; and (iv) establishing various social institutions to provide different kinds of social services (FDRE, 2002: 59).

2.5 Benefits of Cooperatives

Within Africa and the international community, there is growing interest in supporting agricultural cooperative and cooperative union development as a platform for enabling vulnerable male and female smallholder farmers to secure sustainable livelihoods (Thomas, Fanaye, and Waller, 2013). In countries like Ethiopia, which is predominantly rural and where majority of people are leading a farming life, studying the role of agricultural cooperatives in promoting sustainable livelihood for vulnerable rural women needs a paramount consideration.

Agricultural cooperatives are believed to play a key role in bringing rural development and insuring food security for the poor households. For instance Chambo (2009) argues that the existence of cooperatives has had an impact in the generality of rural development defined in terms of availability and access to amenities that improve the basic conditions of life for the rural people. These include employment creation, rural markets development, and enhancement of rural incomes and the improvement of access to social services.

Cooperatives can contribute to increased economic capacity of rural poor through various services which it delivers. To mention some, cooperatives are well-known for enhancing the capacity of farmers and insuring their access to productive assets and services (Clover, 2003). Clover also argues that cooperatives are vital means of ensuring physical and economic access to sufficient, safe and nutritious food preferences for active and healthy life. Since women are vivacious behind securing nutritious food for their family (FDRE, 2013), their participation in cooperative has fundamental implication for human capital development.

Cooperatives are also contributing towards gender equality by increasing female membership as well as by expanding opportunities for women in local economies and societies in many parts of the world. They support access to quality education and life-long learning opportunities by providing the means for financing education; supporting schools; establishing their own schools to provide quality education to both the youth and adults; and by serving as centers for lifelong learning (ILO & ICA: 2014).

Gender sensitive cooperatives can benefit rural women and ensure them with sustainable livelihood. If cooperatives are gender-responsive and inclusive, they can help women overcome gender specific constraints to improve their self-confidence, knowledge, leadership skills, income, and access to agricultural inputs, social networks, and position in value-chains. When women are more economically and socially empowered, evidence shows that there are direct and positive impacts on women's household and community decision-making power (FAO, 2011).

2.6 Vulnerability Contexts

2.6.1 Definition of the Concept

Blaikie and Cannon (1944) defined vulnerability as "the characteristics of a person or group of people in terms of their capacity to anticipate, cope with, resist and recover from the impact of a natural hazard". As to them the concept involve a combination of factors that will determine the degree to which someone's life and livelihood is put at risk by a discrete and identifiable event in nature or in society. Yet their definition is confined to view natural hazards as the only risks that make vulnerability context.

Ellis (2000) defines vulnerability as a high degree of exposure to risk, shocks and stress; and proneness to food insecurity. It has the dual aspect of external threats to livelihood security due to risk factors such as climate, markets or sudden disaster, and internal coping capability determined by assets, food stores, and support from kin or community and so on. As to Ellis, the most vulnerable households are those that are both highly prone to adverse external events and lacking in the assets or social support systems that could carry them through periods of adversity (Ellis, 2000:62).

2.6.2 Nature and Extent of Vulnerability

The concept of vulnerability differs from notions of poverty or disadvantage, since measures of poverty are generally fixed in time, and poverty is essentially a static concept (Moser, 1998: 3). By contrast, vulnerability is more dynamic and captures processes as people move into and out of poverty. In light of this, they can face various shocks and stress that vary in terms of the livelihood strategy employed, environmental and institutional context where people make their livelihood.

Under the SL Framework, the notion of vulnerability suggests that a complex of influences is directly or indirectly responsible for many of the hardships faced by people in developing settlements. The inherent fragility and non-fungibility of the asset base limits their ability to cope with stresses, whether predictable or not. And even when trends move in the right direction, people are often unable to benefit because they lack local institutions working in their favor (Moran, *et al*, 2007:8).

Analysis of vulnerability draws strongly on the oral history of past troubles and low points. Yet while such events tend to define local understandings, external knowledge is also needed to understand the vulnerability context: what has happened elsewhere, or of what has a reasonable chance of occurring in the future (e.g. climatic change, competing markets) (Moran, et al, 2007:8). This is the reason why this study employs both positivist and constructivist approach. The positivist approach by utilizing approximating longitudinal survey attempts to identify vulnerability context through external knowledge. The constructivist approach, on the other hand uses narrative qualitative research design so as to identify the past troubles and the perceived experiences of the study subjects so as to draw the pattern of vulnerability.

Smallholder farmers and poor rural households are vulnerable to both economic and social shocks which hinder them from participating in agricultural activities. Women are the most vulnerable segments of society as they lack access to various productive assets and services due discriminatory practices. Although poor people are usually the most vulnerable, not all vulnerable people are poor, and vice versa. Well-designed social protection programmes can help to reduce both the risk and vulnerability by building resilience to shocks and stresses (World Bank, 2010).

2.6.3 Factors behind Vulnerability of Rural Women

There are various constraints which heighten vulnerability of rural women to stress and shocks. Field advisors and rural farm women in the Asia-Pacific Region has identified a number of constraints faced by women. Among these are high illiteracy rates and poor living conditions among rural women. Lack of leadership and inadequate participation in the organizational and economic, affairs of their agricultural cooperatives, absence of property inheritance rights, restriction on acquiring membership of agricultural cooperatives consequently being deprived of farm credit etc. (Prakash, 2003:10)

Inadequate health care services in rural areas, inadequate water supply for household and farm operations, lack of appropriate agricultural technology aimed at reducing the physical burden of farm women, inadequate access to credit and agricultural inputs and other services, lack of female farm extension workers, lack of marketing facilities and opportunities, traditional, religious, social and cultural obstacles, less participation in decision-making and even within the household, male migration/urban drift which increases pressure on women, lack of opportunities to improve socio-economic status of farm women, lack of skills and attitudes in leadership and management development are also constraints from which rural women suffer a lot (Prakash, 2003:10).

As it is true to the situation of women in various developing countries, women in Ethiopia also suffer from various socio-economic problems and are vulnerable to stresses and shocks while making their livelihood. Among factors, gender inequality can be held as one of factors contributing to marginalization of women from productive sector, thereby increasing their vulnerability. As to the study carried out by ESPS (2008), in rural setting of Ethiopia while most of the women and men were employed in the agriculture sector (76% and 95%, respectively), men's representation in agriculture was significantly higher. On the other hand, more women were employed in clerical, sales and services area than men. This shows how gender inequality is visible in employment sector.

2.7 Cooperative and Asset Pentagons

According to Holmgren, “The asset pentagon is at the core of the sustainable livelihood model and lies within the vulnerability context” (Holmgren, 2011:7). The pentagon can be used to illustrate differences in livelihood assets, with the middle point representing a stage of no access to any kind of asset (for detail, see fig.1 SLF). The more assets a person has access to, the bigger is the range of strategy options available to that person. This is where the role of cooperatives comes in. By increasing their members’ access to assets, they can help them to acquire for them positive livelihood outcomes. Cooperatives can help members to access all types of assets, but most importantly to human, financial and social capital.

Human capital: human capital represents skills, knowledge, ability to labor and good health. (DFID, 1999). Human capital can be acquired either formally or informally. Formal acquisition is generally done through the established programs and institutions where knowledge and skills are transmitted in educational environments. Human capital can also be acquired informally, through a variety of social organisations, personal contacts, work experience (learning by doing), and through self-teaching (Lachore, Mérette & Ruggeri, 1998). Investing in education and training is crucial for increasing human capital. Life skills, public education and health services are also vital in developing human capital (Ellis, 2000).

Holmgren (2011:7) argued that “Education is a cornerstone in the ICA definition of a cooperative”. Cooperatives hence should be providers of formal education. They can possibly also constitute effective networks for informal knowledge distribution. For women are deprived both access to formal education and limited informal means of acquiring skills, cooperative are vital way-out to overcome the wrestles.

Human capital is also necessary for the other assets to be of use. Without available labor and knowledge, assets such as natural capital are useless (DFID 1999). Education also often leads to better employment options and thereby works as insurance. As the cooperatives provide education to their members, they are at the same time nurturing the future work force and ensure reducing risks. This may also lessen the stress burden of insecurity (Holmgren, 2011).

Cooperatives are an ideal training ground in the development of governance and leadership skill, contributing to the development of human capital (Ferguson, 2012:5). This has got significant meaning for women who rarely occupy leadership positions for they lack access to developing their leadership skill. Cooperatives lay conducive grounds for women representation in decision making area by contributing to developed leadership skill of women.

Social Capital: Of the multitude of definitions available, social capital has been defined most simply as ‘the norms and networks that enable people to act collectively’ (Woolcock and Narayan 2000, cited in Moran, *et al*, 2007:19). According to DFID (2001), networks and connections (horizontally or vertically), membership of formalized groups, informal relationships and the building of trust are important aspects of social capital. Cooperative function both as formal and informal groups thereby appear as vital mean of accessing social capital.

Cooperatives can serve as mechanism of building social capital which has to do with their very nature of mutual association working for common good the members. Holmgren (2011) argues that being a member of a cooperative may create feelings of belonging and purpose, as well as to improve interpersonal relations and trust. The building of networks, which is based on trust, in general is also related to security. Often, farmers build kin and friendship networks as their principal defense in case of a shock. Cooperatives are among friendship networks where members share benefits and risks together (Bacon, 2005, cited in Holmgren: 2011:8).

Cooperatives have also been found to be good partners for linking farmers with governments, NGOs and other higher organizations (Myers, 2004, cited in Holmgren, 2011:8). This has a lot of meaning for women who suffer from discriminatory practices embedded in the social structure, thereby leaving them as needy group. Cooperatives can contribute to social protection of vulnerable women by serving as bridge between the women and stakeholders.

Financial capital: Financial capital is mostly comprised by financial stocks like savings, and all types of income (salary, pensions, dividends etc.), and financial flows, like loans (DFID, 1999). It refers to stocks of money to which the household has access. Savings and access to credit in the form of loan are among means of accessing financial capital (Ellis, 2000). Acquiring more financial capital is often one of the main incentives for the individual to join a cooperative. The aim of many cooperatives is to achieve economies of scale or to increase bargaining power. Some cooperatives also offer credit to its members.

Financial capital is a very versatile asset since it can be converted into many other types of capital. For instance, money might be needed to afford schooling and healthcare (human capital), and investments in equipment and infrastructure (physical capital). Being in control, feelings of self-esteem, the physical security of household members, and access to services are factors that are likely to influence well-being and access to secured income is vital for obtaining them (DFID, 1999).

If cooperatives can help increase farmers' income, then options for achieving positive livelihood outcomes are substantially increased. Money can be spent on whatever makes a person satisfied. It may also increase feelings of self-esteem and pride. As to Holmgren (2011:9) "if the cooperative offers credits and other types of financial security facilities, this might reduce stress and worry". Women might benefit a lot from participating in cooperative for they face barriers in accessing financial sources.

Natural Capital: Natural capital refers to natural resource stock that affects livelihoods. Such may be intangible public goods or assets used directly in production (like land). A sustainable usage of natural capital is necessary in order to maintain its value and secure future benefit. Natural resources are indispensable for livelihood, since safe foods and water are affected and many, including farmers, live directly of natural resources (DFID, 1999). Empirical studies have shown that cooperatives contribute to the natural resource stock by promoting sustainable usage of resources. One way of doing this is through increasing awareness of farmers by educating and training them about natural resource conservation.

Physical capital: physical capital refers to basic infrastructure and producer goods needed to support livelihoods. Important infrastructure components are transport, buildings, high quality water supplies and communications. Producer goods are tools and equipment used in production (DFID, 1999). Cooperatives may supply members with equipment and can help build up infrastructure in the community (Ferguson, 2012). Ellis (2000) stated that the access to physical capitals such as roads, power lines, and water supplies, and telecommunication is very vital in livelihood diversification and reducing vulnerability. Cooperatives also contribute to enhanced physical capital of their members through improved income.

The absence of good infrastructure highly deteriorates physical health and disables economic growth. Better infrastructure should increase choices, like how to market crop and improve efficiency. With increased efficiency, more time is made available to spend on whatever makes the individual satisfied. The role of cooperatives in building the physical capital is hence vital (DFID, 1999).

Accordingly, DFID (1999) lists five main components of infrastructure that are considered essential to achieve sustainable livelihoods: affordable transport, secure shelter and buildings, adequate water supply and sanitation, clean affordable energy; and access to information (communications). Cooperatives allow women to access these services thereby enabling them to achieve sustainable livelihood. Cooperatives could directly deliver the service to the members or could indirectly facilitate their access by augmenting their income and boosting their affordability.

Livelihood Strategies

The concept of livelihood is widely used in contemporary writings on poverty and rural development, but its meaning can often appear elusive either due to vagueness or to different definitions being encountered in different sources (Ellis, 2000). A popular definition is that provided by Chambers & Conway (1992) wherein "a livelihood comprises the capabilities, assets (including both material and social assets) and activities required for a means of living." Livelihood could also be described as a combination of the resources used and the activities undertaken in order to live (DFID, 2000).

Livelihood strategies are the activities such as projects, trading, employment and training that people do to build on or transfer their assets base. They involve the management of transformations including trade-offs, draw-downs and substitutions, of the different livelihood assets so as to build the livelihood asset base (Moran, et al, 2007).

Livelihood Outcomes

Livelihood is the end result of the livelihood activities and various structures and institutions interacting the livelihood framework. The outcome of these interactions could be sustainable or vulnerable (Degefa, 2005; Devereux, 2003). When the productive resources are available to the households are inadequate to generate subsistence production or income; or when institutional bases constrain access to resources or when the livelihood strategies persuade or unviable, the outcome will be undesirable/unsustainable or vulnerable livelihood. On the other hand, when the livelihood strategies pursued generate adequate food and income and the household is resilient against shocks such as drought and price fluctuations the outcome will be sustainable livelihood (Fekadu, 2009).

Scoones(1998), argued that livelihood outcomes are the achievements of livelihood strategies, such as more income (e.g. cash), increased well-being (e.g. non material goods, like self-esteem, health status, access to services, sense of inclusion), and reduced vulnerability (e.g. better resilience through increase in asset status), improved food security (e.g. increase in financial capital in order to buy food) and a more sustainable use of natural resources (e.g. appropriate property rights) .

2.8 Cooperatives & Sustainable Livelihood of Rural Women

Chambers and Conway (1991:6) have defined sustainable livelihood as follows:

Sustainable livelihood is a livelihood which can cope with and recover from stress and shocks, maintain or enhance its capabilities and assets, and provide sustainable livelihood for the next generation; and which contributes net benefit to other livelihoods at the local and global levels and in the short and long terms

The rural poor in developing countries are often at a competitive disadvantage in the wider economy because of persistent market, state and institutional failures. They may face difficulties in selling their small agricultural surpluses because of the prohibitively high transactions costs incurred in assembling, transporting and marketing these surpluses. Smallholders may be unable to access necessary public sector services needed to sustain and improve their livelihoods services such as input supply, output marketing, credit provision, or conflict mediation because the state's infrastructure is insufficiently responsive to their needs (Spielman and Bernard, 2007:1)

In developing countries, among the poor, rural women are the poorest and more vulnerable groups of society. Women in rural areas are more adversely affected by poverty than men. The incidence of poverty among rural women is on the rise in most of the developing countries (ESPS, 2005). No doubt that poor women who lack access to productive assets and services, are vulnerable to various shocks and stresses.

Rural cooperatives can promote the development of not only the livelihood of women, but also of rural development. Governance & Social Development Resource Center (2007) has reported that rural based cooperatives can promote the participation of women in economic production, which in turn helps in food production and rural development through cooperatives; women are able to unite in solidarity and provide a network of mutual support to overcome cultural restrictions to pursuing commercial or economic activities.

Multi-purpose agricultural cooperatives deliver credit services to the members so as to indorse their investment in agriculture and other economic activities. Access to credit to finance micro, small and medium enterprise generates employment and incomes. Low-cost savings facilities for the poor and small depositors, particularly women, help to reduce members' vulnerabilities to shocks such as medical emergencies, and encourage future investments, including education and small business enterprises. These in turn contributes to the sustainable livelihood of rural women (GSDRC, 2007:5).

Cooperatives can play important roles in overcoming the barriers faced by women and in supporting small agricultural producers. Evidences shows that cooperatives have the capacity to empower their members economically and socially and to create sustainable employment through equitable and inclusive business models that are more resilient to shocks. Cooperatives offer small producers a range of services, aimed at improving the livelihood of its members (Harris, 2001).

2.9 Framework for Sustainable Livelihood

The concept of livelihood has attracted widespread attention from development agencies and analysts during recent years. As a result there are a variety of livelihood frameworks and diagrams, and many analyses based on the concept seek to elaborate or refine it in one way or another. Among these frameworks, the DFID's framework of sustainable livelihood is best suited for the purpose of this study since it allows analysis of vulnerability context under which people make their livelihood (Turner, 2001).

Fasil (2007: 27) stated that "the sustainable rural livelihood framework clearly illustrates the links between different livelihood assets and strategies as well as how these can be enhanced or constrained by vulnerability and institutional context". Cooperatives are among structural contexts that influence women's access to assets, their capabilities, and strategies employed in making their livelihood.

Drawing on the sustainable livelihood theories of Chambers and Conway, the DFID has formulated a sustainable livelihood framework so as encourages users to take a broad and systematic view of the factors that cause poverty — whether these are shocks and adverse trends, poorly functioning institutions and policies, or a basic lack of assets — and to investigate the relations between them (DFID, 1999). Since the framework provide an analytical structure to facilitate a broad and systematic understanding of the various factors that constrain or enhance livelihood opportunities, and to show how they relate to each other (Krantz, 2001), it is best suited to assess role of cooperatives in enhancing livelihood opportunities.

