



MEKELLE UNIVERSITY

College of Business and Economics

Department of Cooperative Studies

A Study on

**Women Participation in Saving and Credit Cooperatives of Degua-Tembien
Woreda, Tigray, Ethiopia**

By

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A thesis

Submitted in partial fulfillment of the requirements for the Master of Arts Degree

In Cooperative Marketing

Major Advisor: Dr. Kelemework Tafere

I. DEDICATION

I dedicated this Thesis manuscript to my wife Letebrihan Gebremichael and my daughter Suzan Assefa for their partnership in the success of my thesis and for their patience. Moreover for my beloved parents Abriha Kahsay and for my late father Shiferaw Arefayne.

II. DECLARATION

This is to certify this thesis entitled “**A study on women participation In saving and credit cooperatives**” in Degua-Tembien Woreda of Tigray Region submitted in partial fulfillment of the requirements for the award of the degree of M.A., in Cooperative Marketing to the College of Business and Economics, Mekelle University, through the Department of Cooperatives, done by Mr. Assefa Shiferaw, ID. No. FDA/PS0016/00 is an authentic work carried out by him under my guidance. The matter embodied in this project work has not been submitted earlier for award of any degree or diploma to the best of my knowledge and belief.

Name of the student: **Assefa Shiferaw** Signature and date _____

Name of the supervisor: **Dr. Kelemwork Tafere** Signature and Date _____

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III. ACKNOWLEDGMENT

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HONOR TO ALMIGHTY GOD!

IV. ABSTRACT

Savings and Credit Cooperatives (SACCO) provide the capital to improve the income of the farm and non farm sector. Still most of the poorest do not have access to the formal financial institutions in Ethiopia and they depend on informal sources for their credit needs. SACCOs are evolving as promising intermediaries to enable the poor link with the formal financial institutions. Promotion of SACCO brings in vibrancy to the local economy as it unfolds business opportunities to the poor and marginalized farmers especially women and enables them to come out of poverty.

The study was conducted in Degua Tembien Woreda, South Eastern Tigray, Ethiopia, with the objectives: a) to investigate the level of participation of women in saving and credit Cooperatives b) to analyze the economic gains derived by women members after joining the cooperative c) to identify the influential factors that affects the participation of the women in saving and credit cooperatives d) to suggest possible recommendations for the participation of women in saving and credit Cooperatives.

To address the objectives of the study, both quantitative and qualitative methodologies were used in this study. Data were collected from primary and secondary sources, the primary data necessary for the quantitative study were collected through personal interviews from 110 farmers drawn from four saving and credit cooperatives by conducting formal survey using structured interview schedule.

Qualitative data were collected through focus group discussion, observations, and formal discussion with key informant's experts from cooperative office. This study used a two stage sampling procedure in which both purposive and random sampling techniques were used to select the tabias and sample respondents.

Descriptive statistics with appropriate statistical tests, Pearson's Product-Moment Correlation, chi-square, and other relevant tests were used to analyze the data collected for the study. Tables and pie-chart were used to interpret the data. From the result of descriptive analysis, women participation at different level of management committees and in leadership was very low.

Accordingly, the level participation in leadership 78.1 % of the respondents are classified as simple member in the leadership, 15.5% participated in different sub committees and only 6.4% were participated or member of the management committees. This indicated that women were not given attention in leading the cooperative at higher level. But the economic again after joining RUSACCOs has increasing significantly even though the numbers of the beneficiaries were limited.

The economic model analysis reveals that the combination effect of the dependent variables (leadership, different committees and general assembly meeting) of women participation in RUSACCOs has determined with independent variables of membership duration, training, saving and annual income.

V. ACRONYMS AND ABBREVIATIONS

ADCS	Adigrat Diocesan Catholic Secretariat
CSA	Central Statics Authority
CAFOD	Catholic Agency for Overseas Development
PASDEP	A Plan for Accelerated and Sustainable Development to End Poverty
FDRE	Federal Democratic Republic of Ethiopia
FCC	Federal Cooperative commission
SACCOs	Savings and Credit Cooperatives
RUSACCOs	Rural Savings and Credit Cooperatives
WID	Women in Development
GAD	Gender and Development
UN	United Nation
ICA	International Cooperative Alliance
CADU	Chilalo Agricultural Development Unit
SCAs	Saving and Credit Association
WCCU	World Council of Credit Union
FMSCs	Farmers Marketing Socialist Cooperatives
UNO	United Nations Organization
Coop(s)	Cooperative(s)
FCA	Federal Cooperative Agency
FGD	Focus Group Discussion
PRSPs	Poverty Reduction Strategy Papers'
UNDP	United Nation Development Program
FAO	Food and Agriculture Organization
WHO	World health Organization
TCPO	Tirgay Cooperative promotion office
WCPO	Woreda Cooperatives promotion office

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CHAPTER ONE

Introduction

1.1. Background

Association in work as well as play is natural to man and that at a very early stage, mutual aid had extended beyond the family group and taken on an organization and fairly permanent form. Cooperative is the very basis of human civilization the interdependence of mutual help among human beings have been the essential of social life. History tells us that man cannot successfully live by himself and for himself alone. He is dependent on others. The sprites of association are essential to human progress. Therefore working together is as old as human society. Since the beginning of human society, men have cooperated first in foraging and then in hunting later in agriculture and still in manufacture (Verekkumara: 2003)

The people of Ethiopia have got a very long social history of working together to fulfill their socio-economic needs. Agriculture, Trade and Military Operations were carried out through cooperative efforts. Many social events are still taking place in rural Ethiopia through collective effort. The system of living is in cooperation mode of life that means; work in group (plowing, harvesting, trashing, house construction), habits of eating together (in holidays, festivals), and living together is the common phenomena of Ethiopians in the nearby village, with relatives and at workplace. In Ethiopia there are three well known traditional cooperatives or self-help groups like Edir, Ekub and Debo ([www.ethiopian cooperative movement](http://www.ethiopiancooperative.com)2007).

The Ethiopian cooperative movement has rapidly expanded in the last fifteen years. Modern form of cooperatives started in Ethiopia during the ruling era of Emperor Haile selassie first, during 1932-1974. In 1960 the first legislative called “Farm Workers Cooperatives Decree” was declared as Decree No.44/1960.

After the over throw of Haile selasse’s monarchal system in Ethiopia, the military Junta has got the chance to come to the power in 1974 and the country lead in socialist principle to the end of his era up to May 1991. The peasant associations were given legality by proclamation no. 71/1975. In this proclamation, the objectives, powers and duties of peasant associations, service cooperatives and agricultural producer cooperatives were clearly stated. It was during this time

that a number of “Ye’irsha Mahber” was unwillingly organized in quota bases in most of the then provinces. The Cooperative Societies Proclamation No. 138/1978 was issued later in order to include other type of cooperatives like Housing, Thrift and Credit and Handicrafts etc. All the efforts made to restructure the cooperative movement based on these proclamations were essentially geared towards direct control of cooperative and turning them into government and political rather than socio economic development instruments.

After the downfall of the Derg regime, there was a gap between 1991- 1995 in the cooperative movement of Ethiopia. This gap was created due to the fact that the government’s attention was mainly drawn towards stabilizing, bringing peace and creating administration organs. Later on due to cooperative expert’s dedication and devotion and the government’s commitment towards cooperative development, it became necessary to enact new cooperative proclamation which suits to the current economic system.

Due to the effort and policy of FDRE, in the second half of the 1990s the country witnessed a kind of cooperative renaissance. By the end of 1996 the attitude towards cooperatives had changed dramatically - people, especially cooperative members, had become increasingly aware of the role cooperatives could play in improving their lives. In rural areas, agricultural cooperatives became powerful instruments of local development. They allowed their members easy access to farming equipment, and added value through further processing and marketing the farmers' produce. New forms of cooperatives were introduced to meet farmers' special needs, thereby eliminating middlemen. In urban areas, housing, consumer, industrial and craftsmen cooperatives were established, while savings, credit and social service cooperatives flourished in rural and urban areas. (www.coops Ethiopia, 2005).

Cooperative is a tested model of organized collaboration which has a wide avenue for both women and men to pool human resource, converting individual potential in to socio-economic forces. They are a form of organization which women can use to help themselves. With their democratic structure, cooperative offer women as a member and employees opportunities for participation and influence over economic activities. Women gain self reliance through this participation, as well as access to opportunities which they would not have been able to obtain on their own. women is a long process and cooperatives in all parts of the world still have a long way to go before they are able to claim that they are truly gender responsive. However, the very

fact that cooperatives, as opposed to other types of enterprise, have to pay attention to the needs and interests of their members, gives them a special role to play. Members, clients and customers very often perceive co-operatives as having a high regard for business ethics, therein included equality issues, so in order to attract new members and loyal clients and customers, cooperatives should take advantage of this. Cooperative members own their business. They provide share capital, elect a board of directors and receive the benefits of ownership through patronage refunds based on extent of their transactions with the co-op. Cooperative teach people how to resolve problems democratically, and many who learn democracy in cooperative” laboratories” go on to become political leaders in their nations. In emerging democracies, cooperative members learn entrepreneurship and market principles. Co-ops enable people with limited resources to pool them so as to competitively participate in the mainstream of a nation’s economic and political life. Women have got a number of useful contributions in the development and advancement of cooperatives.

1.2. Statement of the problem

In the process of economic development, women's participation is important. It would not be out of place to accept the socio economic standard of women as an indicator of development of the country because women constitute almost half of the population of Ethiopia. It is evident that only an active involvement of the women a huge labour force consisting of 49.5% of the total population can accelerate the pace of development by increasing production (CSA, 2007).

Active and equitable participation of members, both men and women, is a necessary condition for sustainable cooperative development. Active participations from cooperative context means that members are involved in all the functions of cooperative, including social, economic, planning, decision making, implementation and financial and management control. Cooperatives are based on the values of self-help, self responsibility, democracy, equality, equity and solidarity. In the tradition of their founders, cooperative members believe in the ethical values of honesty, openness, social responsibility and caring for others. In order to enhance the credibility of cooperative as democratic people-based movements in the eyes of the public and cooperative members, the cooperative values must be respected and adhered to. Cooperative principles state that cooperatives are democratic organizations but what are democratic organizations? It is to

mean that cooperatives are the place where people exercise their right without gender discrimination.

But can they be regarded as truly democratic if women members do not have equal access to decision-making, under-represented and not at all represented some times. Women may find it difficult to accept the legitimacy of decisions taken without their participations, which do not take their interests in to consideration. Having women in leadership positions is of great importance in cooperatives. Women represent 50% of the population of Ethiopia, cooperatives will benefit from this under-utilized human resources by enhancing women's productive capabilities. Many women have special skills in for instance, marketing and trading; while others have special knowledge and capabilities, which have been at all unacknowledged. The active involvement of women (the invisible work force) will make cooperatives economically and politically strong.

By involving more women in decision-shaping and decision-making within the cooperative movement, one will enhance the prospects of cooperatives, diversify activities and fortify the cooperative movement. It is also significant that the involvement of more women in cooperatives will broaden the scope of cooperatives and improves their social role by empowering them to decision-making level. A number of experiences have shown that initiatives taken by women in cooperatives have accelerated the progress and change of socio-economic situations both for women and the society at large.

Since the rural people were unable to meet their credit requirements from their own sources, there was a need for providing timely and adequate institutional credit to improve the economic conditions to help especially weaker sections. The small and marginal farmers and rural artisans find it difficult to make investment because they do not have sufficient funds of their own for this purpose. SACCO interventions may lead to empowerment of rural poor especially women by increasing their income and their control over that income, enhancing their knowledge and skills in production, trade and service, and increasing their participation in household decision-making, as a result, the socio-economic conditions of the rural society.

Cooperative principles also state that cooperatives are democratic organizations without gender discrimination. Experience has shown that women in leadership positions are more likely to address gender issues and safeguard the interests of women in Cooperatives. Active participation

in the cooperative context means that members are involved in all the functions of cooperatives including planning, decision- making, implementation and financial and management control.

Ethiopia women have not been able to equally benefit from the national wealth, because their labor and participation in the economy have not been fully valued. Ethiopia is a country highly traditional and religious societies in which women are kept at a subordinate position. In most countries, the majority of women were excluded from membership of agricultural production and marketing cooperative. During the 1982-83 E.C the membership of women in agricultural producer cooperative was only (7.9%). The forced formation of cooperative during the Derg regime also discriminate the involvement of women as a member of cooperative societies. (Berehanu: 2007).

The value of self-help, mutual responsibility, equality and equity are held in common by all cooperators. Even though cooperatives have policies of equality and equity opportunities for both men and women, their practice is completely different. In many cooperatives women participation is non-existent at decision making level.

Up to the end of December, 2009 in Ethiopia there were 33,636 primary cooperatives, which were having a total of 5,622,362 members of which 995,149 were female, which constitute only 17.6% of the total membership (FCC, 2009). In Tigray, 474 SACCOs with membership of 31,043 are operational, 34% of the members are female. There are also 26 RUSACCO with a total member of 1428 in Degua- tembien Woreda which is female members are only 385 (27%). Even though there is a clear policy and opportunities, and the Federal and Regional data's indicated that the situation appears to have deteriorated regarding women participation in cooperatives. In addition to that, there is less contribution of RUSACCO in improving the well being of the members especially women members. Moreover, the impact of RUSACCO in Degua-Tembien Woreda is not yet studied. Therefore, taking this gloomy picture of women's situation into account, this research was undertaken to address the following objectives.

1.3. Objectives of the study

1.3.1. General Objective

The general objective of the study is:

- To investigate the participation of women in saving and credit cooperatives in Degua-Tembien Woreda.

1.3.2. Specific Objectives

The specific objectives of this research are:

1. To investigate the level of participation of women in saving and credit Cooperatives.
2. To analyze the economic gains derived by women members after joining the cooperatives
3. To identify the factors that affects the participation of the women in saving and credit cooperatives
4. To suggest possible recommendations to enhance the participation of women in saving and credit Cooperatives

1.4. Research questions

1. What is the level of women participation in membership and decision making in the saving and credit cooperatives?
2. What are the influential factors which affect the level of membership and decision making in the saving and credit cooperatives?
3. What are the economic benefits enjoyed by the women after joining in the cooperatives?

1.5. Significance of the study

Women are represented in various forms and in various types of cooperatives in the world general and Ethiopia in particular. In societies where culture restricts women's membership in cooperatives, women-only cooperatives proliferate. It is in women-only cooperatives that women feel free and less restricted in their participation in cooperatives.

There have been some improvements but generally the situation appears to have deteriorated regarding women participation in cooperatives. Poverty, low status and lack of participation and integration into the mainstream have resulted in the marginalization of women. To integrate women into the mainstream is not an easy task, but the first step is to change attitudes and overcome the existing resistance to the change in women's roles. Society must recognize and value women's productive and reproductive roles and their contribution to cooperative sustainable and economic development.

Therefore, this research will try to identify the gap and propose some frameworks for policy issues which affects active, equitable participation of members, both men and women, for sustainable cooperative development with the context having that members are involved in all the functions of cooperatives including planning, decision-making, implementation and financial and management control.

1.6. Scope and Limitation of the study

The study is limited to Degua-Tembien Woreda and in four primary cooperatives (saving and credit cooperative societies), in South-East Zone of Tigray regional state. Activities like membership participation, involvement in decision making and the economic benefit of women after joining in cooperatives are only considered in this research. The research have undertaken on the specified Woreda and on selective cooperative society alone. Cooperative societies other than saving and credit are not included. The reason for the study to get confined in this area and four primary cooperative is due to resource and time constraints.

1.7. Organization of the thesis

The first chapter deals with introduction to the research topic, objectives and scope of the study. The second chapter deals with the review of relevant literature. Third chapter deals with the methodology including description of the study area, sampling techniques used and statistical methods followed. Fourth chapter deals with results and discussion. The last chapter deals with conclusion and recommendations.

CHAPTER TWO:

Literature review

2.1.Theoretical Concepts and Definitions

2.1.1. Concepts of Cooperatives

International Co-operative Alliances (ICA), 1995, defines cooperative, as “an autonomous association of persons, united voluntarily to meet their common economic and social needs through jointly-owned and democratically controlled organization/enterprise”.

2.1.2. Principles of Cooperatives

As it outlined by the International Co-operative Alliances (ICA):-

1. Open and voluntary membership,
2. Democratic membership control,
3. Member economic participation,
4. Autonomy and independence,
5. Education, training and information,
6. Co-operation among co-operatives,
7. Concern for community,

2.1.3. Members

Cooperative members are persons-individuals, cooperative societies holding membership in a cooperative organized. These persons are instrumental in starting or keeping the cooperative business going and attain their goals only by working together. The motives inducing individual farmers to join existing or to form new co-operatives can originate in the economic-rational sphere, and in the sociological-psychological Sphere (Helm, 1968).

2.1.4. Participation and Decision Making

2.1.4.1. Concept of Participation

French (1960) referred participation as a process in which two or more parties influence each other in making certain plans, policies, and decisions.

According to Davis (1969) participation is a mental and emotional involvement of a person in a group situation which encourages him to contribute to goals and shares responsibilities in them.

According to UNO (1979) participation means sharing by people the benefits of development, active contribution by people to development and involvement of people in decision making at all levels of society.

Paul (1987) defined community participation as an active process by which beneficiary or client groups influence the direction and execution of a development project with a view to enhancing their well-being, of income, personal growth, self-reliance or values they cherish.

According to UNDP (1993) participation refers to the close involvement of people in the economic, social cultural and political process that affect their lives. People may, in some cases, have complete and direct control over these processes- in other cases; the control may be partial or indirect. The important thing is that people have constant access to decision making and power.

According to Narayanaswamy and Boraian (1998) the concept of community participation refers to the process by people who involve themselves in analyzing the local situation, identifying major problems, formulating action plans, mobilizing locally available resources, and executing development projects in order to access the benefits extended to the community at large or specific target groups during a given point of time.

FAO, (1991), People's participation implies the active involvement in development of the rural people, particularly disadvantaged groups that form the mass of the rural population. Participation should be viewed as an active process in which people take initiatives and action that stimulated by their own thinking and deliberation and which they can effectively influence.

Participation: - means sharing by people the benefits of development, active contribution by people to development and involvement of people in decision making at all levels of society.

According to Mishra (1984), cited in Surendran, 2000, participation refers to the role of members of the public as distinguished from appointed officials, including civil servants in influencing the activities of the government or in providing directly for community needs.

According to Rehman 1998, defined participation as a process of learning and sharing experience. Participation process is a goal directed, objective focused on activity of an organization.

