

Mekelle University  
College of Business and Economics  
Department of Cooperative Studies



Women's Participation in Cooperatives: The Case of Gedeb Hassasa Farmer's  
Multipurpose Cooperative Society in Arsi Zone, Oromiya, Ethiopia

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**A Thesis**

**Submitted in Partial Fulfillment of the Requirements for the  
Degree of Masters in Cooperative Marketing**

**Mekelle  
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**MEKELLE UNIVERSITY**  
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# *Dedication*

*This work is dedicated to the late Enanna(mam) Almaz Habte Gebreal whom I lost her due to sickness. May God place your soul in Heaven*

## **Declaration**

**This is to certify that the thesis entitled “Women’s Participation in Cooperatives: The Case of Gedeb Hassasa Farmer’s Multipurpose Cooperative Societies” in Arsi zone, Oromia Region, Ethiopia, submitted in partial fulfillment of the Degree of Master’s in Cooperative Marketing to the School of Graduate Studies, Mekelle University, through the department of cooperative studies done by Mr. Kebede G/Wold Kassa ID No CBE/PGs/007/01 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.**

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**Signature and date -----**

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## **Biography**

The author was born on November 3/1969 in Addis Ababa City. He attended his Elementary and Junior Secondary School in Tayitu Betule(kueskam) Elementary and Secondary School. He completed his high school education in Entoto Comprehensive High School the former Teferi Mekonnen School (TMS).

The author has been successfully passed the ESLCE examination and joined to the Junior College of Commerce in 1987 to study the field of Purchasing and Supplies Management and awarded his Diploma in 1989. He worked in Moses Children's Home as a teacher for five years and Keren Shoe Factory as the head of stores management for two years. The author left the job and opened his private business and continued for further education. He joined to the Addis Ababa University to study in the field of Sociology and Social Administration and awarded his BA degree in 2001. From that time on words while he was working his private business, he searched for work. Then on May 2003 he had got an opportunity as a teacher in ATVET program in Ardaita College. While he was working in Ardaita TVET College he has got an opportunity to study the MA program in Mekelle University in the year 2009.

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## **List of Abbreviations**

AAU.....	Addis Ababa University
ADB.....	Agricultural Development Bank
ADLI.....	Agricultural Development Led Industrialization
BOARD.....	Bureau of Agricultural and Rural Development
CSA.....	Central Statistical Authority
EWDCP.....	Ethiopian Women Development and Change Package
FA's .....	Farmer's Associations
FAO.....	Food and Agricultural Organization
FCA.....	Federal Cooperative Agency
FDRE.....	Federal Democratic Republic of Ethiopia
FGD.....	Focus Group Discussion
GA.....	General Assembly
HSSIA.....	Handicrafts and Small Scale Industry Agency
HDR.....	Human Development Resource
ICA.....	International Cooperative Alliance
ILO.....	International Labor Organization
m.a.s l.....	Meter above sea level
MDGs.....	Millennium Development Goals
MEWA.....	Ministry of Ethiopia Women Affairs
NGO.....	Non Governmental Organization
MPCs.....	Multipurpose Cooperatives
NAP-GE.....	National Action Plan For Gender Equality
NPEW.....	National Policy on Ethiopian Women
OCDC.....	Organizing cooperative for Development Capacity
OBPED.....	Oromiaya Beure of Planning and Economic Development
ORS.....	Oromiya Regional State
PASDEP.....	Plan for Accelerated and Sustainable Development to End Poverty
PA.....	Peasant Associations

Sq.km.....Square kilometer  
TGE.....Transitional Government of Ethiopia  
TLU.....Tropical Livestock Unite  
TVET.....Technical, Vocational, Education and Training  
USDA.....United State Development of Agricultural  
UNDP/ECA.....United Nation Development Program/ Economic omission for Africa  
UN.....United Nation  
UNECA.....United Nations Economic Commission for Africa  
WAO.....Women’s Affairs Office  
WB.....World Bank

## Abstract

Women's participation can be viewed as the active involvement of women in all spheres of affairs. Rural women could play a significant role in agricultural production. Despite women's contribution to their livelihoods, food production and national economies is immense, it has not been translated into better access to resources or decision making powers. Their participation in management board, decision making and other cooperative affairs is generally low. Therefore, identifying firstly their level of participation in cooperatives, secondly the factors that affect their participation in cooperatives and thirdly the benefit they could get from the cooperatives were characterized as the specific objectives of Gedeb Hassasa Farmers Multipurpose cooperative society.

A multistage sampling method was adopted to select 101 women respondents from five cooperative societies. FGDs conducted with cooperative members of both sexes.

From the study result, women's participation in the general assembly and in the decision making process at all levels is very low, whereas, the participation of women in other traditional social institutions was high.

The findings of the descriptive results shows that work load in the household rank first in order of rank: however, the FGDs reveals participation in the informal institutions is the major problem affecting women's participation in cooperatives.

The finding of the descriptive results shows that the majority of women respondents did not know the by-laws, rights, duties and obligations, and cooperative values and principles. With respect to access to training only 24.5 % of women respondents were trained.

The descriptive result also reveals the economic and social benefit of cooperatives to women. From the results one can observe that there has been a **somewhat** improvement in qualities of life such as in improved access to food, schools, health care, housing and clothing. In a similar ways the findings of the study also shows that the source of credit after joining the cooperative society has been increasing compare to that before participating in cooperative.



## **CHAPTER ONE: INTRODUCTION**

### **1.1 Background**

Participation means the active involvement of each and every member of the societies in a certain development programs. These development program can be community development, cooperatives, agricultural extension, women and development and rural development Women's participation refers to the active involvement of women in all spheres of affairs such as economic, socio-cultural, environmental and political activity and their role in decision making and empowerment (Tasew, 2001).

Women in the world play a significant role in development activity in both rural and urban areas of the world. According to Boserup.E, (2005) rural women in particular do 95% of domestic works, 85% of weeding, 60% of harvesting, 50% of carrying livestock, 50% of planting and 30% of ploughing, despite their work is often unrecognized and generally undervalued in most countries. Even in those countries which are economically advanced and more democratic, women have not been given the rights they deserve. In a similar development, according to UN (2009) women represent more than half of the world's population and play a key role in food production. They are said to be the food feeding of the world. Women are the backbone of the agricultural sector and the food production system (TGE, 1994). Agricultural activities heavily relied on family labor and women play an important role in farming and improving the quality of life in rural areas (World Bank, 2004).

Many developing countries exhibit a distinction preference of male and give access all privileges and right to male. For instance, most jobs which are about power and decision making are carried out by men while the one's which are tiresome, routine and consume much more time and labor to be women's responsibility (Haile, 2009). In these countries women carry a disproportionate load, they are not only denied credit for their work where credit due, but also denied liberty and dignity. (Boserup E, 2005) Women also lack decision making power in the household and community as well as access and control of

productive resources. In addition, women are subject to multiple harmful traditional practices such as female genital mutilation, early marriage and rape (ADB 2004, World Bank 2005).

In Africa, women are known to produce up to 80% of the food. Yet, when it comes to agricultural inputs and services the share that will go to women is meager and they receive only 7% of extension services, less than 10% of the credit offered to small-scale farmers and own only 1% of the land. They are often found in subsistent agriculture and unpaid farm work, and excluded from more lucrative agricultural opportunities such as cash crop production (ILO, 2009). In the majority of African countries, women remain underrepresented as both employees, members and in particular leaders. For instance, cooperative Africa research (Bezabih, 2008) reveals that in Ethiopia, only 18% of cooperative members are women and (ICA, 2001) from Kenya shows that women comprise 40% of employees in agricultural cooperatives and a mere of management.

According to the UNECA (2009) report women in Africa represents 54% of the total population, contribute approximately 78% of the agricultural development, and produce 55.4% of the continents assets. The listed figures generally indicate that the tremendous challenges women face from male counterparts.

Like many African countries women in Ethiopia hold low status position in the society. They have been denied equal access to education, training and gainful employment opportunities. According to the CSA (1999) report women account for only 23.9% in technical and professional fields most of who work on tiresome, low paid and unpaid jobs. Rural women have much poorer access to school and training facilities and thus frequently lack the necessary skills for active participation in cooperative management. Ethiopian women are actively involved in all aspects of their society's life. They are both producers and procreators and they are also active participant in the social, political and cultural activities of their communities, 70-80% of agricultural labor in Ethiopia is done by women and 40-60 of the families headed by women. However the varied and

important roles they played they have not been recognized. Most women are concentrated in the informal sector of employment as housemaids, bar attendants, Janitors (cleaners) and prostitutes (FDRE, 2006). The discriminatory socio-cultural, economic and social rules and regulations prevailing in Ethiopia have hindered women enjoying the fruits of their labor. Without equal opportunities they have lagged behind men in all fields of self-advancement. Undeniably, overall development particularly that of economic is unthinkable without the participation of women. In agricultural sector, they can play a significant role from the point of production to dispatching. However, because their participation in the economy has not been valued, Ethiopian women have not received their fair share of the nation's wealth (Ethiopian Herald, March 22, 2011)

Despite women's contribution to their livelihoods, food production and national economies is immense, it has not been translated into better access to resources or decision making powers. As a result, they remained to the poorest of the poor constituting 70% of the global poor. (Women Affairs, 2004)

However, various empirical studies shows as that cooperatives have been clearly identified as an innovative strategy for the most vulnerable population groups including women by promoting their participation in cooperatives, associations, mutual benefit organizations and other social enterprises. Besides, cooperatives offer women as a member and employed opportunities for participation and influence over economic activities (Birhanu, 2006). Women represent half of the world's human resources, cooperatives will benefit from these under-utilized human resources by enhancing women's productive capabilities. The active involvement of women (the invisible workforce) will make cooperative economically and politically strong (Birhanu, 2006).

Women gain self reliance through their participation in cooperative as well as access to opportunities which they would not be able to obtain on their own, hence attaining equality of opportunity between men and women. Gender integration in cooperative development is also an essential, effective, and equitable participation of members as a

necessary condition for sustainable cooperative development (Ros A, 2009). According to Dessalew (2009), the integration of women in cooperatives must be aimed at enlarging women authority and expanding the range of possibilities for their independent income. These include providing them independent employment opportunities, access to ownership of productive resource and encourage their participation in the development of the national economy.

According to Narayan (2002) women participation in cooperative will make them know the importance of cooperatives and lead them in decision making and empowerment. He also further stated that their active participation in management and different committees strengthen and stimulate them in all spheres of social activities.

Various views disclose that there have been quite significant changes brought due to women's participation in social, economic and political life of the society. This study therefore, initiated to identify and analyze those relations and factors that influence women's participation in cooperatives in selected cooperative societies in Hassaa woreda.

## **1.2 Statement of the Problem**

Cooperatives in Ethiopia have their roots in the traditional forms mainly started in religious occasions where people get together in the celebration of *Mehaber or Senbete*. Latter people used to form the indigenous forms of cooperation such as *Debbo, Iddir* and *Iqib* for the purpose of mutual aid and assistance.

The modern forms of cooperative in the country were started during the regime of *Haileselasse*, though it has nothing to do for women participation in the economic, social and political affairs of the country (Dejene A, 1993).

During the Dergue period of socialist Ethiopia cooperatives were used as an instrument for the movement of politics and they were an arm of the state. Cooperative freedom was not given to the members. The principle of voluntary and independence of cooperatives

was not respected; rather farmers were forced to cooperate. Due to these reasons members of cooperative society particularly women faced a lot of problems. Gender imbalances do exist despite the cooperative principle and values that proclaim equality and equity (Sintayehu, 2006). The forced formation of cooperative during the regime also discriminate the involvement of women as a member of cooperative society. The total membership of women in all types of cooperatives societies was only 32.06% and that of men was 67.94% (FCA, 2007).