Cooperatives operate on multiple stages and affect their members in several ways. In order to understand the complexities of cooperatives, it is important to use a broad framework. The DFID (1999) framework is selected for this study for it is holistic in character and has been developed to help analyze and understand the livelihoods of people in precarious situations. It is based on academic research on the area and is created so that selected parts of it can be given special attention, depending on the occasion (Holmgren, 2011:3). The DFID framework is also best suited for the study for unlike other livelihood frameworks like CARE, and UNDP takes the issue of access to assets & transforming structures and processes, where cooperative also belongs, as its starting point. It also understands sustainability in terms of social, economic, environmental and institutional aspects (Carney, 1999) which is also the conception of this study. The DFID framework used in this study is presented below:

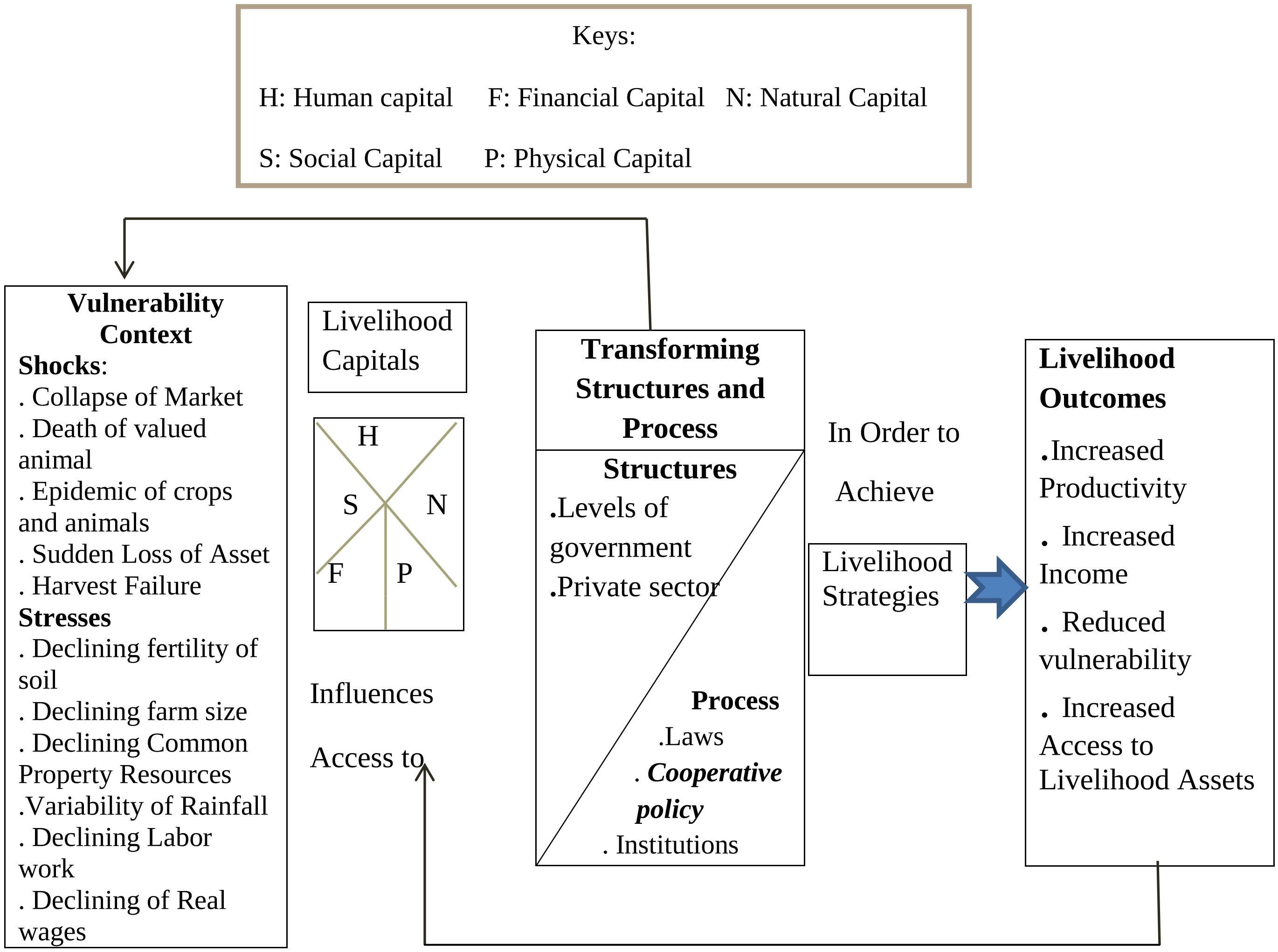

Fig 1: Sustainable Livelihood Framework (Adopted from DFID, 1999)

CHAPTER THREE: RESEARCH METHODS

3.1 Research Design

The general principle of research design is that the research strategy or strategies, and the methods or techniques employed must be appropriate for the questions made the researcher wants to answer (Robson, 1993:39). Accordingly, careful consideration is done so as to choose the appropriate research design to study the role of cooperatives in building sustainable livelihood for rural women. The design which is best suited to depict situation of women participating in cooperatives before and after joining cooperative is chosen after heedful thought.

Approximating Longitudinal Studies

The study employed approximating longitudinal survey design. This is because approximation technique combines the benefit of efficiency of cross-sections surveys in collecting data at one point in time, and advantage from longitudinal survey in answering research questions involving process or the notion of change overtime (Yeraswork, 2010). Accordingly, asking respondents to furnish data relevant to the past is a device utilized in collecting the data about the past situation. While the cross-sectional survey is used to obtain data regarding the participation of women in cooperatives, the service and supports delivered to them and the benefits obtained from the participation, the approximating longitudinal survey is used to provide data relevant to their past situations.

As mentioned earlier, the study is devoted to making in-depth investigation about situations of women participating in primary agricultural cooperatives. It aims at studying their lived experiences and perceived impacts in their livelihood following their participation in the cooperatives. In searching for better lives for them and their family, women take various decisions including decision to participate in cooperatives. Their account regarding reason for joining the cooperatives and their perception about the impact is thoroughly assessed. By utilizing data form lived experience of the women, approximating longitudinal study design is offered better understanding of the role of cooperatives in enabling women to build sustainable livelihood.

3.2 Methods of Data Collection

Methods of data collection are the tools which are employed so as to gather data, such as questionnaires or interviews. Qualitative research explores attitudes, behavior and experiences through such methods as interviews or focus group discussions. It attempts to get an in-depth opinion from participants. Quantitative research on the other hand generates statistics through the use of large-scale survey research, using methods such as questionnaires or structured interviews (Dawson, 2007).

Each research method has its strengths and weaknesses, and certain concepts are more appropriately studied by some methods than by others (Babbie, 2007:120). This is particularly true in the case of studying the impact of participation of women in cooperative and resulting outcome in their livelihoods. For instance, while quantitative measure of variables like income and agricultural productivity can show the impact of cooperatives on livelihood of members, experience of vulnerability, and social capital are best suited to be studied using qualitative methods. This study therefore, utilized both quantitative and qualitative methods of data collection and analysis to obtain the strengths from both methods and to address their weakness by using strengths from each other. It employed methodological triangulation of various methods of data collection and analysis in order to assure the validity and reliability of research results, and to effectively address different objectives of the research.

3.2.1 Primary Quantitative Data

Survey: Survey is a method used to gather information from a sample of a population (Yeraswork, 2010:134). Using questionnaire, both close and open-ended, primary quantitative data was collected from 65 sample women who are members of the cooperatives. Member respondents were asked to furnish data regarding livelihood activities, livelihood assets, and the services offered by the cooperatives. The improvement they experienced in their lives due to participating in cooperatives was also assessed. Data on problems of cooperative which are constraints of the cooperatives performance are also collected using survey method.

Sampling Technique

Among the six multi-purpose agricultural cooperatives that are currently operating in Bolloso Sore Worada, two cooperatives namely Garagodo and Hembecho multi-purpose agricultural cooperatives, were selected purposely. One of the reasons for purposely selecting the cooperatives was for the higher proportion of women member in the cooperatives (26%) than other cooperatives. The higher span of cooperatives as enterprise since their establishment also makes them best suited to see their impact on women's livelihood.

Simple random sampling (SRS) was employed to select the sample elements of the study. The simple random sample is chosen because it gives equal chance of being selected to all women members of the cooperatives. Accordingly, from 207 women members of the cooperatives, 65 sample women were selected randomly and were included as sample elements of the study. The sample size was determined to be 65 for it is believed to be representative enough of the population from which it was selected due to its relatively higher percentage (32%), yet statistical significance is not addressed given time & budget constraints.

3.2.2 Primary Qualitative Data

In addition to the survey research, the study also employed in-depth interview, focus group discussion, and observation to collect the primary qualitative data. Since quantitative aspects of livelihood like income, and employment alone can't explain the context of vulnerability, and sustainable livelihood, this study heavily utilized qualitative data. By adopting the point of view women and their lived experience, the research is more powerful in terms of validity. The qualitative method employed in the study utilizes the following techniques of data collection to gather qualitative data relevant to the study:

In-depth Interview: In order to supplement data obtained from survey sampling, in-depth interview was carried-out with 20 women members of cooperatives, 10 from each cooperative. Further, interview was also conducted with officials from marketing and cooperative development office and managerial members of the cooperative. The criterion for selecting the interviewee was based on their stay and position in the cooperatives. I managed to contact them by visiting them at their home. Using interview guides, a detail interview was conducted toward achieving the specific objective of understanding of participation of women in the cooperatives and service and supports which they obtained, livelihood outcomes due participation in the cooperatives, the perception of women towards the role of cooperatives, and understanding the existing problems which women face while working with cooperatives.

In-depth interview was also conducted with officials (both men & women), from cooperative development offices including head of cooperative and marketing development office, other cooperative development officers and managerial staff of the cooperatives most of whom are men. The interview was conducted so as to obtain information about the purpose of organizing women in cooperatives, vulnerability context that persist in the localities, and various services which cooperatives deliver to women. In addition to this, achievement attained until the current time, and problems facing women while in cooperatives was also investigated as expressed by the officials.

Focus Group Discussion: - FGD was also held with selected members from both cooperatives so as to collect information on the type and magnitude of real and perceived impact of membership of cooperative on the livelihood of women. Two FGDs were conducted, one with women from Garagodo agricultural cooperative and the other with women from Hembecho agricultural cooperative. Each FGD group had eight (8) members. The FGD participants were selected based on their stay & positions in the cooperatives, yet four (4) of the participants in both groups are those who are not participated in interview. The issues discussed include shocks and stress which women face, mechanism they employ to deal with it, participation in the affairs of cooperative, perceived impact on their livelihood and their attitude towards the role of the cooperatives, and the problems which they face while participating in cooperatives. In both groups the researcher acted as moderator of the discussions.

Observation: in addition to the above methods of data collection, observation was also made by the researcher through personally visiting and observing the operating multi-purpose agricultural cooperatives of Garagodo and Hembecho. The researcher personally visited the cooperative office, the equipment and bureau facilities and the irrigation plot of Hembecho cooperative. In addition to this, the researcher also observed some activities of women in the cooperative such as their participation in meeting, & bringing their agricultural outputs like coffee which is to be sold through cooperative. Observation was also made in their living areas and physical structure of some member's house, mainly those who participated in interview discussions.

3.2.3 Secondary Data

To supplement the primary data obtained using the above methods, secondary sources of data were also utilized in this study. National and regional cooperatives office documents, both published and unpublished were assessed and analysed for the purpose of obtaining relevant data about cooperative history and performance. In addition to this, collecting of data from official documents of Garagodo and Hembecho cooperatives was also utilized to supplement data for the study.

3.3 Methods of Data Analysis

3.3.1 Quantitative Data Analysis

Quantitative analysis is the numerical representation and manipulation of observations for the purpose of describing and explaining the phenomena that those observations reflect. It is the technique by which researchers convert data to a numerical form and subject it to statistical analyses (Babbie, 2008:443). Quantitative analysis involves both quantitative analysis of qualitative data and quantitative analysis of quantitative data (Russell, 2006). The quantitative data for the study was analyzed using descriptive and inferential statistics aided by SPSS version 20. The findings in turn were analysed qualitatively. Descriptive analysis of the data was carried-out using percentages, mean and standard deviations. Correlation and t-test were also employed for bi-variate analysis of quantitative data. Qualitative interpretation is given so as depict the pattern of data from the figures.

3.3.2 Qualitative Data Analysis

Qualitative analysis is non-numerical examination and interpretation of observations, for the purpose of discovering underlying meanings and patterns of relationships. It involves examining of the data without converting them to a numerical format (Babbie, 2006). Qualitative analysis is about the search for patterns in data and for ideas that help explain why those patterns are there in the first place (Russell, 2006).

Qualitative data analysis involves analyzing both quantitative and qualitative data using qualitative data analyzing methods. Accordingly, there is qualitative analysis of qualitative data as well as qualitative analysis of quantitative data. Qualitative analysis of qualitative data is performed by focusing on and naming themes in texts. Here the researcher tells the accounts of respondents as he/she sees it, of how the themes are related to one another and how characteristics of the speaker or speakers account for the existence of certain themes and the absence of others. He/she may deconstruct the text, look for hidden subtexts, and, in general, try to let his audience know using the power of good rhetoric—the deeper meaning or the multiple meanings of the text (Russell, 2006). The qualitative analysis of qualitative data is employed in this study for it is best suited to achieve the objectives of the study by analyzing oral account of women based on their lived experiences.

Another aspect of qualitative analysis involves qualitative analysis of quantitative data. This can involve the search for patterns using visualization methods, like multidimensional scaling and hierarchical clustering. It is about the search for, and the presentation of, meaning in the results of quantitative data processing (Russell, 2006). This study also employs qualitative analysis of quantitative data. The figurative information was analysed so as to obtain meaning about pattern of the data.

3.4 Methodological Triangulation

Triangulation is primarily a way of assuring the validity of research results through the use different research methods and approaches (Yeraswork, 2010:66). It is a good way of approaching research as it enables the researcher to counteract the weaknesses in both qualitative and quantitative research. Secondly, it could mean that the researcher’s ideas are still unclear and that he need to focus a little more (Dawson, 2007:22). In other words, triangulation is a key for ensuring validity and reliability of findings of research.

As it was discussed before, the data for the study was collected & analyzed using both quantitative and qualitative methods of data collection and analysis, hence by employing triangulation. The primary data collected using survey method was analyzed both quantitatively and qualitatively whereas qualitative data collected using in-depth interview, focus group discussion, and observation was analyzed using qualitative data analysis. It is obvious that there is a need for expressing the various methods through which data is collected and analyzed in the study. The following table clearly depicts what information was needed for the study, from whom the needed information was collected and how the information was collected and analyzed.

Table1: Methodological triangulation

Specific objectives of the Study	*Unit of analysis*	*Observation unit/Data source*	*Method of Data collection & analysis*
1. To understand the participation of women in agricultural cooperatives	Women Participating in cooperative	(a) Women members of cooperatives (b)Management staff of Cooperatives	(a)Sample survey (b)FGD (c)Documentary analysis (d) Observation
2. To analyse the various service modalities which cooperative offer to the members	Women members of cooperative	(a)Centrally placed staffs from the office (b) Women members of the cooperatives	(a) Sample survey (b)In-depth interview
2. To analyse the role of cooperatives in enabling women to access livelihood capitals	Women members of cooperative	(a)Centrally placed staffs from the office (b) Women members of the cooperatives	(a) Sample survey (b)In-depth interview (b) FGD
3. To understand the role of cooperatives increasing economic capacity of women	Women members of cooperative	(a) Women members of the cooperatives (b) Centrally placed staffs from the office	(a) Sample survey (b)In-depth interview (c) FGD
4.To understand Perception of women towards the role of cooperatives	Women members of cooperative	(a) Women members of the cooperatives	(a) Sample survey (b)In-depth interview (C) FGD
5. To identify the various problems facing the cooperatives	Cooperatives	(a)Centrally placed staffs from the office (b)Management Committee (c) Sample members from the cooperatives	(a) Sample survey (b)In-depth interview (c) FGD

3.5 Conceptualization and Operationalization of Terms

3.5.1 Conceptual Definition of Terms

- Access to assets: in this study refers to the opportunity in practice to use a resource, store or service or to obtain information, material, technology, employment, food or income'
- Coping Mechanism- in this study refers to the various ways and means which women employ so as to withstand shocks, risks and stresses they face.
- Livelihood- refers to the capabilities, assets(stores, resources, claims and access) and activities required for a means of living
- Non-farm activity- in this study refers to all those diverse activities of generating income other than agriculture including manufacturing, petty trade, remittances, wage labour
- Rural Livelihood diversification- is a process by which rural households construct an increasingly diverse portfolio of activities and assets in order to survive and to improve their standard of living
- Shocks-are impacts which are typically sudden, unpredictable, and traumatic, such as fires, floods, storms, epidemics, thefts, civil disorder, and wars
- Stress-are pressures which typically cumulative, predictable and variously continuous or cyclical, such as seasonal shortages, rising population, declining soil fertility, and air pollution leading to risks

3.5.2 Operationalization of Variable

Table2: Operationalization of Variables

Concept	Variable	Indicator	Measurement
Socio-economic status	Age	Total number of years lived by the respondent	• Ordinal Scale
	Marital status	Never married Married, Widowed, Divorced	• Interval Scale
	Level of Education	Illiterate Read only Can read and write 1-4 5-8 9-12 College diploma & above	• Ordinal scale
	Income	Total income from dividend in 2013/14	• Amount in ETB • Interval scale
	Size of household	Total number of family members in a given household	• Interval Scale
Women-cooperative relationship	Length of membership	Number of years spent participating in cooperative	• Interval Scale
	Degree of Participation in affairs of the cooperative	If the respondents participate most of time, sometime or not at all in the affairs of cooperatives	• Ordinal Scale
	Perception of women towards the role of cooperative	Women’s assessment of the role of cooperative in improving their livelihood	• Scale • Likert scale
Productivity	Agricultural productivity	Total amount of products per hectare within a year	• Interval

Service Modalities	Input supply	Type of input	• Nominal
	Marketing service	Type of marketing service	• Nominal
	Training	Frequency of training attendance	• Interval
	Credit service	Amount of cash obtained in the form of loan	• Interval
Problems facing the cooperatives	Problems of the cooperatives	If the respondents rate problem as most important, less important or don’t know about the problem	• Ordinal

CHAPTER FOUR: DATA PRESENTATION AND ANALYSIS

4.1 Profile of the Cooperatives

4.1.1 Garagodo Primary Agicultural Cooperative

Garagodo multi-purpose cooperative is one of the six multi-purpose cooperative enterprises in Bolloso sore woreda. It was established in 1995 by government with primary goal of providing the small holder farmers with better market service and to enhance their productivity. It was reorganized in 2005 after the government revising the cooperative management in the country. When the cooperative laid its foundation, it had 221 members, among which 145 are male and 76 are female. Currently the cooperative has got 506 members among which 401 are men and 105 are women. The service modalities that the cooperative deliver to its members include providing market service, agricultural input supply, credit service, saving and training.