Decision making: - the equal participation of male and female to take decision in the area of general assembly, management committees, control committees etc

2.1.5. Typology of Participation

According to Pimbert and Pretty (1997), suggested seven levels of participation. Passive, participation to provide information; participate when they are needed for consulting, participation for materials supply, function based participation, interactive and self mobilizing.

2.1.6. Typology of Participation Description

1. Passive participation: People participate by being told what is going to happen or has already happened.
2. Participation in information giving: People participate by giving answers to questions posed by extractive research and project managers.
3. Participation by consultation: Participation being consulted and external agencies listen to their views.
4. Participation for material resources: Participate by providing resources e.g. Labor, cash...
5. Functional participation: Participate by forming groups to meet pre-determined objectives relating to the project
6. Interactive participation: Participate in joint analysis, which leads to joint action plans and formation of new groups or strengthening of old ones.

7. Self mobilization: People participate by taking initiatives independent of external institution to change system.

According to FAO, Members act as both users and owners in the development of cooperative organization through participation at three levels:- Participation in the provision of resources(capital, labor ...)

Participation in the decision making process as a member in the general assembly. Participation in the produced benefits (output participation), is explained as in the form of a patronage use of facilities and services.

2.1.7. Measurements of Participation

According to Thomas & Charles (1998), Participation measures include attendance at meetings, serving on committees, serving as an elected officer, and recruiting other farmers to become members. According to USA, Department of Cooperative Service, Cooperative Information Report 1, Section 7, 1998, Members participation or responsibilities includes, attending general meetings, utilization of services, building cooperative capital stock.

2.1.8. Factors Affecting Participation

Clark (1991) identified the elements essential for securing active participation of farmers' groups such as: (1) small homogenous group; (2) supplementary income generation activities; (3) institutional credit; (4) group promoters; (5) training to group members; (6) group savings; (7) ready access to extension service; (8) participatory monitoring and evaluation; and (9) group self reliance. He also observed the indicators of self-reliance of farmers' groups as (1) regulatory of group meetings and level of attendance; (2) shared leadership and member participation in group decision making; (3) continuous growth in group savings; (4) high rates of loans repayment; (5) group problem solving; and (6) effective link with extension and other development services.

Rehman (1998) found out the factors which determine the nature of participation of the people in development programmes such as: (1) the willingness to participate; (2) the desirability to participate; (3) the representative nature of participants in the local bodies in terms of society as a whole or classes and castes; (4) the asset distribution pattern among the participants and the

resultant dynamics in inter-relationships; and (5) the conflict of interests between the stakeholders and direct beneficiaries of the development programme.

2.2. Empirical Studies

2.2.1. The Socio- Economic Benefit of Cooperative

Cooperation offers not only economic benefit to members but also confers a number of benefits to the society. This is so because the object of cooperation is to transform the member's condition in such a way that he makes his social life richer and happier. The ultimate aim of cooperation is to develop men-men imbued with the spirit of self help and mutual help in order that individually they may rise to a full personal life and collectively to full social life. The social purpose of cooperation is more diverse than economic purpose. They may be to provide unique education in democracy, responsibility and toleration, to train for political power, to evolve an industrial relation in which the element of authority is much more evenly distributed than in private business, to preserve a strongly friendly or family spirit and a sense of pride and power which is impersonal, to encourage a general advance rather than the advance of particular individuals, to secure rational, constructive and unifying approach to social and economic problems.

Cooperative helps to rationalize distribution pattern, increases purchasing power, promote consumer protection, narrow the housing gap. They contribute to the modernization of small-scale production in agriculture, fisheries, handicraft and industry. They ensure improved quality and greater volume of production and more efficient marketing of increased output. They stimulate productive capital formation among large number of individual. In a wider sense, cooperative growth is an effective stimulate for economic growth.

Cooperative is engaged in securing for their member services of various kinds at low cost. These may include services of various socio-economic activities in the consolidation of holding, the establishment of irrigation schemes, the contouring of land, the procurement of technical knowledge the administration of credit, the buying of fertilizer, pesticides, seeds, electricity, and machinery services, of consumer goods and services, the processing and

marketing of produces, the provision of insurance, health and medical care or education (Veerakumaran, 2003).

2.2.2. Gender and Development Theory

Gender and development theory is closely linked with the history of women movement and the history of police intervention in developing countries. The early development initiatives in the 1930s totally ignored women. Since the 1950 different intervention were formulated to change the economic and social approaches to the third world development (Moser, 1993). Prior to gender and development, women in development (WID) came in to use in the early 1970s. This was aimed towards ensuring women to be better integrated to the economic system.

Although the movement had tried to improve their life, rather women were assigned on lowest pay and most monotonous job. The WID movement was centered on western women movement that focused only on sexual division of labor. It had not considered the importance of women participation in social, political and economic development. The role of man was also Neglected and resulted to the creation of their resistance to women movement. Due to its short coming WID had indicated sign of failure in its movement. This led feminist to analyze the situation and to come up with a better approach to assist women. Thus, gender and development (GAD) approach were prepared.

Gender is not a substitute of women's concept refers to the social relational between women and men. GAD focused on the social relational between women and men with special attention on the subordinate of women, because gender relations are the key determinant of women position in the society. It recognizes that women are deeply affected by the nature of patriarchal power in their societies at the national, community and household level. It also recognizes the potential contribution of men who have good concern on equality and social justice.

The GAD approach starts from looking both totality of social organization in order to understand the shaping of particular society. GAD gives greater emphases on the participation of the state in promoting women emancipation regards women as agent of change rather than as passive recipients of development and demand a degree of commitment to structural change and power shift.

In general, the GAD, approach single three department from WID –first the focus shift from women to gender and the UN equal power relation between men and women. Second, all social,

political and economic structure and development should be re-examined from the perspective of gender differential. Third, it recognizes the fact that achieving gender equality requires transformative change.

The GAD strategy identifies and addresses practical needs of women and men to improve their condition and at the same time address women's strategic interest. Programs or project designed from GAD perspective will empower women and the disadvantaged so that their knowledge, views and experience will be recognized and become important component of decision making process.

2.2.3. Overview of Policy Approaches to Women

Nothing, arguably, is as important today in the political economy of development as an adequate recognition of political, economic, and social participation and leadership of women. While a large part of the world continues to look at women's issues in terms of paternalism and well-being, the concept of women's empowerment in the social, political, and economic order as a pre-requisite of human development is hardly given the priority that it deserves. Throughout the Third World, particularly in the past 20 years, there has been a proliferation of policies, programmers, and projects designed to assist low-income women. This concern for low-income women's needs has coincided historically with recognition of their important role in development. Since the 1950's, many different intervention strategies have been formulated to address women's needs which reflect changes in macro-level economic and social policy approaches to Third World Development, as well as in state policy towards women.

It is becoming increasingly realized that community development cannot separate itself from women. The UN decade for women (1976-1985) highlighted the importance of women in the development process, establishing that women perform two thirds of the world's work, receive only ten percent of the world's income, and own only one percent of the means of production (Mosser, 1993). Considering that three quarters of the world's population receives only about one fifth of the world's income, the magnitude of the dispossession of the world's poorest women comes into focus. Prior to 1970, development assumed to benefit women through a 'trickle-down' process of the benefits from economic growth. However, women have had relative powerlessness in decision making about development and in many cases workloads and

problems have increased due to development activities (Gabriel, 1991). A number of policy approaches have been identified, including (i) the welfare approach, (ii) the equity approach, (iii) anti-poverty approach, (iv) efficiency approach, and (v) the empowerment approach. (Yikdem, 2009)

The Federal Democratic Republic of Ethiopia had been declared a proclamation No. 147/ 1998 to provide for the establishment of cooperative societies to bring all types of cooperative societies under one umbrella. Later on the Federal Cooperative Commission (currently Federal Agency) based on proclamation no. 274 / 2002 was established in 2002. Based on that, Bureau and offices has established at regional, zonal and Woreda level though out the country.

Moreover, the FDRE has demonstrated its commitment to addressing these issues and to the equitable socioeconomic development of women with the establishment of the National Policy for Women in 1993 and the promulgation of the new Constitution in 1994. The National Policy for Women aims to institutionalize the political and socioeconomic rights of women by creating appropriate structures in government institutions so that public policies and interventions are gender-sensitive and geared towards ensuring equitable development for all Ethiopians (World Bank, 2000).

The FDRE has placed a strong emphasis on the participation of women in the development process. Accordingly, policies and strategies have been formulated to integrate and mainstream the gender dimensions in economic, social, and political decisions. Hence, the government has taken strong measures in placing gender responsive goals and targets to reduce the workload of women so as to enable them to participate in political and socio-economic decision-making. Furthermore, progress has been made in the adoption of a new Penal Code, which contains strong measures in support of women's rights. Protective legislations have been passed in terms of women's access to land, credit facilities, and productive resources as well (PASDEP, 2007).

2.2.4. Cooperative and Women

Cooperatives have a particularly valuable role to play in working for the empowerment of women. “Reality has demonstrated the value of women managers and the key role women members play in the activities of co-operatives. It is time to do more to promote women to leadership positions in co-operatives. In many parts of the world and in Asia in particular women

have formed their own co-operatives. Women function well as a group and there is evidence that they are more efficient than men as managers (ICA, 2006).

Active, equitable participation of members, both men and women, is necessity for sustainable cooperative development. Active participation in the cooperative context means that members are involved in all the functions of cooperatives including planning, decision- making, implementation and financial and management control. Cooperatives are based on the values of self-help, mutual responsibility, equality and equity. They practice honesty, openness and social responsibility in all their activities.

Gender equality and the promotion of cooperatives in the informal economy are two strands of a new cooperative strategic plan for Africa developed by African members of the ICA to promote good governance within cooperatives and the development of inter cooperative exchange. The main targets are village groups, small agricultural producers, women, young people, craftsmen, savers and consumers – all likely to be people on modest incomes. One task in each country is to ensure that the place of cooperatives is adequately recognized in the ‘Poverty Reduction Strategy Papers’ (PRSPs) which developing countries are currently being encouraged to develop.

2.2.5. Definition of Saving and Credit Cooperatives

Saving and credit co-operatives (SACCOs) are one type of cooperative society, are also known as credit unions, thrift and credit co-operatives or saving and credit Association. Dejene (1993) defined as “A Thrift and Credit Cooperative is a free association of people with a common bond who save and lend money to one another at low interest rate for productive and provident purpose”. From this definition, Dejene has inferred the following three important points as the basic purpose of SACCOs, to promote thrift, provide credit at a low interest rate and teach people the wise use of their money and efficient management of their limited resource.

Moreover, Associations of Saving and Credit Co-operatives in Africa, also defined as, “A credit union is a cooperative financial organization owned and operated on a non-profit basis by its member according to democratic principles”. Its purpose is to encourage saving to use pooled funds to members and families. A credit union is a part of a cooperative financial system and adheres to the operating principles for credit unions as set forth by World Council of Credit Unions.

Savings and credit cooperatives are user-owned financial intermediaries. They have many names around the world, including credit unions, SACCOs, etc. Members typically share a common bond based on a geographic area, employer, community, or other affiliation. Members have equal voting rights, regardless of how many shares they own. Savings and credit are their principal services, although many offer money transfers, payment services, and insurance as well. Sometimes savings and credit cooperatives join together to form second -tier associations for the purposes of building capacity, liquidity management, and refinancing. Savings and credit cooperatives provide financial services to millions, including poor and low-income people in many countries.

2.2.6. Historical Background of SACCOs

Saving and credit cooperative first started in Germany in 1949 and then spread to other part of European, USA, Canada and Africa. Moreover, Germany was the first country in the world to apply the principles of cooperation in the field of credit. Union in Aid of Impoverished Farmers' organized savings and credit cooperatives. The funds for this union were raised on the security of the rich persons of the locality (Ghislain, 2001).

In 1958, World council of credit Union (WCCU) established while the African counterpart established as African Confederation of cooperative saving and credit Association (SCAs) in 1968. Now, there are over 37,000 saving and credit Association with over 89 million members in over 86 countries (ICA, 2006)

2.2.7. Cooperatives in Ethiopia

Modern cooperative in Ethiopia was started at the time of emperor Hileselasie first in 1961. During this time the first cooperative legal action was made and it is known by Decree number 44/1961. Cooperative movements in Ethiopia started in the late 1960s with the launching of the comprehensive agricultural development projects such as the Chilalo Agricultural Development Unit (CADU). The main reasons for this decree was the increase in number of unemployment, the fast increase of migration from rural area to urban, the increase in number of students who drop out of their education, and finally the disarmament of the military without proper compensation and pension (Wolday, 2002).

The second attempt towards legal cooperatives was in 1964, and the time was the end of first Five Year Development Plan. Based on the evaluation of this plan, the need for cooperative form of organization for the development of the nation was considered to be inevitable. Therefore, the first cooperative organization legal proclamation known as proclamation number 241/1964 was declared. The main objective of this law was to decrease the amount of interest paid for credit, to minimize the risk of individual in case of bankruptcy, and to increase the implementation of innovation in practical life. Based on this proclamation 158 cooperatives were established with 33, 400 members and 9, 970, 600 Birr total capital. Nevertheless, the focus was only on those areas that can cultivate economically importance crops and it demanded the land ownership as a criteria. So it was unable to meet the demand of all Ethiopian poor.

In 1974 Emperor Haileselesie government fall and was replaced by a socialist type of government. This government proclaimed cooperative organization proclamation in 1978, and it is called proclamation number 138/1978. The main objective of this proclamation was to transform rural parts of Ethiopian agriculture to socialistic type and to have socialistic marketing relation between the rural and urban area. Up to 1990 there were 10,524 different types of cooperatives with 4,529,259 members and combined capital of Birr 465,467,428 throughout the country. From these cooperatives 80% were rural cooperatives. At that time the then government gave due attention for the cooperatives. Therefore, based on the day-to-day technical and other support of the government, they served the society by supplying agricultural input, consumer goods at fair price, etc(Wolday, 2002).

However, the government intervention was beyond the level of support. So their benefits were masked over by the harmful effect and the society become reluctant even to hear and talk about the cooperatives. Cooperatives in this period suffered because they were coerced to serve other political purposes than the purpose they were established for. In this respect, the farmers regard to the primary societies in the past was manifested in damaging the property of cooperatives by the members themselves at as the existing type of cooperatives were not meeting the interest of the farmers. As the result of their bad reputation in the past and due to other factors such as lack of proper training and capital, the cooperatives credibility was undermined and it made them

vulnerable to mismanagement. The lack of trust of the farmers in the cooperative system was due to exposures of embezzlement, corruption and depravity in the state run cooperatives sector.

Nonetheless, the cooperatives failed to survive the collapse of the Military government: the farmers themselves largely viewed them as the creation of the Government with no genuine and voluntary participation. There was no direct participation by farmers and individuals with close association with the ruling party managed the cooperatives. The FMSCs served as an instrument to impose and collect grain quota from farmers for the government. During the 1991 change of the government, the negative view towards cooperatives was manifested in the actions of the farmers of looting and destroying FMSCs property and records.

From 1991- 1994 there was no any visible activity taken by the government to strengthen the cooperatives. The present Government, which was not very sympathetic to cooperatives initiated by the former government, issued a proclamation in 1995 to reactivate cooperative movement in the country. Member-led co-operatives are thought to be necessary to reduce transaction costs and enhance the bargaining position of small farmer. However, in 1994 there was an attempt to strengthen the rural cooperatives. Among the basic action the government took in this time was the proclamation of agricultural cooperatives, proclamation no 85/1994. This proclamation tried to incorporate the international cooperative principles; however, its focus was only to solve the rural cooperatives problem. In addition, there was no separate entity to support these cooperatives both at federal as well as regional level (Wolday, 2002).

A new proclamation was issued in 1998 to provide a better policy framework to set up cooperatives based on an individual membership and voluntary basis. Members buy shares to become members and receive dividends at the end of the year depending on their contributions (value of their shares) and profit earned. The Cooperative Promotion Office has been established in every woreda (district) to provide technical assistance. Cooperative societies now provide a wide range of services, including the supply of inputs, output marketing and distribute consumer goods. (Teka G. 2008)

According to the Federal Cooperative commission Up to the end of December, 2009 in Ethiopia there were 33,636 primary cooperatives, which were having a total of 5,622,362 members of which 995,149 were female, which constitute only 17.6% of the total membership (FCC, 2009).

The total capital of these 33,636 primary cooperatives had 1,579,286,546 Birr capital. Cooperatives exist in various economic sectors and have a larger presence in the service, agriculture and industry sectors. About 80% of the primary cooperatives operate in the service sector, mainly dominated by multipurpose (26%), savings and credit cooperatives (24%) and housing (15%).

Cooperatives exist in various economic sectors and have a larger presence in the service, agriculture and industry sectors. About 80% of the primary cooperatives operate in the service sector, mainly dominated by multipurpose (26%), savings and credit cooperatives (24%) and housing (15%). In the agriculture sector, primary cooperatives, representing about 6%, are involved in grain, coffee, vegetable, dairy, fish, irrigation and honey production. In the industry sector, cooperatives mainly exist in handicraft production and marketing.

The number of cooperatives in Ethiopia, as well as the size of membership, indicates that the large majority of the population and areas have not been able to explore and utilize the potential services of cooperatives. For example, the agricultural sector represents a source of livelihood for about 85% of the total population in the country; however, only 8% of the potential rural population belongs to a cooperative.

The cooperative movement in Ethiopia is also characterized by the formation of cooperative unions as a new phenomenon: the first agricultural union was established in 1997. Currently there are 212 unions with a total member of 5957 the primary cooperatives. These cooperative unions are composed of 40% in agriculture and 23% are saving and credit cooperatives. Another significant figure shows the dynamism of the Ethiopian cooperative movement, with a 100% increase in the number of unions in 2009 (FCC, 2009).

2.2.8. Development of saving and credit Cooperatives in Ethiopia

The SACCOs in Ethiopia have recent origins. The first savings and credit co-operative in Ethiopia was established in 1964 by employees of Ethiopian Airlines. During the same period, saving and credit co-operatives were established by employees of the Ethiopian Road Authority and the Telecommunication Agency. It is interesting to note that these organizations are among the most modern and relatively efficient enterprises in the country. The oldest ones were established in the late 1960s, and they grew very slowly until 1978. One reason behind such slow

growth was the political and social instability which followed the 1974 uprising. SACCOs have been growing fast since 1978. However; the rate of growth is not the same for all co-operatives. Some of them are growing at very fast rates. A thrift and credit co-operative is a free association of people with a common bond who save and lend money to one another at low interest rate for productive and provident purposes (Desalew, 2009).