Some empirical studies show even if the current government policy environment seems favorable and supportive to women's participation in different sectors like small scale industries, farmers cooperative union and cooperatives in general to increase the level of participation and improve their socio-economic and cultural problems in organizing them separately, women are still did not operate or compete with each other separately with the absence of men. Women mainly lack of socio-economic benefits was partly explained there low level of participation in cooperative affairs (United Nations, 2009).

Among the most important gender issues in cooperatives today are women's low level of participation and their under representation in decision making and leadership. Many traditional societies exhibit a distinction preference of men and women and give access, all privileges rights to men. The basic problem which women have in common is that the existing socio- economic and political structures do not offer those equal opportunities for employment access to production resources, agricultural inputs, credits and don't allow them to participate in decision making process (TGE, 1994).

The gender division of labor was found to be one of the causes of women's disadvantaged position. For instance, women were associated with domestic works; hired labor and reproductive while men to the more productive and economic activity. According to Hanger (1999) the gender division of labor assigns women in the domestic responsibility within the household while men are engaged the major responsibility in the economic or other extra domestic roles regardless of other commitments.

Yigremew (2001) stated that some cultural values working against women, limited membership in cooperatives, the smaller size of women's participation in cooperatives, gender biases of local officials and lack of accesses to critical resources such as land, agricultural inputs, implements and services are also other problems.

Women lack of access to resources is also a major stumbling block. It affects both their participation in existing cooperatives and setting up of new ones. Without independent asset it is difficult for women to invest in their own cooperative. Since they are unable to participate in cooperatives, they are excluded from the benefit that cooperatives provide for such benefits as credit, education and training, production inputs, marketing outlets etc. (ICA, 1995).

Social factors that hinder the participation of women in any development activities are the control and upper hand of men over political, economical and social resources and distribution of power. The power relation between women and men within the family, community and society levels is generally hierarchical and women are usually found at the subordinate position than men (Rahamato D, 1991)

Legal constraints can also hinder women's participation in cooperatives societies. A study carried out by the ILO indicated that cooperative laws are 'gender neutral' and do not discriminate directly against women. However, women do face a great problem in their participation in cooperatives as a result of laws that discriminate against women in regard to property ownership and inheritance (ILO, 2002). In some countries, women are also restricted from conducting business independently or without their husband's consents. In other cases women's legal rights may be stipulated in a law but not necessarily enforced for they may be superseded by customary law and regulation, which can have a discriminatory effect on the participation of women (Yigremew, 2001).

Women in Ethiopia as in any other developing countries occupy the low status in the society (Women Affair, 2004). According to Haile (2009) Ethiopia is highly traditional and religious societies in which women are kept at a subordinate position, while men

took the hegemonic power. Women in Ethiopia face various multifaceted problems, for instance, the feminization of poverty and employment, lack of adequate financial resources, lack of equal opportunity and limited access to education and choices of professions, the multiple burden of domestic tasks, professional obligation and the community socialization, the traditional harmful practices and violence against women are providing socio- economic obstacles affecting women's life (World Bank, 2004). These all place women at the margin of cooperative business activities.

In addition to the socio-cultural and religious impacts which are deeply rooted in the society new challenges are emerging in contemporary times such as food insecurity (i.e. rising food prices), climatic change, migration, an increase fuel prices and economic crises and turmoil's widens the existing women problem (Ethiopian Herald December 7, 2010).

Modern cooperative formation and organization started in the woreda beginning the regime of Haileselassie, since then a number of efforts have been made to organize and reorganize cooperative societies. This is simply because the woreda was very well known for its wheat, barley production and other cash crop production activities. However, cooperative formation in the woreda as well as in the region undergoes ups and downs due to the changes in the various political systems (governments). On the bases of these realities and given the importance of multi-purpose cooperative society in the woereda and their role set by the development polices and strategies of Ethiopia, the study was attempted to analyze those factors and relations in selected cooperative societies of Gedeb Hassasa woreda south of Arsi zone Oromia region of Ethiopia.

In view of these problems, this research on Women's Participation in cooperative in Hassasa multipurpose primary cooperative society is proposed the following general and specific objectives.

### **1.3 Objectives of the Study**

The objectives of the study can be dichotomized into two groups; these are the general and specific objectives.

#### **1.3.1 General Objective**

The general objective of the study is to assess the case of Women's Participation in Gedeb Hassasa Farmer's Multipurpose Primary Cooperative Society.

#### **1.3.2 Specific Objectives**

The specific objectives of the study include:

- To identify the demographic, institutional, and cooperative factors that influence the level of women's participation
- To investigate the socio-economic characteristic of women respondents
- To analyze the major factors that affect women's participation in Gedeb Hassasa Multipurpose Primary Cooperative Society.
- To examine the benefit of cooperative's to women.
- To suggest suitable recommendations for cooperative boards, managers and cooperative promotion officers' on the importance of women participation in all spheres of life.

### **1.4 Research Questions**

- What are the demographic, institutional, and cooperative factors that affect the level of women's participation in Gedeb Hssassa Farmers' multipurpose primary cooperative society?
- What are the socio-economic characteristics of women respondents?
- What are the major factors that affect women's participation in Gedeb Hssasa multipurpose primary cooperative society
- What are the benefits of cooperative's to women?

### **1.5 Significance of the Study**

Women in the world represent more than half of the world population and could play a significant role in food production; despite their active role in all spheres of activity the share that could go to them compares to their male counter parts is very meager. Cooperatives can benefit from these underutilized human resources through the participation of women. The participation of women in all spheres of activity is also important for the overall economic development of the country in general and for sustainable development of cooperatives in particular.

The outcome of this research will be useful to Gedeb Hassasa Multipurpose Primary Cooperative societies, office of the woreda children and women affairs and the woreda cooperative promotion office. It is also believed that the result of the research have important implication for the cooperatives in Arsi zone at large and cooperative promoters who have the responsibility of strengthening cooperative women's participation. In addition, it will be useful as a reference for policy makers, decision makers, and other researchers as a secondary data for further and detail research studies on the issue and also paves the way for cooperative's women to improve their participation in their cooperatives. It will also useful for the author to earn his MA Degree in Cooperative Marketing. Moreover, lessons learned from these cooperatives could be applied to the betterment of others in Oromiya region.

### **1.6 Delimitations and Limitations of the Study**

The scope of the study is delimited to the assessment of women's participation in a single woreda. It is limited to Gedeb Hassasa woreda MPPC societies in south west Arsi zone, Oromia region.

This study undertakes on the specified woreda of Multipurpose Primary cooperative societies. Cooperative societies other than MPPC societies are not included. The absence of primary and secondary data on the issue of women's participation was the limitation of the study. Farness of the residence home, absence on the date of appointment and shy to speak on an interview, time, and budget were some of them to mention. However, to

minimize the error the author used Focus Group Discussions (FGD) for the purpose. In this research, extent of contact with DA's and cooperative officials, credit source and improvement in the quality of life of members were used by asking the situation of women before and after joining in cooperative.

### **1.7 Organization of the Thesis**

The report on this research study has been organized under five chapters. The first chapter deals with the introduction, Background of the study, Statement of the problem, Objectives of the study, Research questions, Significant of the study, Limitation and Delimitation of the study. The second chapter briefly describes the Review of literature. This is followed by the Methodology used in the research in chapter three. The fourth chapter presents the Results and Discussion part of the study. The last but not least, the fifth chapter presents the Summary and Conclusion and Recommendation part.

## **CHAPTER TWO: REVIEW OF RELATED LITERATURE**

### **2 Definitions of Basic Concepts**

#### **2.1 Definition of Cooperative and Participation**

##### **2.1.1 Cooperative**

There are various ways of defining cooperative. One way of defining cooperative is a cooperative is an association of persons who have voluntarily joined together to achieve a common end through the formation of a democratically controlled organization making equitable contribution to the capital required and acquired and accepting a fair share of the risks and benefits of the undertaking in which the members actively participate (ILO 1966).

Another widely accepted cooperative definition is the one adopted by the United State Department of Agriculture (USDA) in 1987: A cooperative is a user owned, user controlled business that distribute benefits on the bases of use. This definition captures what are generally called the three primary cooperative principles: user ownership, user control, and proportional distribution of benefit (David 1989)

International Cooperative Alliance (ICA) 1995 defines cooperatives as: An autonomous association of persons united voluntary for the common economic, social and cultural aspirations which have been jointly owned and democratically controlled enterprise.

Generally, according to Chambo (2009), the definition of cooperative is build on four catch words, first they are formed by groups of people, who have a specified need or problem. Second, the organization is formed freely by members after continuing to its assets. Thirdly, the organization formed, is governed democratically in order to achieve desired objectives on equitable norms and fourth it is an independent enterprise promoted, owned and controlled by members to meet their needs.

### **2.1.2 Cooperative Values and Principle.**

Cooperative values refer to the value of self-help, self responsibility, democracy, equality, equity, solidarity and economy. In the early practice of the Rockdale, Cooperative members believe in the ethical value of honesty, openness, social responsibility, and carrying for others (ICA 1995)

*Cooperative principle is general guidelines by which cooperatives put their values into practice.*

**The following are key cooperative principles**

1. **Voluntary and Open Membership:**-opens to all people without gender, social, racial, and political or religious discrimination
2. **Democratic Member Control** i.e. members have equal voting rights.
3. **Member's Economic Participation:** members contribute equitably to, and democratically control, the capital of their cooperative.
4. **Autonomy and Independence:** autonomous self help organizations controlled by members.
5. **Education, Training and Information:** provide education and training for their members
6. **Cooperation among Cooperatives:** working together through local, national and international structures.
7. **Concern for Community:** work for the sustainable development of their communities.

### **2.1.3 Participation**

According to Midgley.J, (1986) Participation as the process by which individuals, families or communities assume responsibility for their own health, welfare and the capacity to contribute to their own labor, material and money for a certain development program.

#### **2.1.4 Community Participation**

Community Participation is the voluntary contribution of members of the community such as material, money labor to do a certain activity, for example construction of roads, water supply, schools and health center. These needs the active participation of people of the community as a whole, in the same way participation is the active response of the rural people for a certain development programs, for example, the (ADLI)Agricultural Development Led Industrialization Strategy of 2006 /07 of Ethiopia (Hoque, 2008).

In general one may say that community participation at all levels (that is at local, national and international) is essential in addressing contemporary global issues, such as rapid population growth, intensification of draught, environmental degradation, terrorist activity, poverty reduction, HIV/AIDS and Gender issues.

#### **2.1.5 Women's Participation**

Women's participation is the active involvement of women in all spheres of affairs such as economic, social, environmental and political and their role in decision making and empowerment (Tasew, 2001).

Cooperative is a tested mode of collaboration which has a wide avenue for both women and men pool women resources converting individual potential into socio-economic forces. Cooperative offer women as a member and employees opportunities for participation and influence over economic activities, women gain self- reliance through their participation as well as access to opportunities which they would not have been able to obtain on their won.

Gender integration in cooperative development is important because active and equitable participation of members, both men and women is a necessary condition for sustainable cooperative development. Active participation of women in all function of cooperative including social, economic planning decision making and implementation plays a significant role in the overall development of society (Sintayehu 2003)

## **2.2 Defining Gender Concepts**

### **2.2.1 Gender and Sex**

The word “gender” refers to the socio-culturally constructed roles, characteristics and values associated with men and women. While sex unlike gender, distinguishes males from females exclusively by biological characteristics and as a result is natural and unchangeable. Example, women give birth and breast feed, men grow beards females and males have different sex organs (Wallace, 1991).

Gender refers to the social attributes that are learned or acquired during socialization as a member of a given community. Because these attributes are learned behaviors they can change over time and vary across cultures. Gender therefore refers to the socially given attributes, roles, activities, responsibilities and needs connected to being men (masculine) and women (feminine) in a given society at a given time, and as a member of a specific community within that society (ATVET ,2010)

### **2.2.2 Gender Roles**

A gender role refers those tasks and responsibilities of men and women as determined by a particular society. The society expects both men and women to perform their roles in the culturally acceptable manners. For example, the socialization process moulds women into the role of subservient mother and wife’s preparing food, looking after children fetching water and firewood as well as to low status productive activities such as trade in the informal sector. While it is considered appropriate for males to work in income earning or productive activities (Etsegenet, 1999).