Garagodo multi-purpose cooperative provide its service to five selected kebeles which found adjacent to Garagodo town. These kebeles are: Garagodo, Dache Gofara, Adimancho Arifita, Bassa Goffara and Tokisa kebele administrations. Members are recruited in terms of residence in these kebeles, asset ownership and good social recognition from the kebele administration. Those with better asset ownership are more encouraged to join cooperative.

The cooperative had no initial capital during its formation; rather it managed to operate with loans obtained from government. The capital of the cooperative now is about 1,000,000 birr. From the profit which cooperative make every year, 70% is divided among the members and 30% is hold for retention. The profit is divided to members on the basis of the '*sama'* or accession which they bought earlier, as well as based on participation in the cooperative.

4.1.2 Hembecho Primary Agricultural Cooperative

Hemibecho multi-purpose cooperative was first established in 1996 and got legal entity in 2006. During its establishment the cooperative had 100 men and 5 women. The cooperative didn't had any capital when it organized for first time, and for that reason it operated through loan from government institutions. The cooperative currently has 502 members, 400 are men and 102 are women. The capital of the cooperative now is about 1, 200,000 birr.

The cooperative is organized in terms of three committees. These are: management committee, inspection committee, and credit service committee. The management committee comprising the chairman of the cooperative is responsible for controlling and directing the overall activities of the cooperative. The inspection committee which is responsible for management committee, controls and directs the quality related activity, organizes training, and executes audit activity. The credit committee is responsible for managing credit service, including searching sources money for the cooperative and organizing the credit service to the members.

Hembecho multi-purpose cooperative provides its service to five rural kebeles which found around Hembecho town. Chama Hembecho, Tiyo kebele, Gamo walana, Shuye Homba and Gido Homba are the kebeles which obtain the service provided by Hembecho area multi-purpose cooperative. As it is true to Garagodo cooperative, members of Hembecho area multi-purpose cooperative are selected on the basis of kebele of residence, asset ownership and social approval. The profit gained by the cooperative is divided among the members in terms of *Sama* or accession they own, and participation as member.

4.2 Socio-Economic Characteristics of Respondents

This section of the paper deals with the socio-economic backgrounds of the respondents. It discusses the age, marital status, household size, head of household, level of education, income from dividend, and sources of livelihood for the respondents.

4.2.1 Age

As the data from survey has revealed, all of the respondents are above age of 18. This due to the fact that being at age of 18 is one of the criteria to join the cooperatives. While 21 is the minimum age for the respondents, the maximum age is 51. The mean age of the respondents is 35. The frequency distribution of respondents in terms of age is shown in the following table.

Table 3: Frequency and Percentage Distribution of Respondents by Age

Name of the Cooperative		Age Category					Total
		18-25	26-35	36-45	46-55	56 and above	
Garagodo PAC	Frequency	2	13	15	3	0	33
	%	3%	20%	23%	4.6%	0%	50.6%
Hembecho PAC	Frequency	3	11	13	4	1	32
	%	4.6%	17%	20%	6.2%	1.5%	49.4%
	Frequency	5	24	28	7	1	65
Total	%	7.7%	37%	43%	10.8%	1..5%	100%

Source: Field survey (2015)

As it is shown in the table 3, majority of the respondents (43%) are found within the age category of 36-45. This is followed by the age category of 26-35 accounting for 37% of all respondents and respondents within age category of 18-25 account for 7.7% of the total respondents. Respondents whose age is 56 and above account for 1.5% only.

4.2.2 Marital Status and Household Size of Respondents

Marital status and household size of the respondents are assessed for they affect the participation of women in the cooperative. Jemal (2008), for instance argued that woman with higher family size are more likely to join and actively participate in cooperative than those with less household size. Accordingly, the study has revealed that majority of the respondents who are participating in cooperative are married and heads of household. 62% of the respondents are married. Among the respondents, 11% are never married and 20% are widowed. The respondents who reported to have divorce case account only 8%, from the total respondents.

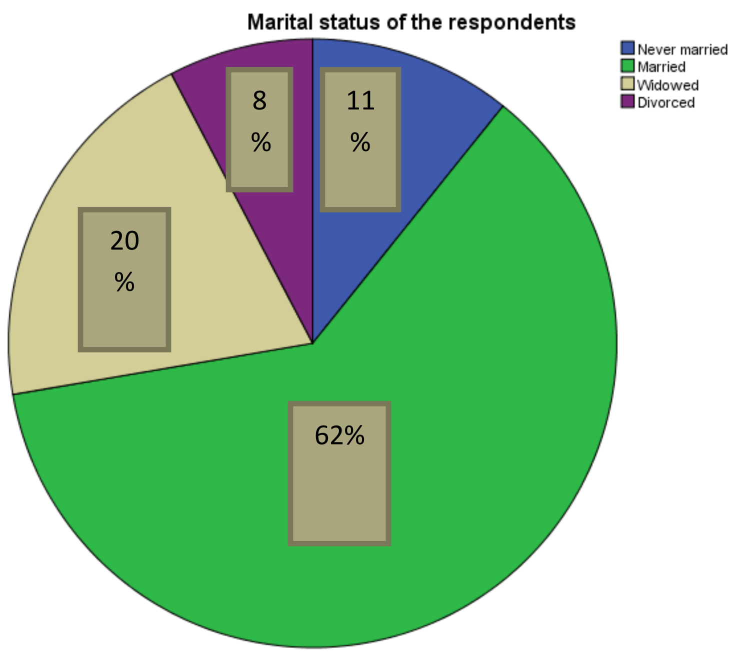

Figure 2: Marital Status of Respondents

Regarding the size of household, the data from survey has exposed that among respondents, those with household size of 5-8 account for 57%. Respondents whose household size is 1 is only 1.5%, and 18% of the respondents have family size of 2-4. Respondents who have household size of 9-12, and 13 and above accounts 22% and 2% respectively.

Table 4, Frequency and Percentage Distribution of Responding members by household size

Name of the Cooperative		Size of household					Total
		1	2-4	5-8	9-12	13 and above	
Garagodo PAC	Frequency	1	4	19	8	1	33
	%	1.5%	6.2%	29.2%	12.3%	1.5%	50.7%
Hembecho PAC	Frequency	0	8	18	6	0	32
	%	0%	12.3%	27.69%	9.2%	0%	49.19%
Total	Frequency	1	12	37	14	1	65
	%	1.5%	18.4%	56.89%	21.5%	1.5%	100

Source: Field Survey (2015)

4.2.3 Head of Household

The respondents were asked whether they are head of household or not. While 66% of the respondents replied that they are head of household, the rest 33% responded that they are not. There is one missing response. Since majority of the study respondents are married, some of respondents who are not household head represent joint households. From the pattern of the data, one can understand that women who are household head are more likely to participate in cooperatives than their counter parts. This is due could be attributed to the fact that women who are household head assume more economic and social burden in obtaining livelihood means for their family.

Table 5: Frequency & Percentage distribution of respondents in terms of household head

Name of Cooperative		Head of household			Total
		Yes	No	Missing	
Garagodo MPC	Frequency	21	11	1	33
	%	32.3%	17%	1.5%	50.8%
Hembecho MPC	Frequency	22	10	0	32
	%	33.8%	15.5%	0%	49.2%
Total	Frequency	43	21	1	65
	%	66%	32.4%	1.5%	100%

Source: Field survey (2015)

4.2.4 Educational Level

The highest level of education for majority of respondents is “can read and write”, accounting 54% of the total. 7% of the respondents replied that they “can’t read and write”. Respondents who “can read only” account for 3% of the total respondents. 5% of the respondent’s falls within educational level of 1-4. While 12% of the respondents attained educational level of 1-4, 11% have educational level of 5-8, and 9% of the respondents attained 9-12 grades. Respondents who has attained college or above account only 3% of the whole respondents. As the data revealed, the educational status of the respondents is relatively low. This could have adverse impact on their participation in cooperative for there are business transactions & auditing activities that demands relatively higher level of education.

Table 6: Frequency and percentage distribution of respondents by their level of Education

Highest level of education attained		Name of the Cooperative		Total
		Garagodo Cooperative	Hembecho Cooperative	
Can’t read and write	Frequency	2	2	4
	%	3	3	6.15
Read only	Frequency	0	3	2
	%	0	4.6	4.6
Can read and write	Frequency	18	17	36
	%	27.7	26.15	53.9
1-4	Frequency	4	4	8
	%	6.15	6.15	12.3
5-8	Frequency	4	3	7
	%	6.15	4.6	10.8
9-12	Frequency	4	2	6
	%	6.15	3	9.2
College diploma and above	Frequency	1	1	2
	%	1.5	1.5	3
Total	Frequency	33	32	65
	%	50.8	49.2	100

Source: Field survey (2015)

4.2.5 Income from Dividends

The income of respondents analysed in this case is the dividend which they got in cash in 2013/14. As the data from survey has revealed, the mean income of respondents' 2013/14 from the cooperatives was 466 birr. While the minimum dividend is 250 birr the maximum is 850 birr. The standard deviation for the respondents' income is 156. The relatively high standard deviation in income shows that there is great variation in terms of income among the respondents.

The following table shows the frequency distribution of respondents in terms of their income as dividend from cooperatives in 2013/14.

Table 7: Frequency and percentage distribution of respondents by their income from dividend

No	**Income Category**			**Name of cooperative**		**Total**
				Garagodo Cooperative	Hembecho Cooperative	
1	>300		Frequency	8	3	11
			%	12%	5%	17%
2	301-500		Frequency	19	19	38
			%	29%	29%	58%
3	5001-700		Frequency	4	6	10
			%	6%	9%	15%
4	701-900		Frequency	2	4	6
			%	3%	6%	9%
5	<900		Frequency	0	0	0
			%	0%	0%	%
		Total	Frequency	33	32	65
			%	50%	50%	100%

Source: Field survey (2015)

As the above table shows, 17% of the respondents got less than three hundred Ethiopian birr in 2013/14. Respondents who earned 301-500 birr in 2013/14 were 58%. This shows that majority of the respondents have annual income of 301-500 birr in 2006 from the cooperatives. While 15% of the respondents received 501-700 birr, only 9% of the respondents earned 701-900 birr from the cooperatives. None of the respondents earned above 900 birr in 2006.

The fact that members earn different income shows that the amount of *sama* or accession they own in cooperatives determines amount of dividend they obtain in addition to their participation in affairs of the cooperatives. The higher the amount of *sama* or accession they own, the greater amount of cash they receive. Here the length of membership has significant impact on the income of members from the cooperative for as members own more *sama* or accession as they stay longer in the cooperatives.

4.2.6 Livelihood Activities

Farming is the mainstay of majority of the respondents participating in the cooperative. Majority of them (99%) are engaged in farming activity which mainly consists of crop cultivation and producing cash crops. Respondents who earn their livelihood through cattle rearing consist of 35%. Petty trading and daily labor is means of earning subsistence for 54% and 20% of the respondents respectively. Crafts work is also the source of livelihood for 28% of the respondents. The frequency distribution of the respondents in terms of their source of livelihood is shown in the following table.

Table 8: Frequency and percentage distribution of respondents by their source of livelihood

No	**Type of Occupation**		**Name of Cooperative**		**Total**
			Garagodo Cooperative	Hembecho Cooperative	
1	Farming	Frequency	32	32	99%
		%	41.5	37	78.5
2	Cattle Rearing	Frequency	12	11	23
		%	18.5	16.9	35.4
3	Petty Trading	Frequency	16	19	35
		%	24.6	29.2	54
4	Daily Laborer	Frequency	5	8	13
		%	7.7	12.3	20
5	Crafts work	Frequency	7	11	18
		%	10.8	17	27.8

Source: Field survey (2015) *Multiple responses

As the data from survey research has revealed, almost all of the respondents combine three or more economic activities so as to earn their subsistence. There is no significant variation among the respondents from the two cooperatives in terms of their means of earning livelihood. In addition to the aforementioned economic activities, some of respondents engage in pottery, charcoal production, and other small-scale business activities.

Majority of the respondents meet their annual food need through own crop production. They produce maize, sweet potato, yum, wheat, bean and *enset*. Own crop production, mainly fresh maize and sweet potato, guarantees majority annual food demand for women. As FGD discussion and interview result has shown, they also purchase food particularly the time after August when the maize time gone and sweet potato is not available. During this time, majority of them rely on *enset* for home consumption. Yet they face risks and shocks with regard to their farming activity including crop failure and death of valued animals. 53% of the respondents identified epidemic of crop pests cause for shock of from crop failure whereas 54% identified epidemic of animals as causes for death of valued animals. Declining fertility of soil, declining farm size, declining common property resources and variability of rainfall are among stress leaving women prone to risks. In order to cope these risks and shocks, they need mediating institutions which would enable them to better access livelihood capitals. This signifies the important role of cooperative as mediating factor enabling women to access these capitals.

Access to livelihood sources for rural women is affected by different factors. Among these, livestock, land, labour and capital are the crucial ones. These factors in turn affect access to each other, and access for other sources of livelihood including food and income. For instance, women participating in FGD discussion exposed that those women who own ox are more likely to access land than women who don't own. This is due to the fact that ownership of ox enables women to access sharecropping with other who own land. In addition to sharecropping, share and taking care of cattle, mainly cow and ox, provides women with access to food and cash. They can access milk for their children, and they can also earn cash by selling part of the milk. The manure from the cattle provides access to natural fertilizer. The caretaker women can also own asset as the cow the got through take caring gives birth to a calf. During the sell, the profit is also to be shared with the owner.

Cash is earned mainly through agricultural labour and petty trading of goods, mainly agricultural products. They sell goods like sweet potato, cabbage, grass, charcoal and staple grains for either local market or town market. But after they joined cooperatives, majority of their cash earned from producing cash crops mainly ginger and coffee. This is due to the fact that the cooperative driven motives which trigger the women to produce better cash earning crops from limited plots of land. Cash is earned through mix of cash crops mainly ginger, coffee, vegetables and fruits, is vital source of income. As FGD and interview discussion has revealed, women who engaged in petty trading sells high value goods such as butter, cheese, coffee, and local drinks to earn cash. They also sell low value goods like cabbage, grass, charcoal, *uncha* in local markets. This shows that farm based income is major income portfolio of the respondents.

Though the women are busy the whole year with agricultural activity and domestic services, the *belg* season is time where women assume plenty of role. Since the *belg* rain is essential to the growth of maize and beans, which are essential food staples particularly to withstand the hungry months of August to December, they keep busy in agricultural activities. During this time, the participation of women in cooperative is lesser than other times due to time constraints.

Some of the respondents replied that they practice rotational cropping so as to maintain fertility of soil. So they rotate between cereals and crops. Among activities which women carryout in cultivating crops are; weeding, staking of crops like yam and beans, pruning of *enset* and coffee, and fertilizing them with manure or chemical fertilizers. The respondents discussed that training and information as provided the cooperative equipped them with better skill in handling these activities.

As the FGD and interview results has revealed, among women who work as daily labourer are those who possess small farming land and lacking ox neither privately nor in share with others, which makes crop cultivation unfeasible. Despite this, they carry-out small scale farming either in their thin garden or as sharecropping in other's farm by using their labour. Whereas some of them engage daily labour when the harvest fall, and others manage to work as seasonal labour opportunity are available. For them, accessing credit service is main reason for joining cooperative.

4.3 Membership in the Cooperatives

This section of the paper deals membership of women in cooperative. Issues including year of membership, reasons for joining cooperative and responsibilities of the respondents in relation to their position will be discussed.

4.3.1 Year of Membership

As the study has revealed, the respondents joined the cooperative for different reason, during different period of time. As the data from the cooperatives shows, respondents who were from the set-up of the cooperative only account for 6% of the total respondents. This shows that majority (94%) of the respondents joined the cooperative in the later years of the cooperative performance. Among the respondents, 29% has joined cooperative between the years 1997-2000 (about 15 years ago). The respondents who joined the cooperative during the years 2001-2004 (11 years ago) comprise 37% of the sample respondents. While 26.3% of the respondents joined the cooperative in the years 2004-2008 (about 7 years ago), the rest 3% are participating in the cooperative starting from 2009.

The chairman of Hembecho cooperative expresses the following idea regarding the trend with membership in the cooperative:

During the formation of the cooperative, the number of members, particularly of women members was very few. But in due course of time, as the cooperative becomes better organized in terms of both financial capacity and service delivery, it was able to attract many more members including women. The positive changes which the cooperative brought in lives of women are also one of pulling factor to attract more women. There are also efforts to raise awareness of people towards benefit of participating in cooperative and it also had influence in attracting more members.

4.3.2 Position of Women in the Cooperative

Another issue that has to do with the participation of women in the cooperative is their position. Asked to their position in the cooperatives, 94% of the respondents reported that they are members only. While 3% of them work as secretary for their cooperative, none of them are working as finance officer. The data obtained from cooperatives shows that while only one woman is member of management committee in Garagodod cooperative, in Hembecho cooperative none of them belong to management committee. Despite these, women participate in various committees. Among the sample respondents, 32% participate in inspection committee while 46% of them participate in the credit committee. Yet only few women still occupy managerial positions in the cooperatives as compared to their male counter parts. This in turn leaves the social empowerment women in question, which is of course one benefit expected from cooperative.

Aris(2012) argued that from the United States to many countries in Africa, one of the most detrimental shortcomings of agricultural cooperatives is their general lack of women's leadership. Despite the fact that women largely predominate in cooperative membership and meeting attendance, cooperative leaders tend to be men. This is also true in case of hembecho and Garagodo cooperatives where only 1 of women is participating as leaders in the cooperative. These entails that paying due attention in ensuring women's representativeness in managerial positions is necessary for when leadership bodies exclude women, competitiveness, product quality, productivity, and profits of cooperative could suffer a lot (Aris, 2012).