Until the year 2001, after the first saving and credit cooperative society established by the Ethiopian Air Line civil servant in 1964/65; there was no a rural savings and credit cooperative society in rural Ethiopia. The first rural savings and credit cooperative society in Ethiopia is *Hidu* primary savings and credit cooperative society. It is found in Oromiya Regional State, East Shewa Zone, 'Error' Woreda at 'Hidu' farmers association (kebele). And the first rural savings and credit cooperative society was established in Tigray Regional State is '*Tembien Teree*' (Limi'at) primary savings and credit cooperative society it is found in South East Zone of Tigray Region in 'Degua Tembien' Woreda at Limi'at Kebele (unpublished RUFIP' annual report, 2006).

According to the Federal Cooperative Agency report about 8820 saving and credit cooperatives were registered up to December 30, 2009. The total members of the saving and credit at national level were 618,422 out of this (55%) or 341,213 were male and (45%) or 277,209 were female. The total capitals of these saving and credit cooperatives were 409,992,507 Birr which is 26% out the total capital of all cooperatives in Ethiopia.

2.2.9. Cooperatives in Tigray Region

After the downfall of dreg regime, organization and reorganization cooperative in the region was started after 1992 and the first proclamation "Agricultural cooperative society's proclamation No. 85/1991" was enacted in 1994. Under this proclamation, in the year 1994-1996, 76 multipurpose cooperative were restructured and 28 new cooperative were established. Totally, 104 cooperative with 3,372 memberships and capital of Birr 2,373,794 were operational. It was the responsibility of Bureau of agriculture and Natural resource for revitalization of cooperatives.

Following to the proclamation of 85/1994, the first time in the region’s history, an independent cooperative promotion office was established by the Tigray regional council under proclamation No, 17/1996 in order to promote the cooperative way working together for mutual benefit. In addition to that in 1998 proclamation NO,147/1998 was issued to provide a better policy framework to set up different type of cooperative including agricultural cooperative based on this, many cooperative was started to flourish.

2.2.10. Primary Cooperatives in Tigray

Currently, the region has 2,493 primary cooperatives out of which 598 multipurpose, 272 irrigations, 474 saving and credit, 177 mining, 289 livestock and 683 service and other cooperatives. Information source from the regional cooperative promotion office shows that a total of 491,338 (76%) member household are accommodated in the cooperatives which have 377,421 are male and 113,917 (24%) are female household headed members. All the cooperatives have a total capital 110,066,034 Birr (TCPO, 2010).

Table 1. Primary Cooperative in Tigray

S/n	Types of cooperative	No.	Membership			Total Capital
			Male	Female	Total	
1	Multipurpose	598	332,071	95,656	427,727	64,446,188
2	Irrigation	272	8227	2542	10769	3,437,026
3	Dairy	55	984	393	1377	802,510
4	Fatting	51	860	487	1347	151,595
5	Poultry	15	89	189	278	160,601
6	Seed producer	2	27	90	117	
7	Beekeeping &honey	166	2565	523	3088	1,726,369
8	Fishery	2	50	4	54	66,000
9	Hide &skin	7	75	54	129	68,754
10	Construction	271	3,260	222	3,568	972,676

11	Artesian	26	229	15	244	34,230
12	Saving and credit	474	20,378	10,665	31,043	32.150,378
13	Consumer	46	791	294	1085	590,826
14	Gold mining	19	338	68	406	730,340
15	Stone & sand mining	141	4252	599	4851	2,362,196
16	Natural gum producer	5	392	51	443	521,400
17	Brick producer	14			249	75,120
18	Cactus marketing	2	24	17	41	13,786
19	Coble stone	25	262	42	563	171,766
20	Laborers	6	171	-	171	10,200
21	Stationary	1	10	1	11	27,000
22	Metal work	75			418	99,761
23	Cafeteria	7	33	54	87	361,789
24	Tailors	2		23	23	25,300
25	Electric	13	159	29	188	103,527
26	Recreation	5	19	22	41	4510
27	Biogas	1		98	98	980
28	Others	192	2155	1779	2922	841,206
	total	2493	377421	113917	49138	110,066,034

Source: Tirgay Office Cooperative promotion office, report, Feb, 2010

2.2.11. Union and Federation of Cooperatives in Tigray

To strengthen the horizontal and vertical integration and empower of the primary cooperative, currently there are 38 registered unions and one federation in the Tigray region. The union comprises 465 affiliated primary cooperative members and about 30 unions are also member of the federation. The unions have about 50,755,419 birr and capital and they provide input supply, output market and credit provision to the members' primary societies.

Table 2. Union & Federation of cooperatives in Tigray

S/n	Types of cooperative	No.	Total member		Total Capital
			Primary Cooperative	Union	
1	Union	39			
	Multi-purpose	31	331		47,155,419
	Saving and Credit	6	140		1.397,822
	Milk processing	2	34		830,000
2	Marketing Federation	1	1	31	7,500,000

Source: Tigray Office Cooperative promotion office, report, Feb, 2010

2.2.12. Cooperatives in Degua-Tembien woreda

Currently there are 84 different types of cooperatives in the Degua-Tembien woreda having total members of 13,933 and out them 3094 (22%) were female. The dominate types cooperatives were saving and credit and multipurpose cooperatives respectively. Limiat (tembien terie) the first saving and credit cooperative in Tigray established in 1993 E.C is found in this woreda (WCPO, 2010).

Table 3. Primary Cooperatives in Degua-Tembien Woreda

S/n	Types of Cooperatives	No. of the cooperatives	Total members			Total Capital
			Male	Female	Total	
1	Multipurpose	22	9070	2621	11,691	1,116,929.00
2	Saving & Credit	26	1043	385	1428	1,120,922.32
3	Honey	8	153	22	175	28,248.00
4	Irrigation	4	65	1	66	32,613
5	Sand & stone	9	147	0	147	73,618
6	Cement distributors	1	12	0	12	150,000
7	Construction	11	132	7	139	160,000
8	Milk	2	49	20	69	239,900.00
9	Hide & Skin	1	12	0	12	50,000
10	Brick producers	1	9	1	10	51,388
11	Consumer	3	127	37	164	180,986
	Total	84	10839	3094	13,933	3,204,604.32

Source: Woreda Cooperative Office, 2010 report

2.2.13. Saving and credit Cooperatives in Degua-Tembien woreda

At woreda level there are 26 saving and credit cooperatives. These cooperatives have a total of 1428 members and out of them, 27% (n=385) are women. Moreover, these cooperatives had a capital of 1,120,922.32 Birr and the women's share is 192,482.00 Birr which only (17%)

Table 4. Total RUSSACCOs, their member and capital at Woreda level

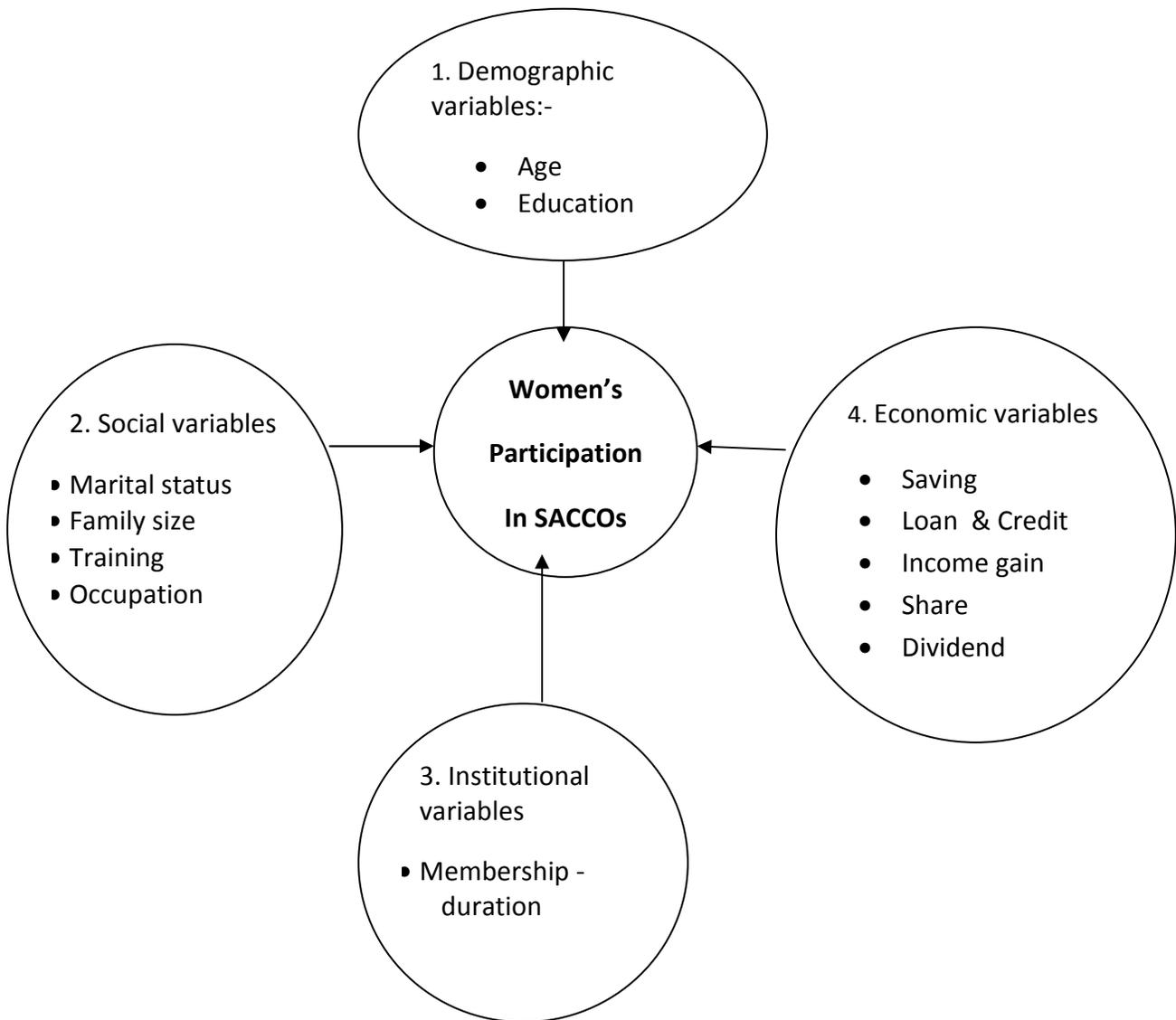
	Name of the SACCOs	Total member				Total capital (Birr)	Women's capital	% of Women capital
		Male	Female	Total	Female (%)			
1.	Tembien-terie	102	56	158	31	170,753.96	35870	
2	Adi-geza-eti	132	47	179	26	168,177.81	24304	
3	Enda-Mariam korar	98	48	146	31	148,744.15	43060	
4	Mizan	56	13	69	19	41,755.74	4945	
5	Megesta	76	25	101	20	41,152.00	1293	
6	Marta	22	6	28	21	3,923.00	950	
7	Dilet	34	9	43	21	5,707.00	1388	
8	D/nazirate	56	8	64	12	9,856.37	1120	
9	Alula	27	9	36	25	4,585.00	1820	
10	Abeba	27	8	35	23	3,175.00	40	
11	Weini	0	22	22	100	5,245.00	5245	
12	Meady	13	4	17	24	6,30.00	1820	
13	Atsella	9	9	18	50	6,85.00	120	
14	Chini	17	5	22	23	2,290.00	590	
15	Ebiyet	12	5	17	21	4,25.00	70	
16	Keste-Demena	10	2	12	17	2,30.00	28	
17	Emini-Anikalalu	14	3	17	18	2,55.00	42	
18	Fire-kalisi	25	1	26	4	2,10.00	14	
19	Fire-Sewuat	48	2	50	4	3,40.00	40	
20	Adi-Edaga	25	5	30	17	1,575.00	40	
21	Tesfa-Hiwot	0	44	44	100	22,708.21	6744	
22	Hagereslam	70	13	83	16	280,059.21	31815	
23	Adimas	78	17	95	18	131,465.96	18420	
24	Raiey	68	15	83	18	71,827.91	10549	
25	Endaba-Hadera	9	5	14	36	1,40.00	21	
26	Masho	15	4	19	21	7,580.00	2134	
	Total	1043	385	1428	27%	1,120,922.32	192,482.00	17%

Source: Woreda Cooperative report, February 2002 (E.C)

2.2.14. Conceptual Framework

The independent variables in the conceptual frame work were selected after extensive literature review. The frame work assumes that participation is a net result of the positive or negative effects exerted by all the explanatory variables on the dependent variable.

Fig 1. Conceptual Framework: Determinants of women’s participation in SACCOs



CHAPTER THREE

Materials and Research Methods

3.1. Description of the study area

This study was conducted in the Degua-Tembien Woreda of Tigray region of Ethiopia. The State of Tigray is located at the northern tip of the country. The region shares common borders with Eritrea in the north, the State of Afar in the east, the State of Amhara in the south, and the Republic of the Sudan in the west. Based on figures from the Central Statistical Agency (CSA) of Ethiopia published in 2007, Tigray has an estimated total population of 4,314,456; consisting of 2,124,853 (49.2%) men and 2,189,603 (50.8%) women. 3,471,733 or 80.5% of the population are estimated to be rural inhabitants, while 842,723 or 19.5% are urban. With an estimated area of 50,078.64 square kilometers, this region has an estimated density of 86.56 people per square kilometer.

Degua Tembien Woreda

There are 35 Woredas, in the region. The study will conduct in Degua-Tembein Woreda, (13°40'N, 39°10'E), which is located in South Eastern Zone of Tigray, 50 km North West of the Tigray region capital, Mekelle. The Woreda is bounded by KolaTembein & Tanqa-Abergele to the West, Wukro to the East, Hawzen to the North and Samre-Seharti & Enderta to the South. The Woreda has a population of 113,523 of which 56,921 are male and 56,605 are female. 6,797 or 5.71% of its population are urban dwellers, which is less than the zone average of 23.9%. With an estimated area 1,109.72 square kilometers, Degua Tembien has an estimated population density of 107.3 people per square kilometer, which is less than the Zone average of 123.96. The uppermost levels of the landscape at about 2700 - 2800 m a.s.l. are formed in the basalt series. The heavy rainy season (> 80 % of total rainfall) extends from June to September and is preceded by three months of dispersed less intense rains. Average yearly precipitation is 778 mm. High rain erosive is due to large drop size (Nyssen *et al.*, 2005). Whereas average rain seems sufficient for agriculture from March on, it is however uncertain till June, due to the great

inter annual variability of the spring rains. Monthly averages of minimum temperatures range from 4 to 6 °C, the maxima from 20 to 22 °C.

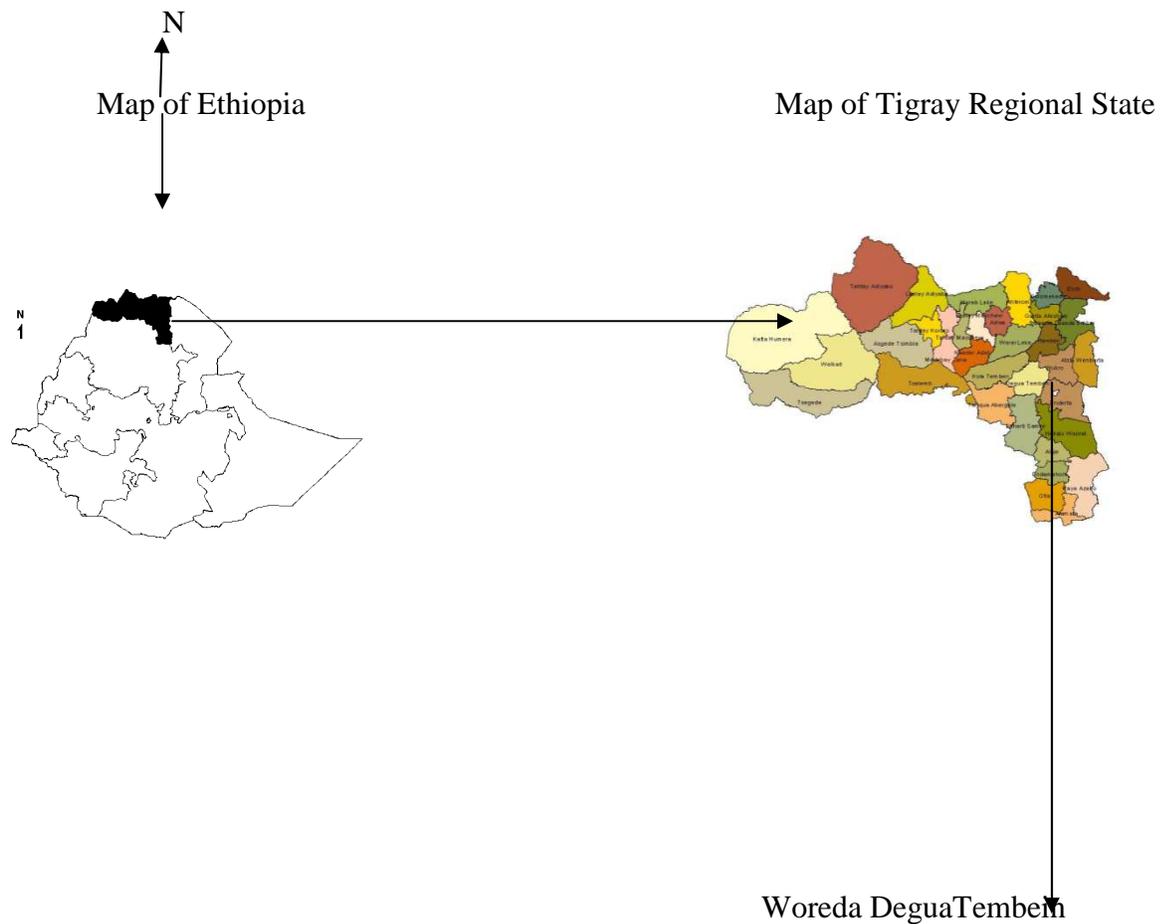


Figure 2 .Location of the study area.

3.2. Sampling Techniques

Simple random sampling method was used to select the RUSACCOs. In Degua-Tembien woreda of Tigray there are 26 RUSACCOs. Taking in to consideration time and budget for this particular study, only four RUSACCOs, namely Tembien-Terie, Megesta, Endamariam-korar and Weini were randomly selected.

The sample size for collecting data for this research was determined using Cochran's (1977) formula as indicated on (Bartlett and Higgins, 2001).