### **2.2.3 Gender Division of Labor**

The labor division between sexes is best explained by gender because task division doesn’t relate to the sex of individual concerned. Division of labor between the two sexes is socially not biologically determined. As a social construct it is subject to change, the cross- cultural variations in the gender division of labor reveal this fact (Meseret, 2008). Most literature indicates that in the labor division, men are responsible to fulfill the basic

household requirements but in practice, in the rural areas women provide the basic needs of the family

#### **2.2.4 Gender Issues in Cooperatives**

Gender issues is a socio-economic and political arena is relatively new. The discrimination and marginalization happens all over the world. For example, most jobs which are about to power and decision making are carried out by men while the one's which are tiresome, routine and consume much more time to be women's responsibility (ILO, 1999)

Although the degree varies, women around the world face many problems due to cultural, religious and social attitudes. In addition to the social and cultural impacts which are deeply rooted in the society new challenges are emerging in contrary times such as food insecurity (i.e. rising food prices), climatic change, migration, an increase fuel prices and economic crises and turmoil's widens the existing gender inequality. The combined effect of these challenges will further reduce their chance of getting decent jobs and ended any job at all (Ethiopian Herald Dec 7, 2011)

Gender inequality has continued to marginalize women and girls and exposed them to harmful cultural and traditional practices which are determinant to their overall well being and progress. Violence against women has persisted over the years and now encompassing a wide range of harmful traditional practices such as early marriage, female genital mutilation, wife inheritance and wife beating as well as non-traditional forms of violence including human trafficking, abduction and rape among others (ADB, 2004, World Bank 2005) Avoiding discrimination and promoting gender equality and women's empowerment is essential to human right, democracy, good governance, economic growth and poverty reduction. No endeavor is successful without the equal involvement of both men and women. Development will be realized with full participation of women who make up half of the population of the country (Kebere, 2005)

The values of self-help, mutual responsibility, equality are related in common by all cooperatives, despite cooperatives may have policies of equity and equality opportunities for both women and men. Their practices may differ. True equality may not in reality exist. For example, although women contribute significantly to the agricultural sector and hence, to the national economy of nearly all countries in the world, the percentage of women members in agricultural cooperatives, compared to men is notably lower. Women's participation is also practically non-existence in cooperative board management and decision making levels. In order to correct these imbalances and ensure the sustainability of cooperatives it is necessary that gender issues are addressed. Below are some specific gender issues of concern to cooperatives and questions that cooperative leaders can ask themselves. (ICA, 2002,

- The low level of women participation in cooperative development Are efforts being made to increase the membership?
- Quality of women's participation in cooperatives Do women involved in management and decision making processes?
- Constraints in participation in cooperatives such as social, cultural, religious, economic and political restriction on women, their heavy workload, level of education or the selection criteria for membership etc. If any of these constraints exist, what is being done to address the situation?
- Access to control over resources such as credit, education, training, production inputs and marketing outlets. Do men and women have equal access and control over resources?
- Cooperative education and training programmes, Are efforts being made to involve women participation in cooperative?
- Social and economic benefits Is it advantageous for women to form cooperatives?
- The possible existence of gender biases Do gender biased policies, practices and services exist within the cooperative?
- Lack of strong cooperative support and commitment to gender issues, How are they addressed? Are gender sensitization programs' carried out?

In order to insure the credibility of cooperatives as democratic people based movements in the eyes of the public and cooperative members, 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. It is impossible to say that cooperatives are democratic societies if they do not include women in management and decision making. Having women in leadership position is of great importance to women in cooperatives. Cooperatives will benefit from their underutilized human resources by enhancing women's productive capabilities. (Haile, 2009)

### **2.3 Cooperative Movement in Ethiopia**

Cooperative is the very bases of human civilization. The interdependence and mutual help among human beings have been the essence of social life. History tells us that man cannot successfully live by himself alone. He is dependent on others. The spirit of association is essential for human progress. Therefore, working together as old as human society. Since the beginning of human society, human beings cooperated first in foraging and then in hunting, then sedentary (i.e. settle way of life), then to agriculture, manufacturing and still in industry or services. (Verekkumara, 2003) There is practically nothing which a man by himself alone can do.

#### **2.3.1 Indigenous Forms of Cooperatives**

Cooperative in Ethiopia has its roots in the spirit of religion such as '*Mahaber*' *Senbete* etc; while latter the traditional associations such as *Debbo* which is an informal organization and a group undertaking involving families, friends and neighborhoods, in which persons contribute labor and material resources to the household on a take -your turn bases(rotation bases) was set up. *Debbo* is related to the agricultural activity and there are seasons such as ploughing, weeding, sowing and harvesting where *debbo* is organized. *Debbo* enhances economics of scale, social solidarity besides the widowed; the old aged people may be helped without any contribution. *Iddir* is an association made

up by a group of persons united by ties of family and friendship, by living in the same district by jobs or by belonging to the same ethnic group. Iddir has an object of providing mutual aid and financial assistance in certain circumstances (Dejene A, 1993). *Iddir* is focuses on the funeral celebration as the consequence of death in the provision of utensils and tents. But latter people used to start the mutual aid when the people are alive and some are involving in the urban community development programs, for instance the first of being was the *Ras Desta Seffer* in Addis Ababa. Nowadays, the activity of *Idder* is not only concerned in the consequences of dead but also when the members of *Idder* are in life. *Ekkub* is a voluntary association in which one contributes regularly a defined amount of money to the pool and draws of one time all that he/she has deposited or tends to do so (Dejene A, 1993). It is a form of an informal organization where people organized for the purpose of savings and lending money.

All of the above indigenous forms of cooperatives were established to provide help or assistance with regard to scarce resources acted which are very difficult for an individual to obtain them in a short period of time. These traditional forms of cooperatives in the country have significant relationship with the modern forms of cooperatives in that they are the foundation for the development of modern forms of cooperatives in the country. Hence, the modern forms of cooperatives and traditional forms are not mutually exclusive. The modern forms of cooperatives in the country passed through three successive government systems. These are the Imperial regime, the dictatorship of *Dergue* and the Federal Democratic Republic of Ethiopia. Each of which has a significant impact on the development of cooperatives in the country (Tesfaye 1995). The modern history of Ethiopia is associated with the modern forms of cooperative in the country. These modern forms of cooperatives in the three government system of our country will be briefly explained below.

### **2.3.2 Pre-1974**

Modern cooperatives were introduced in Ethiopia after the Italian invasion of 1936. However it was only in 1960s that cooperative was legally enacted (FCA 2005).

During the time of Emperor *Haileseiiase* the first cooperative called Farm Workers Cooperative was established. The government attempted to organize the tenants, the land-less peasants and the retired military into agricultural cooperatives through the Ministry of National Community Development (presently called the Ministry of Labor and Social Affairs) in 1960. The ministry was responsible to organize, register and supervise the societies to be established under the decree. The ministry has been required to provide the cooperative societies with government land, loans and technical assistance so that the societies could be stimulated to raise productivity. Accordingly the government issued a farm workers decree no 44/1960 to facilitate the organization of land-less people into cooperatives. However, it didn't work well because the scheme met various problems that arose directly from the then land lords who feared that the project/ scheme would eventually diminish the tenant work force on which they totally depend for cultivation. The plan was to organize about 20 cooperatives, but it was accomplished only 2, because most of the landlords were at the same time, part of the existing government machinery, it was so disrupt any program that seemed to work against their interest (Subramani J, 2005).

In 1966, the government issued a special proclamation for this type of cooperatives which became popular among the female sector employees. After the cooperative society proclamation of 1966, the modern cooperative began to emerge in the country. According to Fassil (1998) fire types of cooperatives were established through proclamation 24/1966 namely, Multi-purpose, thrift and credit, consumers, artisans and farm workers' cooperative societies of whom 700 members who continue about birr 25,000 purchase of share. When we look the overview of the regime, it was in this period that modern cooperatives came into existence. Though there was little awareness of the people the regime laid down the legal ground for the development of cooperatives taking into account their significance to mobilize the resources of the country. Fassil further stated that the employees of Ethiopia Airlines organized the first savings and credit unions in 1964.

### **2.3.3 Post-1974**

In 1974 the military Junta overthrew the *Haleselases* regime and established a socialist type of government. Since its beginning the first proclamation was set in motion as the 1975 proclamation as “Land to the tiller” and the formation of peasant association. Peasant associations, the lowest form of administration hierarchy were mainly formed to consolidate peasants’ participation in political, economic and social activities of the nation. The peasant association not only replaced the traditional rural administration organs in regard to land distribution, land use and local defense, but also, aimed at rural self-administration, cooperative organizations and villagization programs. They were also engaged in assessing input needs and the distribution of inputs to the peasants (Kebebe 1978). The *Dergue* regime established an extensive network of socialist agricultural cooperatives throughout Ethiopia to organize peasants, control agricultural prices, levy taxes and extend government control at local level. Farmers came to view the cooperative with mandatory membership, quotas for grain to be delivered to the government and boards of directors and managers appointed by the ruling party as a synonym for government oppression. Later the Government Proclaimed Cooperative Proclamation No.138/1978. Under this proclamation four cooperative societies were established under different ministries

**Table 1** below depicts from 1975 to 1991, four types of cooperatives were established through proclamation No. 138/1978.

Type	Basic data on Cooperative in Ethiopia			
	Numbers	Members	Capital (mill, birr)	Remarks
Agriculture	4000	4,500,000	276	Assets:1,500 flour mills, 2,594stores, 190 schools,97 clinics
Handicrafts	757	60,858	49	
Housing	1,043	42,585	254	Plus 1,088 pre-coops with 33.892 members
Thrift and Credit	497	112,664	135	
Total	6,297	4,716,197	714	

**Source: Privatization of cooperative support services in Eastern and southern Africa February to March 01, 1995.**

As could be seen from the table, the total number of cooperatives during the time in Ethiopia is 6,297; they have a membership of 4,715,907 and a capital of Birr 714,539,958(USD 113,782) of which 63.5% is Agriculture, 12% Handicrafts, 16.6% Housing and Thrift and credit cooperatives. According to this proclamation each cooperative society were registered by the concerned agency, therefore, agricultural cooperative society under the ministry of agriculture and settlement; Artisans producers and service cooperative under (HSSIA)Handcraft and Small Scale Industries Agency; Housing cooperative societies under the Ministry of urban development and housing; Thrift and credit cooperative under the National Bank of Ethiopia.

During that socialist era, tremendous efforts were done to strengthen agricultural service cooperatives as well as producers cooperative societies. However, cooperative movement used to suffer from a loss of credibility in the eyes of the members and the public in general because of the political ideology of the then existing government.

In 1985, privileges and protection were deliberately done to strengthen producers' cooperatives economically. This is used to show that individual farming has fewer officials support and that in consequence peasants in order to get benefit and government support they were forced to join producers cooperative. The majority of peasants who were members of peasant association made to join agricultural producers cooperative. The peasants did not like the idea of producers' cooperatives despite they were forced to set-up such cooperatives. The dislike on such kind of cooperative resulted in apathy, poor interest, and resistance on the part of the peasants. Due to this lack of interest and non voluntarism of the peasants out of 3316 producers cooperatives 95% of them were dissolved ,and some of the service cooperatives were being to an end by their own members after the 1990 mixed economy (Kebebe ,1978).