The cooperative claims that it is working hard to enable women occupy administrative positions and ensure their social empowerment. One of the interviewee, who is the secretary of Garagodo MPC and also acts as representative of women in Damot Wolayta Farmers Union, forwarded the following view regarding the activities of the cooperative so as to enhance participation of women administrative areas in the cooperative:

The participation of women in administrative position is given priority by the Bolloso Sore Woreda marketing and cooperative development office as well as Garagodo MPC. Accordingly, through gender mainstreaming, the cooperative development policy places women at center of its policy priorities. The cooperative designed strategies and techniques so as to assure the effectiveness of these policies. Establishing women federation, conducting regular trainings, organizing women in development networks so as to provide supervision and support, as well as to allow experience sharing, and making home to home visit are among the activities. Follow up and periodic evaluation are carried-out and feed backs are obtained about the activities.

4.4 Service Modalities

This section of the paper deals with the service modalities which cooperatives deliver to women. Identifying the varieties of services which cooperatives render to their members is one objective of the study and essential in understanding the impact of cooperative on the livelihood of women. The respondents were asked what services they get from participating in cooperative.

4.4.1 Credit Service

As table 9 shows, though the percentage of respondents who joined the cooperative to access credit service accounts for 77%, only 40% of the respondents replied that cooperative provide them credit service. This is low as compared to the country's performance which is 71% (Bernard, et al: 2013). Respondents who joined earlier the cooperatives to which they are member responded that the cooperative provide them with credit and saving service while those are late to join replied that they didn't get the services.

Table 9: Frequency and percentage distribution of respondents by their access to Credit Service

Does the Cooperative Provide You with Credit Service?	**Did You Join the Cooperative to Access Credit Service?**		**Total**
	Yes	No	
Yes	24(37%)	2(3%)	26(40%)
No	26(40%)	13(20%)	39(60%)
Total	50(77%)	15(23%)	65(100%)

Source: Field Survey (2015)

The chairman of Garagodo cooperative has replied to the researcher that the cooperative used to provide credit to its members but now it is facing difficulties in delivering the service. He forwarded the following idea about the problem:

Garagodo Cooperative have been providing credit and saving services to its member as one of its objectives. Accordingly the cooperative used to deliver the services to majority of the members. But as the numbers of members with demand for credit service outweigh that of the financial capital of the cooperative, we decided to look for alternative. In collaboration with Omo-micro finance, we created opportunity for credit services to the members demand. In addition to credit service, women save their money in Omo micro finance. They also save money in the form of the capital of the cooperative when 30% of the profit obtained is deposited. This helped women to address their financial stress.

The same is true to Hembecho MPC. They chairman of the cooperative in interview which I had with him, forwarded the following view regarding credit service:

One of the main services which Hembecho MPC was to provide to its members is credit service. The credit service was aimed at empowering the members financially there by to allow increased investment and better economic returns. But the inadequate capital of the cooperative limited the service delivery to few members. As we look for way-out from the problem, we found working with Omo micro-finance, and Wisdom micro-finance institutions as better solution. We provide institutional support to our members so as to get the credit services.

4.4.2 Agricultural Input Supply

The frequency & percentage distribution of respondents who consume input supply is presented in the following table

Table 10: Frequency and percentage distribution of respondents by their access to Agricultural Inputs

Does the Cooperative Provide You with Agricultural Input?	Did You Join the Cooperative to Access Agricultural Input?		Total
	Yes	No	
Yes	27(42%)	24(36.5%)	51(78.5%)
No	9(13.5%)	5(8%)	14(21.5%)
Total	36(55%)	29(45%)	65(100%)

Source: Field Survey (2015)

As it is presented in table 9, 78.5% of respondents replied that the cooperative to which they are member provided them with agricultural input supply. The result is closer to the performance level at national level which is 92% for input supply (Bernard, *et al*, 2013). Yet the percentage of respondents who joined the cooperative in order to get farm inputs account for 55% & this shows that 28.5% of respondents accessed the service though it was not their reason to join the cooperative. Women who were provided with the inputs are those who earn their subsistence through farming, either through mixed farming or crop cultivation only. Among the respondents who get agricultural input from the cooperatives, while 95% said that the cooperative provides fertilizers to them, mainly UREA and DAP, 29% replied that the cooperative provide them with high yielding seeds.

Nigatu is working as an officer in Bolloso Sore *woreda* marketing and cooperative development office. He has been working in the office since 2001. He is supervisor of Garagodo MPC, and he provided the following opinion regarding input supply:

The fertilizers, UREA and DAP, are distributed so as to enhance the productivity of members of the cooperative including women. The fertilizers are provided based on the willingness of women, their farm land size, and purchasing power. Since the cooperative subsidize the price of the fertilizers, it is not costly and many can afford it. High yield seeds were delivered to women directly through the cooperative. The good quality seeds are to be distributed mainly for women who are household heads.

Respondents with whom I had interview have also replied that they obtain fertilizers and high yield seeds for better prices. By doing so the cooperative enhanced their productivity and saved their money from unwanted expenses. They can access the service based on their farm land size and the following demand for the intended production. Yet some of them complain that the input delivery is not timely and the distribution is not fair. This issue will be discussed later in depth.

4.4.3 Training

Among respondents from both cooperatives, 88% of them have replied that they have participated in trainings as provided by the cooperative. Despite the fact that majority of the respondents attended trainings which the cooperative provided to them, the frequency of attendance shows significant variation among the respondents in terms frequency of attending training. Accordingly, while 61% of the respondents attended only 1-3 times, 37% of the respondents attended 4-6 times. Only 2% of the respondents trained 7 and more times. Respondents who participate in committee are those who participated more than other members. The mean frequency of attendance is 3.

As the interview with officials from Bolloso Sore woreda has exposed, training is rendered to women with objective of ensuring better benefit for women who are participating in the cooperatives. Human capital development is at the center of the service provision. Training is rendered for women on different aspects. Among others, cooperatives give training for women regarding the rules and regulations, and organizational structure of the cooperatives. This is with intention to attain the better understanding of women so that they can participate in the cooperative in effectively, and get benefit in sustainable way.

The cooperatives also provide training on agricultural activities with the aim of inducing the agricultural productivity of member women. Consequently, the cooperatives provide training regarding appropriate use of fertilizers, conservation of soil, trees, grazing areas, water bodies and other natural resources, utilizing effective farming system, efficient use of financial resources, creating business and investing further, accumulation of assets and resources as aspects of the livelihood of women. In carrying out these activities, the cooperative closely works with the *woreda* agricultural and rural development office.

Since producing cash crops, mainly coffee and ginger, is one of the main sources of earning livelihood for the members, the cooperatives train the members including women, about producing quality coffee and ginger. The members are equipped with skills for producing and keeping quality coffee and ginger so that it can meet international standards. By doing so, the cooperative is ensuring the fair benefit of the members particularly of women.

The Bolloso Sore Woreda marketing and cooperative development office works with other stakeholders so as to develop the human capital of the cooperatives through training and financial support. As the coordinator of cooperative development core work process of the office has discussed, among these organizations are the women, youth and children affair's offices, gender office, Techno Serve Ethiopia, IMC, and SAFE Catholic Relief Ethiopia are the outstanding ones. While the office of women, youth and children affairs and gender office provide the cooperative members with training service only, Techno serve Ethiopia, IMC, and SAFE provide both training and financial and material assistance to the members. This is vital for there is increasing consensus among development experts that cooperatives need to work with NGOs so as to come through trends and challenges they face (Borzaga & Spear, 2004).

Discussions with managerial staffs of both cooperatives has also revealed how working NGOs is benefiting the cooperatives. The chairman of Hembecho MPC expresses how the support from Techno Serve Ethiopia which is NGO, has benefited the cooperative:

Techno Serve Ethiopia is one of our esteemed partners. It provides the cooperative with both technical service as well as financial support. The technical support includes rendering training to both members and the leaders particularly with aim of producing quality coffee. In addition to the technical support, the organization funded the cooperative with 790, 000 birr in 2013. In addition to this, the organization bought coffee mill for the cooperative which worth more than one million birr. This contributed to production of quality coffee than previous time. Being member, women has also benefited from the support particularly with regard to producing quality coffee and earning better cash.

4.4.4 Agricultural Marketing Service

Markets are believed to play key role in the development of rural economy and ensuring sustainable livelihood for rural poor. In light of lack of good access to markets, women may face challenges including difficulties for market they produce, obtain inputs, sell labor, obtain credit, learn about or adopt new technologies, insure against risks, or obtain consumption goods at low prices. Cut off from markets, they are forced into self-sufficiency, whether for food, labor, or other items. Its own subjective valuations, rather than market prices, then determine how its resources are used.

Under the current free market situation, small holder farmers have faced the difficulty of high competition in the market. To alleviate this difficulty, the role of cooperatives has become bigger than ever before (Alemu, 2011). In the case of output market, the market share of cooperatives is very low due to shortage of finance, poor infrastructure, inadequate and poor quality warehouse, and weak entrepreneurship skills including business management, planning and financial management.

The marketing service which the cooperatives provide to their members are bargaining for better prices, providing market information, and purchasing for better prices. As it is presented in the following table, 95% of the respondents replied that the cooperative provided them with bargaining for better prices. While all of the respondents replied that they obtain market related information timely, 97% of the respondents replied that the cooperative provide them with purchasing for better prices.

Table 11: Frequency & percentage distribution of respondents by their access to Marketing Service

No	Type of Marketing service	Did the Cooperative Provided you with the Service		Total
		Yes	No	
1	Bargaining for better prices	62(95.5)	3(4.5%)	65(100%)
2	Providing marketing information	65(100%)	0(0%)	65(100%)
3	Purchasing for better prices	63(97%)	2(3%)	65(100%)

Source: Field survey (2015)

The marketing service which the cooperatives provide to their members mainly is marketing of agricultural input and output. For this study, I will take Garagodo cooperative to elucidate its service in providing marketing of agricultural input, and Hembecho cooperative for marketing of agricultural output service it. The marketing of agricultural input include purchasing of farming input for better price and distributing them to the members. Accordingly, the Garagodo cooperative has purchased 276 quintals of DAP and 8 quintals of UREA for birr 207,894 in 2013. The fertilizers were distributed to members living in Garagodo, Dache Gofara, Adimancho Arifta, Bassa Gofara, and Tokisa. The mean amount of DAP distributed to the members in the kebeles is 0.5 quintal and that of UREA is 0.02 quintal. This was intended to escalate the productivity of the members for *belg* farming. Meanwhile, during the same year the cooperative has purchased 1096.75 quintals of DAP and 53 quintals UREA for *meher* season cultivation, and distributed to the members. The price for purchasing DAPS and UREA was 443604.5 birr and 80013.2 birr respectively.

Hembecho Cooperative provides marketing of various types of agricultural output, yet marketing of fresh coffee comprise the lion share of its marketing activity and source for cash. Accordingly, the cooperative provided 91328.00 Kg of fresh coffee and 96104.00 Kg of *Jenifel* or dry coffee to EXC market between years 2009-20013. The total amount of cash obtained from selling the coffee is 9418176.00 birr. From this, the sell for fresh coffee in 2013/14 is 9126 Kg and *Jenifel* coffee is 23452 Kg. 1,702, 461.00 birr was obtained from selling coffee in 2013/14 . Though the total profit for all the years can't be computed for the data for profit obtained in 2009 is missing, the cooperative has gained profit of 312, 542. 00 birr in 2013/14. From this, 62641 birr is distributed to the members in terms of their participation while 34 26 birr was divided based on their share or *sama*.

Access to agricultural marketing is very essential for the women from various perspectives. First of all, it initiates them to produce beyond what is needed for home consumption. In other word, they employ marketed oriented productivity so as to enhance their cash base. For instance, Taylor (2008) stated that poor roads and information about buyers could make marketing perishable crop too expensive and risky. So the farmers may decide to produces a few baskets for their family's own consumption, and spends the rest of their time doing low-wage work. However, if they could become part of the export supply chain, they decision price would increase to the market price. They could be more efficient, shifting some or all of their time from low wage work to crop production, and would have an incentive to invest in their farm. Most importantly, they could generate badly needed cash for their family. The data from FGD and interview discussions also confirms this view. One of the FGD discussant forwarded the following view as how the marketing service helped her:

Before joining the cooperative, I just strive to produce foods for my family's consumption. Many factors force me to decide so. First of all, I faced challenge in accessing farm inputs which worsen the problem of productivity combined with declining fertility of soil. Even if I produce for market sell, I can't access transportation to bigger markets, like market in Areka town (capital of the woreda). My income doesn't allow me to afford the transportation costs. But after joining the cooperative, I accessed farm inputs for low price. I also learned how to produce better quality products of both cereals and cash crops. Through the cooperative, I could access market chain. The cooperative provided me with better profits which in turn motivated me to produce more and more.

From the data it is possible to understand that the cooperatives are serving their members with better marketing service. The purchasing of agricultural input for lower price and marketing of agricultural output for higher price contributed its part in augmenting the income of members and safeguarding them from unpredictable market trend. Despite these promising activities of the cooperatives in providing better marketing service to their members, there are problems which the respondents raised during the FGD session and interview. The problems are to be discussed in later part of the paper which deals with the problems encountered by the cooperatives.

4.5 Degree of Participation in the Affairs of Cooperatives

It is obvious that all women members of the cooperative don't necessarily participate to the same level. Degree of their participation in turn affects the performance of the cooperatives to which they are member, and the possible benefits which women may obtain from the cooperative. The following table illustrates the degree of participation of women in affairs of cooperative.

Table 12, Degree of participation of the respondents in various affairs of the cooperative

No	Affairs of Cooperative		Degree of Participation			Total
			Most of time	Sometime	Not at all	65
1	Attending Regular Meeting	Frequency	59	6	0	100%
		%	90.8%	9.2%	0%	65
2	Approving or Amending Rules and regulations	Frequency	47	18	0	100%
		%	72.3%	27.7%	0%	65
3	Approving Annual Plan and Budget	Frequency	48	15	2	100%
		%	73.8%	23%	3.2%	65
4	Approving Audit Report	Frequency	35	25	5	100%
		%	53.8%	38.5%	7.7%	65
5	Evaluating and Approving of Report of Executed Activities	Frequency	42	23	0	65
		%	64.6%	35.4%	0%	100%
6	Deciding Share Values	Frequency	45	20	0	65
			69%%	30.8%%	0%	100%
7	Purchasing and Selling Products	Frequency	34	24	7	65
		%	52.3%	37%	10.7%	100%

Source: Field survey (2015) *Multiple responses

As it can be depicted from the above table, while 91% of the respondents most of the time attend regular meeting, 9% of them attend sometime, and there is no respondent who never attended regular meeting. Therefore it is possible to argue that majority of them frequently participate in regular meeting. While 72% of the respondents participate most of the time in approving or amending the rules and regulations of the cooperative, 27.7% participate sometime and none of them replied that they participate not at all. Relatively women in both cooperatives participate actively in approving and amending rules and regulation of their cooperatives.

Respondents who participate in approving annual plan and budget most of the time accounts for 73.8% of the total respondents. While 23% of the respondents participate in approving annual plan and budget sometimes, 3.2% of them don't participate at all. Since approving annual plan and budget significantly affect the overall performance the cooperatives, the relatively higher participation of women in these affair can have favorable impact for performance of the cooperatives, and increase their potential benefits from the cooperative.

While 53.8% of the respondents participate in approving audit report most of the time, 38.5% of them participate sometime, and 7.7% of the respondents don't participate in approving audit report at all. The fact that women participation in approving audit report is moderate implies that the inspection of financial system in the cooperatives is liable to mischiefs and corruption. Here the relatively low educational status of the respondent could be held as a challenge in ensuring better participation of women in the cooperatives.

Evaluating and approving of report of executed activities is another affair of the cooperatives in which women members participate. 64.6% of the respondents answered that they take part in evaluating and approving report of executed activities of the cooperative. While 35.4% of the respondents reacted that they participate only sometime, none of the respondents have no participation at all. From the figures, it is possible to understand that women participate actively in evaluating and approving of report of executed activities of the cooperative.

Asked how often they participate in deciding the share value in the cooperative, 69% of the respondents answered that they participate most of time in deciding their shared value. Among the respondents 31% replied that they participate in deciding share value sometimes. None of the respondents answered that they don't participate in deciding the share value at all. The participation of women in deciding the share value is relatively high. Majority of the women participate in deciding the share values, and this in turn contribute the fair distribution of benefits to the members, particularly to women. This gives meaning to their participation in the cooperatives by enhancing their socio-economic empowerment.

One of the various economic activities the cooperatives assume is purchasing and selling products for its members. While they buy products for low price, they sell the products of their members for high price. 52% of the respondents responded that they most of the time participate in purchasing and selling products. Among the respondents, 37% answered that they sometimes participate in purchasing and selling products. 11% of the respondents replied that they don't participate in purchasing and selling of products.

The finding of the study has revealed that women appear to actively participate in affairs of the cooperatives to which they are member. This in turn could have positive implications for better functioning of the cooperatives as well as the potential benefits which could be obtained from actively participating in cooperatives.

4.6 Benefits of Participating in the Cooperative

4.6.1 Improved Agricultural productivity

As per cooperative Proclamation 85/1994, one of the objectives of establishing multi-purpose cooperative is improving the living condition of rural peasants through improved production and productivity. The cooperatives are believed to improve productivity through provision of modern technologies products which are capable of increasing agricultural production and materials necessary for their livelihood easily and at fair price. The study attempted to measure the improvement in agricultural productivity of the respondents as result of being participating in cooperative.

Improved agricultural productivity is vital as far as building sustainable livelihood for women is concerned. For instance, food storing is one mechanism of coping with stresses and shocks. When there is surplus food, producers can store it for the time of emergency. But in the light of the shrinking size of farm land, erratic rainfall and diminishing fertility of soil, it is not easy to produce surplus food and store it. Yet the cooperatives contributed their part in enhancing the women's productivity by providing agricultural inputs, and introducing advanced farming system.