Table 5. Sample areas and the number of sampled respondents

S/n	Name of the cooperative	Total member	Male	Female	Sample size
1.	Tembien-Terie	158	102	56	41
2.	Megesta	101	76	25	18
3.	Endamariam-korar	146	98	48	35
4.	Weini	22	-	22	16
		427		151	110

Source: Field survey, 2010

$$n = \frac{N}{1 + N e^2}$$

Where

N = Total Population of the selected cooperatives society

n = Sample size

e = error or confident level

The conventional confident level of 95% is used to ensure a more accurate result from the sample. Based on this, the error term would equal to 0.05. Using the total women members of 151 and error margin of 0.05, the sample size is calculated as follows.

$$n = \frac{151}{1 + 151 (0.05)^2} = 110$$

Sample size for each cooperative society is calculated by using proportion number of women members in each cooperative society from the total women member (151).

➤ Therefore Sample size for Tembien-Terie is:

$$\frac{56 \times 110}{151} = 41$$

- Sample size for Megesta:

$$\frac{25 \times 110}{151} = 18$$

- Sample size for Endamariam-korar:

$$\frac{48 \times 110}{151} = 35$$

- Sample size for Weini:

$$\frac{22 \times 110}{151} = 16$$

Sum of sample sizes that has been taken from each cooperative for interviewing will be $41+18+35+16=110$ which was 73% of the women members.

Besides that, 25 respondents were considered for focused group discussion (FGD) that was 16 from the four SACCOs and 9 experts from Woreda cooperative office (KI).

3.3. Data Collection Method and Sources

Data were gathered from primary and secondary sources. A combination of qualitative data from FGD and quantitative data from 110 respondents were elicited. For primary data collection, structured interview schedule was used to identify the economic role, decision making practice and factors affecting participation of respondents in the selected cooperative societies. The enumerators were recruited from the study area and trained for few days and the method of data collection and interview techniques. The researcher explained the content of the interview schedule to the enumerators.

3.4. Data Analysis

The study used Descriptive statistical measures such as mean, standard deviation, frequency and percentages. The information is presented in graph, charts, tables, percentage and other methods on the bases of their applicability. SPSS (Statistical package for social science research) was used to analyze the data.

Selection of the Econometric Model

When any of the explanatory variables in a regression model are binary, one can represent them as dummy variables and proceed with the analysis using linear regression. However, the application of linear regression model when the dependent variable is binary is more complex (Pindyck and Rubinfeld, 1981). Binary choice models assume that individuals are faced with a choice between two alternatives and their choice depends on their characteristics. Thus, the purpose of a qualitative choice model is to determine the probability that an individual with a given set of alternatives will make one choice rather than the alternative.

A number of statistical models have been developed that allow to study qualitative variables; the two that have been most popular are the "logistic regression" and the probit models. These models can be easily applied to cases where the dependent variable is either nominal or ordinal, and has two or more levels, and the independent variables are any mix of qualitative and quantitative predictors. There is no difference between these two models one can choose based on familiarity and soft ware availability.

Both are estimated by maximum likelihood, consequently, goodness of fit and inferential statistics are based on the log likelihood and chi-square test statistics. The use of Chi-square and T-test help to decide whether two variables have significant relationships or not in a population sample. The test also determines if a conspicuous discrepancy exists between the observed and expected counts.

Binary Logistic Model

The data that are going to be collected from primary and secondary sources will be checked its completeness, accuracy and uniformity. The data according to their nature both qualitative and quantitative data classified, transcript, tabulated and all necessary pre –analysis activities done to make them amenable to analysis and interpretation.

Hosmer and Lemshew (1989) pointed out that a logistic regression has got advantage over others in the analysis of dichotomous outcome variables. There are two primary reasons for choosing the logistic distribution. It is an extremely flexible and easily used function. It lends itself to a meaningful interpretation. The logit model is simpler in estimation than the probit mode. Therefore, a binary logistic regression model is used to study the participation decision behavior of sampled members.

The dependent variable in this case is a dummy variable (binary), which takes a value zero or one depending on whether or not a women participation level is active or inactive. However, the explanatory variables are either continuous or binary.

The general participation model used to examine the women participation level: - .

$$P_i = F(Z_i) \dots\dots\dots 1$$

$$Z_i = \beta_0 + \sum_j$$

$$\beta_j X_{ji} = [\log(P / 1-P) = Z_i = \alpha + \beta_1 X_{i1} + \dots + \beta_n X_{in}], \dots\dots\dots 2$$

This is the logit model (Engleman, 1981 and Gujarati, 1988)

Where, P_i = the probability that an individual member will actively participate, the binary variable, $P_i = 1$ for active participant and $P_i = 0$ for inactive participant.

Z_i = Estimated variable for the i th observation,

F = the functional relationship between P_i and Z_i ,

$i = 1, 2 \dots m$ are observations on variables for the participation model, m being the sample size
110.

X_{ji} = the j th explanatory variable for the i th observation, $j = 1, 2 \dots n$,

β_j = a parameter, $j = 0, 1 \dots n$

$j = 0, 1 \dots, n$ where n is the total number of explanatory variables.

The logit model assumes the underlying index; Z_i is a random variable that predicts the probability of the members to participate actively.

$$P_i = 1$$

$$1 + e^{-z}, \text{ the probability that a women member will actively participate } \dots\dots\dots 3$$

$$1 - P_i = 1$$

1+ezi the probability that a women member participate inactively.....4

In this study, the above econometric model used to analyze the data. The model was estimated using the iterative maximum likelihood estimation procedure. This estimation procedure yields unbiased, efficient and consistent parameter estimates, particularly when the sample size is large.

The Variance Inflation Factor (VIF) was used to test for the existence of multicollinearity between continuous explanatory variables. VIF shows how the variance of an estimator is inflated by the presence of multicollinearity (Gujarati, 1995). If R² is the adjusted square of the multiple correlation coefficients that results when the explanatory variable (Xi) is regressed against all the other explanatory variables, VIF is computed as follows:-

$$VIF = \frac{1}{1 - R^2}$$

As the adjusted R² approaches 1, the VIF approaches infinity. That is as the extent of collinearity increases, the variance of the estimator increases, and in the limit, it can become infinity. If there is no collinearity between regressors, the value VIF will be one.

As a Rule of Thumb, values of VIF greater than 10, is often taken as a signal for the existence of multi-collinearity problem in the model (Gujarati, 1995).

Contingency coefficients were also calculated to see the degree of association between the dummy variables. They were calculated for each pair of dummy variables using contingency coefficient procedure available in SPSS. Contingency coefficient is chi-square based measure of association. A value of 0.75 or more indicates a stronger relationship (Healy, 1984). The contingency coefficients were computed as follows:-

$$C = \sqrt{\frac{\chi^2}{N + \chi^2}}$$

Where, C= coefficient of contingency, χ^2 = Chi-square test and N= total sample size. It is true that, the significant explanatory variables do not have the same level of impact on the dependent variable.

3.5. Concepts and Operational Definition of Variables

3.5.1. Concepts

Savings and Credit Cooperatives (SACCO)

Savings and credit cooperatives is a set of financial services namely savings, credit and technical services like training, to the members in rural, semi urban, urban and metropolitan areas for enabling them to build asset, to reduce their vulnerability and improve their living standards. These include petty trading, crop and livestock production, cloth, fruit and vegetable selling and others.

Empowerment: Empowerment is building capacity of women to have access to and control of resources and making their voices heard in different institutions/ household.

Household: Family, a basic unit is the household, which includes its different family members, their resources and capabilities.

Rural Area: Rural area is the area, which has a population of 5000 or less. The main occupations of the rural people are based on agriculture and petty business

3.5.2. Dependent variable

The dependent variable in this study is the level of women participation in RUSACCO. It is operationally defined as: It is the combination effect that determined the level of women participation. The dependent variable for the binary logistic analysis has dichotomous in nature representing the preferred status of the women member to participate in cooperatives. The variable takes the value 1 if the member is actively participating in cooperatives and 0 otherwise. The level of women participation included participating in general meeting, committees meeting and leadership and this expressed regularly (actively) participants or rarely (non-active) participants based on the cooperative by law.

3.5.3. Independent variables

The independent variables selected for the study are:

Age of the respondent: is the period from the respondent's birth to the time of the interview.

Education: It refers to the ability of the respondents to read and write or the number of years of formal education posed by the member respondents.

Occupation: is a skill or type of experience respondents engaged in either farm or non farm sector or in both sectors, depending up on the skills possessed and the resource available in the household.

Marital status: it refers whether the women member have engaged or not.

Family size: It refers to the total number of family the household has in terms of adult equivalent.

Duration of membership: this means the number of years they have been members in their in SACCO Cooperatives.

Training: is the type of training respondents have undergone after joining SACCO.

Annual income: Income is operationally defined as income obtained from off-farm and on-farm activities that are expressed in Birr per year.

Savings: is the amount of money deposited by the respondents after joining SACCO.

Credit/Loan: is the amount of loan borrowed by the respondents out of its common funds after joining SACCO.

Dividend: The amount of money received at the end of business year as a profit after audit and tax of the cooperative.

Shares: Shares are deposits that represent the net worth of the member's equity in the SACCO.

CHAPTER FOUR

Results and Discussion

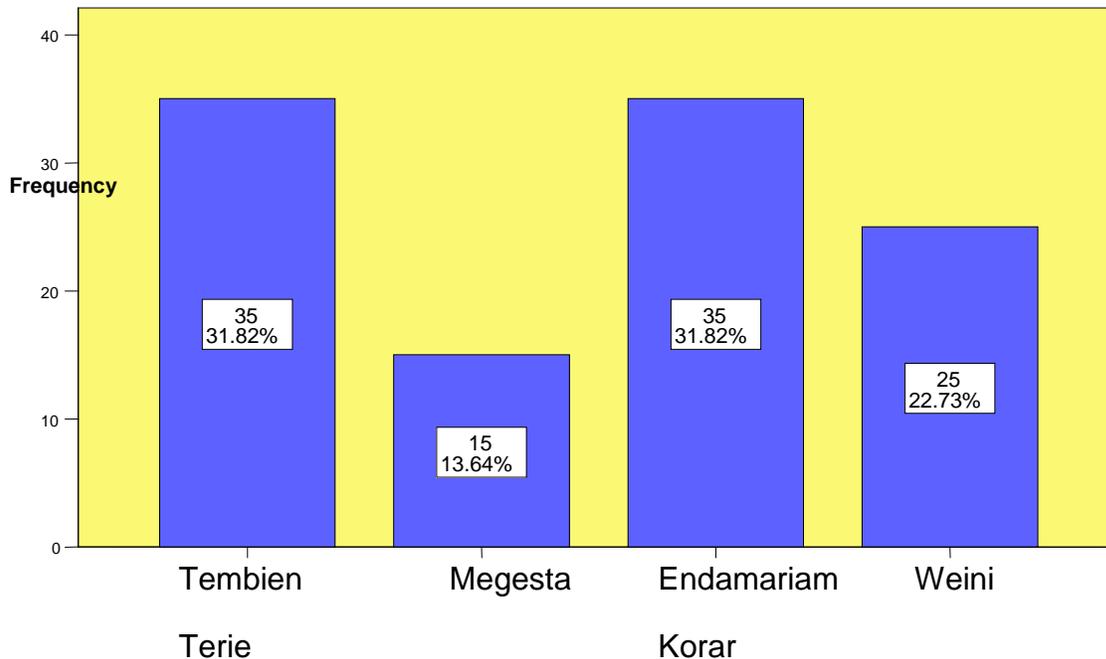
This chapter portrays the findings obtained from descriptive analysis and T-test and chi-square etc; data obtained through the interviews, focus group discussions, and secondary data. For descriptive analysis, tools such as tables, graphs and percentage were used. Chi-squares and T-Tests also used where necessary. For analysis of determinate factors logit model were also employed to know the level of women Participation in saving and credit Cooperatives of Degua-Tembien and to examine economic benefits gained after joining the RUSACCOs.

4.1. Households Characteristics

4.1.1. Sex of the respondents

Since the research was focused on level of Women participation, the entire respondents were female member of the saving and credit. As indicated in figure 3, the four samples of the saving and credit cooperatives were from Weini, Megesta, Endamariam-Korar and Tembien Terie. The majority of the sampled respondents were from Tembien-Terie and Endamariam-Korar and small numbers of the respondents were from Sacco's weini & Megesta. So, since the two Cooperatives have contributed more number of women sample respondents, it has major influence on the rest of other results while taking the average of the four cooperatives societies.

Fig 3.SACCOs wise details



Source: Own Field Study Result, 2010.

4.1.2. Age of the respondents

As age increases women would acquire knowledge and experience through continuous learning from the saving and credit cooperatives and the level of responsibility to manage the family and the need to accumulate assets from SACCOs for tomorrow becomes high. This leads women to actively participate in saving and credit cooperatives.

On the bases of the cross tabulation result indicated in table 6, there were no female respondents whose age is between 0-18, 39.1 % of sampled women members fall between 18-30 age, 44.5% of women range between 31-40 age, 10.9 were from 41-50 years old and 5.5% were above 50 years old. The maximum and the minimum age was 66 and 18 respectively. The average age was 34.78 with the standard deviation 9.606. This implies that most of them are young women between 18-40 age which account 83.6%; in other words, they are the productive force that can

contribute a lot for themselves and the community at large. Moreover, this indicated that, after 40 years the participation of women decreases and generally observed that, as their age increase the participation of women in RUSACCOs decreases.

Table 6. Age of the respondents

Age category	Frequency	Percent	Min	Max	Mean	Std. Deviation
18 -30	43	39.1				
31 - 40	49	44.5				
41 - 50	12	10.9	18	65	34.78	9.606
Above 50	6	5.5				
Total	110	100.0				

Source: Own Field Study Result, 2010.

4.1.3. Educational Level of the Respondents

Education is believed to contribute positively toward the participation of women in saving and credit. The ability of women to transform their life through access to different resources depends on many factors of which education is one of the most important. It helps to acquire knowledge and skill to manage their business.

The formal level of education was categorized under two categories, i.e. illiterate and literate. The literate has been divided with grade specification. As table 7, depicts, 40 % of women were illiterate and cannot read and write. Out of the total literate women respondents, 11.8% are between 1-4 grades, 18.2% are between 5-8 grades, 18.2% also between 9-10 grads and the remaining 11.8% were above 10th grade complete. The majority of women respondents were literate (56%) able to write and read by attending in formal and non- formal education.

Table 7. Education Status of the respondents

Educational Status	Frequency	Percent
Illiterate	44	40.0
1 to 4	13	11.8
5 to 8	20	18.2
9 to 10	20	18.2
Above 10	13	11.8
Total	110	100.0

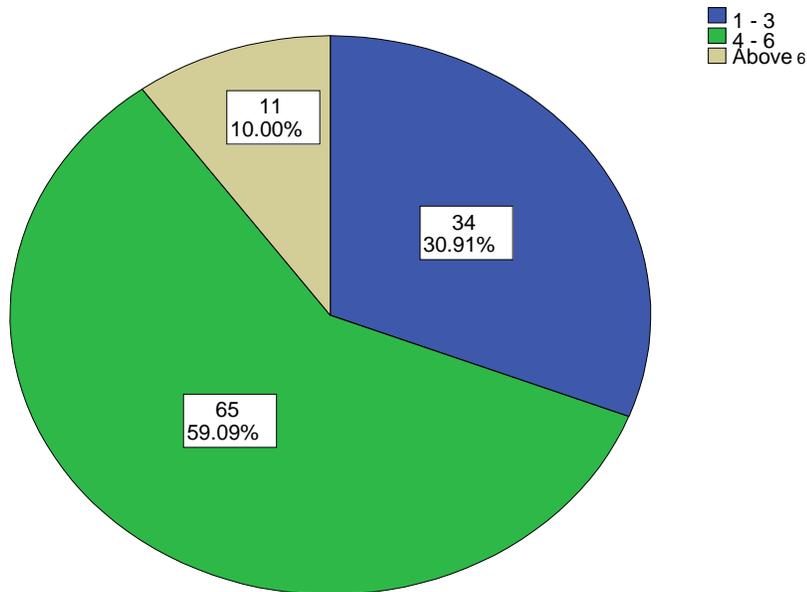
Source: Own Field Study Result, 2010.

4.1.4. Family Size of the Respondent

The more the family size, the more burden to women at household but if the majority of the RUSACCOS members are productive, women have the chance to participate in the Saving and credit cooperatives and this brings more income at household level.

As the rational figure 4, depicts, 31% of women respondents have family size of 1-3, 59% of women have family size of 4-6, and 10% of women have family size of above 6. The majority of the women respondents have a family size of 4-6. The average family size was 4.37 with standard deviation of 1.962. The minimum and the maximum family size were 1 & 9 respectively. Most of the women participants (59%) have highest number of children from 4-6 ages.

Fig 4. Family size of the respondents



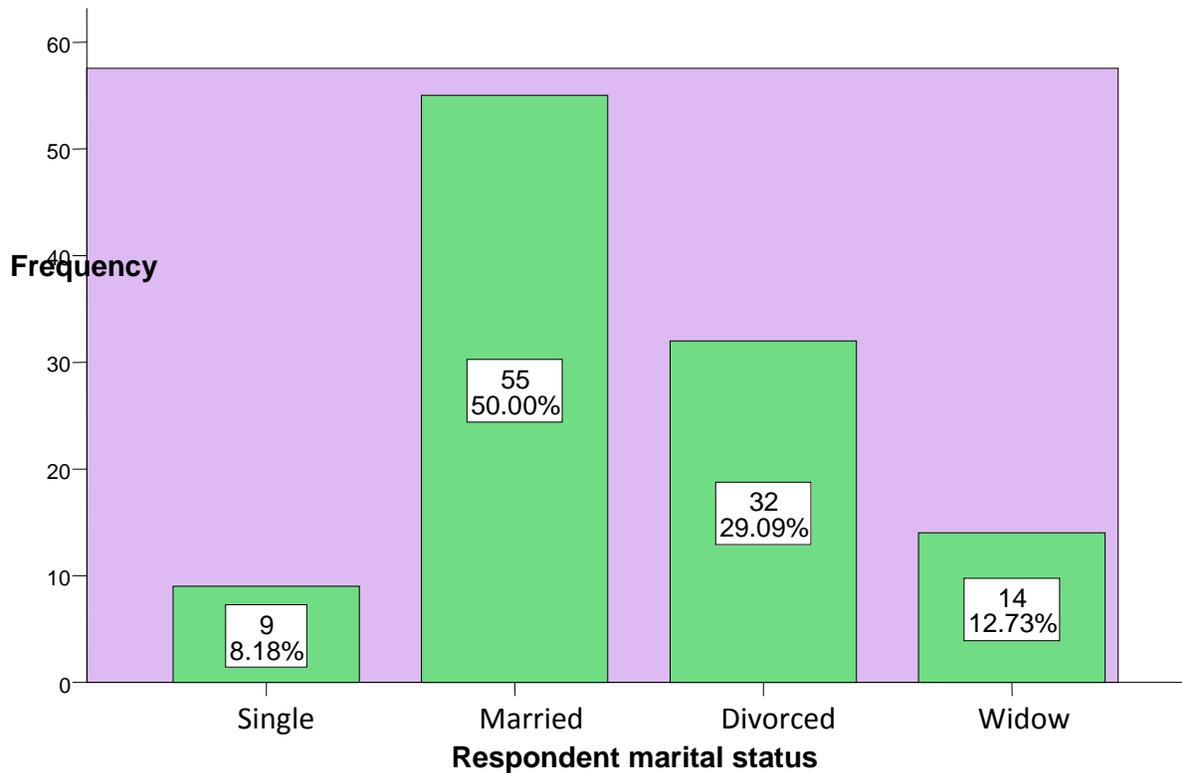
Source: Own Field Study Result, 2010.