#### **2.3.4 Current Status of Cooperatives in Ethiopia**

As Subramami (2005) suggested cooperative development during the transition period was not given much deserve. Some of the problems existed before were repeated during this period. Some of the problems mentioned as administration of cooperatives by untrained manpower, corruptive practices due to poor record system, bad track record of the cooperatives etc. Latter the government enacted free market economic policy believed on the importance of cooperatives and issued proclamation on agricultural cooperative societies No. 85/94 in 1994 (Zerihun, 1998). Under this proclamation many cooperative societies which were formed during the revolutionary period were restructured and re registered. The proclamation incorporates the international cooperative principle; however, its focus was only to solve the rural cooperatives problems. In addition there was no separate entity to support these cooperatives both at federal as well as regional level. In order to unleash the socio-economic societies towards personal, community and

national progress the government of Federal Democratic Republic of Ethiopia issued a cooperative proclamation no147/1998 by offering the rules and regulations of cooperative society established in a compatible manner with the new economic policy of the country. Within the umbrella of such positive attitude towards cooperation due emphases is given to promote cooperative activities including the establishment of an independent bureau that runs cooperative affairs.

According to the proclamation No.147/1998 of the Negarit Gazeta of Ethiopia there are seven types of cooperatives in Ethiopia. These are, agricultural cooperative societies, housing cooperative societies, Industrial and Artesian Producers Cooperative society, consumers Cooperative Society, savings and credit cooperative society, fishery cooperative society, and mining cooperative society. It was after the proclamation No.147/1998 (Federal Gazatta of Ethiopia 1998) that people centered cooperatives came into existence. This proclamation paved the way for conditions for conducive environment in the formation of cooperative in the country. Under this proclamation significant number of cooperatives were organized both in rural and urban areas to meet the needs and aspiration of their members and their society (FDRE 1995). In order to support the cooperative movement further the Federal Democratic Government of Ethiopia established the Federal Cooperative Commission through proclamation No, 274/2002 (Federal Negarit Gazeta, 2002). The government also has given more emphasis to agricultural cooperatives as they are a menses to implement agricultural development policies directed specifically towards small holders. The number of primary cooperative societies increased from 7,740 in 2003 (FCA 2004) to 14,423 in 2005(FCA 2005) this increment can be evidence to the attention given to the development of cooperatives. In addition to this cooperative proclamation beaure were formed at regional, zonal and woreda levels. Efforts also being made to keep the basic principles and ideas of cooperation while organizing cooperatives.

## **2.4 Structures and Activities of Farmer's Cooperatives in Ethiopia.**

The cooperative movement in Ethiopia can be established into a four-tier system. At the grass root level we have the primary level cooperative societies. The primary cooperative society has joined to form farmers cooperative unions ensure economic of scale in all business activities. At regional level we have cooperative federations which offer specialized services. The cooperative league is also expected to be the apex body for the cooperative movement (FCA, 2006)

### **2.4.1 Primary Cooperative Society.**

Individual farmers are organizing primary cooperative society on voluntary basis. Farmers who have and who live in the same working area with the same cooperation can form a primary cooperative society. The primary cooperative society is managed primarily by the general assembly's which is a meeting of all members normally held at least once in a year. The General Assembly is a supreme organ. It delegates its power to democratically elected management committee. Control committee and other committee as needed.

The major activities which should be undertaken by the primary cooperative societies are supply of farm inputs, provision of financial credit services, marketing of agricultural products of their members for better price and supply of different consumer goods to their members.

### **2.4.2 Cooperative Unions**

Farmers Cooperative Unions are formed by two or more primary cooperative societies who have similar activities to undertake those activities which are beyond the capacity of primary societies. The owners of these organizations are the individual farmers who have formed the member primary societies. Farmer's cooperative unions are managed by general assembly whose members came from the member primary cooperative societies.

The major activities of the cooperative unions are marketing of members' product in the local and international market providing member information supplying agricultural inputs in bulk and provision of transportation, storage and credit facilities for the member primary cooperative society.

### **2.4.3 Cooperative Federation**

Two or more unions of similar activities form farmers' cooperative federations. The primary cooperative societies can also be members, if they are engaged with similar and interrelated activities. It is formed at regional as well as at national level to undertake specific activities, which might not be cost effective at union and primary level like import and export activities.

#### **Oromia Agricultural Cooperative Federation**

Oromia Agricultural cooperatives Federation Ltd is owned by democratically organized by 40 Agricultural cooperatives Unions and 1407 affiliated primary cooperatives societies found all over oromia regional state engaged in agricultural activities. The operational area of the federation is over oromia regional state. Currently, the number of members unions increased which made the Federation the largest cooperative in Ethiopia. The vision of the Oromia Agricultural Cooperatives Federation Ltd is aspiring to see better way of member life through selling their products at better price and supplying modern Agricultural technologies. Hence the Federation is undertaking many activities shortly listed below.

- To improve the economic bargaining power of members through producing market oriented quality products and supplying to the end users with reasonable prices and making them competent producers.
- To improve agricultural system through promoting modern agricultural technologies based on the needs of cooperatives so as to transform them in to industrialization

- To promote activities of value adding agricultural products through processing from simple to complex and make members product different for market penetration and get largest market share.
- Improve member's income by selling their product at better price. Accordingly, Oromia Agricultural Cooperatives Federation Ltd is striving to export quality product of pulses and oil seeds

#### **2.4.4 Cooperative League**

The highest organizational body of cooperatives is known as cooperative league. It doesn't directly involve in production and service giving activities. It will serve as a mouthpiece of cooperatives in the country. It facilitates the horizontal and vertical relationship of cooperatives at national level. It represents the cooperative movement in the country at the international forum. The members of the cooperative league can be primary cooperatives, unions and federations. It has not yet been formed in our country. There is a plan to form cooperative league in Ethiopia in the future (FCA, 2006)

#### **2.5 Women in Developing Countries**

Since the 1970s, debate has been made regarding the effect of changes in developing countries on the welfare of women. According to Easter Boserup (2005) a single technological change could enforce "a radical shift in gender roles. For example, if the old method of cultivation such as the hoe has been replaced by plough cultivation men have taken over the plough and men rather than women operate the main farming equipment. When new methods of cultivation are introduced, men are generally the first to use them. Hence, the productivity of men increases while that of women is almost stagnant, which leads to a wider income gap between men and women as the society develop. In almost all countries, women have almost last ground relative to men.

In Africa, women are known to produce up to 80% of the food. Yet, when it comes to Agricultural inputs and services, the share going to women is meager, they receive only 7% agricultural extension services less than 10% of the credit offered to small scale

farmers and own 1% of the land. In this context women are often found concentrated in subsistence agriculture and unpaid farm work, and excluded from more lucrative agricultural opportunity such as cash crop production (ILO, 2009).

The cooperative and self-help model can change this by enabling women to come together for purpose of acquiring inputs, production services and the marketing of their produce. Women presence in agricultural cooperative in Africa is limited because of factors such as landownership patterns, the division of roles, cultural barriers and low purchasing power (FAO, 2010). Women remain under-represented as both employees, members and in particular leaders. For instance, cooperative Africa research (Bezabih, 2008) reveals that in Ethiopia only 18% of cooperative members are women and the ICA data 2001 from Kenya show that women comprise 40% of employees in agricultural cooperatives and a mere of management.

At the international level, ILO recommendation no.193(2002) on the promotion of cooperatives especially states that special consideration should be given to increasing women's participation in the cooperative movement at all levels, particularly at management and leadership levels and that national policies should promote gender equality in cooperatives and in their work at the regional level.

Ethiopia. Ethiopia is one of the traditional countries in Africa. The country has great ethnic, religious and cultural diversity, but it remains homogeneous on attitude towards women right especially in the rural areas. The girls and women's in rural parts face many challenges, from birth onwards their lives are more difficult than their brothers, they must start work earlier in their childhood-helping their mothers and older sisters in the house while their brothers play. They are less likely to be sent to school, and the girls lucky enough to go to school tend to drop out sooner. They are needed in the house or it is time to get married. They have key decisions made for them what career to follow where to live and work whom to marry etc. They are often victims of violence such as wife inheritance, wife beating, marital rape and other harmful traditional practices (ADB,

2004, World Bank, 2005). According to the UN (2004) report also show that the Ethiopian women suffer from low status of workload, poverty, malnutrition, communicable disease, water born disease, inadequate education, health care service and frequent child bearing.

According to Tasew (2001) Ethiopian women are actively participating in all aspects of their society's life. The fact women are producers and procreators as well as active participant in the social, political and economic activities in their communities, had enabled them to play an all round role. Despite the immense contributions women make they usually do not benefit from their labor and are not given an equal chance to compete with men.

When we come to women's participation in rural development their contribution to the agricultural development is significant. According to the Swedish International Development Agency (1999), women and men in Ethiopia, in rural agriculture sector perform 98.7% and 95% of the agricultural activities respectively. Though agriculture is the active participation of women, they are neither able to collect the fruits of their effort nor be recognized as an important organs in agricultural production.

## **2.6 Women Related Policies and Strategies**

### **2.6.1 The National Policy on Ethiopian Women (NPEW)**

The National Policy on Ethiopian Women (1993) was formulated to ensure that women participate in and benefit from all political, social and economic spheres on equal basis with men enable them to have access to social services, provide them with the means to decrease their workload, and gradually eradicate traditional practices inflicted on women/girls. In addition to this, the policy shows the establishment of women's machineries at different levels to coordinate gender activities and to implement the objectives of National Policy on Ethiopian Women (NPEW). Women's Affairs Departments in different sectors and Women's Affairs Bureaus in the Regions have been established to mainstream gender in their respective sectors and bureaus.

### **2.6.2 National Action Plan for Gender Equality (NAP-GE)**

The National Action Plan for Gender Equality (NAP-GE) is a five year national action plan developed by the Ministry of Women's Affairs with the objective of promoting gender equitable development in the country. The NAP-GE is an integral part of the country's poverty reduction strategy called Plan for Accelerated and Sustained Development to End Poverty (PASDEP). The Ministry of Women's Affairs is the owner and coordinating institution for the implementation of this action plan. The NAP is intended to mainstream gender into policies and programs for more gender equitable poverty reduction outcomes.

It is a framework by which the government will realize its commitment of promoting gender equality. The ultimate goal of this action plan is to ensure equality between men and women in social, political and economic aspects of development. Especially, by incorporating the non-economic dimensions of poverty (like powerlessness, vulnerability and inequality) the NAP-GE stands to be an important complementary to the Plan for Accelerated and Sustained Development to End Poverty (PASDEP).

The policy also discloses the role of cooperatives in addressing women problems in the areas of promoting women in cooperative affairs such as management, decision making and empowering them in leadership role. In this regard the ministry of women affairs would work with the Federal cooperative agency (FCA) in cooperative matters. Gender mainstreaming as a tool for gender equality could be manifested in the action plan so that all women could benefit from the development strategy.

### **2.6.3 Ethiopian Women Development and Change Package (2006)**

Ethiopian Women Development and Change Package (2006) have explicitly shown the government commitment to mobilize women and enhance their participation in and benefit from economic, social and political spheres. The package clearly was also translated into three languages (Oromifa, Tigrigna and English) in order to create better understanding for effective implementation at all levels.

It indicates that the major forces to solve women's problems are women themselves. The Ethiopian government has given more attention to women's issues than ever before to address the needs of women in planned and integrated way by preparing Women's Development and change package. Familiarization of the package to the executive bodies working at Federal, regional and Zonal and Woreda levels promotional activities have been done. The package was printed and distributed to all partners for use (TVET, 2010)

## **2.7 Factors that Affect Women's Participation in Cooperatives**

### **Women's Participation**

The concept women participation is an important analytical tool in the planning, management, monitoring and evaluation of development programs or cooperative projects as it requires that women be considered as in relation to men in socio-cultural setting and not as isolated group. Active participation of women means that women are involved in all the function of cooperatives, including social, economic, planning, decision making, and implementing and management control. Cooperatives are a form of organization which women can use to help themselves. With their democratic structures cooperatives can 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, attaining equality of opportunity between men and women (Birhanu, 2006)

Democratic member control is one of the principles of cooperative of ICA statement on the cooperative identity. ILO recommendation No, 193 (2002) refers specifically to women's participation in cooperatives decision making recommending "specific consideration be given to increasing women's participation in the cooperative movement at all levels particularly at management leadership levels. In this regard cooperative legislation in a number of countries shows that not to discriminate against women, but a close look of reality however reviles constraints to women involvement in the decision

making level. In effect in addition to women's restricted access to educational and training facilities hampers them in taking leadership roles as they consequently lack the necessary experience, knowledge and skills required.