As the data from survey sample shows, the average production for respondents shows considerable improvement for majority of crops as compared to their productivity before joining the cooperative. The mean production for cereal in a given year after joining the cooperatives has shown 26% of increment. The cereals mainly include maize, *teff*, and wheat. The standard deviation of 2.8 in production of cereals shows that there is significant variation in productivity level among the members. The head of the marketing and cooperative development office offers the reason for the variation in productivity as follows:

Productivity of members of cooperative varies between 2 up to 8 quintal cereals per year. The main factors which affects the productivity of the members are their farm land size, whether they use full package of fertilizers or not, and fertility of soil. As compared to the non-members, many members of cooperative use full-package, so that produce better. Since ownership of land and the amount fertilizer used varies among members also, the productivity too varies.

Regarding the respondents' productivity of pulses which include peas and beans, the production increased only by 4%. While most of them produce for home consumption, some of them sell the surplus product for market. As respondents and officers of marketing cooperative development office mentioned, better access to high quality seeds and fertilizers, training on new and better agronomic practices, improved post-harvesting processing and handling, with enhanced financial capacity with access to credit service contributed to boosting purchasing power of women to farm inputs, all contributed to improved crop production.

Regarding the production of cash crops, it shows improvement of 56% productivity after joining cooperatives. The cash crops which women produce are coffee and ginger. As FGD and interview discussion revealed, market oriented production approach hugely contributed to improvement in productivity. In addition to this, training and technical support obtained from the government, and Techno Serve Ethiopia is identified as key in producing better coffee and ginger by the women. As the respondents replied, among crops which they produce, cash crops own the lion's share as source of cash for the women. Yet, there is no such significant improvement in productivity of vegetables and fruits.

Meanwhile, the contribution of coffee and ginger production for in augmenting income of women takes the lion's share. As the data from the cooperative enterprises shows, majority of the women members of the cooperatives produce coffee and ginger. There are some women who produce up to 60 quintals of coffee and 70 quintals of ginger per year. Most of them directly sell the output to the cooperatives. The FGD and interview discussant women affirmed that the cash crops are the vital sources of cash for them. The lion's share of their cash earned in a given year comes from coffee and ginger sell. One of the interview discussant from Hembecho cooperative, who is a household head also, has forwarded her view as follows:

I produce maize, teff and cash crops. In 2013, I earned 60,000 birr from selling ginger. The money I earned from selling ginger allowed me to cover my expenses and I didn't sell the cereals to the market in searching for cash. Part of the money also goes shufuwa or Ikub which helped me to buy a cow. I Due to the sell from cash crops cover my expenses; I can store food in gottera which could be used if food shortage or other risks occur.

The fact that the women earn increased cash through producing quality coffee and ginger has important implication for their livelihood. As the data from FGD and interview discussion revealed, majority of the respondents, particularly those who are household head, identify financial stress as the trouble they suffered a lot. In order to address the problem, they usually sell part of their food items to the local market. This in turn leaves women vulnerable to food shortage particularly during the seasons when the harvest is low or totally collapses. The coffee and ginger production secured most women with better income and increased their purchasing power. This in turn reduced their vulnerability to food shortage.

FAO (2012) stated that cooperatives are vital in reducing post-harvest losses and increasing resilience, as well as addressing emergency needs and reducing domestic food price volatility by allowing farmers to market beyond harvest season. This is due to the fact that cooperatives provide members with access to credit, modern technology and training which minimizes post-harvest losses. As FGD participants discussed, in addition to improved productivity, the cooperative equipped them with better storage mechanisms for agricultural output.

4.6.2 The Role of Cooperatives in Generating Income

As far as the outcomes of sustainable livelihood framework are concerned, increased income is one of key indicators for sustainable livelihood (Turner, 2001). Increased income has great significance for livelihood of rural women for it affects their livelihood choices to significant degree. With increased income, they can better access social services, diversify their livelihood sources and cope with stress and shocks.

Cooperatives served as source of income to the women by distributing the profit in the form of dividend. The Cooperative Code of Conduct of the Federal Cooperative Agency of Ethiopia dictates that 70% of the profit generated by the cooperative should be distributed to the members regularly. As it was mentioned before, the members obtained on average 570 birr from the cooperative annually. This has lot of meaning to the respondents, who reported that they invest money on seeking health service, spending on their children's education, purchasing farm inputs, and to buy non-durable goods. As to the respondents, though the money obtained in the form of dividend is not enough to cover all the expenses, it at least lessens the financial stress. Some of them however have complained about the dividend because it is not made regularly.

Though money obtained from cooperatives in the form of dividend has contributed to augmenting the income of the women, the respondents perceive that the role of cooperative in ensuring more profitability and saving cost is far better in terms of generating income. 69% of the respondents affirmed that their income from all sources is increasing after joining the cooperative. As the FGD and interview discussant responded, the cooperative increased their income opportunity as compared to previous time. They mention improved agricultural productivity as one means of securing better income. With improved productivity, they can now bring the surplus product to the market and sell for better price. In addition to this, the improved productivity lessened the amount of cash spent in purchasing food for home consumption. The case of one of the interviewee approves this idea:

Before joining the cooperative, I used to suffer from financial stresses. I can't buy farm inputs, I don't have ox and due to this, I face difficulties to ensure food source for my family. Most of money I had is spent on buying food for home consumption, up to 200 birr monthly. But after joining the cooperative, I could access farm input, learnt how to produce more and got people who allowed me to work with them. My productivity now is improved and I don't need to buy a lot of food from market. With the money I got from participating in cooperative, I opened a kiosk and bought a cow and a sheep.

Improved productivity and increased income due to participating in cooperative doesn't hold true to all respondents. Some of the respondents participated in FGD discussion in both cooperatives are not good with the improvement in their income. They have also reported that they don't see improvement in their productivity and not happy with the benefits obtained from participating in cooperative. One of interview discussant from Garagodo cooperative complains how she expected cooperative in improving her income and the result is far different:

Though the cooperative provides the dividend to the members, it is not enough to meet the need of my family. Women with larger farm size and better income buy greater sama or accession and earn more income from cooperative. I always earn small amount of money. When I want to buy more sama, I face financial constraint.

Various factors could be held responsible for productivity and income difference among the respondents. The fact that the women vary in terms of their educational level, household size, ownership of farm land and experience of farming and trading, have implication for variation in level of productivity and income. To the view of the chairmen's of both cooperative also affirms this idea. In the interview which the researcher had with them, they mentioned that ownership of land and oxen as well as farming experience are vital in affecting productivity of the women.

4.6.3 The Role Cooperatives in Asset Building

The asset pentagons lies that lie at center of the livelihood of women are human asset, financial asset, social asset, physical asset and natural assets. Cooperative can play crucial role in improving the livelihood of women as far as they operate by taking in to account how women own or/and access these assets. The increased opportunity of women to own and access these assets means their reduced vulnerability and better opportunity to have sustainable livelihood. As the finding of the study has shown, the cooperative went far in playing asset building role of their members.

Human Capital: Education, training and nutrition are keys as far as development of human capital is concerned. They also affect women's opportunity to access other assets. Isola and Alani (2009), argued that well-educated human resource encourages technological innovation and effective production and contributes to the development of the community. Training in return develops the skills of individuals, allows them to experience new things, facilitates technological transformation and shapes their attitude. By doing so, it lays conducive ground to improvement of their lives. For long time women in Bolloso sore *woreda* were deprived accesses to these opportunities for the discriminatory practices in the society, particularly in past regimes. The relatively low educational status of majority of the respondents shows this fact. This in turn intensifies vulnerability of women by depriving them from accessing income generating activities and from enhancing their life improving skills. Uneducated, less skilled and food deprived women are not only vulnerable by themselves only; it triggers the vulnerability of the women's household too.

Joining of the cooperative provided an opportunity for women so as to access means of developing their human capital. As it was discussed earlier, the cooperative provided training for its member aiming to increase their productivity, profitability and investment skill. The FGD and interview results also affirm this idea. With the training, their bargaining skill is improved, leading to increased profitability in the market. They started to experience improvements in their productivity and asset accumulation. They now witnessed improvement in agricultural productivity with skill to use better farming technology.

Though not direct, the cooperative had impact on the nutrition of women. It had contributed at least in two ways. First, the improved agricultural productivity allowed women to address the problem of food shortage which they used to suffer from. As respondents participated in the FGD discussion has replied, they sometimes fail to eat three times in a day before joining cooperative. But now they started to produce surplus. Second, the cooperative had impact on the nutrition habit of women by augmenting their income & increasing purchasing power for food stuffs. Since some of the women purchase food particularly when the harvest is low or the rainfall is variable, the income guaranteed them with food source through purchase.

As to Ellis (1999) high proportion of cash income in the hands of women entails increased welfare for their family. He further argues that activities that contribute to improvement of independent income generating capabilities of women also contribute to improved care and nutritional status of their children. This is due to the fact that income of women tends to be spent on family welfare. This idea confirms with the finding of the study. As FGD and interview discussion has exposed, the respondents increased investing in education, health and nutrition of their children due to improved income. By contributing to the increasing income of the women members and thereby allowing them to invest more on the health, nutrition and education of their family, the cooperatives had meaningful contribution to development of human capital.

Social capital: Social capital is one of the asset pentagons which is crucial as far as the livelihood of women is concerned. Holmgren (2011) in his empirical study of cooperative has reported that even being member of the cooperative invokes feeling of belonging and purpose. The FGD participants and interview discussants has revealed that in the cooperatives they feel belonging and attach meaning in relation to their lives. They discuss over their life matters when they gather. Discussions among women before and after formal meetings are common. They also share risks particularly if they are neighbors. The cooperative also served as network which connects its members with market, government, NGOs, civic societies, and other formal and informal groups. This in turn enhanced their opportunity to access other sources of livelihood.

The FGD & interview discussions also shows that the cooperatives played important role to the women by serving as a network, building trust among members and being bridge to connect members with other groups which contributed to improvements if the women's lives. Among these are credit providing Omo micro finance, NGOs like Techno serve Ethiopia which aided them with both financial and material resource as discussed before. The cooperatives also acted as bridge between the government and women, serving as channel through which support from the government is delivered. These support include financial support, training, material provision for operation of cooperative, and follow-up and evaluation of the cooperative performance.

Women who participated in FGD have responded that cooperative served the role of network for them through which they can compete in the market in the light of the unpredictable market trend and the price twist from local merchants. Therefore, the cooperative served a guarantee from exploitation for economically weak women. Added to this, when the respondents asked whether they have equal voting right with man members, 91% of them replied that they equal voting right with the man members. 95% of them replied that they equally own the economic capitals of the cooperative with other members. This shows that the cooperative had contributed some part in developing the trust among members, at the same time ensuring the social empowerment of women.

Financial Capital: The cooperatives also improved access of the women to financial assets. Feguson (2012) argued that cooperatives address the financial needs of the members by providing credit, commercialization and/or marketing support their members. By doing so, cooperatives played their transformative structures in generating wealth, building on one asset category while also strengthening other assets. As the finding of this study shows, though the cooperatives are not performing better in delivering credit service, they performed well through commercialization service and technical supports which enabled women enhance their financial capital base.

Another point here is that though it is not fairly huge, the cooperative ensured the improved income for members through paying regular dividends. Each year, the cooperative gives 70% of the profit obtained to its members in the form of dividends. This contributed to the financial stock of the women. The cooperative also contributed to the financial resource of women through enabling them to access credit service. The agricultural input marketing for the relatively lower price resulted in the cash saving for the women. The improved production of agricultural outputs also enabled some the women to sell surplus to the market and thereby to earn additional income. Since the material and financial resource which the cooperatives own belongs to the members, women also got their part from the possession.

Physical & **Natural Capital**: Though the contribution of cooperative to building of physical and natural capital is not such a significant as compared to building of human, physical, and financial capital, there is still some contribution to mention. Regarding the physical capital, some of the discussant women from Garagodo cooperative mentioned that they were able to change their house from grass to iron ones. They mention improved income following participation in cooperative as reason for changing the structure of their house. Respondents from both cooperatives has also responded that with increased income, they are able to buy materials to home use including kitchen facilities, tools for farming activity, and Information they obtained is also one of the benefits which helped them meaningfully. One of physical asset is information (Ellis, 200). The data from survey & interview with both members & centrally placed officials from cooperative development office has revealed that cooperative provides information to the members about market situation, better use of technology, post harvesting system and wise use of improved seeds. By doing so, the cooperative enhanced women's access to physical assets.

The cooperatives also enabled women to better utilize the natural capitals through introducing better management mechanisms. Cooperatives are believed to serve as a means of collectively managing scarce natural resources such as land and water (Spielman & Bernard, 2009). In this regard, the training and information which the cooperatives render to their members are crucial in managing natural resource, particularly land and forest. The FGD and interview discussant replied that with better understanding of natural management with the help of cooperative, they started to make better use of it.

4.6.4 The Role of Cooperative in Coping with Vulnerability

As it was mentioned earlier, the main objective of the study is so see the impact that participation of women in the cooperatives had in in improving their livelihood in the light of vulnerability context of their livelihood assets. This section of the study therefore attempts to explore how the participation in cooperative enabled women in coping vulnerability. The essence here is based on the researcher's firm belief that identifying coping mechanisms makes framing and elucidating of the role of cooperative in enabling women to cope with vulnerability clear and elegant. Hence coping strategies are identified based on data from survey sample and oral response from interview and FGD discussions. Coping mechanism against vulnerability both before and after joining the cooperatives is discussed in detail. This is to assess whether the cooperatives enabled the women to better cope with vulnerability while maintaining their asset base.

The review of literature has revealed that women particularly those women residing in the rural areas are susceptible to various shocks. Various studies carried in Ethiopia have exposed how the discriminatory practices of the society deprived women from accessing the resources and making them vulnerable to risks and shocks. Their relatively limited access to and ownership of livelihood resources leave them vulnerable to both natural and manmade calamities. This in turn not only makes women prone to shocks, making their coping strategy futile and pathetic; it also greatly affects their household members.

The shocks and risks has direct relationship with the participation of women in the cooperative as well as the impact that cooperative participation has in coping mechanism of the women. The shocks occurring to the lives of women could affect their participation in various ways including their decision to join cooperative. It is obvious that cooperatives are not charity organizations which donate money and material benefits to the members. They are rather business enterprise which operative based on what members have at their disposal. For instance, agricultural input supply is delivered to the members based on the livelihood capitals which they already possess; human capital in the form of working labour which can handle farming and harvesting activity, and natural capital in the form of land which is vital means for carrying out farming activity. This is inclined towards the central tenet of sustainable livelihood which views sustainable livelihood approach as beginning with what people already have at their hand rather than what they lack (Ellis, 2000). As the livelihood capitals are free from the shocks and risks, the more effective would be participation of women in the cooperatives.

The occurrence of shocks and risks however could have another implication for participation in cooperative. For instance, sickness could entail difficulty to use human capital, and flood and land slide could make farming activity difficult, negatively affecting the natural capital. This could have adverse impact on participation of women in cooperative. Shocks could also impose financial pressure in attempt to respond to them as well as to deal with other accompanying problems (Holmes & Jones, 2011). During this time, women could find cooperative as best suited to overcome financial stress and other socio-economic burdens. Cooperative is also vital way-out to shocks like market failure. Therefore shocks could appear as pushing as well as pulling factors to join cooperative. The most important issue to be considered is that cooperative are to be assessed based on their impact in allowing women to cope with shocks and stresses. The FCA (2014), for instance identifies ensuring sustainable livelihood for small holders in context of climate vagrancy and market risks as one purpose which cooperatives are expected to serve. These all necessitates studying and understanding of role of cooperative in light of coping the shocks and risks encountering women a vital issue.

Coping Vulnerability before Joining Cooperative

As the finding of the study has revealed, the livelihood assets of women are vulnerable various shocks and stresses. As the survey research has pointed out, women frequently experienced shocks of sickness, crop loss, death of valued animal and other troubles. The shocks and stress further aggravated the the problems of poor women with limited access to livelihood capitals.

In an interview which I had with him, the chairman of Garagodo cooperative told me that failure of crop harvest, particularly of sweet potato and *enset* is frequently occurring shock and has a profound impact in livelihood of the women. Further he forwarded the following view regarding how crop failure leaves women vulnerable to shocks and stresses:

In 1996, tow shocks occurred in the locality which affected almost all households. During this time, sweet potato lost leaving women farmers unable to harvest in belg. This in turn increased food demand in the market thereby leading to increased price of food stuffs. As the women are total rely on the market for food, a significant change in wage and price faced women as another shock they suffer from. The price for staple food is doubled and the real wages were reduced almost by half. This posed great burden on women members of cooperative majority of which are head of their households and are responsible to secure daily bread for them.

The coping mechanisms which the respondents employ to with stand the shocks and stresses before joining the cooperative are shown in the following table:

Table 13: Frequency & percentage distribution of respondents in terms of their coping mechanisms before joining the cooperatives

No	Coping Mechanism	Frequency*	Name of cooperative		Total
			Garagodo Cooperative	Hembecho Cooperative	
1	Reducing Consumption	Frequency	25	29	54
		%	41%	47.5%	88.5%
2	Selling asset	Frequency	25	24	49
		%	41%	39%	80%
3	Making Claim on Relatives	Frequency	21	26	47
		%	34.4%	42.6%	77%
4	Obtaining Support from Government	Frequency	15	19	34
		%	24.6%	31%	55.6%
5	Obtaining Support from NGOs	Frequency	7	14	21
		%	11.5 %	23%	34.5%
6	Migrating to Other Places	Frequency	14	13	27
		%	23%	21.3%	44%
	Total	Frequency	107	125	232
		%			

Source: Field Survey (2015) *Multiple response

The above table shows that women employ various strategies so as to withstand with the shocks and stresses that occurred to their life before joining the cooperatives. 89% of the respondents reduce consumption in order to cope with the shocks that occur to their life. 80% of them sell their assets for the purpose of withstanding against the troubles and 77% make claims on their relatives in order to cope the shocks. Obtaining support from government, and NGOs is also a way-out to 56% and 35% respondents respectively. 44% of the respondents replied that they migrated in response to shocks and stress.

As the data from interview and FGD discussion has exposed, women practice combination of methods so as to cope shocks and stress. Since shocks are sudden and unpredictable, women can't plan a head for them. Therefore the mechanism they use is a bit different from coping with stress. For instance, to cope with shocks most of time they sell part or whole of their assets, borrow money, make claim on relatives or/and migrate to other places depending on the magnitude of the impact the shock had on their lives.