4.1.5. Marital Status of the Respondents:

Assessing the marital status of women believed to indicate whether the women members have domination from their partners or not. Moreover this would also indicated that, the level of joining women to cooperatives is affecting due to the members are women household headed or married.

As indicated in figure 5, 8.18 % of sampled women were single or never married, 50% of them have been currently married, and 29.09% of them were divorced and 12.73% of them were widowed.

Fig 5. Marital status of the respondents



Source: Own Field Study Result, 2010.

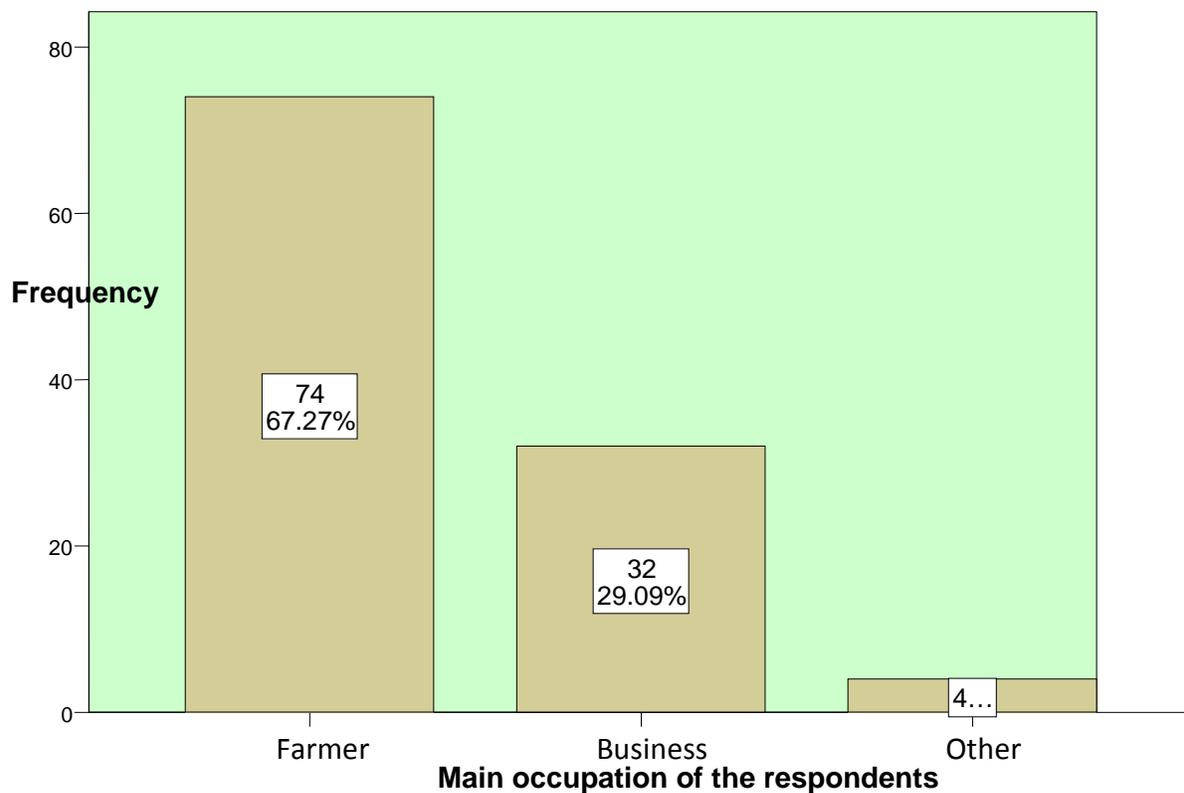
4.1.6. Occupation of the respondents

Members' relationship with means of production determines their level of women participation in saving and credit cooperatives.

As indicated in figure 6, 67.3% (n=74) of sampled women were their main occupation were farmer, 29.1% (n=32) of the respondents engaged in Business and only 3.6% (n=4) have engaged in other activities like artesian and pottery. Since, this sample was taken from rural area and small town in the rural areas of the Woreda; it reflects the reality of the respondents' main

occupations. In addition to that, this also indicated saving and credit cooperative widely accepted by people regardless of whether their residence and types of occupation are in rural or town. From the analysis, it is possible to conclude that, all the members are engaged in different productive activities and this helps to encourage the women in the saving and credit activities.

Fig 6. Main occupation of the respondent



Source: Own Field Study Result, 2010.

4.1.7. Membership Duration of the Respondents in the RUSACCOs:

Years of involvement in SACCOs determine the level of participation. In addition to that, as membership duration increased, the women members acquired better knowledge about saving and credit cooperative objectives, functions and management skill and this leads the women members to participate actively.

As depicted in table 8, and the majority of the women member which 49.1% (n=54) have been the member of the cooperative for less than three years while 35.5% (n=39) of them have a membership ranging between from three-six years and, 15.5% (n=17) of them duration more than six years of membership. In this regard, a greater majority of the respondents have participated recently in the cooperative which were less than three years.

Table 8. Membership duration of respondents

Membership in years	Frequency	Percent	min	max	Mean	Std. deviation
1 - 3	54	49.1				
4 - 6	39	35.5	1	9	3.88	2.19
Above 6	17	15.5				
Total	110	100.0				

Source: Own Field Study Result, 2010.

4.2. Level of Participation of Women in Saving and Credit Cooperatives

4.2.1. Participation of women in General Assembly and Other Committees

General assembly is the total member of the society and is the supreme organ of the society. Every type of society from primary level to the apex level has its own general assembly. The general assembly of a society shall meet at least once in a year. The power and duties of the general assembly is passing decision after evaluating the general activities of the society, approve and amend the by- law and internal regulation of the society, elect and dismiss the member of management committee, control committee and other committee, determine the amount of share, decide on how the annual profit of the society is distributed, give decision on audit report, hear work report and give proper decision, decide that a society either be amalgamated or divided, approve the annual work plan and budget, and decide any issue submitted by the management committee and other committee(proclamation 147/98 article 20).

Every society shall have management committee which is accountable to the GA and whose member and manner of election to be determined in the bye-law of the society. The power and duties of the management committee shall be, maintain the minute of a meeting in writing, maintain the document, and books of account of the society, prepare the annual work program and budget of the society, implement up on implementation, submit report to the GA on the activities of the society(proclamation 147/98 article 23 and 24).

Cooperative based on their nature of business transaction and service delivery can establish various type of committee. According to article 27 in proclamation no 141/97, cooperative has a full power to establish sub - committee based on their importance and requirement. Since the selected cooperative was SACCOs credit committee was mandatory to carry out the following activities: to sign in cooperative voucher, cheques, to prepare monthly reporting system, to make purchasing and selling order, prepare financial statement quarterly, semi annually and annually, follow up the collection of debts, facilitate the member payment of patrons, prepare financial performance of cooperative and decide the amount of credit. The society has its own credit committee.

In this study, it was trying to assess the level of women participation at different supreme organ of the cooperative society. This is the participation of women in general assembly, management committees and credit committees meeting that have a power in decision making on social and economic activities. Based on this, the levels of participation in different committees have been assessed and the following results have arrived. As indicated in table 9, the level of women participation in general assembly is below (50%). Only (21.7%) of the respondents were attending the general assembly frequently. In management and credit committees, the participation of the women respondents were extremely low which were (6.6%) and (12.3%) at the highest level respectively. From this, it is possible to point out that, the level of women participation in the different committees was low.

The information gathered from secondary data annexed 2, the composition of women indifferent committees except in the weini SACCO which has only women member, in other SACCOs is not more than 12.5 % in different committees but in Credit committees, the data indicated very encouraging and half (50%) of the committees were women even though the result is dominated by weini SACCO. FGD indicated that, even though there were more numbers of women in Credit committees, there were not active participants. Their level of participation in the committees were very limited due to different factors such workload in and around the homestead.

Generally, based on information gathered during FGD, the participation of women in different committees were very low because, most of the women members were illiterate and the women themselves do not want to serve as committees due to workload and lack of confidence. But from this study, the important findings or point is that women only cooperatives could enhance the participation of women in different committees and in general assembly.

Table 9. Participation of women in different RUSACCOs committees

Attending in general assembling meeting	Frequency	Percent
lower	36	34.0
Moderate	47	44.3
Very high	23	21.7
Total	106	100.0
Attending in management Committees	Frequency	Percent
lower	59	55.7
Moderate	40	37.7
Very high	7	6.6
Total	106	100.0
Attending in Credit Committees	Frequency	Percent
lower	53	50.0
Moderate	40	37.7
Very high	13	12.3
Total	106	100.0

Source: Own Field Study Result, 2010.

4.2.2. Participation of women in Decision Making

Decision making in this study refers to the roles of the women in deciding on resource in their respective households after they joining the saving and credit cooperatives and got some assets from it to improve their economic status and wellbeing. The study further inquired if there has been any change in the decision making roles of the women in their respective households. The questions they responded to include (among other issues) if there has been any change in

deciding on income and expenditures of the household, child schooling, child marriage, responsibilities on household chores as well as contraceptive use.

As indicated in annexed 1, the power of decision making (Decision on loan taking, & utilization, Decision on children education, on land use, buying HH asset, purchasing agricultural inputs, HH expenditure, usage of own earning, on social or religious ceremony and on use of contraceptive) of women on average were slightly increased after they joined the RUSACCO from 10% to 15%.

The above findings indicate the power of decision making slightly and significantly improved after joining the cooperatives. This indicated that, the cooperative helped the women to enhance their income status and saving and bring significant change on their decision making power on the household level. But no more changes observed in deciding after they joined in the saving and credit cooperative. From this it is possible to conclude that, cooperatives have slightly improving the power of decision making for women.

4.2.3. Participation of women in Training

Training is a basic tool for women to participate voluntarily after knowing its advantage of the cooperatives and then to build their capacity to run the business and to carry out their responsibility in the RUSACCOs. Therefore, Cooperative society expected to provide training for their members to distributing information to the minds of members, elected leaders, managers, committee members and employees to comprehend fully the complexities and richness of cooperative thought and action. To see the changes created after training was given to the members were assessed through the interviews.

Based on that analysis, it is revealed in table 10, 42.7 % of the members of the RUSACCOs have got different types of training before joining while 57.3% were not. But, after joining RUSACCOs only 61.8% have got training and still 38.2% were not. Moreover, the trainings were focused before joining to RUSACCOs in general capacity building like awareness creation in any development but after joining, focused on saving and credit and all trainings were given once and for less than a month. It is possible to conclude that, even though there was more progress in giving training for members, but still 38.2 % (n=42) of the members were not

undergoing SACCOs related training and this have influence on the participations of the women in the cooperative activities.

Table 10. Participation access to training

Access to training	Before joining RUSACCO		After joining RUSACCO	
	Frequency	Percent	Frequency	Percent
Yes	47	42.7	68	61.8
No	63	57.3	42	38.2
Total	110	100.0	110	100.0
Types of training				
To improve yields	22	46.8	17	25.0
General capacity building	25	53.2	6	8.8
Specific SACCOs training	0	0	45	66.2
Total	47	100.0	68	100.0
Duration of the training				
Once less than a month	27	57.4	46	67.6
Once more than a month	0	0	0	0
Many time more than a month	0	0	0	0
Many times Less than a month	20	42.6	22	32.4
Total	47	100	68	100.0

Source: Own Field Study Result, 2010.

4.2.4. Participation of women in Leadership

Cooperative society has different supreme organs to carry out its activities and to effectively accomplish the right and responsibility of its members. Leadership refers as the process of influencing people towards achieving the desired goals. The leader motivates people to behave in the most desired way. Appointing at the highest level of leadership enable the members to lead the day to day activities based on the endorsed by law of the cooperative societies. Leadership was considered at this point to assess the members' participation level whether as simple member or assigned at the top of the management level or decision making level.

As indicated in table (11) 78.1% of the respondents were simple (first) members and 15.5 % of them also engaged in different sub-committees especially part of the education and social services of the cooperatives. Only 6.4% of the respondents participated at higher level of the the decision making or management body. This indicated that, most of the women were not elected in management committees to lead the cooperative societies. So, women leadership in cooperatives was not given attention by the community or member of the cooperatives.

During FGD, the total women participants were 16 and they clearly stated that leadership is related with education at this time; that is why illiterate women lack confidence to take the responsibility of management body and this was approved during focused group discussion, among the 16 participants the three were above grade 4 and they were the members of management committees and two of them the chairman for two different committees. They were appropriately leading the SACCOs committees according the by-law of the cooperatives endorsed by the members.

Similar studies (ILO, 2002) Access to educational and training facilities, hampers them in taking up leadership roles as they consequently lack the necessary experience, knowledge and skills required. Additional reasons given in the studies for the low proportion of women in high-level positions include the lack of institutional incentives to promote women and cultural values, particularly the belief that men possess natural leadership skills as opposed to women.

Table 11. Leadership position in RUSACCOs

Position in the cooperative	Frequency	Percent
Member only	86	78.1
Member of management committee	7	6.4
Subcommittee member	17	15.5
Total	110	100.0

Source: Own Field Study Result, 2010.

4.2.5. Participation of women in Taking Credit/Loan

Before the establishments of the micro-finance institution like SACCOs, Dede-bit and Commercial bank, history has revealed the suffering of the community by the hand of money lenders. But now and even at remote rural area through SACCOs, members can get micro-credit of small and large amount to create or to start small trade, business and other agricultural activities. Moreover SACCOs are minimizing and in some area abolished the money lenders. Members of the saving and credit of Degua-Tembien have got access of credit as a primary service. The women members have equal opportunity to get access of credit within the cooperatives.

The existing RUSACCOs are expected to contribute in improving living standards of their Members. Because the small holders in the urban as well as the rural area do not have access to financial institutions like Dede-bit or Commercial Banks due to lack of collateral to secure the loan to be granted. Hence, SACCOs should play the greatest role in realization of the need for financial services for the poor society to promote their living standards. In this regard, the experience of credit/loan taking was analyzed below.

As indicated in table 12, (74.5%) of the women have experience in taking loan from any other financial institution before joining to the RUSACCOs. But, after joining the RUSACCO only (48%) of the women were participating in taking loan from SACCOs which is less than (50%). Even though, the numbers of loan participants were too small, those who got the access (96.4%) have improved their income after joining RUSACCOs. This indicated that, the loan appropriately managing by the loan receiver or as indicated in the table 11, defaulted is very minimal (9.5%). This is as result of effectiveness in monitoring credit committees which is (81%) of the respondents said there was timely supervising.

Table 12. Participation of women in taking credit/loan

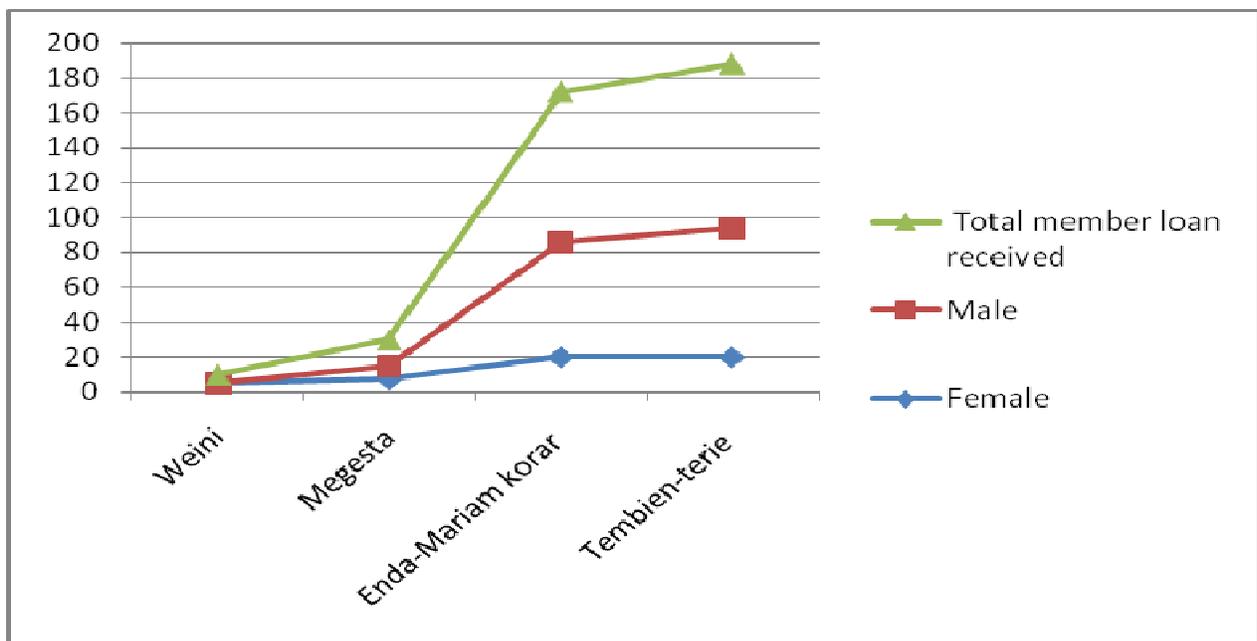
Participation	Yes		No		Total	
	Freq	Per (%)	Freq	Per (%)	Freq	Per (%)
Experience in using credit from any institution	82	74.5	28	25.5	110	100
Access of loan from RUSCCO?	53	48.18	57	51.82	110	100
Monitoring of the loan by the committee or other	43	81.1	10	18.9	53	100
Utilization of loan by yourself	41	77.4	12	22.6	53	100
Default of loan happen or not	5	9.4	48	90.6	53	100
Improving of income after involved in the RUSACCO	106	96.4	4	3.6	110	100

Source: Own Field Study Result, 2010.