Cooperative law often condense such discrimination by providing that the head of family attends meetings, studies in some developing countries shown that 46% of the Sudan are estimated to be female headed is not always seen as enough reason for her to participate, this is further compounded by provisions to the effect that only owners or tenants of land would be members of agricultural cooperatives. Being virtually absent from most cooperative, meetings, women stand little chance of influencing decisions and even less of being elected in boards and other posts. There world appear, however, to be one exception both in Africa and Asia the post of treasurer.

#### **Factors Affecting Women's Participation**

The world over statistics show that women's participation in cooperatives is low especially in rural cooperatives. This is perhaps more difficult to explain in the developed countries where gender discrimination has in principle been overcome. In the developing world, cultural and religious factors are often evoked women's 'inside role', discretion, not speaking in front of men, traditions of men negotiating and handling money matters, illiteracy, supposed inferior abilities and social pressures make it difficult for women to play an active and visible public role. The types of business cooperatives deal in, particularly in cash crop which tend to be male domain, is another factor and male resistance to women's participation also go a long way to keeping women out. Absolute lack of time to join up with other women seems to be a major factor everywhere.

There are varieties of factors that affect women's participation in cooperatives; these factors as listed by the International Cooperative Alliance (ICA, 2002), which hinder active participation of women in cooperative.

**Attitude:** In most countries there are formal prejudices about women can do and cannot do. These sometimes prevent women from full participation in cooperative activities. They may not be employed for certain tasks or allowed to attend and speak at meetings where men are. The prevalent misconceptions on women's reproductive and domestic responsibilities constitute and place them at the margin of cooperative business world.

**Laws and Rules:** laws and even cooperative rules and by-laws, sometimes hinder women's membership in cooperative societies. For example, membership in some agricultural cooperatives is restricted to owners, tenants or use fractures of land and these are invariably men not women. But it is the women work in the field. Religious rules and traditions may also impede women's participation in cooperatives (Haile 2009)

According to Yigremew (2001) some cultural values working against women limited membership in cooperatives the smaller size of women in cooperative, gender biases of local officials and lack of access to critical resources and services are also other problems.

**Heavy Work Load and Lack of Time:** Rural women in developing countries often work long hours. They may have a working day that starts at 9:00 in the morning and finished at 9:00 or 10:00 at night. They also have the main responsibility for the family. This include providing water and fuel, often carried long distances and need for cooking, cleaning and washing. Women also bring up the children and take care of the relatives. They also help at wedding and funerals, hard labor in fields which are often situated far away from their village. Women in urban areas also often work hours for low salaries in factories, offices and domestic services far away from their homes. The gender division of labor was found to be one of the causes of women's disadvantaged position. For example, women were associated with reproductive domestic works and man to the productive activity. According to Charlton (1984) the gender based division of labor assigns to women the dominant responsibility with reproductive domestic works and men to the productive activity. The working day for many women in developing countries leaves little time for active participation in cooperative society's activities.

**Lack of Financial Means:** The lack of means limits the opportunities women have of becoming members of cooperatives where membership fees have to be paid. It will also reduce their opportunities for using cooperative services, buying seeds, fertilizers, pesticides, food and household items. Moreover, the migration of men to city and other countries often means children and their parents particularly women behind.

Among the economic constraints for women's groups and cooperatives are lacks of financial means, the small values of business of the cooperative enterprises which does not allow employment of qualified staff, difficulties in obtaining external financing without collateral security, and lack of business skill (ILO, 1993)

**Lack of Influence:** Due to not having representation in boards, management committee, where decisions are taken because of the obstacles listed above, women have inadequate influence on cooperative activity. Women lack necessary powers and are forced to take on a passive role whereas men usually dominate the decision making activities within cooperatives. Some study shows that women hesitate or refuse to enter mixed cooperatives since they want to avoid the male hegemony. The lack of power of women has its roots in various factors such as the previous orientation of development assistance towards men, the strong promotion of cash crop production such as land, input and capital and a lack strong government support.

**Lack of Training:** Knowledge is necessary to enable people to take an active part in the management of cooperatives. Women in developing countries often lack the basic education which is necessary for further training. Special training programmers should be devised for illiterate persons- both men and women. Women may, however, be prevented from participating in education and training activities for other reasons such as not being allowed to travel, lack of time due to domestic workload or Carrey additional tasks.

## **2.8 Socio-Economic Benefit of Cooperatives to Women**

As cooperatives are also business organization the main objective for people to set up and join a cooperative is to improve their economic and social condition through joint action for the good of all members than the individual concern. Members peruse the goal of improving their economic and social situation through joint actions by using the jointly owned resources to produce or obtain goods and services for the members. This can be further enhanced through the implementation of cooperative values, of self help, self responsibility, democracy, equality and solidarity. Cooperatives have advantages over other forms of business organization in either purchasing or providing the same goods or services through economic of scale, reducing transaction costs, reducing uncertainty concerning prices and availability of inputs, access to external resources which are not otherwise available, strengthening their bargaining power, gain greater control to be profitable. The other benefit people gain through cooperation starting from the earliest times through times of cooperation is the commitment to qualify which began at the Rochadale consumer store with the first attempt to sell undulated bread to members and consumers. It is a value that we should give greater emphasis on the modern context (Davis, 1995)

### **2.8.1 Economic Benefit of Cooperative**

Cooperatives has the advantages of identifying economic opportunities for the women, participating them in cooperatives and to defend their interests and providing security to the women by allowing them to convert them individual risks into collective risks. Consequently cooperatives are increasingly being presented as pre-condition for a successful drive against poverty and discrimination, more so in Africa (Frederick et al, 2003) A cooperative society can benefit women from economic of scale if the member use it to attain collective goals in community development program for example in the construction of houses, road buildings, water supply, schooling and health center, local store, shop and so on. Usually the provision of collective goods will be the responsibility of the state and their financing is tax income. But in many third world countries, the state does not have any means to supply these goods, thus cooperatives represent an

alternatives. In fact in many rural societies of developing countries, the existing cooperatives might be the only formal institution involved in serving the needs of rural farmers (Hussi,Lindberg, Murohy and Brenneman,(1993).

### **2.8.2 Social Benefit of Cooperatives.**

Cooperatives organized as business organizations for the benefit of their members, after a model of enterprise that is particularly relevant in difficult economic times and instances of market failures. As a self-help group, a cooperative organization is widely accessible, especially for the rural farmers particularly of women, where private enterprises or government is weak, particularly in remote rural areas, cooperatives enable the rural farmers to organize and improve their conditions. Cooperatives promote and support entrepreneurial development creating productive employment, raising incomes and helping to reduce poverty while enhancing member participation, social protection and community building. Thus they are directly benefited of society and have a changing impact on the economy (UN, 2009)

Cooperative offers not only economic benefits 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 it 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 full personal life and collectively to full social life. The social purpose of cooperation is more diverse than economic purpose. Cooperative may be to provide unique education in democracy, responsibility and tolerance, to train for political power; to evolve an industrial relation in the element of authority is much more evenly distributed than in private business. Cooperative, preserve a strong friendly or family sprit and of pride and power which is impersonal, to encourage a general advance rather than the advance of particular individuals, to secure relations, constructive and unifying approach to social and economic problems( Organizing Cooperatives for Development Capacity(OCDC ,2007)

## **CHAPTER THREE: MATERIALES AND METHODS**

### **3 Description of the Study Area**

#### **3.1. An Overview of Oromia Region**

The Oromia Region is found in the central part of the country with larger protrusions towards the south and west directions. It has an area of 363, 136 km<sup>2</sup>, accounting for about 34.3% of the total area of the country (OBPED, 2007). The region has 18 administrative zones and 304 districts out of which 39 are towns structured with the level of woredas and 265 rural woredas, more than 6,342 peasants and 482 vurban kebeles. The population of the region was 27,732,525 million which accounts 36.7% of the total population of Ethiopia, out of the total population 13, 676,159 and 13,482,312 are male and female respectively. The economically active population was (15-64) person (CSA 2008). According to the same source the urban and rural residence distribution was 3,370,640 or 12.2% and 23,788,431 or 87.8% respectively. The annual growth rate of the population of the region was 2.9 %. The estimated livestock population was 41.6 million. The total estimated arable land ( cultivable land) was 30.7% of the region and average land holding per farmer household was about 4.3 ha (OBPED 2007). Teff, wheat, barely maize, sorghum, beans, pea, lentil etc. are some of the widely cultivated crops in the region.

#### **3.2 Description of the Study Woreda**

##### **3.2.1 Location**

The study conducted in west Arsi zone of ORS. The zone comprises 12 woredas, Gedeb Hasassa is one of the woreda located at 286 km far from Addis Ababa and 86 km far from the main town Assela. The word Gedeb Hassasa derived from two distinct words. According to oral tell the word Gedeb is the name of the Oromo sub clan who has been residing in the district for many years and 'Hasassa' means a flat land where wind is surrounding. It is bounded with Sashamane zone in the eastern direction. The woreda has an estimated population of 169,940 of whom 86,633 are male and 83,307 are females. Out of these numbers of population 11.48 % of them were urban dwellers, which is less than the zone average of 12.3%. The wereda has an estimated area of 1, 139.38 sq.km. It

has an estimated population density of 149.2 people per sq.km, which is greater than the zone average of 132.2 (CSA 2008). The woreda consists of 25 FA's and 7 town kebeles. It was bounded by six woredas namely Kore and Kersa, Onkolo, Doddola and Laga, Wabe, and Kofele and Kore in the north, east and west geographical direction respectively.

### **3.2.2 Relief, Climate and Rainfall**

According to the CSA (2008), the woerda is one among the highlands of Ethiopia has two basic agro-climatic conditions namely highland (Dega 35%) and midland (Woyna-Dega 65%). Its altitude ranges from 1000 to 3,280 m,a.s.l. Mount Kaka(4245m) is the highest mountain in the zone found in this woreda. The area has a bimodal rainfall where there is short rainy season extending from February to April and a long or main rainy season, which occurs between June and September. The mean annual rainfall is 1200mm with the minimum and maximum being 850mm and 1500mm respectively. The mean, minimum and maximum temperature is 15<sup>0</sup>C, 5<sup>0</sup>C and 20<sup>0</sup>C respectively.

The drainage pattern of the woreda is totally towards the Wabeshebelle River. Melka Wakena dam one of the power station in Ethiopia and with its lake cover 816 hectares, is located in this woreda. A survey of the land in this woreda shows that 76.9% is arable, 17.3% is pasture, 0.4% is forest and the remaining 5.4% is considered swampy, mountainous or otherwise unstable. Garadeela and Temella are the two state farms in this woreda.

### **3.2.3 Vegetation and Wildlife**

#### **Vegetation**

The total area of vegetation cover in Hasassa woreda is 1219.96 hectares out of which 305 hectares are natural while 914.96 are man-made forest land. The types of natural vegetation coverage include forest land, woodland, reverie, shrub and bush land, and savanna. The man made forest coverage were divided into three groups, government, community and private.

### **Wildlife**

The major wildlife's in this woreda are Hyenas, Monkeys, Foxes, and Rabbit. On the other hand Dove and Vulture are the main birds in the woreda. There is no any wildlife conservation reserved areas in the woreda. **Sources:** the Oromia Regional State Government Official website (www Oromia Government Organization) Retrieved on Nov. 2, 2010)

### **3.2.4 Agricultural Activities in the Woreda**

#### **Farming system**

The woreda was well known for its mixed farming system (i.e. growing of crops and raising of animals). It possesses a high potential both in crops as well as livestock. Specifically, wheat, barley, maize, field peas, horse beans, and linseeds are the major crops grown; and cattle, sheep, goats and equines are the different types of livestock reared in the area. However, it is primarily known in cereal crops production that include wheat, barley and maize, whereas wheat is the leading cereal crop produced in both as a staple and relatively as commercial crops and hence crops are the principal source of income to the farmer in the area. In areas where water is available like streams, rivers, lakes the farmers used to grow different horticultural products such as potatoes, tomatoes, carrots, cabbages, onions as an income generating activity. Farm inputs such as fertilizers improved seeds, chemicals and herbicides are widely used for cultivation.