In the case of stress or risks, they can plan a head though the asset they already had at their hand matters a lot. One of the shocks women faced is shortage of food as harvest fails or delayed. As the respondents replied, they sometimes face food shortage during ‘hungry seasons’, June to early September, so they harvest well during the *belg* season and store food to cope with the possible food shortage. During the food shortage, the stored food in *gottara* is used both as direct source of food as well as part of it could be sold to market to earn cash. But as FGD participants have discussed, they began to face problems in producing surplus due to various reasons. Among the factors are; declining yields of soil, declining common property resource and variability of rainfall are common ones.

Declining yields of soil for instance is among stresses which 67% of the respondents replied to suffer from it. The respondents identify different reasons for the declining fertility of soil. Among the reasons identified by them for the problem are frequent plough of the land without fallowing period, flood and wind that take away the fertile soil are the major ones. 69% of the respondents replied that declining of common property resource is that stress that they have to deal with before joining the cooperatives. The increasing population size and the following high demand for cultivable land lead resulting in encroaching of the common grazing lands that provide green fodders for the cattle. This finding also is confirms the findings by Ayele (2011). This all factors used to hamper the agricultural productivity of the women, leaving them without surplus food and making vulnerable to other shocks and stresses. Due to this, women were forced to employ negative coping mechanisms in order to withstand shocks and vulnerability. This in turn aggravated the problem because adoption of negative adaptation reduces existing security and wealth, thereby yielding more vulnerable livelihood systems (Davis, 1996; cited in Ellis, 2000).

Coping with Vulnerability after Joining Cooperative

As the above discussion exposed, women participating in the cooperatives are vulnerable to various stresses and shocks. They are vulnerable to shocks of collapse of market, sickness, death of valued animal, loss of crops, and other suddenly occurring troubles. Declining soil fertility, variability of rainfall, declining common property resource, declining farm size, and indebtedness are among stresses leading to risks which the women suffer from. Since one of the objectives of the study is analyzing the role cooperatives in enabling women to cope vulnerability, the coping mechanisms are assessed so as to understand the impact of the cooperatives.

As it was discussed earlier, majority of the respondents employ negative means of coping with stresses and shocks before joining the cooperatives. This was due to the fragile nature of their asset which makes it easily prone to risks and shocks. But as the data obtained by approximating longitudinal survey has revealed, the frequency of respondents who employ the negative mechanisms decreased after joining the cooperative. Since employing positive coping mechanism lessens the likelihood of further vulnerability and entails resilience of livelihood, the role cooperative in building sustainable livelihood is undeniable.

Cooperative had role in enabling women to cope vulnerability through laying conducive ground so as to diversify their livelihood sources and access additional source of income for them. Accordingly, with joining cooperative women began to adapt and cope vulnerability by diversifying income sources through engaging in different non-farm and off-farm activities in addition to farming. As mentioned before, petty trade was vital source of off-farm income. Yet joining the cooperative encouraged the women to employ market oriented approach and earn better income. With the improved income, they were able to diversify the livelihood activities.

Besides diversification, joining cooperative allowed women with better adaptation strategies to escalate and sustain their productivity, as well as to better utilize their of farming land. This involved the use of yield increasing seeds and soil fertility enhancing inputs (chemical fertilizers and improved seeds), increased annual cropping frequency, improved extension of area under cultivation, and the use of different cropping patterns. Some of women have responded that the use of drought resisting seeds reduced their vulnerability to food shortage. Access to fast maturing seeds ensured women with food security in the light of erratic rainfall patterns.

Table 14: The frequency distribution of respondents in terms of their coping mechanisms after joining

No	Coping Mechanism		Frequency of Respondents		Total
			Garagodo Cooperative	Hembecho Cooperative	
1	Reducing Consumption	Frequency	11	13	23
		%	17%	20%	37%
2	Selling Assets	Frequency	7	5	12
		%	10.8%	7.7%	18.5%
3	Migrating to Other Places	Frequency	2	3	5
		%	3%	4.6%	7.6%
4	Saving	Frequency	23	26	49
		%	35.4%	40%	75.4%
5	Non-farm activity	Frequency	19	24	43
		%	29%	37%	66%
6	Storing Food	Frequency	21	24	45
		%	32.3%	37%	69.3%

Source: Field survey (2015)

Table 13 shows that the percentage of respondents who employ negative coping mechanism towards stress and shocks is very low as compared to the situation before joining cooperative. Respondents who answered that they reduce consumption so as to withstand stress and shocks account only 37% of the total respondents. Selling asset is a mechanism of coping trouble to 19% of the respondents only. Only 7.6% of the respondents replied that they migrate to other places so as to withstand with stresses and shocks and they also migrate temporarily. This shows that the cooperatives enhanced the resilience of their livelihood so that it can cope with vulnerability.

As the finding from the study has revealed the number of respondents who employ positive coping mechanism after joining cooperatives is significantly high. For instance, 75% the respondents reported that they save money for coping with stresses which they face. As FGD and interview discussions has revealed, saving money had direct relationships with the profit which they get from selling their product through cooperative for better price, and purchasing agricultural input for cheaper prices. The increased income allowed women to save part of it and it further enhanced their financial capacity. One of the interviewee from Garagodo cooperative discusses how cooperative enabled her to cope with risks through increased income:

Before joining the cooperative, I used to suffer from financial stress. But joining the cooperative helped me to get access to credit service and improve my income. With the money I got through credit, I started coffee trading. I buy coffee from some coffee producers in locality and sell it via the cooperative. This in turn allowed me to obtain increased income through the profit I get from trading. I have now berenda in Areka town and I do a good business and earn better. I don't sell my food to market neither borrow money if I have to deal with problems which I face.

Another contribution of cooperative to the livelihood of the women has also to do with creating conducive ground for livelihood diversification. Accordingly, 66% of the respondents answered that they are engaged in non-farm activity so as to diversify their livelihood sources. Women who participated in the focus group discussion identified various non-farm economic activities so as to diversify means of gaining livelihood. Some of them are engaged in petty trading of local drinks, crafts work, weaving, cattle rearing and other economic activities. They all recognized the contribution of cooperative by paving way for accessing financial resource both through increased profit, and credit service. This in turn allowed investing in non-farming activity and thereby reducing vulnerability of their livelihood.

A diverse portfolio of activities contributes to the sustainability of a rural livelihood because it improves its long-run resilience in the face of adverse trends or sudden shocks. The increased diversity promotes greater flexibility because it allows more possibilities for substitution between opportunities that are in decline and those that are expanding (Ellis, 1999: 4). The finding of the study also confirms this assumption. The cooperatives promoted resilience of livelihood of women through enhancing its opportunity for substitution as the livelihood diversification created more assets. For instance when the erratic rainfall poses stress on crop cultivation, women use either the stored food or their income to purchase food from market.

One of the interviewee who is member of Hembecho cooperative forwarded the following opinion regarding the how cooperative benefited her with regard to enabling livelihood diversification in coping vulnerability:

I carry-out farming activity in small plots of farm land. The farming inputs which the cooperative provided helped me to improve production. In addition to the crop farming, I also rear cattle and sell milk and cheese to the market. This helped me to address my financial stress. The contribution *cooperative of was vital in building sources of my livelihood. For instance, with my increased income, I participate in Ikub and with the money I got from Ikub, I was able to buy a cow. Now I sell the products which are surplus from home consumption. In previous times, whenever I face financial stress, I borrow money from my friends or sell part of what I consume. But with my increased financial resource, I am not obliged to do so.*

The improved agricultural productivity also affects the coping mechanism of women who are vulnerable to various types of stresses and shocks. When the erratic rainfall brings challenges to rain feed agriculture, the crop production declines and this in turn poses stress in obtaining food for households (Chambers & Conway, 1991). This most of assets time leads the women to sell their valued asset including land, though in the rare case. The enhanced asset base allowed women and their households to withstand times of harvest failure. The cooperatives induced agricultural productivity and income base of the members thereby lessening their burden in cooping the shock and risks.

Ellis (2000) argued that one mechanism of risk management and coping vulnerability is agricultural intensification. Agricultural intensification is crucial issue because boosting of agricultural productivity contributes to surplus production as well as increased income. This in turn augments income of the farmers and allows for food storing. As to Ellis, technical intervention is very vital to effectively handle agricultural intensification. This clearly shows how cooperative are key in coping vulnerability. The service modalities contributed to improved productivity of the women. This in turn augmented their income and addressed the problem of food insecurity.

The cooperative provided safety net by allowing the women to produce surplus and thereby to sell part of it or store it. By selling the surplus product, they augment their income, save part of it and invest in future. As FGD and interview discussants have responded, majority of them can now produce surplus and earn cash. The cooperative provided agricultural input and output marketing service which allowed poor women to access productive resource and to compete in unpredictable market. By doing so, cooperatives therefore had meaningful contribution in enabling women to cope vulnerability context particularly the risks due to erratic rainfall, declining farm size, and harvest failures.

4.7 Perception of Women towards the Role of Cooperative

One of the objectives of the study was to understand the perception of women towards the role of cooperatives in helping them to attain sustainable livelihood. Cooperative function to ensure that member's economic and social needs are attained and thereby to scale up their satisfaction. The satisfaction of members towards the performance of the cooperative in not only vital for the members, it is also crucial for the performance of the cooperative. When members are satisfied in the performance of the cooperative, they are more likely to actively participate in the affairs of the cooperative (Jamal, 2008). This section of the paper therefore deals with analyzing the perception of the respondents towards the role of cooperative in building sustainable livelihood for them.

Various techniques are employed in this study so as to determine the perceptions of respondents towards the role of cooperative in improving their livelihood. In survey sample the respondents' participation in the cooperatives, their willingness to continue or not in participating in cooperatives, and Likert scale are among techniques utilized to determine the perception of respondents. The qualitative data from interview and FGD is also analysed to determine the perception of respondents towards the role of cooperative in improving their livelihood.

Accordingly, asked whether they want to continue participating in cooperative, all respondents from Hembecho cooperative, and 97% of respondents from Garagodo cooperatives replied that they are planning to continue participating in the cooperatives. This shows that majority of respondents held favorable perception towards the role that cooperative had in improving their livelihood. The data obtained from interview and focus group discussion also affirms this idea, though the respondents raise ample of complains which the cooperative should address soon.

One of the respondents with whom I had the conversation during the interview forwarded the following opinion regarding the role of cooperative in improving her livelihood, and of her family:

Farming is the major source of livelihood for my family. I work with my husband in farming activity, yet I devote most of my time to petty trading of coffee and ginger. Joining the cooperative provided me with access to farm inputs and better marketing service. While I can save money from purchasing agricultural inputs for low price, the marketing service which the cooperative delivers guaranteed me with higher profits. With more cash I obtained from profit, I was able to intensify my trading activity. I can now save more and I can accumulate assets further. I do have more cattle than which I had before joining the cooperative.

Likert scale is also employed so as to determine the perception of the respondents towards the role of cooperative. The respondents were asked whether they agree to particular statements that give implication regarding their perception towards the role of cooperatives. Then the total summation score is measured so as to label them as those with favorable or unfavorable perception towards the role of cooperatives. The higher score in the scale signifies the more favorable perception. Since the maximum possible score is 40 and the minimum is 10, score of 25 is taken as the cut-off point to decide their perception as favorable or unfavorable. Accordingly, the survey result shows that the average score for respondent’s perception is 31, where the minimum score is 18 and the maximum is 38 with the standard deviation of 6. The average score 31 shows that the respondents have favorable perception towards the cooperatives.

Moreover, test for correlation was made so as to find-out whether there is significant relationship between the perceptions of respondent’s towards the role of cooperatives in improving their livelihood and their stay in the cooperative or length of membership. Accordingly, the correlation coefficient of -0.502 (Sign. =0.000) shows that there is a moderate positive relationship between perception of respondents and their length of membership in cooperative. Correlation is significant at the 0.01 level (2-tailed). The moderate positive correlation between perception of the respondents and length of their membership could be traced to the increased benefit they enjoy as the more they stay in cooperative, as well as the better understanding about how the cooperative performs.

4.8 Problem Faced by Cooperatives

This section of the paper deals with the problems of the cooperatives which adversely affect the potential and actual benefit of the members. Despite the positive impact which cooperative intervention had on the lives of women, there are also problems which women face while participating in cooperative. The problems are classified as organizational or internal problems, external problems, and infrastructural related problems. Using survey research, FGD and interview discussions, and attempt was made to point-out the problems. This emanates from the researchers belief that the problems should be studied and revealed so as address them and to ensure healthy functioning of the cooperatives. By doing so, the research contributes to better benefit of women from participating in the cooperatives. Table 13 shows the rating of severity of problems by the respondents.

Table 15: Frequency & percentage distribution of respondents in terms of rating severity of the problems of cooperatives

No	Type of Problem	Garagodo Cooperative			Hembecho Cooperative		
		Frequency			Frequency		
		Important	Less Important	Don't know	Important	Less Important	Don't know
1	Inefficient Managerial system	7(10.8%)	25(39%)	1(1.5%)	8(12.3%)	24(37%)	0(0%)
2	Lack of Transparency and Accountability	8(12.3%)	24(37%)	1(1%)	4(6%)	27(42%)	1(1.5)
3	Inadequate Capital	29(44.6%)	2(3%)	2(3%)	26(40%)	3(4.6%)	3(4.6%)
4	Rent Seeking Managers	2(3%)	29(45%)	2(3%)	5(7.7%)	27(42%)	0(0%)
5	Unequal participation of men and women	6(9%)	24(37%)	3(4.6%)	5(7.7%)	26(40%)	1(1.5%)
6	Lack of knowledge about responsibilities	18(27.7%)	13(20%)	2(3%)	24(37%)	8(12.3%)	0(0%)
7	Burden of domestic	13(13%)	9(14%)	11(17%)	16(25%)	16(24%)	0(0%)
8	High cost of production	23(35%)	7(10.8%)	3(4.6%)	24(37%)	4(6%)	4(6%)
9	Low price of produces	5(7.7%)	22(34%)	6(9%)	11(17%)	20(31%)	1(1.5%)
10	Interference by Government	2(3%)	29(45%)	2(3%)	8(12%)	24(37%)	0(0%)
11	Distance from Cooperative	19(29%)	14(21%)	0(0%)	20(31%)	12(18.5)	0(0%)
12	Lack of Transportation	27(42%)	5(7.7%)	1(1.5%)	25(38%)	5(7%)	2(3%)
13	Lack of Electrification service	29(44.6%)	3(4.6%)	1(2.5%)	29(45%)	3(4.6%)	0(0%)

Source: Field Survey (2015)

4.7.1 Internal Problems

Inefficient Managerial System

As it is shown in Table 14, 11% of respondents from Garagodo cooperative and 12% of respondents from Hembecho cooperative identified inefficient managerial system as the important problem of the cooperative. While 39% of the respondents from Garagodo cooperative identified the problem as less important, 37% of the respondents replied that inefficiency of management system is less important problem of the cooperative. Respondents who replied they don't about the problem accounts for 1.5%.

Despite the fact that inefficient managerial is less important problem to majority of the respondents, FGD participants and interview discussants in both cooperatives raised various issues which signify the existence of the problem. The limited educational level of the managers and their public representativeness are among factors believed to limit their efficiency. As one of the FGD participants from Garagodo cooperative has forwarded her opinion, the leaders of the cooperative are recruited based on their political commitment as they run government office. They spent most of their time in running the political activities at the expense of the affairs of the cooperative.

The fact that the administrative bodies of the cooperatives relatively have low education had its own impact in their efficiency. The loose financial administration, inability to coordinate the confronting the external relationship of the cooperatives, being reactive to the challenges confronting the cooperatives is implication for their low efficiency.

One of the interviewee from Hembecho cooperative discusses the inefficiency of the managerial staffs as follows:

The cooperative is becoming weak as the problems get bigger. It is declining in terms of profitability and now almost ceased to serve as source of credit service. The agricultural inputs fail to be delivered timely, and the distribution is not fair. There is chain among the administrative bodies and some members. When we gather to discuss about the affairs of the cooperative, we are not encouraged to discuss about the problem, instead we waste our time discussing about what should be our responsibilities while participating in cooperative. These all are due to the administrative staff is ignorant and lacks efficiency to run the cooperative.

The head of Bolloso Sore woreda marketing and cooperative development office also admits the inefficiency of some of the administrative staff. As he replied to the researcher, the administrative staff for both cooperatives mainly consists of public representatives. As to him, the limited financial capital of the cooperatives doesn't allow to hire full time staff. The low educational status of the members and their lack of experience deprive electing the leaders from members. He adds, both short and long term solutions are planned to the problem. In short run, the training is being given to the administrative staff so as to enhance their efficiency. The long term plan is to hire full time staff as the financial capacity of the cooperatives is enhanced. Here the problem is how financial capacity will be enhanced in light of the inefficiency of the administrative bodies and how would it be possible to sustain the existing problems until their efficiency is enhanced. Hiring full time employee and assigning position also could be incompatible with cooperative principle of membership control.

Lack of Transparency and Accountability

Lack of transparency and accountability is another aspect of the problem of cooperative which the respondents were asked to rank in terms of its magnitude. Accordingly, while 12% of sample respondents from Garagodo cooperative and 6% of the respondents from Hembecho cooperative recognized the lack of transparency and accountability as important problem of the cooperatives, respondents who ranked the problem as less important are 37% and 42% respectively. 2.5% of the respondents replied that they don't know about the problem.

The result of FGD discussion and interview reveals features that indicate the existence of lack of transparency and accountability. For instance, some of the respondents complain the delay or sometimes absence of report for executed activities including audit report, and even they doubt the report as it reflect the real situation. As majority of the discussants (12/15), has replied even there is report about the activites, their low educational level makes understanding of the futures difficult. A 43 years old and household head interviewee form Hembecho cooperative forwarded the following idea about the problem:

I am participating in this cooperative since its establishment. I didn't attend any formal education. There is a trend of gathering to hear annual report on executed activities. When they provide the audit report, I am fervent to hear the performance of my cooperative for its profitability affects my benefit too. But the numbers doesn't give me meaning for I can't understand them. Sometimes I ask my friends whether we are performed well in the year and try to predict about the future prospect. Sometimes I wish they sear in the name of God that we are earning benefit instead of calling the numbers… haha… she laughs.