As indicated above the participants' women in credit (loan) were very small. FGD and secondary data also showed. The participation of women was not encouraging in terms of number of participation and amount of loan taken.

In practice, as it revealed in the Figure 7, the data gathered during secondary data collection, indicated that from the total members of loan received (n=200), 26% (n=52) of them only women.

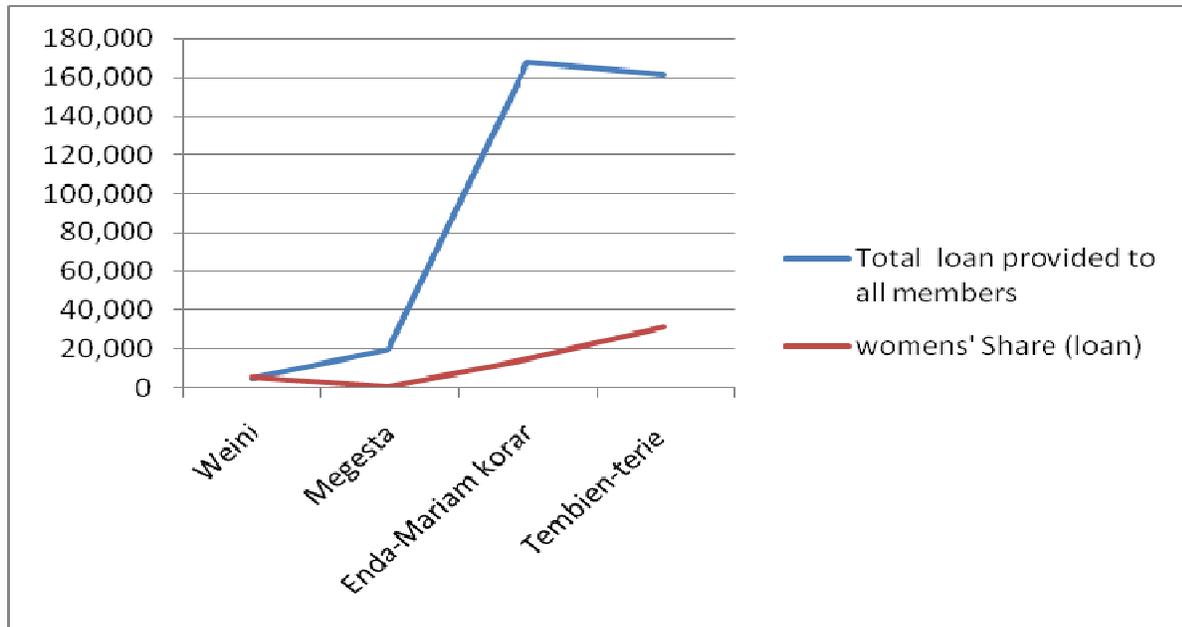
Fig 7. Number of Women participant in Credit/ loan from the whole members



Source: Woreda Cooperative report, February 2002 (E.C)

Similarly, as indicated in figure 8, from the total amount 354,649.00 birr given on loan to the four members of SACCOS, only 14% (n= 50,239.00) was taken by women members.

Fig 8. Amount of loan received by Women members (Birr)

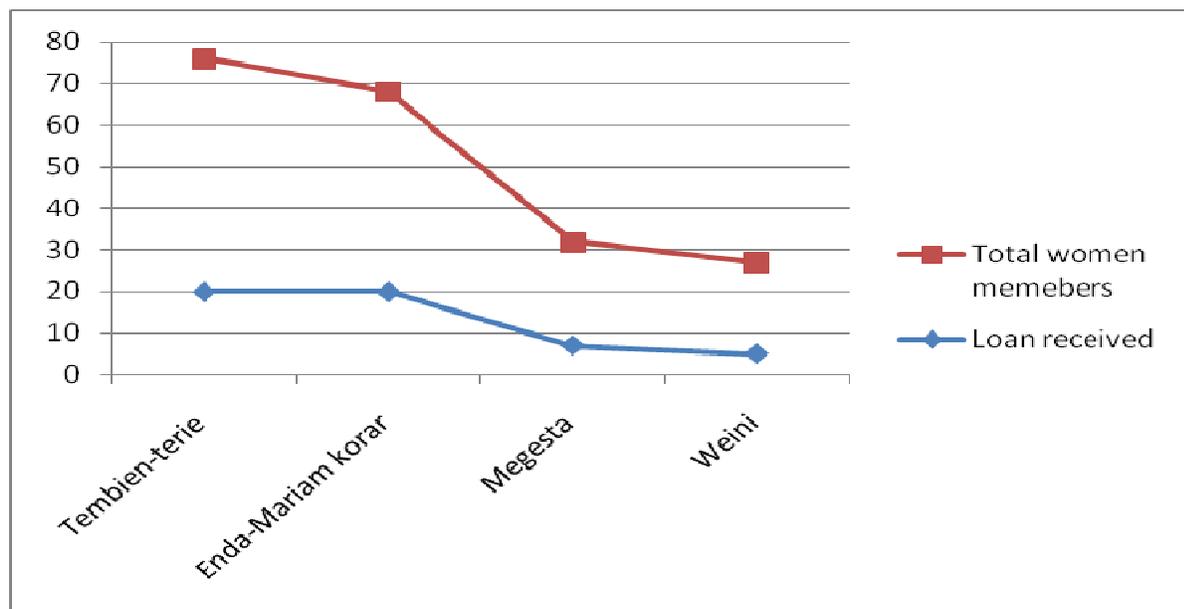


Source: Woreda Cooperative report, February 2002 (E.C)

As indicated Figure 9, among the total women members of the four RUSACCOs (n=151) only 34% (n=52) were participating in credit. From this data it is possible to conclude that, the sampled saving and credit cooperatives were not effective in giving loan to women members. During the FGD most of the participant's women agreed on the reason why loan taking is very low among women members:-

- Almost all women members were focused on saving
- Less risk taking of credit
- Most of the women members only used their own saving by withdrawal it for their business activities.

Fig 9. Women participation in loan from the total women members



Source: Woreda Cooperative report, February 2002 (E.C)

Moreover, the reason for credit or loan taking as indicated in table (13) is mostly for purchasing home consumption (42%) and to purchase agricultural good to improve production and productivity (24.7%). This indicated that, the loan is not being allocated to run other business or other income generating activities which only (14.8%).

Table 13. Reason for credit

Reasons for credit	Frequency	Percent
To buy agricultural inputs	20	24.7
To start income generating activities	12	14.8
For consumption	34	42.0
Other	15	18.5
Total	81	100.0

Source: Own Field Study Result, 2010.

Table (14) indicated that 80.6 % of those engaged in income generation activities are purposely intended or allocated to increase the house hold income.

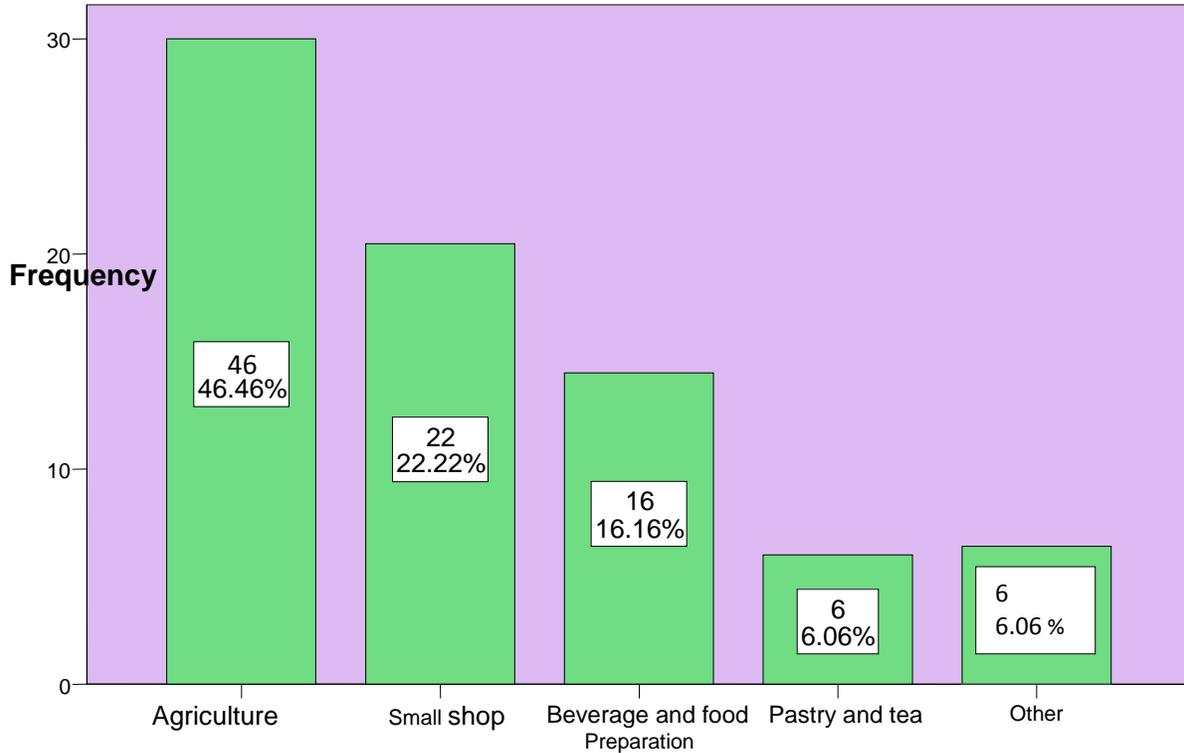
Table 14. Reasons for engaging in Income generating activities

Reasons for engage in income generating activity	Frequency	Percent
To have financial independency	17	17.4
To increase the HH income	79	80.6
To escape from domestic chores	1	1.0
Other	1	1.0
Total	98	100.0

Source: Own Field Study Result, 2010.

After taking loan/credit, the respondents who have participated in different types of income generating activities (graph 6) are 46.46% in increasing agricultural productivity including animal husbandry and 22.22% in small business (shop) at rural area and the rest in different activities.

Fig (10) Type of income generating activity



Source: Own Field Study Result, 2010.

4.2.6. Participation of women in saving

Savings mobilization is becoming a crucial factor of many micro finance institutions. Savings is important for an institution that offers financial services. It provides a source of funds and income. After establishment of RUSACCOs, saving account creation was common among the members based on their by-laws. Saving deposition takes place mostly on monthly bases. The members should participate either compulsory or voluntary saving. Compulsory is a prerequisite for individuals to be the members of SACCOs. Moreover, the source of fund for cooperative is categorized under owned and borrowed fund. The owned fund is contributed by the members alone. The borrowed fund was issued and accessed from external source. The primary activities of SACCOs were financial services.

To carry out this financial service like loan, cooperative societies encourage their members to deposit more and on time. This implies that members in the cooperatives were participating actively to get service like loan from the deposited money. Generally, by depositing saving the members of RUSACCOS can receive a market interest rate and dividend from profit of the SACCOs savings.

Even though, the above is the reality, the finding of respondents' saving behavior is not as expected. As indicated table 15, only (32%) of the respondent has saving deposit at the time interview and (68%) do not have. The reason is most of the respondent withdraw their deposit for home consumption and business activities.

In addition to the above, their saving amount also before and after has no more difference. The amount of saving from 1000-2000 Birr were the asset for 8 persons (42.1%) before joining the RUSACCOs and for 16 persons (45.7%) after joining in RUSACCOs. This indicated there were double in number of depositors, but in terms of percentage there were no more changes. This is due to different reasons:-

- There were more withdrawal of saving to use for different income generating activities and construction fixed assets since saving is owner's asset.
- Saving habit of the respondents were widely practiced in other institutions like Dedit microfinance and traditional saving cooperatives like Ekub even before joining RUSACCOs as indicated in table 16.
- Low awareness of volunteer saving and focused on compulsory saving. The amount of compulsory saving was also very few which does not bring capital accumulation for the saving and credit cooperatives.
- Even though, all the respondents were members of the SACCOs, some members lack confidence to save their money in their own SACCOs. This was raised during FGD, there were highly dissatisfaction due to lack of transparency in the financial management.

Table 15. Saving of the respondents

Saving	Before joining RUSACCO		After joining RUSACCO		Paired samples T test
	Frequency	Percent	Frequency	Percent	
Having saving yes			35	32	
No			75	68	
Less than 500	1	5.3	9	25.7	
500 to 1000	3	15.8	3	8.6	1.131
1000 to 2000	8	42.1	16	45.7	
Above 2000	7	36.8	7	20.0	
Total	19	100.0	35	100.0	

**** Statistically Significant at 5% level of significance**

Source: Own Field Study Result, 2010.

Table 16. Saving habit in different institutions

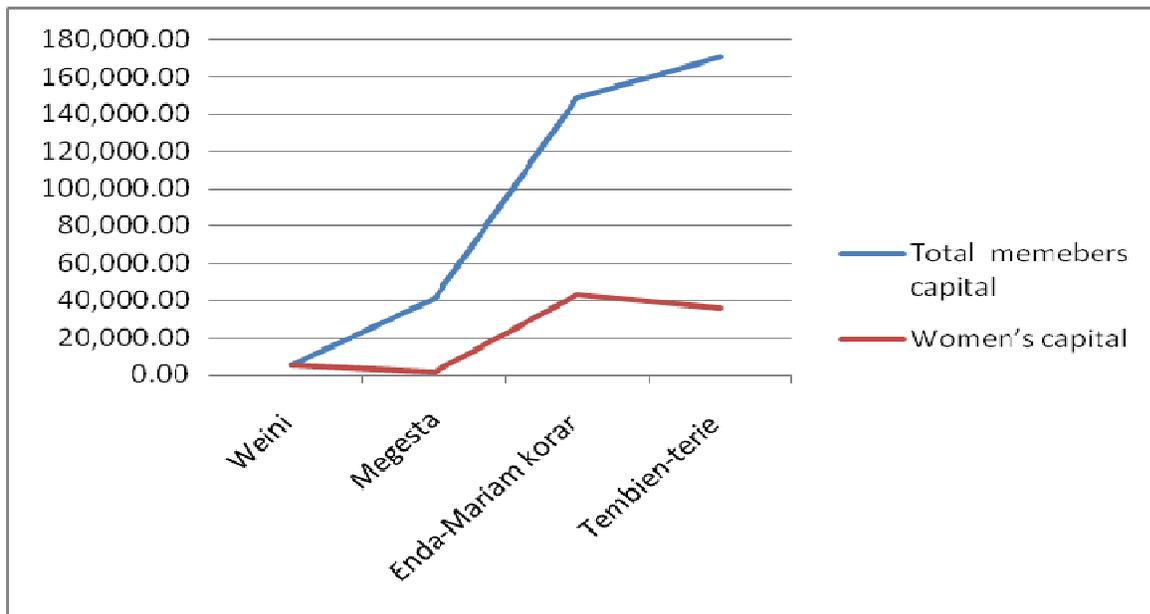
Saving before & after joining RUSACCOs	N	Minimum	Maximum	Mean	Std. Deviation
Total saving of traditional before joining RUSCCO	1	100.00	100.00	100.0000	.
Total saving of traditional after joining RUSCCO	9	177.00	4000.00	1341.8889	1138.82269
Total saving of bank before joining RUSCCO	12	600.00	9000.00	3008.3333	2153.41519
Total saving of Bank after joining RUSCCO	16	200.00	3000.00	1421.8750	1099.69219
Total saving in their SACCOs after joining RUSCCO	35	177.00	7000.00	1517.9143	1290.19603

Source: Own Field Study Result, 2010.

Capital accumulation is the result of saving from of saving and credit members and recently includes saving from non-members. The primary saving also comes from purchasing of share at the time establishing the saving and credit cooperatives. As the secondary data indicated, although the savings might be smaller, it makes the women familiar with the benefits of the scheme. In addition, having some amount of saving is believed to help them build confidence and can serve as positive sign of empowerment.

As revealed in figure 11, the four sampled RUSACCOs, their capital have been assessed and the secondary data showed that, the total capital of the four sampled SACCOs, was 365,895 Birr, the women share is only 85,468.00 Birr which accounts 23% of it.

Fig11. Women’s capital from total members of the sampled RUSACCOs



Source: Woreda Cooperative report, February 2002 (E.C)

4.2.7. Participation of women in Share

At the time of establishment, registration fees and Share capital were the primary sources of funds for SACCOs. Share capital is categorized under owned fund. Share capital of the society is sold during the establishment period, at the time of capital deficit and when ever needed to raise the capital for investment expansion. Share is the primary depositing capital (saving) for saving and credit cooperatives members. The amount of getting profit from interest and dividend at the end of the business year mostly depends on the amount of share the members paid.

The amount share owned by the women respondents table 17 is very limited to one share, i.e. 88% of them had only one share and only 9% had two. During the FGD, the participants explained that, the highest amount of share is four and the list is one. But almost all women do not participate above two shares. Almost the four sampled SACCOs have plan of selling share at the end of business year and audit, and then the SACCOs distributed patronage dividend to members to initiate and increasing purchasing of share from their dividend. But almost all women took their dividend to personal consumption.

Table 17. Amount of share

Amount of share	Frequency	Percent
One	96	88.1
Two	10	9.2
Three	2	1.8
Above three	1	.9
Total	109	100.0

Source: Own Field Study Result, 2010.

4.2.8. Participation of women in Patronage Dividend

All cooperatives societies including SACCOs provide patronage dividend for their members based on their level of participation and transaction. Patronage dividend was allowed in cooperative societies. The source of patronage for SACCOs was from bank interest, interest from credit, and surplus from the distribution of goods and service for consumption. Patronage dividend was always given to each member after annual audit of the SACCOs and got profit.

Even, this is the reality in patronage dividend; the amount (birr) the respondents received was very less during the last two years. As indicated in table 18 almost half (51.6%) of the respondents received below 100 Birr and 31.9% (n=29) of the respondents could not yet received any benefit from patronage dividend.

The main reason for low dividend is associated with less participation of credit and other business activities. The source of dividend for this case was majority from saving and few from taking loan.

Table 18. Patronage dividend for the past two years (2000-2001 E.C)

Patronage dividend	Frequency	Percent
Below 100	47	51.6
100 - 200	14	15.4
200 - 500	1	1.1
Not yet started	29	31.9
Total	91	100.0

Source: Own Field Study Result, 2010.

4.3. Economic gain of Women after joining saving and credit cooperatives

4.3.1. Annual Income

Annual income is one of the parameters to measure the changes in economic gain after joining the RUSACCO. Total annual income is an important variable explaining the characteristics of households, in that those who have earning relatively high income could probably have high participation.