In Hassasa woereda there are DA's that are responsible providing the necessary technical support required by farmers. Through Farmer's Training Center (FTC) DA's were assigned in cooperative societies so that farmers could able to get in touch and make use of new ideas and techniques on a variety of subjects to improve their livelihood. A number of DA's have been recruited and enrolled in TVET (Technical Vocational, Educational and Training) to acquire the required skill

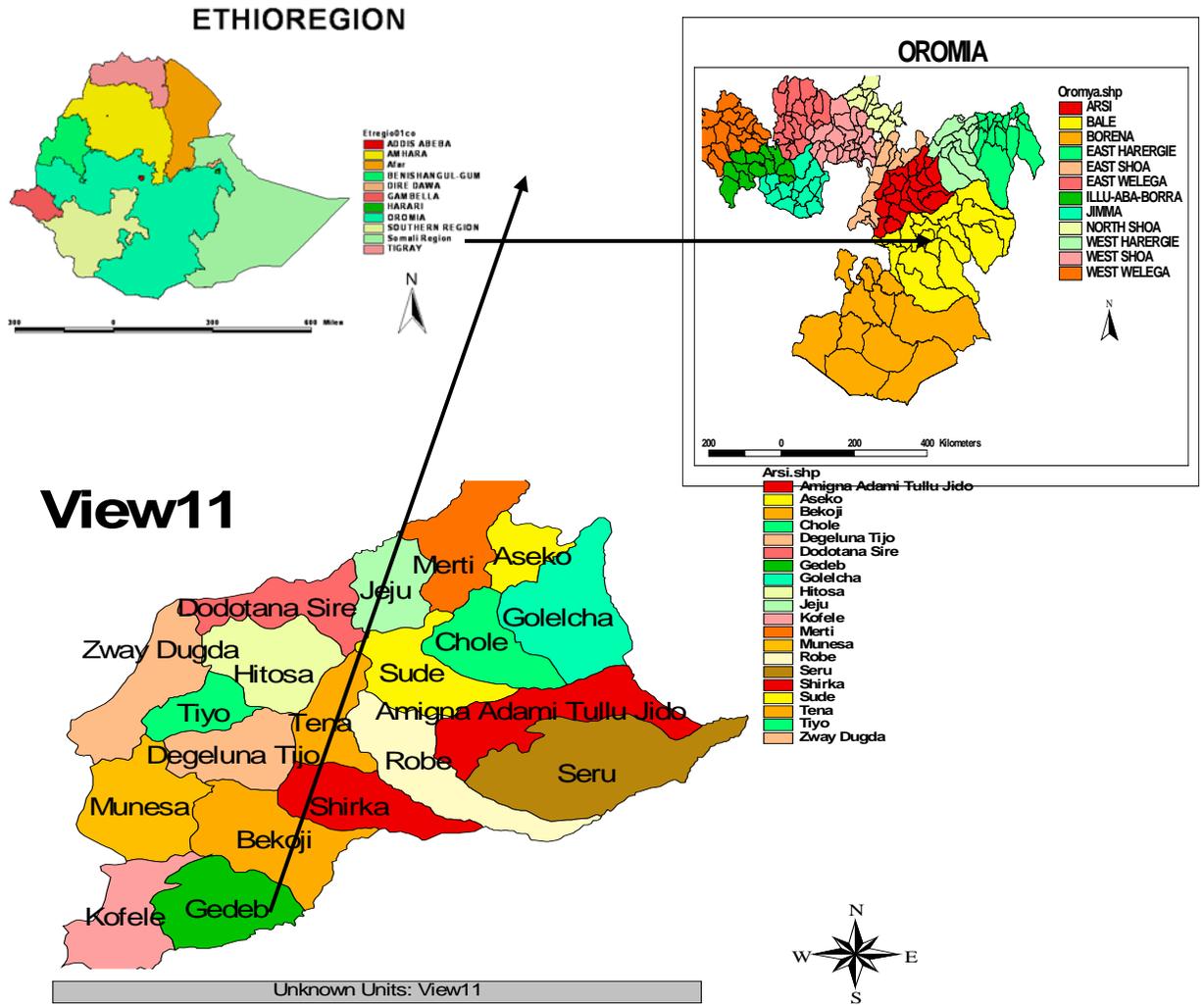
**Cooperative organization and promotion office**

In the woreda there are cooperative organization and promotion offices that are responsible for providing the necessary technical support required by the cooperatives. Although the cooperative promotion offices have several problems internally and externally they work in collaboration with each cooperative society. Shortage of capital to provide training and other logistic problems are few to mention.

**Agricultural cooperatives**

Currently the woreda has one cooperative union, 25 multipurpose cooperatives and other cooperatives. Out of the total population of the woreda 4246 people are members of the multipurpose cooperatives of which 532 are females. The total capital owned by the 25 multipurpose cooperative in the woreda is 3,243,546.07 Birr. The multipurpose cooperative societies provide primarily fertilizers and other farm inputs. One of the fascinating attributes of agricultural cooperatives is extending fertilizers in credit. They also market farm products through the unions

Fig 2 Below Depicts the Location of the Study Area.



### **3.3 Research Methodology**

#### **3.3.1 Data Collection Procedure and Sources**

It is a well known fact that employing various suitable methods of data collection helps the study not to detect inconsistent answers. Following a suitable methodology enables a researcher to collect valuable data for his or her study, analyze and present them in a chronological manner. In the light of this, to achieve the stated objectives of this research, the study employed both qualitative and quantitative data collection through primary, secondary and focus group discussions..

#### **3.3.2 Primary Source of Data**

Structured interview schedule were prepared to conduct primary data source from women cooperative members in the study area. Information pertaining to respondent's socio-economic characteristics and individual situations were obtained directly through the interview, which was conducted at the household level. Personal observation during the data collection process was carried out in order to supplement the primary data gathering. Various literature reviews was done to develop the interview schedule. Pre-testing of the interview schedule was carried out for five respondents. Little adjustment was made for the actual questions interviewed. Enumerators were recruited from the study area and were informed about the methods of data collection, develop their understanding regarding the objectives of the study, the contents of the interview schedule and how to approach the respondents and conduct the interview. The researcher was facilitating the process of data collection and also in the main data collection process.

#### **3.3.3 Focus Group Discussions (FGD)**

In addition to interviewing, the sample women respondents for the purpose of collecting the required information, Focus Group Discussions (FGD) was conducted with the selected 10 cooperative members of both sex i.e. 5 women members and 5 male members. The purpose of FGD was to collect data in detail on the demographic, socio-cultural aspect of women respondents, the economic activities in which women members were engaged, the major factors that affect their level of participation in cooperatives and the

benefit they could get from the cooperatives. The FGD of small sizes was selected this is simply because respondents can speak plainly without fear with their male counterparts. In a general assembly of large size women are fear to speak their problems openly because of biases of board officials, male counterparts pointing at them, the cultural influences etc. Most problems of these cooperative societies as could be explained in the problem statement were focuses on socio-cultural and religious one; therefore this needs a good deal of discussions among the group members of smaller size. In a similar way respondents were also stated that FGD of similar kind has to be conducted periodically among the cooperative members of both sexes through DA' s and cooperative promotion officers in order to ameliorate the problem from its root.

Figure 2 FGD (Focus Group Discussions)



Source: Own Photo

### **3.3.4 Secondary Source of Data**

The information required for the secondary data was obtained from various sources such as books, reports of MoARD, cooperative promotion offices, news papers, published and unpublished materials and other research papers (thesis) related to this study.

### **3.3.5. Sample Size and Sampling Techniques**

#### **Selection of the MPPC's and Individual Respondents**

A multistage sampling procedure was adopted to select the sample of respondents.

In the first stage, Gedeb Hassasa Woreda was selected purposefully due to a couple of reasons. On one hand the woreda was well known in wheat and barley production in the whole Arsi zone. The other reason for selecting the Woreda was due to the assignment of the Agricultural Technical Vocational Educational and Training (ATVET) program to address the problem of the cooperative societies of the Woreda.

In the second stage, there are 25 Farmer's Multipurpose Primary Cooperative Societies in the Woerda, in order to select five cooperative societies from these cooperatives purposive method was employed because the selected cooperative societies were good in their agricultural activities and were women participant in different affairs of the cooperative.

In the third stage, because of the small proportion number of women in each cooperative society all women members (Census Method) was employed to select 101 women respondents. All the sample respondents were women because firstly, mixed cooperatives are usually male dominance, secondly, to give special emphasis to women cooperative members and to identify those cooperative societies that are more women participant and that would give lessons for others.

In addition to this, 10 cooperative members of both sexes were used for the Focus Group Discussions (FGD), five women members and five males.

Table 2 Name of the Cooperative Societies and Sample Size

S. No	Name of the Woreda	Name of the Cooperative Societies	Number			Sample All Women
			F	M	Total	
1	Gedeb Hasassa	Buchoo	14	163	177	14
2	Gedeb Hasassa	Debberra	19	150	169	19
3	Gedeb Hasassa	Hantto	21	119	140	21
4	Gedeb Hasassa	Querrensa	25	169	194	25
5	Gedeb Hasassa	Woqentera	22	257	279	22
Total	1	5	101	858	959	101

Source: Office of the Cooperative Societies, Oromia Region Nov. 2010

### 3.4 Data Analysis

To analyze the collected data and information brief descriptive analysis result would be employed in the results and discussion part of the study

#### 3.4.1 Descriptive Data Analysis

In this study, the objectives of the study were analyzed using descriptive analysis results. The descriptive analysis was made using frequencies, tables and figures, mean, maximum and minimum values based on the results obtained. No statistical models were used.

## CHAPTER FOUR: RESULTS AND DISCUSSIONS

The results and discussions part of the study clearly shows the overall findings of the study in different sections. The section briefly describes the result of each session throughout the chapter. No statistical models were used rather it is a brief descriptive result using different statistical tools.

### 4 Descriptive Analyses Results

This section presents the findings from descriptive analyses. The description was made using different statistical tools such as tables, figures, frequencies, percentages, mean, minimum and maximum value results.

#### 4.1 Demographic Characteristics of Respondents

The demographic factors that affect the level of women participation are age, education and family size. Each of them would be described here below.

##### 4.1.1 Age of the Respondents

Data concerning the age of the women was presented in the table below and which shows that 16 women respondents which account 15.8% of them lie in the age range 18-30: 68 women respondents which account 67.3% of them lie in the age range 31-50. Whereas, 10 women respondents which account 9.9% of them lie in the age range 51-60, while the remaining 7 or 6.9% of them were greater or equal to 61. The maximum and minimum ages were 80 and 18 respectively. According to the Central Statistical Authority (CSA, 2008), age categories between 18-65 is the most productive working age group.

Table (3) Distribution of respondents by age

Age	Frequency	Percent
18-30	16	15.8
31-50	68	67.4
51-60	10	9.9
>=61	7	6.9
Total	101	100.0

Source: Own data April 2011

From the descriptive result of the table above one could observe that the majority of women respondents were in the age category of 18-50. Most women in these age category were highly involved in household activities, agricultural production and exposed for pregnancy as a result they will not actively participate in cooperative society. Thus, age of the respondent may be affecting the level of participation in cooperative societies.

#### **4 .1.2 Family Size of the Respondents**

The family size of women respondents is the other demographic factor that affects women’s participation in cooperatives. As the number of family size is large, the active participation of women in cooperative is less since women were trapped with lots of workload in the household such as fetching water, bearing their child, cooking food and participation in agricultural activity.