Lack of accountability is also mentioned as the problem by some of FGD participant in Hembecho cooperative. They complain that whether the managerial staff or some of the members, when they commit mistakes that goes against the principles and regulations of the cooperative, the cooperative fail to take timely measures. In one day of my visit to Hembecho cooperative so as to observe how women participate in discussions, I witnessed the existence of the problem. During the then day, the cooperative called meeting and majority of the members were late and some absent. Some of the committee members were pointing fingers to each other and the gather was bussing for they are wasting time. As I tried to ask one attendant on the meeting, she told me that it is common problem and she wish as if she is not coming when called other time to attend meeting. As she discuss, even some of the managerial committee sometimes be absent for unknown reason when their presence is vital. In addition to this, some members replied that there are problems with regard to distribution of fertilizers and improved seeds but they are not willing to clearly describe about the nature of the problems.

Inadequate Capital

Inadequate capital is the problem which most of the respondents (85%) ranked as important problem of the cooperatives. 45% of respondents from Garagodo cooperative and 40% of the respondents from Hembecho cooperative graded it as the important problem of the cooperative. 3% and 4.6% of the respondents from Gargodo, and Hembecho cooperative respectively identified inadequate capital as less important problem of the cooperative. 3% of the respondents from Gargodo, , and 5% respondents from Hembecho cooperative replied that they don’t know about the issue.

The FGD and interview result also confirmed that inadequate capital is the serious problem of the cooperatives. It was not only problem by its own stand, but it also was held responsible behind many other problems of the cooperatives including inability to provide credit service, inability to hire full time staffs, limitations to supplement the cooperatives with necessary facilities and to provide better training service so as to capacitate both the members and administrative staff.

Both the members and administrative bodies provide different reason for the inadequate capital. As viewed by the administrative organ of the cooperative, the delay as well as cut-off credit service from money lenders, the shrinking financial fund from NGOs and the trend in international market that challenge profitability of the cooperatives are the causes for inadequate capital.

But for the respondents, the reasons for inadequate capital are a bit different from what the managerial staffs claim. While they agree with the challenge from market trend, they question what would be the role cooperative if it can’t handle this role. Of course they agree that the cooperative was performing well in bargaining for better price. But the inefficiency still hampered the better opportunities, as viewed from the respondents’ stance. In addition to this, the loose and less transparent audit report is a problem that heightens the problem of inadequate capital for the cooperatives.

Unequal Participation of Men and Women

Unequal participation of men and women is important problem for 9% and 7.7% of respondents from Garagodo and Hembecho cooperatives respectively. While 37% of the respondents from Garagodo cooperative identified it as less important problem of the cooperative, it is less important problem for 40% of respondents from Hembecho cooperative. 6% of respondents from the two cooperatives told that they don't know about the problem. As the data shows, unequal participation of men and women is not important problem in both cooperatives.

The FGD and interview discussion also shows that there is no such considerable gender based discrimination among members of the cooperative in terms of accessing the services. Though the respondents demand increased presentation in the administrative positions, they are happy with positive treatment from both the managerial staffs and men members of the cooperatives. One of the interviewee forwarded her view as how far the cooperative went far in treating women well by saying "*Nu amoy nuna keri na'adan shekiskisi oyikidi nu matta nagises"* which means the cooperative treats as a mother cares for her little baby, in protecting women rights.

Lack of Knowledge about Responsibilities

Asked to rate the extent of lack of knowledge about responsibilities as a problem of the cooperative, 28% of the respondents from Garagodo cooperative replied that it is important problem of the cooperative. 20% of the respondents ranked it as less important problem of the cooperative while 3% of them replied that they don't know about the problem. 37% respondents from Hembecho cooperative ranked lack of knowledge about responsibilities as important problem of the cooperative, and 12% of them replied that it is less important problem of the cooperative.

FGD and interview discussions have is exposed that for members of the cooperative the low educational level of the managers is held responsible for their limited knowledge about their responsibilities. They present the problems of the cooperatives so as to signify to limited knowledge of the managerial staff. The discussants also have expressed that there are also members who don't know about the organizational structure and performance of the cooperatives.

The managerial staff on other hand argues that some of the members don't know their responsibilities. Increased training and awareness creation however, revealing promising improvement in tackling of the problem. The chairman of Hembecho cooperative provides the following view regarding how member's lack of knowledge is evident and affecting the performance of the cooperative:

There are problems with some members of cooperative, ranging from minor offences like absence from meeting up to serious mischiefs including selling their products to local merchants who exploit them, and have unwanted consequence on the performance of cooperative. While the problem has to do with ignorance, limited awareness of the members also is contributing factor. In addition to this, producing quality coffee and other agricultural product is still difficult for some members of the cooperative as they don't consider the problem. For instance, whereas the fresh coffee is more demanded in international market, but the members mainly produce the green coffee before its maturity period.

4.7.2 External Problems

High Cost of production

High cost of production is another problem from which the cooperatives suffer. Accordingly, 72% of respondents replied that high cost of production is one of the important problems of the cooperative. 17% of the respondents level it as less important and 11% of the respondent's don't have an idea about the problem. The figure shows that high cost of production is among serious problems of the cooperatives.

According to the data from interviewee with the head of marketing and cooperative development office, and managerial staff of the cooperatives, the high cost of production is not that of cost for agricultural inputs, rather it has to do with the infrastructural problems. Among the infrastructural problems, the problem of transportation is the main cause for high cost of production. Both the members and the cooperative itself should pay considerable amount of money to transport both agricultural inputs and outputs. This in turn had a considerable amount on impeding profitability. Participants of FGD and interview discussions also provide the same reason. They identify transport related cost which reduces their potential profit. They also discussed that the cost of farming tools in the market is rising and poses additional financial stress on them. They suggest that the cooperative could help them accessing these tools.

Low price of produces

Low price of produces is important problem for 8% of respondents from Garagodo cooperative 17% of respondents from Hembecho cooperative. 22(34%) of respondents from Garagodo cooperaive has identified low price of produce as important problem of cooperative while 20(31%) of respondents rate it as less important problem. 6(9%) respondents from GGaragodo cooperative and 1(1.5%) of respondents from Hembecho cooperative reported that they don't know about the problem.

Though respondents perceive that the bargaining power of the cooperative has benefited them from price twist in the market, they feel that the cooperative could have done better than what it already achieved. They feel that if the managers were committed and proactive, the cooperatives would have been more profitable by outputting the products for better price. But for the managers of the cooperative, the low price for products as compared to the potential is due to the problem with members themselves. As to the members of the managerial committee of the cooperatives, members most of time fail to well handle and discharge their responsibilities. The fact that they don't keep the products in better techniques as per training they obtained, forces them to provide lower quality products to market and thereby low price for products. The managers from both cooperative discussed that it is a problem with some members of the cooperatives, not all. Thus while the problem of low price for produce is due to less committed and passive mangers as viewed by the members, it is the problem with lack of knowledge and ignorance by members in discharging responsibilities from managers point of view.

Interference by Government

Interference by government is important problem for only 3% of respondents from Garagodo cooperatives and 12% respondents from Hembecho cooperative. 45% of respondents who are members of Garagodo cooperative answered that interference by government is less important problem, and 37% of the respondents from Hembecho cooperative identified it as less important problem. When 3% of the respondents from Garagodo cooperative replied that they don't know about the problem, none of the respondents from Hembecho cooperative answered that they don't know about the problem.

As the survey research has revealed, interference by the government is not important problem in the cooperatives for majority of the respondents. Yet some shows of them expressed that there is some degree of intervention by government in internal affairs of the cooperatives. This in turn challenges the autonomy of the cooperatives, which one of the central principles of cooperative. The study participants however don't clearly mention how and in what affairs of the government is interfering.

The head of Bolloso Sore woreda marketing and cooperative development office said that the government is not interfering in the affairs of the cooperatives despite attempts to work together with the cooperatives so as to enhance their capability and efficiency. Despite this, the government doesn't interfere in any social or economic affairs of the cooperatives. The members are the ones who control and manage their economic resources, as the he expressed.

Distance from Cooperative

Distance from cooperative is important problem for 60% of the respondents, 29% from Garagodo cooperative and 31% from Hembecho cooperative. Distance from cooperative is important for majority of the respondents due to the fact that members of the cooperative came from long distance of up to 5km. While 21% of the respondents from Garagodo cooperative identified the problem as less important, 19% of respondents of Hembecho cooperative identified it as less important.

Distance from the cooperative is important problem for them because there are some women who travel long distance from their home to cooperative location. This in turn had unwanted consequences in the situation of women. In addition to being exhausted after tiredly walk, members have even to buy food from towns when they are called for meeting. The long way walk also leaves women vulnerable to various risks including robbery and sexual abuse. The managers of both cooperatives expressed that the cooperatives pay allowance to the members whenever they are invited to meeting.

4.7.3 Infrastructure Related Problems

Inaccessibility of transportation Service

Majority of the respondents (80%) replied that inaccessibility of transportation service is important problem of the cooperative. The problem is mainly related with cargo transportation which is challenge both for the members as well as for the cooperatives as enterprise. 15% of the respondents identified lack transportation service as less important problem. 5% of the respondents replied that they don't know about the problem.

One of the managerial committees from of Hembecho cooperative forwarded that transportation is the most important problem of the cooperative. He explained how the problem affects the performance of cooperative, as follows:

When we purchase cereals and other crops from producers, we face problem in accessing transport to move the products. Since the cooperative don't own any vehicle for transporting goods, we shall rent vehicle from individuals and it is costly. This in turn diminishes the potential profit which could be obtained from selling the products. Sometimes we are forced to use donkey carriages and Pullmans in order to transport purchased goods.

The transportation problem is not only with inaccessibility of vehicles, problem with the road infrastructure poses additional problem for the cooperative. Some kebeles are not accessible for vehicles for the road infrastructure is not well developed. Due to this, member face challenges to bring what they produce to the cooperative. Owing to this, while some women sell part of their produce to the local market, other sell to local merchants. The transportation service is very vital as far as reducing spatial cost of transactions in resources and out puts is concerned (Ellis, 2000). Since the agricultural marketing service is heavily influenced by transportation service, the problem needs immediate response.

Problem with Electrification Service

Lack of Electrification service is also most important problem for majority of the respondents (90%). While 9% of the respondents identify it as less important problem of the cooperative, 1% replied that they don't know about the problem. As the researcher has observed, there is electric service access even to the rural community around the Garagodo and Hembecho town. The members and administrative organs however complain the recurrent cuff off of the service. As to them, it affects the performance of the coffee mill. But I thought the other way. During my stay in Areka town, from where I go to data collection, I witnessed recurrent went off of the electric light. Since the electric line which reaches both Garagodo and Hembecho area also is similar with that of Areka, they also have to suffer from the problem. Informal conversation with some residents in the kebeles also confirmed the same idea. This could be the main reason for electrification service as to be important problem of the cooperative. Despite this, no doubt that it could also have some adverse impact on the coffee grinding machine.

Infrastructure investment has a strong impact on rural incomes and especially on smallholders. It is specially remains as determinant factor in agricultural marketing (Orden, Torero and Gulati, 2004). Since one of the primary purposes of the cooperative is proving marketing service to the members, the infrastructural problems are bottlenecks that need to be addressed. The problems not only affect the productivity of individual farmers, rather it affects the performance of the cooperative enterprise too. Taylor (2008) argued that when high transportation costs or marketing risk keep farmers from selling a cash crop, they may fallback is to produce a lower-value crop that can be eaten at home.

CHAPTER FIVE: SUMMARY, CONCLUSION and IMPLICATIONS

5.1 Summary

This study employed both quantitative and qualitative methods of data collection and analysis so as to understand the role of cooperative as transforming structure in enabling women to build sustainable livelihood. It utilized the survey method to understand how the cooperative as mediating factors affect access of rural women to the livelihood assets and enable them to build sustainable livelihood. FGD and interview methods were also employed so as to identify the perceived impact of cooperative on livelihood of women members. Towards achieving the general objective of the study, the degree of participation in cooperative, the services which cooperatives deliver to the members and the challenges of cooperative were thoroughly investigated too.

As the findings from survey sample, interview, and FGD discussions has revealed, women perform complex of activities in attempt to adapt their environment and to earn their livelihood. The activities consists of farming, cattle rearing, petty trading, crafts work, daily labor and other income generating activities. Despite the fact that women employ combination of the livelihood activities, farming is still mainstay for majority of them.

The study has founded that, women prior to participating in the cooperative experienced various stress and shocks. Among the shocks which women suffered from are; collapse of market, loss of harvest, sickness, death of family members and valued animals, and epidemic of crop pests are the outstanding ones. Erratic rainfall, declining farm size, population trend, indebtedness, and declining common property resources are stress which women went through which make their livelihood vulnerable to range of risks.

The finding of study has also revealed that Women from different socio-economic background participate in the cooperatives. The reason for joining the cooperative varies from seeking financial resource to search for better agricultural marketing service. Though the extent of the participation varies among the respondents, majority of them regularly participate in affairs of cooperative. Through participating in the cooperative, the respondents had better access to resources which helped them to build their assets. Among these are; access to marketing of agricultural inputs and outputs, access to credit service, training and access to agricultural inputs.

The service modalities and supports which women obtained by participating in cooperatives helped them to improve their livelihood. The cooperative had enabling role by influencing the women's access to livelihood capitals. With training and better nutrition, the cooperatives contributed to development of human capital of women. By increasing their profitability in market and by reducing costs of production, it augmented their income, building their financial capital. The credit service also improved women's access to financial capital. The cooperative served as social network by playing linking role between women on one side, and the government and NGOs on the other side. With improved economic capability, the respondents were also capable of coping the vulnerability trends better than previous experiences.

Women who participated in the study employed different mechanisms so as to withstand the shocks and stress. There is observed difference in terms of the techniques employed before and after joining cooperatives. Majority of the respondents used to employ negative coping mechanisms to withstand risks and shocks before joining the cooperatives. These included selling assets, reducing consumption, borrowing money and migrating to other places. This in turn aggravated vulnerability of women by deteriorating their asset base. Joining the cooperative had a profound impact in terms of enhancing their coping ability.

Despite the noticeable opportunity the cooperative have provided to women, the study has also revealed that there are also problems in the cooperatives which demand the due attention of concerned bodies and calls for immediate response. There are organizational, external, and infrastructural related problems that adversely affected the performance of the cooperative. The organizational related or internal problems affecting the performance of the cooperatives include limited efficiency of managerial bodies of the cooperatives, inadequate capital, and lack of knowledge about responsibilities. High cost of production, low price of produces, and distance of members' residence from cooperative are among external problems seriously affecting the performance of cooperatives. Inaccessibility of transportation and problem electrification services are the infrastructure related problems which adversely affected the healthy functioning of the cooperatives.

5.2 Conclusion

According to FAO (2011) closing the gender gap in agricultural inputs alone could lift 100–150 million people out of hunger. It also makes significant contributions to the rural economy in all developing countries. Despite roles women assume in food security and rural development, they consistently have less access than men to the resources and opportunities they need to be more productive. Increasing women‘s access to land, livestock, education, financial services, extension, technology and rural employment would boost their productivity and generate gains in terms of agricultural production, food security, economic growth and social welfare. To attain this, there is the need for healthy functioning institutions and processes which play enabling role in accessing productive resources and service. Cooperatives are among the mediating process and institutions which could determine accessing productive resources and services by rural women.

As the finding of the research has revealed, primary agricultural cooperative are vital as far as the livelihood of rural women whose lion’s share of income is driven from farming, is concerned. The discriminatory practices embedded in the societal structure denied the access of women to livelihood capitals. This calls for mediating institutions and process which could play enabling role in accessing the assets. The cooperative therefore had a meaningful impact in the lives of the women by enhancing them to better access livelihood capitals. It contributed to their increased access of human, social, financial capitals, and physical capital. It also contributed to better management of the natural capitals and enabled them to make better use of it. The increased access to these assets has implication for reduced vulnerability and attaining sustainable livelihood (Chambers & Conway, 1991).

Ellis (2000) argued that social relations, institutions and organizations are critical mediating factors for livelihood because they encompass the agencies that inhibit or facilitate the exercise of capabilities and choices by individuals or households. Cooperatives are among the agents that strived to facilitate the capabilities and choices of the women by providing with credit service and input supply thereby increasing the economy of scale for women. They contributed significantly in terms of providing training and information aimed at enhancing their efficiency. The marketing service helped the women to compete in fluctuating market and earn profit, thereby augment their income. The perception of women also entails that the cooperative have made meaningful contribution towards building sustainable livelihood for rural women. Yet there are internal, external and infrastructural related problems that hampered the effectiveness of members of the cooperatives and limiting their potential benefit.

In conclusion, the based on findings of the study it is possible to argue that cooperatives are important aspects of transforming structure within SLF which increased access of women to livelihood capital and enabled women to build sustainable livelihood. Participation in cooperatives allowed women to improve their agricultural productivity, to augment their income and to cope risks and shocks in positive way. Increased income, reduced vulnerability, increased food security, access to better education and health services are all outcomes of sustainable livelihood (DFID, 1999; Ellis, 2000). The study has revealed how cooperatives worked towards achieving these outcomes of sustainable livelihoods for women. Despite such significant improvements there are still bottlenecks which demand due attention of the concerned bodies.

5.3 Implications

Analysing the extent to which gender-specific risks and vulnerabilities need to be seriously considered in programme design and implementation as far as the effectiveness of the program is considered (Holmes& Jones, 2011). Cooperatives are one of national programmes aimed at reducing vulnerability of the small holder farmers, including women, while enhancing their productivity. This study therefore provides the following implications for research, policy formulation, and implementation so as to improve the role of cooperatives in enhancing the capability of women and their livelihood's resilience to withstand shocks and stress thereby ensure sustainable livelihood:

- As the finding of the research has revealed, despite promising improvements in livelihoods of women, the vulnerability contexts and trends are still prevalent with some members and demand the due attention of concerned bodies. Efforts should be made so as to clearly identify the triggering factors that still keep the vulnerability of these women's livelihood. Increased research activities could yield more empirical data vulnerability context of women. Yet the data from this study can further be used in formulating and implementing policies so that the cooperative intervention could be meaningful in reducing of and enabling to cope with vulnerability of rural women to shocks and risks.
- Another implication of the study is that the administrative organ of the cooperative is as central in effectiveness of cooperatives. Yet the loosely organized administrative organ limited the cooperative's effectiveness. From the finding of the study it is possible to argue that the inefficient managerial system of the cooperative is behind many bottlenecks within the cooperatives. Cooperatives need effective management and guidance and the ability to adapt to prevailing business conditions. To achieve this, they must develop professional management, be democratic, inclusive, fair, and transparent, and have strong leadership. Efforts

geared towards achieving this endeavors shall be made so as to ensure the effectiveness of cooperatives.