As indicated in table 19, the changes are clearly stated and RUSACCOs, especially for women brings ultimate changes in increasing their annual income. Considering the lower amount (3000 Birr) before the joining the RUSACCO with an annual income for (69.7%) respondents but after joining reduced to (11.9%) and in similar case the highest amount (9000 Birr) with an annual income for (2.8%) of the respondents before but after joining it is an annual income of (27.5%) of the respondents. During FGD, the reason for increase their annual income was most of the respondents used their saving by withdrawing and maintaining the other assets like cereals and cattle from selling and used for household consumptions.

As a result of increasing their income, the value of their livestock from (3000-5000 Birr) increased from (24. % to 46.5%). In addition to increased their value, the number of women who have cattle before joining the SACCOs were 45 but after joining the number of women who have cattle have increased double which were 86.

From study it indicated not only increment value of the cattle but also their house types have changed, doubled from Mud types to corrugated iron (locally Korkoro) as indicated in this table below. But, this also shows a great variation among respondents in attaining the highest annual income from SACCOs.

Table 19. Annual income

Annual Income in Birr	Before joining RUSACCO		After joining RUSACCO		Paired samples T test
	Frequency	Percent	Frequency	Percent	
Less than 3000	76	69.7	13	11.9	
3000 to 6000	25	22.9	46	42.3	
6000 to 9000	5	4.6	20	18.3	-13.305**
Above 9000	3	2.8	30	27.5	
Total	109	100.0	109	100.0	
Livestock income in Birr					
Below 1500	10	22.2	6	7.0	
1500 to 3000	12	26.7	15	17.4	
1500 to 3000	12	26.7	15	17.4	18.167**
3000 to 5000	11	24.4	40	46.5	
Above 5000	12	26.7	25	29.1	
Total	45	100.0	86	100.0	
House Type					
Mud grass roof	55	64.7	25	29.4	
Mud Korkoro roof	30	35.3	60	70.6	
Total	85	100.0	85	100.0	

**** Statistically Significant at 5% level of significance**

Source: Own Field Study Result, 2010.

4.4. Discussion and Suggestion from FGDs

4.4.1. FGD with key informants (experts)

Using the semi structured interview schedule from the interviews with officials, it was possible to learn that involvement in SACCO services would serve a useful purpose in promoting women participation and in bridging the gap between the rich and the poor. In a general manner, savings and credit cooperatives generate tangible impact on the businesses of individuals and families.

Officials were unanimous in stating that the SACCOs gave them access to exclusive financial services which to a large extent meet their needs. Often these financial cooperatives are absolutely essential since equivalent services are nonexistent. They have a possible significant effect of introducing banking into the community.

The financial cooperatives also had high impact on economic development. Many statements confirmed the growth of commerce and economic activity in general in the villages which enjoyed financial cooperative services. This economic development generated impact on individual wealth and reduction of poverty.

The officials were unanimous in feeling that the savings and credit cooperatives increased the members' saving behavior and proper credit utilization. In addition, the savings and credit cooperatives reportedly brought in standards of rigor, honesty and equity within the community which other organization may not be able to meet.

In terms of granting productive credit, it has been shown that financial savings and credit cooperatives help individuals undertake or at least consolidate economic activities which are for the most part the main income for the family.

Problems of SACCOs as perceived by Officials

The RUSACCOs in Degua-tembien Woreda have been relatively successful due to members' awareness of the principles and objectives of savings and credit cooperatives and strong commitment of the officials and management committee of the cooperatives. However, during the past years of the RUSACCO establishment, the RUSACCOs have been confronted with the following problems:-

General problems of the RUSACCOs

- Lack of timely external audit;
- Lack of the necessary operating office facilities;
- Limited knowledge of financial management, and hence unable to do the recording, posting and summarizing of accounts as per the standards;
- Lack of exposure and skill of board members to manage RUSACCO;
- Low educational level of board members;
- Inadequate promotional activities by the organizing body;
- Less amount of capital as compared to the numbers of SACCOs

Specific problems of Women participation in RUSACCOs

- Men domination (their partner)
- Lack of education and training
- Workload to participate in the different committees
- Traditional belief and culture domination

4.4.2. FGDs with women respondents

From the FGD the following points have been summarized as merit and also the challenges that hindered women participation in RUSACCO.

Merit of joining for women in RUSACCO

- Saving of money in nearby area and which was being wasted easily before and in addition to that easy to use for immediate issues like school fees and social contribution.
- Create access to woman to have money in her name since she was member of the RUSACCO, but before all money was in the hand of men
- Since the saving was in hand of women, they have the ability to allocate the money for home consumption, but before, some of the money was being wasted by men in town.
- RUSACCOs helped women to manage the money properly, to build assets and to increase income of the household.
- Saved from illegal interest

- Easily access for getting credit (loan) with minimum interest and additional advantage associated with dividend
- Women in cooperatives have good experience in managing the finance of the cooperative and promoted empowerment of women.

Challenges faced in participating by women in RUSACCOs

- The major challenge in joining RUSACCO was started from men domination. Many men were disallowed for their partner to participate in RUSACCOs. As one women said “one or more share is enough in the name of men since we are partners and not necessary to go out for simply meeting”
- Male committee’s domination within the RUSACCOs: many men assuming that the women do not have the capacity to run business at rural area and in turn the women themselves accepted this ideas and simply gathering at the time of saving and sometimes at general assembly only.
- Lack of transparency: Many women were dropping out due to lack of transparency in financial management and clear report of the status of the balance sheet of the saving and cooperative.
- Lack of extension support: At the time of establishment there were enough extension support in awareness creation but later on, this support do not continue in regular way. In addition to that lack of audit support from government body lead to misuse of the money and many members especially women were fed up and forced to drop out.

4.4.3. Suggestions of the key informants

In light of the current problems of less participation of women in RUSACCO, the following interventions should be considered to mitigate the problem:

- Most of the currently assigned cooperative organizers /personnel/ should have basic and enough knowledge about need of women participation in cooperatives. Because they lack the knowledge in gender issues and cooperatives.
- At Woreda level, at planning stage and in all interventions, especially in cooperatives, the percentage of women to be members of cooperative should be clearly indicated.

4.4.4. Suggestions of the women respondents

- Intensive extension support from cooperative office especially focused in training of men about the advantage of participating of women in RUSACCOs.
- Training about the benefit of RUSACCOs should be continuing on regular bases for women members.
- Timely auditing: Many women were dropping out due to lack of transparency in financial management and clear report of the status of the balance sheet of the saving and cooperative. So, timely auditing is needed.

4.5. Result of Econometrics Analysis

4.5.1. Factors Influencing the Level of Women Participations in SACCOs

The econometric analysis was done to identify determinants of level of women participations cooperatives using the logit model.

Independent variables which are expected to either positively or negatively affect the level of women participation in SACCOs were analyzed using chi square as a measure of participation and (p-value) at different level of significance. Out of twelve explanatory variables seven had statistically significant effect on the degree of level of participation of the women members. The variables were age, educational status, membership duration, training access, availability of credit/loan, saving and annual income those affects women members' participation in SACCOs Annexed 3.

Before running the model, all the hypothesized explanatory variables were checked for the existence of multicollinearity problem. There are two measures that are often suggested to test the existence of multicollinearity. These are: Variance Inflation Factor (VIF) for association between the continuous explanatory variables and Contingency Coefficients (CC) for dummy explanatory variables.

The technique of variance inflation factor was working to detect the problem of multicollinearity between the continuous variables, According to Maddala (1992), VIF can be defined as:

$$\text{VIF}(X_i) = \frac{1}{1-R^2}$$

Where: R^2 is the squared multiple correlation coefficient between X_i and the other explanatory variables. The highest the value of $\text{VIF}(X_i)$ the more difficult or collinear the variable X_i is. As a rule of thumb, if the VIF of an explanatory variable greater than 10, there is a multicollinearity problem.

Similarly, contingency coefficients were computed to check the existence of multicollinearity problem among the discrete (Dummy) explanatory variables. The contingency coefficient is computed as.

$$C = \sqrt{\frac{\chi^2}{N + \chi^2}}$$

Where, C= Coefficient of contingency

χ^2 = Chi-square random variable and

N = total sample size.

The decision rule for contingency coefficients states that values less than 0.75 mean there is no problem of multicollinearity. When the contingency coefficient approaches 1, it indicates that there is a problem of multicollinearity between the discrete variables.

Taking the above assumption, variance inflation factor (VIF) was used in this model analysis for checking the multicollinearity between the dependent variables with independent variables.

The VIF values for continuous variables were found to be very small (much less than 10) indicating that absence of multicollinearity between them (Table 20).

Table 20: VIF of the continuous explanatory variables

Independent Variables	R ²	VIF
Age	0.430	2.328
Education	0.407	1.647
Family size	0.416	1.622
Membership duration	0.433	1.580
Income	0.367	1.763
Saving	0.393	1.686
Share	0.407	1.414
Dividend	0.449	2.228

Source: Own Field Study Result, 2010.

Contingency coefficients (CC) were computed to check the existence of multicollinearity problem among the discrete (Dummy) explanatory variables. The results in table 21 indicate that the discrete explanatory variables had no problem of multicollinearity. The result of the contingency coefficient extends from 0.047 to .321 and all the results were below the standard 0.75 of CC.

Table 21. Contingency Coefficient of the independent variables

Dependent Variables	Occupation	Training	Credit
Occupation	1	.047	.250
Training		1	.312
Credit			1

Source: Own Field Study Result, 2010.

4.5.2. Determinants of the Level of Women Participation in SACCOs

A total of eight independent and three dummy variables were considered in the econometric model. Out of the independent variables, four were found significantly affecting the level participation. The dependent variable in the study was level of participation expressed by the degree of member's participation. Participation of women members is a cumulative effect of general assembly, committee meeting, and leadership in their cooperatives. Participation of women Member's was a dichotomous variable consisting of active and non active participants.

The various good nesses of fit measures validate that the model fits the data well. The model results show that the logistic regression model correctly predicted 67% of the total sample Members. Moreover, as indicated table 22, the result of R-square was good fit to represent the data analysis.

Table22. Model Summary

Model	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square	Total sample
1	41.341^a	.673	.751	110

Based on final logit analysis and as indicated in the table 23, the four variables which determines the level of participation were membership duration, training access, saving and annual income of the women members.

Table23. Parameter Estimates for binary logit (variables in the equation)

	B	S.E.	Wald	Sig.
Age	-.210	.365	.331	.565
Education	-.040	.199	.040	.842
Membership	.216	.507	5.763	.016**
Training	.136	.693	2.237	.035**
Saving	.786	.594	9.025	.003***
Income	.737	.302	5.952	.015**
Credit/Loan	-.338	.664	.259	.611
Family size	.913	.647	1.993	.158
Main occupation	5.164	4.769	1.173	.279
Share	.484	4.705	.011	.918
Dividend	1.686	1.374	1.507	.220
Constant	5.302	2.598	4.165	.041

*** Significant at the 0.01 level (2-tailed).

** Significant at the 0.05 level (2-tailed).

Source: Own Field Study Result, 2010.

Membership Duration: the result of the model revealed that the membership duration of the respondents has influence the probability of women participation significantly. It refers to the farmer's period of being a member of a cooperative since registered in the cooperative. As duration of membership increases, members may have right perception with positive attitude towards cooperatives. As indicated in the table 23, the duration of membership in cooperative has highly determinate to the level of women participations in SACCOs and has the probability to influence the level of participations.

Training: influence the probability of women participation in cooperative significantly. The low the amount of training given rarely participates in the cooperative society. The higher the training level the better would be the knowledge of the cooperative and always participate so this variable is expected to influence the level of women participation significantly. The amount of training they obtained through training; it determined the level of participation of the women in saving and credit cooperatives.

Saving: It influences the probability of women participation in cooperative significantly. The amount of saving determines the level of participation and has major relation with active participations of in the cooperatives. Since compulsory saving is a mandatory of each member; it positively influences the level of women participations in SACCOs.

Annual income: It influences the probability of women participation in cooperative significantly. Annual income is the basic parameter of capital accumulation of members in SACCOs. Based on this study, annual income of the women members has one of the major determinate of the level of women participations in the Cooperatives. The amount of saving contribute depend on the ability of the women members annual income.

CHAPTER FIVE

Conclusion and Recommendations

5.1. Conclusion

Women in Ethiopia encounter several problems that are multifaceted. Cooperatives have been considered as means of empowering resource poor women who have no access to formal financial facilities economically. They promote the provision of saving, loan, training and information services to the members.

Women represent greater than 50 percent of the total population of the study areas. Savings and credit cooperatives will become a stronger economic and more influential in political force if more women are actively involved in cooperatives movement. Through awareness creation, gender sensitization, education and training, the obstacles to women's participation in RUSACCOS can be solved. Involving more women (in leadership, involving in different committees, and attending in general meeting of the SACCOS) in savings and credit cooperative societies will broaden the scope of RUSACCOS and improve their social standing

In this study, it was clearly observed that the level of women participation in all activities was very low. The participation of women was not more than 12.5 % in different committees; in general assembly is below (50%). Only (21.7%) of the respondents were attending the general assembly frequently. After joining RUSACCOs only 61.8% have got training and still 38.2% were not.

In addition to that after joining the RUSACCO only (48%) of the women were participating in taking loan from SACCOS which is less than (50%). In practice, as it revealed in the data gathered during secondary data collection, indicated that from the total members of loan received (n=200), 26% (n=52) of them only women. As indicated Figure 9, among the total women members of the four RUSACCOs (n=151) only 34% (n=52) were participating in credit. From

this data it is possible to conclude that, the sampled saving and credit cooperatives were not effective in giving loan to women members.

The amount share owned by the women respondents was very limited to one share, i.e. 88% of them had only one share and only 9% had two. The amount (birr) the respondents received was very less during the last two years. Almost half (51.6%) of the respondents received below 100 Birr and 31.9% (n=29) of the respondents could not yet received any benefit from patronage dividend.

Women through cooperative were able to acquire more assets than before and have an improved well being. Most of them were able to increase their monthly income, consumption and educational expense and improve savings. Even though, the annual income and saving have increased after they joining SACCOs, but the number of the participants were very much limited. Women that were economically empowered were also found to have an improved role in decision making in the household. Women were empowered in decision making related to big expenditures, children schooling, decision on having children and contraceptive use.

The level of participation was also significantly influenced with the explanatory variables such as age, educational status, membership duration, training access, availability of credit/loan, saving and annual income. For such type of cooperative to continue participation of women in a sustainable way, it is essential to know the determinants of the level of women participation. Hence, examining factors that affect women's participations in cooperatives has crucial importance to it. In the earlier discussion about determinants of women participation, it was found the major determinants were membership duration, training, saving and annual income.

As in FGD indicated, in addition to the determinate factors the following points have been summarized the cause of low participation women members in SACCOs

- Lack of access to educational and training facilities, hampers them in taking up leadership roles as they consequently lack the necessary experience, knowledge and skills required.

- The lack of institutional incentives to promote women and cultural values, particularly the belief that men possess natural leadership skills as opposed to women.
- Cultural factors and the traditional gender division of labour, whereby women are responsible for household tasks
- Culturally-based assumptions that women are less educated and have less skills and experience to carry out cooperatives different functions,
- Little or no institutional support to encourage women's participation in management and leadership positions.

5.2. Recommendations

On the basis of the main findings discussed above, some recommendations were drawn with the purpose of improving and sustaining the level of women's participation in women's self-employed saving and credit cooperatives. Since the finding has revealed the importance of women participation, cooperative society should strengthen and expand their support to resource poor women.

- Through awareness creation, training and education program which are sensitive to women needs, cooperatives should focus women's capacities and capabilities, resulting in increased self-confidence and enabling them to participate more fully and actively at different level of cooperatives function
- Cooperatives should review their saving policies periodically for sustainability and benefit of their women members. The amount of saving depositing at this time is not enough to run the business the cooperatives.
- The cooperative office should think and encourage establishing more number of women self help groups (SHG) and saving and credit cooperatives to avoid or minimize thinking that men dominate in all cases and to exercise the business activities by themselves.
- In addition to technical training, the cooperatives office should give focus to alleviate the illiterate members in general and for women in particular with integration of

stakeholders. Non formal and continuing education besides, functional literacy programs are to be organized.

- Cooperatives can use their networks to collect gender disaggregated data within the cooperatives and help to identify different types of projects focused on women who can help them increase their income-earning capacities and alleviate their workloads without making maximum interference.
- The cooperative should also introduce gender related training to their members to minimize the problem of cultural influence.
- The cooperative experts and cooperative management committees should also focus on women youngsters who have higher educational status to enroll to the saving and credit as new members.

For further research, factors influencing women's participation in saving and credit cooperatives society should be assessed in a wider area; since this research was conducted in one Woreda only.