Table (4) Frequency Distribution of Respondents by Family size

S. No	Family size	Frequency	Percent
1	1-4	12	11.8
2	5-8	41	40.7
3	9-12	39	38.6
4	>or=13	8	7.9
Total		101	100.0

Source: Own field data, April 2011

From the frequency distribution of table (5) above family size of the respondents, 12 women respondents which account 11.8 % had family size of 1-4, 41 women respondents which account 40.7 % had family size of 5-8, 39.women respondents which account 38.6 % had family size of 9-12 and the remaining 8 respondents which account 7.9 % had family size of  $\geq 13$ . The average family size was 6, this shows that women in the study area have large family size which would exposed them to household workload and shouldering of responsibilities in the domestic activity. Hence, family size of the respondents may be affecting their level of participation in the cooperative societies.

#### 4.1.3 Marital Status of the Respondents

With respect to marital status, table (6) below shows that 15 women respondents which account 14.8 % were married, while 2 women respondents which account 2.0 % were single, The widowed and divorced sample respondents accounted for about 64 or 63.4 %, and 19 or 18.8 % respectively. This shows that the widowed and divorced women account for about 83.2 % was more than married and single women account 16.8 %. This implies that the widowed and divorced women are most probably responsible to participate in cooperatives than the others, whereas out of the married 15 women only 4 women were participated.

Table (5) Marital Status of Respondents

S. No	Marital status	Frequency	Percent
1.	Married	15	14.8
2	Single	2	2.0
3	Divorced	19	18.8
4	Widowed	64	63.4
Total		101	100.0

Source: Own field data April 2011

#### 4.1.4 Educational Status of Respondents

Education has strong ties on the status of women as it is closely related to opportunities such as position in the cooperative society (e.g. Management board, different committees etc.), knowledge about cooperative, access to information, training, marketing networks and thus enhancing their participation. The higher the education level, the better would be the knowledge of women towards the cooperative and acquire news and education about the benefit of cooperative easily (Kraenzle; Klien et al, 1997). Accordingly, an attempt was made to see the educational level of respondents in the study area.

Table (6) Educational Level of Respondents

S. No	Educational Level	Number	Percent
1	Illiterate	80	79.3
2	Can read and write	15	14.9
3	Primary school	4	3.7
4	Secondary school	2	1.9
5	Certificate	0	0.0
	Total	101	100.0

Source: Own field data April 2011

With respect to educational status of women respondents the above table (7) indicates that 80 women respondents which account 79.3 % of them were illiterate, 15 women respondents which account 14.9% of them can read and write without attaining formal education. These respondents obtained the reading and writing skill through adult literacy campaign. The remaining 3.9% and 1.9% of the respondents account for primary and secondary schools respectively. Out of the literate women respondents 3.9 % of them were from 1-6 grades and 1.9 % of them were from 9-10 grades. This relatively low level of education might have significant impact on the low level of participation of women in cooperative and their role in cooperative performance.

#### 4.1.5 Religion of the Respondents

Table (7) Religion of Respondents

Religion	Frequency	Percent
Orthodox	27	26.7
Muslim	64	63.4
Protestant	10	9.9
Catholics	0	0.0
Total	101	100.0

Source: Own field data April 2011

Concerning to religion as depicted in the table above the respondents were categorized under four religious institutions. These are Orthodox, Muslim, Protestant and Catholics.

The study result indicates that 27 respondents which account 26.7 % of them were Orthodox Christians, 64 respondents which account 63.4 % of them were Muslims, whereas 10 respondents which account 9.9 % were Protestants and none in the Catholic.

## 4.2 Membership and Participation in Cooperatives

### 4.2.1 Membership in Cooperatives

According to Proclamation No 147/98 article 1 sub article 2 of the Negarrit Gazetta of Ethiopia a cooperative society is a society established by individuals on voluntary bases to collectively solve their economic, social problems and to manage same. From the same source sub article 3 state that member means any physical person or society established under this proclamation which is registered after fulfilling his or her membership obligation. In all sampled cooperative societies membership obligation is being a farmer.

Table (8) Reasons/Factors for Membership in Cooperatives

S. No	Characteristics	Frequency	Percent
1	Women own interest and choice	40	39.6
2	Influence of the neighbors	25	24.8
3	Encouragement from the cooperative society	21	20.5
4	The woreda cooperative promotion office	15	14.8
	Total	101	100.0

Source: Own field data April 2011

Concerning to reasons or factors for membership in cooperative society almost all respondents gave different answers to become a member in the cooperative society. Out of the total respondents 40 respondents said that they knew the cooperative due to their

own interest and choice;; 25 of them were due to the influence of the neighbors 21 of them were due to the encouragement of the cooperatives and the rest 15 of them were due to the woreda cooperative promotion officers. From this analysis one could deduce that the role of cooperative and the woreda cooperative promotion office in initiating people in order to understand the cooperative societies as well as the benefit of cooperative was very low as compare to women’s own effort towards cooperatives.

#### 4.2.3 Participation of Women in General Assembly Meetings

General assembly is the supreme organ of the cooperative society where all members were meeting once or twice in a year depending on as the case may be. The power and duties of the general assembly is passing decisions after evaluating the general activities of the society, approve audit reports, amend the by-laws of the society and dismiss board officials. Moreover the general assembly elects management committee, control committee and other committees as well. Similarly, the GA hear work reports and give proper decision on either the cooperative society divided or amalgamated according to the number and economy of the society, approve the annual work plan and budget and decide any issues submitted by the management committee and other committee (Proclamation No 147/1998) In sampled cooperative societies except in Ciisaa Hantto FMPPC society where the respondents replied that they have general assembly meetings quarterly, in other sampled cooperative society the general assembly meets in cases of emergency needs.

Table (9) Participation of Respondents in General Assembly Meetings

Attending in GA Meetings	Number	Percent
Never Participating	60	59.5
Always Participating	20	19.8
Sometimes Participating	17	16.6
Rarely Participating	4	3.9
Total	101	100.0

Source: Own field data April 2011

As indicated in the table above 60 women respondents which account 59.5% replied that they were never participating in the general assembly meetings. 20 women respondents which account 19.8% attend the general assembly meetings always. 17 women respondents which account 16.8 % were attending the meeting sometimes. The rest 4 or 3.9% of respondents were rarely participating in the general assembly. Thus, the participation of women in the meeting was generally not good. This implies that women and cooperative relationship was not satisfactory. During the GA meetings several issues were raised such as approval of annual plans, listening of audit report, election of different committees and distribution of net profit/surplus.

Apart from attending the meeting the issue of active participation of women on the meeting and the value given to their idea by others were also raised in the FGD (Focus Group Discussion). The majority of respondents replied that although some women attend the general assembly meetings, most of the time they were not willing to express their idea on meeting this was due to lack of information, poor educational background to understand the issues raised in the meetings, workload in the domestic activity and the low status given by their male counter parts.

#### **4.2.4 Participation of Women in Decision Making**

Participation of members in decision making activities of their cooperatives is a reflection of the principle of democratic control in cooperatives. This value was not well exercised by the sample cooperative societies.

In male dominated society like our country, decision making power is given in the hands of men (Rahamato 1991). Most of the time, women are economically dependent on their husbands which intern affects their decision making power in the society. There is no exception for the study area where every activity is under the control of men. According to Daneil (2006) the socio-cultural values existing in the society forbid women in community decision making, thus they were ignored. Women members who didn't participate in decision making may not know what is decided, thus there might be

difficulties in subsequent implementation of the decision. The household being the basic unit of decision making regarding the question of production and consumption in rural Ethiopia, women participate in the decision making process to a limited degree, the prerogative being that of the male partner (Semeneh 1999).

Table (10) Participation of Women in Decision Making

Participation in decision making	Number	Percent
Never Participating	65	64.4
Always Participating	8	7.9
Sometimes participating	25	24.8
Rarely participating	3	2.7
Total	101	100.0

Source: Own field data May 2011

The respondents somehow participated in approving the by-laws, annual budget, share purchase and activity plan and other undertaking which require decision in the general assembly. In general, the study found out that 67.3% of the total respondents could not involve in exercising their democratic rights nor had participation in decision. This implies that the women cooperative relations were low.

Analysis of the FGD of the respondent of the group also revealed that most women members of the cooperative society were not participating in decision making process. This has been attributed to lack of information on the date of meetings, inconvenience, distance from the cooperative societies, and lack of knowledge on how to make decision. Despite they were somewhat participate in meetings their ideas, assumptions, and opinions neither were nor accepted by their male counterparts. The low level participation among the cooperative members in meetings and involvement in the society's undertakings other than the purely economic ones could be associated with the general level of awareness of the entire members of the society including the principles,

values and benefits of cooperatives. The inefficiencies of the committee members are the result of their low level of education to ensure active participation (ILO 1988).

#### 4.2.5 Social Participation

The institutional factors that influence the level of women participation in cooperatives were identified as *Eddir, Equib, Mahiber or Senbete* and other occasionally celebrated social ceremonies. Successive involvement and participation in these institutions would affect women members' participation in cooperative societies.

There are many informal traditional institutions operating in the study area, these institution were namely *Iddir, Eqqib, Mahber or Senbete*, religious institution, and peasant associations. Most respondents in the study area were women widowed; therefore, they were responsible for the soldering of all these responsibilities. Participation in these social institutions might have affects their level of participation in cooperatives. In this study the level of participation of women was conducted by respondents own perception on their participation in different social organization. Based on their perception respondents were grouped into five categories namely very low, low, medium level, high and very high level.

Table (11) Degree of Participation in Informal Traditional Institutions

Level	Frequency	Percent
Very low	14	13.8
Low	10	9.5
Medium	13	12.8
High	43	42.7
Very high	21	20.9
Total	101	100.0

Source: Own field data April 2011

As shown in the table above (12) 14 respondents which account 13.8% of women were in the very low degree of social participation, 10 respondents which account 9.9 % of women respondents were low degree of participation, 13 respondents which account 12.8

% of women respondents were in the medium level of participation, while the remaining high and very high level of social participation account 43 or 42.7% and 21 or 20.8% respectively. From this data analysis one could observe that more than 60 % of respondents were highly involved in the informal social participation. These occasions significantly affect their level of participation in cooperative affairs.

During the FGD, respondents were also asked whether the low level of participation in cooperatives was due to their involvement in different social organization. The feedback of the majority of participants of the FGD indicates that they were participated in different social institution besides to their domestic work load. These lead them the low participation in economic and political affairs in general and cooperative society in particular.

The institutional factors that influence the level of women participation in cooperatives were identified as Eddir, Equib, Mahiber or Senbete and other occasionally celebrated social ceremonies. Successive involvement and participation in these institutions would affect women members' participation in cooperative societies.

### **4.3 Asset Ownership of Respondents**

In rural areas the most important economic resources that form the foundation of the household economy are land, livestock and other non-farm activities. It is not easy to set standard criteria to describe the wealth status of households from a community's perceptions. The criteria differ from place to place and from community to community.

#### **4.3.1 Farm Land Size**

In rural communities of most developing countries land is an important resource in production activity. It plays a crucial role in crop activity and animal rising. Land is the primary resource in the production process. Summer season is the most cropping practices in the study area and started from June to September.

Table (12) Farm Land Size

S. No	Categories	Number	Percent
1	0.5-1.0 ha	2	2.0
2	1.5-2.0 ha	31	30.7
3	2.5-3.0 ha	42	41.6
4	3.5-4.0 ha	20	19.8
5	Above 4 ha	6	5.9
	Total	101	100.0

Sources: Own field data April 2011

Concerning land holding size from the depicted table (15) above one could observe that 2 women respondents which account 2.0 % of them had farm land size of 0.5-1.0 ha, 31 women respondents which account 30.7 % of them had land size of 1.5-2.0, 42 women respondents which account 41.6 % of them had land size of 2.5-3.0 ha, 20 women respondents which account 19.8 % of them had land size of 3.5-4.0, 6 women respondents which account 5.9 % of them had land size of above four.