- The finding of the study also implies that the performance of the cooperatives is falling off as their financial power is slumping. The inadequate capital of the cooperative in turn is hampering the almost all aspects of cooperative activities, including hiring skilled manpower, investing in human capital of the cooperative, providing credit service, purchasing better farm inputs and accessing better market opportunities. This consequently calls for increased effort for boosting the financial capital of the cooperative. Cooperative development policies should be geared towards enhancing the capital power of the cooperatives for it determines both the function of the cooperatives and the potential benefits of the members.
- Autonomy and freedom from government control is positively associated with success of cooperatives. The existence of public representative as managerial bodies of the cooperatives is a good example from the study to depict the interference of government in internal affairs of the cooperatives and its attempt to control their functioning. The overregulation of government is a factor behind failures of many cooperatives. The government may provide technical and financial support, but shall let the cooperatives to be governed by their own regulations and the cooperative principles.
- Working with donors, and other cooperatives could help the cooperatives in overcoming their challenges and being more effective. Working with donors can help cooperatives in overcoming their challenges through various ways. It allows cooperatives to access revolving loans and funds, bank guarantees, or equity capital to increase the capitalization of financial cooperatives. Efforts therefore shall be made so as to ensure increased collaboration among the cooperatives.

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Annexes

Annex A: Survey Questionnaire Administered to Women Members of Hembecho and Garagodo Cooperatives

Introduction

Dear respondent, the purpose of this questionnaire is to study the role of cooperatives in building sustainable livelihood for rural women. The following questions are aimed at obtaining information about the livelihood of rural women, the vulnerability contexts of rural women, the service modalities and supports of the cooperatives, and how the cooperatives are working in promoting sustainable livelihood of rural women. This study is conducted as a requirement for the degree in Masters of Art in Sociology, and any findings from the research will serve as a valuable resource for further studies on the issue at the same time revealing the existing reality. Furthermore, your identity and the information you provide in this questionnaire will remain confidential, hence I request you to be honest and forthcoming in your response. Thank you in advance for your collaboration.

Segment 1: Certification

Interviewer's name: ________________________

Date: ________________________

Name of the Cooperative: _______________________

Questionnaire ID Number: ……………………………………………………………..…..…………

Segment 2: Socio-economic and Demographic Issues

Instruction: Please choose the appropriate answer that reflect your opinion and put the number of your choice in the box provided or circle the later of your choice which best represent your opinion and you can choose more than one item with which you agree. If choice not provided, write your answer in the space provided

1. Age ---
2. Marital Status(Never-married=1, Married=2, Widowed=3, Divorced=4)---------------------------------
3. Are you a household head? (Yes=1, No=2)---
4. What is the size of your family members?---

5. Your level of education(Can't read & write=1, Read only=2, Can read & write=3, Attended grade 1-4=4, Attended grade 5-8 =5, Attended grade 9-12=6, College diploma and above =7)------------------------ ☐
6. In which of the following economic activity are you engaged to earn your livelihood?

   a). Farming b). Cattle rearing c). Petty trading d). Daily labor e). Crafts work

   f). Other (Please specify) ______________________
7. Are you member of any other organization that works on livelihood enhancement? (Yes=1, No=2) --- ☐
8. If your answer for the above question is 'yes', what services do you obtain from the organization?

   a). Credit service b). Agricultural input supply c). Marketing service d). Training

   e). Other (Please specify) _____________________________
9. What was your income in 2013/14 from the cooperative to which you are member? -------------------- ☐

Segment 3: Questions Relating to Vulnerability context of women

10. Have you ever faced any sudden shocks in the past times? (Yes=1, No=2)------------------------------- ☐
11. If your answer for the above question is 'Yes', which one of the following shocks you experienced?

    a). Collapse of market b). Sickness c). Death of Family member

    d). Death of valued animal e). Landslip f). Loss of asset through theft or robbery g). Loss of asset through fire h). Other (Please specify) _______________________________
12. Have you witnessed any sudden shocks in your locality which also affected you? (Yes=1, No=2)-- ☐
13. If your answer for the question '14'is 'yes', which one of the following shocks do you witnessed?

    a). Drought b). Local conflict c). Flood d). Epidemics of crop pests

    e). Epidemic of animals f). Famine

    g).Other (Please specify) ___________________________
14. Have you gone through any of the following stresses in the past times?

    a). Declining of labor work available b). Declining of real wages

    c). Declining yields of soil d). Declining of common property resources

    e). Declining of rainfall f). Declining farm size

    g). Indebtedness h). None of them

    i). other (please specify)_______________________________

15. What strategies did you employ to cope with the shocks and stresses which you faced before you joined the cooperative?

a). Reducing consumption b). Selling assets c). Making claim on relatives
d). Obtaining support from the government e). Obtaining support from NGOs
f). Migrating to other places g). Other (specify) ________________________________

16. What strategies did you employ to cope with the shocks and stress which you faced after you joined the cooperative?
    a). Reducing consumption b). Selling assets c). Storing food d). Borrowing money
    e). Non-farm activity f). Migrating to other places
    g). Other (specify) ________________________________

Segment 4: Questions Pertaining to Participation in Cooperative

17. When did you join the cooperative to which now you are member? ---------------------------------

18. What is your position in the cooperative? ---

    (Member only=1, Chairman=2, Secretary=3, Finance officer=4)

19. What was your reason to join the cooperative?
    a), Because the government agents ordered me to
    b), In order to access financial resource through the cooperative
    c), In order to access farm inputs through the cooperative
    d), I was inspired by the changes in lives of people who preceded me in becoming member in the cooperative
    e), Other (please specify) ____

20. Which one of the following services does the cooperative provide to you?
    a), Supply of agricultural inputs b), Credit services
    c), Marketing services d), Training
    e), Saving services
    f), Other (Please specify) _________________________________

21. If the cooperative provide you with agricultural inputs, what are the inputs supplied to you by the cooperative? ---
    (Fertilizer=1, High yield crops=2, Water pumps=3, Variety of inputs=4)

22. What amount of money have you got from cooperative through credit service in the past five year? --

23. For what purpose do you use the money you get from the cooperative through credit?

a), For home consumption b), To pay debts c), To buy farm inputs

d), For trading purpose d), Other (Please specify) ______________________________

24. Have you attended any formal training as provided by your cooperative? (Yes=1, No=2) ----------
25. If your answer for the above question is 'yes', how many times have you attended the training? ----------- --
26. If your answer for question no. '22' is 'No', what was the reason?
    a). Because the cooperative didn't provide training
    b). Because I didn't want to participate in training
    c). I couldn't attend training because of my personal problems
    d). other (specify) ________________________________
27. What type of marketing services does the cooperative deliver to you?
    a), Bargaining for better prices b), Providing market information
    c), Purchasing for better prices d), others (specify) ___________________________
28. To see the impact that cooperative membership had on your asset accumulation, please fill the following table with the correct information
29. What amount of crops do you produce per year before and after joining the cooperative?

Type of crop	Measurement	Productivity		Remark
		Before joining	After joining	
Cereals	Quintal/hectare			
Pulses	"			
Cash crops	"			
Vegetables and fruits	"			

30. Does your income increased after joining cooperative?

(Yes=1, No=2)

31. Do you have equal voting rights with men members of the cooperative? ------------------------------ (Yes=1, No=2)
32. Do you equally control the economic capitals with other members? ----------------------------------
    (Yes=1, No=2

33. How often do you participate in the following affairs of the cooperative?

Activities	Degree of participation		
	Most of time (1)	Some time (2)	Not at all (3)
Attending Regular Meeting			
Approving or amending rules & regulations of the cooperative			
Approving annual plan and budget			
Approving Audit Report			
Evaluating & Approving Executed Activities Report			
Deciding Share Values			
Discharging responsibilities			
Purchasing and Selling Products			

34. Is the cooperative is free from external interference? --- ☐
(Yes=1, No=2)
35. If your answer for question no.'32' is 'No', which organ is interfering in your internal affairs?
a). The government b). NGOs c). Other (specify) ________________________________
36. Are you planning to continue working in the cooperative? (Yes=1, No=2) --------------------------- ☐
37. If your answer for question '39' is 'No', why you don't want to continue in participating?
a). Because of lack of time
b). Because you benefited enough from the cooperative and don't want anymore
c). Because of the problems that encountered the cooperative
d). Because the cooperative is not benefiting you
e). Other (specify) _________________________________

Under item (45) there are ten questions formulated to obtain information about women's perception towards the role of cooperatives. Under each statement there are four choices presented, circle the number which best represent your view

38. How do you view the role of cooperative in improving your livelihood (Please circle the number which expresses your view)?

1) I think it was the right decision to join cooperative

4	3	2	1
Strongly agree	Agree	Disagree	Strongly disagree

2) I feel more secured now than before joining the cooperative

4	3	2	1
Strongly agree	Agree	Disagree	Strongly disagree

3) Cooperative helped me in becoming economically independent

4	3	2	1
Strongly agree	Agree	Disagree	Strongly disagree

4) Cooperatives helped me to access resources otherwise which I couldn't

4	3	2	1
Strongly agree	Agree	Disagree	Strongly disagree

5) I think other women also should join cooperative if they have to improve their lives

4	3	2	1
Strongly agree	Agree	Disagree	Strongly disagree

6) I thought cooperative help me better than this

1	2	3	4
Strongly agree	Agree	Disagree	Strongly disagree

7) I am afraid to withstand if troubles occur to my life

1	2	3	4
Strongly agree	Agree	Disagree	Strongly disagree

8) I am just wasting my time by participating in cooperative

1	2	3	4
Strongly agree	Agree	Disagree	Strongly disagree

9) I think that they are men who shall participate in cooperative rather than women

1	2	3	4
Strongly agree	Agree	Disagree	Strongly disagree

10) In my opinion cooperative lacks ability to changes women's lives

1	2	3	4
Strongly agree	Agree	Disagree	Strongly disagree

Total score		

Segment 5: Questions pertaining to problems facing Women

39. Do you face any problem while working with the cooperative? -- ☐
(Yes=1, No=2)

40. If your answer for the above question is ‘yes’, what problem/s do you face?
    a). Problem in accessing credit service
    b), Problem in accessing farm inputs
    c), Problem in accessing market service
    d), Male dominance
    e), Other (specify) ___________________________

41. Perceived problems that are affecting the participation of women in cooperatives

No	Constraints	Degree of Importance		
		Important(1)	Less important(2)	Don’t know(3)
I	**Organizational problem**			
1	In efficient managerial system			
2	Lack of transparency and accountability			
3	Inadequate capital			
4	Unequal participation of men and women in decision making			
5	Lack of knowledge about duties & responsibilities			
II	**External Problem**			
6	High cost of production			
7	Low price of produces			
8	Interference by government on internal affairs of cooperative			
9.	Distance from cooperative location			
III	**Infrastructure related problems**			
10	Lack of transportation facility			
11	Electrification service			

Thank You!

Annex B: Interview Guides

In-depth Interview for Selected Women Members of the Cooperative

I thank you for your keen cooperation in spending your precious time by responding to my questions. The following interview questions are intended to gather data regarding the livelihood strategies which you employ to make living, the vulnerability context under which you earn your livelihood, your participation in cooperatives, and the benefits you obtained from participating in cooperative. All data obtained through the interview will be used only for academic purpose. As we progress in the interview I shall take notes and I appreciate your comments on all issues I wish to know about in case there are areas on which you feel uncomfortable to comment, kindly feel free to indicate so and we shall proceed to other issues.

Name of the Cooperative______________________________

Section 1: Livelihood strategies

1. What type of economic activity activities do you carry-out to earn your livelihood?
2. What are the assets which are more valued for you? Which of them do you own?
3. What crops do you produce?
4. How you own and access the resources you need for living?
    - Sources of income
    - Expenditure pattern
5. How do the societal norms and values affect your access to and claim over resources?

Section 2: Vulnerability context of the women

1. Can you tell me the troubles that you went through for long times?
2. What impact did the trouble had on your life?
3. What sudden troubles have occurred to you in the past time?
4. What impact did the trouble had on your life?
5. What sudden troubles have occurred in your locality in past time? How did they affect you?
6. How you used to cope with the troubles before and after joining the cooperative?

Section 3: Role of Cooperatives

1. Why you decided to join the cooperative?
2. Did you find it as you imagined about it? How?
3. What services you obtained from the cooperative?
4. How these services benefited you?

5. Did the cooperative increase your access to social service? How?
6. As being member of cooperative, do you help each other during times of crises?
7. Do you think that other women also should join cooperative? Why?
8. Do you want to continue participating in the cooperative? Why?

Section 4: Problems facing women

1. Are there problems from which the cooperative is suffering? What are they?
2. How these problems affected you?
3. What measures were taken to address the problems and by whom?
4. What problems you face while participating in the cooperative?
5. Are there problems from which you suffer for being female member?

In-Depth Interview Guide for Officials from Cooperative Development Office

I thank you for taking time to take this interview. I am a student studying at Addis Ababa University for MA in Sociology and this interview is part of the processes of generating data for the purpose of the study. The following interview questions are intended to gather data regarding the livelihood strategies which women in the cooperative employ to make their living, the vulnerability context under which the women earn their livelihood, their participation in cooperatives, and the changes brought in the lives of women from participating in cooperative. The information which you give as per the interview is very valuable for achieving the objective of the study. All data obtained through the interview will be used only for the purpose of study and the confidentiality of data will be ensured at all possible cost.

Personal Information

Position___________________

Year of service in the Office: ________________

Year of service in the Position: ________________

Section 1: Concerning Livelihood of the Women

1. What are the dominant economic activities in which women members of the cooperative are engaged?
2. What are the valuable assets that women possess in building their livelihood?
3. How you view the societal norms and customary practices in light of women's access to and claim over resources?
4. Is there gender mainstreaming in the policy framework of your office that pertain to the livelihood of women? How does it operate?

Section 2: Vulnerability Context of the Women

1. What shocks do women members of the cooperative frequently suffer from?
2. What shocks do occur most frequently in your locality?
3. What are the stresses that pose problems in women's lives?
4. How do women respond to these shocks and stresses before, and after joining cooperatives?
5. What is the role of cooperative in addressing these challenges of women?
6. Are there discriminatory practices in the community that hinder women from accessing resources?

Section 3: The Rationale behind organizing women in Cooperatives

1. What was the reason for organizing women in the cooperatives?

2. What are the set-out criteria to select the members?
3. What services does the cooperative offer to the members?
4. What positive impact does these service made on the lives of women?
5. How often you visit the cooperative?
6. Do you visit women by going to their home? How often?
7. How do you view women's interaction with male members of cooperative?
8. Is there any special treatment made to women members of the cooperative?
9. Is there NGO that works with you as stakeholder?
10. Is there a problem that challenges the operation of cooperatives? How did this affect women?

In-Depth Interview Guide for Managerial staffs of the Cooperative

I thank you for taking time to take this interview. I am a student studying at Addis Ababa University for MA in Sociology and this interview is part of the processes of generating data for the purpose of the study. The following interview questions are intended to gather data regarding the livelihood strategies which women in the cooperative employ to make their living, the vulnerability context under which the women earn their livelihood, their participation in cooperatives, and the changes brought in the lives of women from participating in cooperative. The information which you give as per the interview is very valuable for achieving the objective of the study. All data obtained through the interview will be used only for the purpose of study and the confidentiality of data will be ensured at all possible cost.

Personal Information

Position___________________

Year of service in the cooperative: ________________

Year of service in the Position: ________________

Section 1: Concerning Livelihood of the Women

5. What are the dominant economic activities in which women members of the cooperative are engaged?
6. What are the valuable assets that women possess in building their livelihood?
7. How you view the societal norms and customary practices in light of women's access to and claim over resources?
8. Is there gender mainstreaming in the policy framework of your office that pertain to the livelihood of women? How does it operate?

Section 2: Vulnerability Context of the Women

7. What shocks do women members of the cooperative frequently suffer from?
8. What shocks do occur most frequently in your locality?
9. What are the stresses that pose problems in women's lives?
10. How do women respond to these shocks and stresses before, and after joining cooperatives?
11. What is the role of cooperative in addressing these challenges of women?
12. Are there discriminatory practices in the community that hinder women from accessing resources?

Section 3: The Rationale behind organizing women in Cooperatives

11. What was the reason for organizing women in the cooperatives?

12. What are the set-out criteria to select the members?
13. What services does the cooperative offer to the members?
14. What positive impact does these service made on the lives of women?
15. How often you visit the cooperative?
16. Do you visit women by going to their home? How often?
17. How do you view women’s interaction with male members of cooperative?
18. Is there any special treatment made to women members of the cooperative?
19. Is there NGO that works with you as stakeholder?
20. Is there a problem that challenges the operation of cooperatives? How did this affect women?

Annex C: FGD Guides

1. How do you earn your livelihood?
2. What are the valuable assets and how you access them?
3. Why you decided to join the cooperative?
4. What role the cooperative had in increasing your access to these resources?
5. Did the cooperative benefit you with better income? How?
6. What sudden troubles and risks you faced in past times? How you responded to it before and after joining the cooperative?
7. How the cooperative helped you in coping with the troubles?
8. How you maintain social relationship with other members of the cooperatives?
9. How you perceive the role of cooperative in improving your livelihood?
10. What are the problems that you face in participating in the cooperative?

Annex D: Check Lists for Field Observation

- ✓ Cooperative's area of operations, facilities and equipment
- ✓ Women's living places and physical structure of their houses
- ✓ Assets and resources of women
- ✓ How women interact with other members of the cooperative

Annex E: Map of Bolloso Sore *woreda*