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Annexes:

Annex 1. Decision making in different social and economic activities

Decision on loan taking	Before joining RUSACCO		After joining RUSACCO	
	Frequency	Percent	Frequency	Percent
No participation	5	4.5	1	0.9
Low participation	10	9.1	3	2.7
Partial Participation	40	36.4	35	31.8
Full participation	55	50.0	71	64.5
Total	110	100.0	110	100.0
Decision on loan utilization	Frequency	Percent	Frequency	Percent
No participation	5	4.6	1	.9
Low participation	7	6.5	4	3.7
Partial Participation	45	41.7	31	28.4
Full participation	51	47.2	73	67.0
Total	108	100.0	109	100.0
Decision on children education	Frequency	Percent	Frequency	Percent
No participation	6	5.8	3	2.9
Low participation	4	3.8	2	1.9
Partial Participation	40	38.5	29	27.9
Full participation	54	51.9	70	67.3
Total	104	100.0	104	100.0
Decision on land use	Frequency	Percent	Frequency	Percent

No participation	6	5.9	4	4.0
Low participation	8	7.9	3	3.0
Partial Participation	50	49.5	40	39.6
Full participation	37	36.6	54	53.5
Total	101	100.0	101	100.0
Decision on buying HH asset	Frequency	Percent	Frequency	Percent
No participation	2	1.9	1	.9
Low participation	8	7.5	3	2.8
Partial Participation	40	37.7	34	31.2
Full participation	56	52.8	71	65.1
Total	106	100.0	109	100.0
Decision on purchasing agricultural inputs	Frequency	Percent	Frequency	Percent
No participation	5	5.0	4	4.0
Low participation	17	16.8	9	8.9
Partial Participation	42	41.6	37	36.6
Full participation	37	36.6	51	50.5
Total	101	100.0	101	100.0
Decision on HH expenditure	Frequency	Percent	Frequency	Percent
No participation	2	1.9	1	.9
Low participation	7	6.6	3	2.8
Partial Participation	44	41.5	38	35.2
Full participation	53	50.0	66	61.1

Total	106	100.0	108	100.0
Decision on usage of own earning	Frequency	Percent	Frequency	Percent
No participation	2	1.9	1	.9
Low participation	4	3.7	2	1.8
Partial Participation	41	38.0	30	27.3
Full participation	61	56.5	77	70.0
Total	108	100.0	110	100.0
Decision on social or religious ceremony	Frequency	Percent	Frequency	Percent
No participation	3	2.8	1	.9
Low participation	4	3.7	2	1.8
Partial Participation	34	31.5	24	22.0
Full participation	67	62.0	82	75.2
Total	108	100.0	109	100.0
Decision on use of contraceptive	Frequency	Percent	Frequency	Percent
No participation	2	1.9	2	1.9
Low participation	4	3.7	2	1.9
Partial Participation	38	35.5	24	22.2
Full participation	63	58.9	80	74.1
Total	107	100.0	108	100.0

Annex 2. Participation of women in different committees of the RUSACCOs

s/n	Name of the SACCOs	Management committees		Control Committees		Credit committees		Saving Committees		Education Committees	
		Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
1.	Weini		5	-	3	-	3	-	3	-	3
2.	Tembien-Terie	5	-	3	-	2	1	3	-	3	-
3.	Endamariam-Korar	5	-	3	-	2	1	2	1	2	1
4.	Megesta	5	-	2	1	1	2	3	-	3	-
	Total	15	5	8	4	5	7	8	4	8	4
	% of women		25%		33%		58%		33%		33%

Source: Woreda Cooperative report, February 2002 (E.C)

Annexed 3. Factors Influencing the level of women participation in SACCOs

Independent variable	Level of participation				X2-value	p-value	
	Active participants		Non -active participants				
	Number	%	Number	%			
Age in years	18-30	11	9.5	32	29.6	4.03	-0.090*
	31-40	24	23.0	25	21.5		
	41-50	6	5.45	6	5.45		
	Above 50	1	0.9	5	4.6		
Educational status	Illiterate	15	13.6	29	26.4	3.24	0.078*
	1 to 4	4	3.6	9	8.2		
	5 to 8	12	3.6	8	14.6		
	9 to 10	13	12.7	7	5.5		
	Above 10	8	7.6	5	4.2		
Family size	1- 3	15	14.4	19	16.5	2.60	0.272
	4-6	28	26.4	37	32.7		
	Above 6	5	4.5	6	5.5		
Marital status	Single	2	1.8	7	6.4	3.88	0.275
	Married	26	24.5	29	25.5		
	Divorced	11	10	21	19.1		
	Widow	1	0.9	13	11.8		
Occupation	Farmers	25	22.8	49	44.5	7.79	0.120
	Business	3	2.7	29	26.4		
	Others	2	1.8	2	1.8		
Duration of membership	1-3	17	16.4	37	32.7	10.9	0.004***

	4-6	36	34.5	3	0.9		
	Above 6	7	6.4	10	9.1		
Training access	Yes	35	33.5	33	28.3	0.46	0.043**
	No	13	11.8	29	26.4		
Access to loan/credit	Yes	32	30.2	21	18	5.64	0.018**
	No	10	9.1	47	42.7		
Availability of Saving	Yes	19	18.1	16	13.7	13.9	0.000***
	No	20	15.8	55	52.4		
Availability of Share	One	26	23.9	70	64.2	4.74	0.192
	Two	1	0.9	9	8.3		
	Three	1	0.9	1	0.9		
	Above three	1	0.9	0	0		
Access to Dividend	Below 100	17	18.7	30	33.0	6.55	0.188
	100-200	4	4.4	10	11		
	200-500	0	0	1	1.1		
	Not yet started	3	3.3	26	28.6		
Annual Income	<3000	2	1.9	11	10.0	16.7	0.001***
	3000-6000	10	8.3	36	34		
	6000-9000	4	3.8	16	14.5		
	>9000	17	16	13	11.5		

*** Correlation is significant at the 0.01 level (2-tailed).

** Correlation is significant at the 0.05 level (2-tailed).

* Correlation is significant at the 0.1 level (2-tailed).

Source: Own Field Study Result, 2010.

Mekelle University
College of Business and Economics
Department of cooperative
INTERVIEW SCHEDULE

The interview schedule prepared to access the MA research project "A study on women Participation on Credit and Saving Cooperatives in Degua-Tembien Woreda, Ethiopia" thank you for agreeing to take part in the study. I would like to ask you some questions that will help me to understand the level women's of participation in Rural Saving and Credit Cooperatives.

Prepared and administered by Assefa Shiferaw

1. General information

1. Region _____ Woreda _____ Tabia _____
2. Name of saving and credit cooperative _____
3. Name of the enumerator _____ signature _____ date _____
4. Date of data collected _____

2. Socio- Demographics

A. Respondent's characteristics

1. Sex of the respondent? (Male=1 Female=2)
2. Age of the respondent _____ years
3. Formal education (years of schooling) _____ years or grade
1)1-4 2) 4-8 3) 8-10 4) > 10
4. Non-formal education _____ (yes=1, no =0)
5. Marital status (1) single ____ (2) Married ____ (3) Divorced ____ (4) Widow _____
6. Do you have children _____ (yes=1 No= 2)
7. How many children do you have? Male _____ Female _____ Total _____ (0=no children, 1=for daughter, 2= for son 3= for both)
8. What is your main occupation
 1. Farmer
 2. Business
 3. Manufacturing and artesian
 4. Other specify

A. Household members characteristics

Name	household relationship	Major occupation	sex	age	Educational level

3. Annual Income

3.1 Do you engage in any income generating activity? Yes/ no, if yes answer 3.2, 3.3 3,4

3.2 Do you engage before or after joining ROSACCO?

3.3 Reasons for engage in in-come generating activity

1. To have financial independency
2. To increase the household income
3. To escape from domestic chores
4. Any other specify

3.4 In what type of income generating activity do you engage?

- | | |
|--------------------------------|--|
| 1. Animal fattening or rearing | 3. Beverage and food preparation |
| 2. Small shop | 4. Pastry and tea 5. Other, specify |

3.5 Respondents own level income annually in birr, before joining RUSACCO

- | | |
|------------------------|-----------------------|
| 1. Less than 3000 Birr | 3. 6000-9000 Birr |
| 2. 3000-6000 Birr | 4.more than 9000 Birr |

3.6 After joined RUSACCO, does your income increased? If yes

3.7 What is your own income annually in birr after RUSACCO?

- | | |
|-------------------|-------------------|
| 1. Less than 3000 | 3. 6000-9000 |
| 2. 3000-6000 | 4. more than 9000 |

3.8 To whom do you hand over your income?

- | | |
|------------|----------------------|
| 1. Husband | 3. My self |
| 2. Parents | 4. Have it in common |

3.9 Do you contribute to the family from your income? Yes/no, (yes=1, no=0), if yes answer 11.10

3.10 Your personal contribution to the total family income?

- | | |
|---------|--------|
| 1. 100% | 3. 50% |
| 2. 75% | 4. 25% |

4. Participation

4.1 Participation of women in RUSACCO different **committees**

	Participation of women in RUSACCO	Very high (3)	Moderate (2)	Less (1)
1.	Attending in general assembling meeting			
2.	Attending in any committees meeting			
3.	Attending in any decision making of the RUSACCO			
4.	Involvement in any economic activities			

4.2. Participate in the household **decision making**

Area of decision making	Before joining RUSACCO				After joining RUSACCO			
	0	1	2	3	0	1	2	3
Decision on loan taking								
Decision on loan utilization								
Decision on children education								
Decision on land use								
Decision on buying HH assets								
Decision on purchasing agricultural inputs								
Decision on HH expenditure								
Decision on usage of own earnings								
Decision on social or religious ceremony								
Decision on use of contraceptive								

The code in question 3.2.12 is 0= no participation, 1= low participation, 2=partial participation and 3=full participation

5. Credit Availability and loan repayment

5.1 Do you have any experience in using credit? Yes/No,

5.2 For how long year do you use credit? _____year

5.3 Do you have got loan from RUSACCO? Yes/ No

5.4 please provide the detail information as follows

Year in E.C.	Amount of credit in birr(1)	average credit duration (month)(2)	Interest (3)	Amount paid back (4)	source of repayment (5)
1999					
2000					
2001					

E.C = Ethiopian calendar

Code to be used to the response of question 5.4 is column 5

1=from selling agricultural product 2= from selling livestock product and by product

3= from income generating activities 4= from others, specify

5.5 What are the reasons for credit?

- | | |
|--|--------------------|
| 1. To buy agricultural inputs | 3. For consumption |
| 2. To start income generating activities | 4. Others, specify |

5.6 Do you yourself utilize the loan? Yes/No if not

5.7 Who utilize the loan?

- | | |
|-----------------|-------------------|
| 1. Your husband | 3. Other, specify |
| 2. Parents | |

5.8 Do you monitored by the cooperative loan committee or other concerned body after you received the loan? Yes/ No (Yes=1, No=2)

5.9 Have ever been defaulted loan from RUSACCO? Yes/No, if yes answer 5.10, if no answer 6.17

5.10 What was the main reason?

- | | |
|-------------------------|---------------------------------------|
| 1. Miss use of the loan | 3. Due to low market price of product |
|-------------------------|---------------------------------------|

2. Due to low market demand of product
4. Other, specify

5.11 If no what is the main reason?

1. Use of the loan in productive activities
3. Strong follow-up of ROSACCO
2. Market price of the product is encouraging
4. Others, specify

6. Training Provision

6.1. Have you get access to training before joined to RUSACCO related to improve yourself economically? Yes/ No,

6.2 What was the duration of the training?

1. Ones less than a month
2. Ones more than a month
3. Many times more than a month
4. Many times less a month

6.3 What type of training?

1. Income generation training
2. Advantage of Cooperative training
3. General development training
4. Other specify

6.3. Have you get access to training after joined to RUSACCO related to improve yourself economically? Yes/ No, if yes

6.4 What was the duration of the training?

1. Once less than a month
2. Once more than a month
3. Many times more than a month
4. Many times less a month

6.5 What type of training?

1. Income generation training
2. Advantage of Cooperative training
3. General development training
4. Other specify

6.6 Have you taken training on promotion cooperative and advantage of RUSCCO? Yes/no

6.7 If you taken training on promotion cooperative and advantage of RUSCCO, fill the following table

	Description	High (3)	Moderate (2)	Less (1)
1.	Knowledge of about RUSACCO			
2.	Changes in your life due to the training			
3.	Cooperative principles			
4.	Cooperative management			

7. Women leadership in RUSCCO

7.1 What is your position in the cooperative?

1. Simply member
2. Member of management committee
3. Member of sub committee
4. Others, specify

7.2 How are leaders elected?

- a. Members vote -----

b. Consensus by all members-----

c. Other means specify -----

7.3 Is there any regulation to give priority women as management committees? Yes (1) No (2)

7.4 What is the proportion of women in the management committees or in any committees?

a) No b) low c) medium d) high

(No=0, low =1-25%, medium 25-50, High >50)

7.5 How effective women leader as compared to men in leadership?

a. Very effective (4) b. Effective (3)

c. Weak (2) d. Very weak (1),

7.6. Do you think that the committee members know their duties and responsibilities properly in RUSCCO? Yes/ No

7.7. Are the committee members working according to the cooperative bylaw and general assembly decision? Yes/ No

8. Membership in RUSCCO

8.1 How long have you been a member of RUSACCO? _____year.

8. 2. How did you become a member in the cooperative?

• Own interest and free choice (4)
• Awareness by promoters (3)
• Looking for service rendered by the cooperatives (2)
• Influenced by neighbors (1)
• Forced by the administration: Food for Work and/or Food Aid (0)

8.3 Do you participate in any RUSCCO meeting (committees, GA etc) based on by-law?

- a) Regularly b) Rarely c) Not at all

8.4 What is the trend of dropout in women members?

- a. Decreasing b. Increasing c. Constant

8.5 What is the trend of enrollment new women members?

- a. Decreasing b. Increasing c. Constant

8.6. How is the sense of ownership women members as compared to men?

- a) Very high b) High c) Average d) No sense of owner ship

8.7 Your membership in RUSACCO increases your knowledge and confidence.

1. Strongly agree 3. Disagree
2. Agree 4. Strongly disagree

8.8 Do you have strong confidence on your cooperative? Yes/ No,

8.9. Why do you have confidence? In order of importance?

1. Cooperative execute its activity according to its bylaws and general assemble
2. Provide efficient and effective services
3. I have better understanding about the role and importance of the cooperatives
4. There is good legal ground for the cooperative promotion
5. Others, specify

8.10 If not confidence, what is your reason?

	Description	Strong(3)	Moderate(2)	Less(1)
1.	Cooperative management			
2.	Interference of government body			
3.	Technical support from cooperative promoters			
4.	Knowledge of about RUSACCO			

8.11. There is conflict faced by you in the family due to joining to the RUSACCO.

- 1. Strongly agree
- 2. Agree
- 3. Disagree
- 4. Strongly disagree

8.12 There is no conflict faced by you in the family due to taking up in income generating activities.

- 1. Strongly agree
- 2. Agree
- 3. Disagree
- 4. Strongly disagree

8.13. You are satisfied with your present performance of multiple roles at home and at work in your business.

- 1. Strongly agree
- 2. Agree
- 3. Disagree
- 4. Strongly disagree

9. Saving, Share and Dividend in the RUSCCO

9.1 Do you have cash saving habit before or after joining the RUSACCO? Yes/ no, if yes answer table 2

Mode of saving	Total saving (birr) before joining RUSACCO	Total saving (birr) after joining RUSACCO
Traditional		
Bank		
RUSACCO		
Others		
Total		

9.2 What type of saving do you have?

- 1. Only compulsory
- 2. Only voluntary
- 3. Both

9.3 How much cash saving do you have in your RUSACCO in birr?

- 1. Less than 300
- 2. 300-600
- 3. 600-900
- 4. More than 900

9.4 Do you have any cash saving in other financial institutions? Yes/no

9.5 How much cash saving do you have in birr?

- | | |
|------------------|------------------|
| 1) Less than 300 | 3. 600-900 |
| 2) 300-600 | 4. More than 900 |

9.6 Why you saving (the main purpose/ reason)

- | | |
|---------------------------------------|-------------------|
| 1. For investment | 3. Other, specify |
| 2. For precaution in case of disaster | |

9.7 Have you got benefit from your cooperative? Yes/ No, if yes

9.8 What type of benefit have you received from your cooperative in order to importance?

1. Able to save and easily access to credit
2. Understand wise handling of cash and money creation
3. Receive interest rate for saving and annual patronage dividend fund
4. Increase know how about alternative business

9.9 How much share do you have in your RUSACCO (number of shares)?

- a) One b) Two c) Three d) More than three

9.10 How much share do you have in your RUSACCO (amount of share in Birr)?

- a) 25 Birr b) 50 Birr c) 100% d) >100 Birr

9.11 Do you think this share is less, medium or high as compared to other men members?

- a) Less b) Medium c) high

9.12 How much dividend did you get for the past two years (2000-2001 E.C.)

- a) Below 100 b) 100-200 c) 200-500 d) greater than 500 Birr

10. Asset ownership

10.1 Productive asset

10.1.1 Do you own livestock before or after joining the RUSACCO? Yes/no, if yes answer next table

Livestock type	average unit price	Before joining RUSACCO		After joining RUSACCO	
		No	Total value	No	Total value
Cows					
Oxen					
Sheep					
Goat					
Donkey					
Hen					

It will means in terms of money (birr) considering the current value of each item that a women possesses.

10.2 Non- productive asset

10.2.1 Do you have own house before joining the RUSACCO? Yes/no,

10.2.2 What type of house do you have?

1. Mud / dung walls & grass roof
2. Mud / dung walls & korkoro roof
3. Other

10.2.3 What is the average price of the house in birr?

1. Less than 5000
2. 5000-10000
3. 10000-15000
3. More than 150000

10.2.4 Do you have own house after joining the RUSSACCO? yes/ no, if yes answer

10.2.5 What type of house do you have?

1. Mud / dung walls & grass roof
2. Mud / dung walls & korkoro roof
3. Other

10.2.6 What is the average price of the house in birr?

1. Less than 5000
2. 5000-10000
3. 10000-15000
3. More than 150000

10.2.7 Do you have valuable asset like jeweler or radio or refrigerator? yes/ no, if yes answer table 3

Table - 3

Type of assets	Average unit price	Before joining cooperative		After joining cooperative	
		No	Total value	No	Total value
Jeweler					
Radio					
Refrigerator					

11. Individual respondent opinion

11.1 Do you feel the level of women participation is similar to that of men after joining RUSACCO (please write only her opinion in the space provided?)

11.2 What is your recommendation to be done to improve the level of women participation in RUSACCO? Answer in order of importance

S/n	Recommendation	Most important(3)	Medium (2)	Less important (1)
1.	Provide continuous problem solving trainings			
2.	Assigned efficient and effective promoters			
3.	Introduce labor saving technologies through cooperative			
4.	Provide loan able funds			
5.	Other (specify)			

**CHECK LIST FOR FOCUS GROUP DISCUSSION WITH WOMEN
REPRESENTATIVE (FGH) and WOREDA OFFICIALS (KI):**

1. How old is the cooperative (RUSSACO)? -----
2. How many members does the cooperative have? -----
 - a. at the time of establishment----- Male----- Female_____
 - b. at present-----Male_____ Female_____
3. How many members left the cooperative in the last one year? -----
4. How do you evaluate the level of women participation in saving and credit cooperatives?
5. What are the major constraints regarding women participation in saving and credit?
6. Is there any regulation to increase the level of women participation in saving and credit cooperatives?
7. What are the advantages and disadvantage if there are more women in saving and credit than men members?
8. How do you evaluate the economic change in women members after and before joining in saving and credit cooperatives?
9. Is there women in the cooperative management committees or leadership? Yes/no
10. How many women are present in the management or leadership?
11. What is the reason for few/more numbers in the leadership?
12. How do you evaluate women's leadership in the saving and credit cooperative?
13. How do you evaluate women's participation in relation to saving, credit (loan) and dividends, it is more or less as compared to men and within women
14. Is there only women members RUSSCCOs only in your Woreda (KI only)? Yes/no
15. If yes? How do compare women only members in RUSSACCOs or mixed types members (KI only)?
16. What are the main challenges that hinder women participation in saving and Credit?
17. What are you suggestion for improving participation of women in RUSSACCOs?