The above descriptive result study confirmed that women with large farm size used more the cooperative than those with smaller farm size. The result also shows the average farm size was 2.82 with the maximum and minimum of 6 and 0.5 respectively. Land ownership serves as a good indicator of the initial endowment position of participating respondents in the cooperative because the respondent may need to purchase agricultural inputs such as fertilizers, improved seeds from the cooperative society with a reasonable price. From the above table one could observe that more than 60% of women respondents have farm size ranges 2.5-4.0.

#### **4.3.2 Livestock Holdings and Income Earned**

##### **Livestock Holdings**

In rural economy farm animals serve several purposes. They are sources of cash income, drought power and animal dung (as organic fertilizer and fuel). Besides farm animals

serve as a measure of wealth and prestige. Livestock's owned by sample respondents include oxen, cow, sheep, goats, horses, donkeys, chickens. Based on Stock et al (1991), the livestock population number was converted into Tropical Livestock Unit (TLU) so as to facilitate the number and percentage of livestock owned by the women respondents.

Table (13) Conversation factors used to estimate Tropical Livestock Holdings (TLU)

S.No	Categories	Number	Percent
1	1-5 TLU	25	24.7
2	6-10 TLU	53	54.6
3	11-15 TLU	10	9.9
4	16-20 TLU	7	6.5
5	Above 21 TLU	6	3.9
	Total	101	100.0

Source: Own field data 2011

**Income Earned from Livestock Holdings**

Income earned by women respondents is determined by the number of livestock population. This income changed due to the prevalence of livestock pests and diseases and other livestock problems including grazing land. Their income is determined based on the sale of livestock (e.g. oxen, cow, sheep, goat, donkey, chicken's etc. Besides, animal products such as milk, butter, cheese, and yogurt could play an important role for their income generation. However, women respondents were reluctant to reliably estimate their income. This was due to illiteracy and the inability to estimate the miscellaneous income from the micro products.

Table (14) Income Earned from Livestock

Income category In birr	Number	Percent
<or=100	33	32.7
101-200	9	8.9
201-300	11	10.6
301-400	4	3.5
401-500	19	18.8
>or = 500	25	24.5
<b>Total</b>	<b>101</b>	<b>100.0</b>

Source: Own field data April 2011

From the above table one could observe that 52.2 % of women respondents earn cash income of < or = 100-300 and the remaining 47.8 % of them earn cash income from 301- > or =500. The mean income from the sale of livestock was found to be 124 birr with the minimum of 35 birr and maximum of 2050 birr.

## 4.4 Socio-Economic Characteristics of Respondents

### 4.4.1 Major Crops and Cash Income Earned

Table (15) Crop Production by Women Respondents

S. No	Types of crops	Number	Percentage
1	Wheat and barely	25	24.7
2	Wheat	49	48.8
3	Wheat and Maize	17	16.7
4	Wheat and beans	10	9.8
	Total	101	100.0

Source: Own field data 2011

The major crops grown in the multipurpose cooperative society by sample respondents were wheat and barley. The number and percentage of respondent's growing different crops are depicted in the table (18) above. From the above table one could observe that there is a possibility for the single respondents to grow more than one crop. Wheat and barley were the principal crop grown in the area, and the dual function of being both food and cash income

### 4.4.2 Income Earned from the Production of Crops

Income earned by women respondents is determined by the production activity. There income is changed due to the factors that affect production activities. Their income is estimated based on the sale of crops. However, women respondents were reluctant to reliably estimate their income due to illiteracy.

Table (16) Income earned from crop production

S. No	Income obtained	Number	Percent
1	< or = 300	16	15.9
2	301-400	7	6.7
3	401-500	25	24.8
4	501-600	43	42.6
5	>or=601	10	10.0
	Total	101	100.0

Source: Own field data April 2011

The major sources of cash income were from the sell of wheat and barley. From the above depicted table (19) one could observe that about 47.4 % of the respondents earned cash income from < or = 300 - 500 whereas the rest 52.6% of the respondents earn cash income from 501 - > or = 601. The maximum and the minimum cash income earned were 150 and 750 respectively in 2002 E.C production year.

Respondents in the study areas reported that they sold some of their agricultural products right after harvest in order to fulfill the cash needs of the household which include cost of farm inputs, social obligations and urgent family expenses by taking to the immediate nearby local markets.

#### **4.4.3 Respondent's Economic Activity other than Agriculture**

Women respondent's economic activity in non-agricultural were mostly from handicrafts, homemade drinks and firewood selling. Table (19) below shows the distribution of respondent's from the non-farm activity. The survey result showed that out of the 101 respondents 19 women respondents which account 18.8 % of them were engaged in handicrafts such as pottery, basketry, sieves; 22 women respondents which account 21.8% of the respondents were engaged on homemade drinks such as *Arekke*, *Tella*, *Sahametta*; and 9 women respondents which account 8.9 % of the respondents were engaged on firewood selling. The remaining 50.5 % of them were engaged only on agriculture. Respondents stated that despite they were unable to tell the exact birr amount

from the sell of each product, they respond that they earn income from the sell of these products.

Table (17) Respondents on the bases of the Non-Farm Activity

. S. No	Occupation	Number	Percent
1	Handicrafts	19	18.8
2	Homemade drinks	22	21.6
3	Fire wood selling	9	8.9
4	Only agriculture	51	50.5
5	Daily laborer	0	0
	Total	101	100.0

Source: Own field data April 2011

The issue of income generation from non-farm activities were discussed among the FGD women members, almost all respondents stated that agricultural production in the area were cultivated only from May-December, then all months other than these were without work except domestic household and social programs.. Therefore, they said some of them were engage in different income generating activity to cover their home expenditure. Among the FGD respondents three of the respondents said that non agricultural activities are the most important source of income generation activities for us because male are not in a position to offer us for home expenses rather all problems in the house were in the shoulder of our responsibility.

#### **4.4.4 Respondents Income from Off-farm activities**

The sale of homemade drinks (local drinks) such as *Areke, Tella, and Shametta* etc is mostly practiced in most villages and rural towns. When compared with other non-farm activities, women were dominant in the sale of these homemade drinks than males.

The average income from the sale of homemade drinks was 149 birr with the minimum of 49 and a maximum of 400 birr. Among the sample women respondents who were

engaged on the sale of local drinks 11 had got an income greater than 100 birr and the other 11 had got less than 100 birr (Table 21)

Table (18) Income from sale of homemade drinks

Income category	Number	Percent
< or = 100	11	10.8
101- 200	5	4.9
201-300	4	3.9
>or=301	2	2.0
Total	22	21.6

Source: Own field data April 2011

The analysis of the FGD with the women farmer reveals that most of them were engaged in the sale of local drinks to supplement the agricultural income. The respondents undertake this income generating activity integrating it with the agricultural production.

#### 4.4.5 Income from other Non-farm Activities

Among the sample respondents, 28 respondents reported that they used to secure income from various non-income activities like the sell of firewood, pottery, basketry, and sieves making. The mean income of respondents from the other non- farm activities was about 160 birr with the maximum and minimum amount of 350 and 10 birr respectively. Women respondents earning less than 100 birr were found to be about 15.7 % and the rest 11.7% of them earn income more than 100 birr.

Table (19) Income from other Non-farm activity

Income category	Number	Percent
< or = 100	16	15.7
101-200	4	3.9
201-300	3	2.9
>or=301	5	4.9
Total	28	27.4.

Source: Own field data April 2011

#### 4.4.6 Agricultural Input Use

Commercial inputs are widely used by women respondents in the study area. The major inputs applied by the respondents were commercial fertilizers, improved seeds and chemicals. From the table depicted below 20.7 %, 14.9 % and 64.4 % of sample respondents were used fertilizer, improved seeds and both respectively. Besides most women respondents apply livestock manure in their land.

Table (20) Number and Percentage of Respondents applying Farm Inputs

Type of input used	Number	Percent
Fertilizer	21	20.7
Improved seeds	15	14.9
Both	65	64.4
Total	101	100.0

Source: Own field data April 2011

Respondents were also asked from where does they did get these agricultural input and almost all respondents replied that it was available from their own cooperative society through the woreda cooperative promotion office, while few of them replied that from the retailers. Similarly respondents were also asked if the cooperatives fail to provide these inputs what should they do then almost all respondents were replied that they will continue their agricultural production by purchasing input from other sources.

The average amount of fertilizer and improved seeds used by women respondents was 1.5 quintals and 3.0 quintal respectively.

#### 4.4.7 Extent of Contact with DA's and Cooperative Officials

Contact of women with government officials of various disciplines such as cooperative promoters, agriculturalists, health workers, educational institutions etc. play an important role in improving them and making them difference among beneficiaries. Therefore,

respondents were asked to measure their extent of contact with the development agents and cooperative officials based on their own perception.

Table (21) Extent of contact with DA's And cooperative officials

Level	Before Participating		After Participating	
	Frequency	Percent	Frequency	Percent
High	0	0	44	43.6
Medium	6	5.9	22	21.8
Low	15	14.9	35	34.6
No contact	80	79.2	-	-
Total	101	100.0	101	100.0

Source: Own field data April 2011

As far as contact with DA's and cooperative officials concerned the above table reveals that before joining the cooperative society 80 or 79.2% of women member respondents had no any contact while 0, 6 and 14 members of women respondents had high, medium and low level of interaction with the concerned bodies respectively. In contrast, currently 44 or 43.6 % of members of women respondents have high level of contact, 22 or 21.8% of them have medium level of contact and the remaining 35 or 34.6% of women members were categorized under low level.

The descriptive result of the above table depicts the before and after joining contact of women respondents with DA's and cooperative officials, thus one could observe from the result that 43.6 % of women respondents have contact after joining the cooperative than 79,2 % of had no contact before joining the cooperatives. Most respondents stated that contact with DA's and cooperative officials had helped them to get advice for agricultural productions and extension services.

## **4.5 Cooperative Education and Training**

### **4.5.1 Knowledge of Respondents about Cooperatives**

Knowledge of cooperatives for members in general and women members in particular is essential for cooperative activity. The more know-how members have about the cooperative society the better understanding and participation they have for cooperatives (Daneil 2006) The item “Do you have knowledge on cooperative principle? “ Intends to measure how many of the sample of respondents had basic knowledge on the principles of cooperatives. Most respondents of the study area opted to have knowledge on cooperative principle.

Accordingly, as the table depicts below only 18 women respondents which account 17.6% were know the principle and values of cooperative, whereas the majority 83 women respondents which account 82.4 % of them did not know the basic principle and values of cooperative. With respect to the rights and obligation for dismissal and punishment in the cooperative society, 31 women respondents which account 30.7 % of them were know their rights and obligations, whereas, 70 women respondents which account 69.3 % of them did not know their rights and obligations. Concerning the rights and duties of the cooperative society out of the total 101 respondents 24 of them which account 23.8 % of them know the rights and duties of the cooperatives, while 77 women respondents which account 76.2 % of them did not know the rights and duties of the cooperatives. This imply that cooperatives should work much on creating a sense of awareness for women about the principles, values, rights and the general benefit of cooperative.

Table (22) Awareness factor of women about the cooperative society

1	Do you know about cooperative values and principles?	
	A. Yes	B. No
	Number 18	83
	Percent 17.8	82.2
2	Do you know the by-laws, rules and regulation for dismissal and punishment?	
	A. Yes	B. No
	Number 31	70
	Percent 30.7	69.3
3	Do you know the rights and duties of members?	
	A. Yes	B. No
	Number 24	77
	Percent 23.8	76.2

Source: Own field data April 2011

From the descriptive result of table (25) of this study one could observe that most of the respondents did not know the cooperative values and principle, by-laws, rules and regulations and rights and duties. These results account only 17.8 %, 30.7% and 23.8 % respectively.

#### 4.5.2 Access to Training

The quality of cooperative boards, different committees and members as well can be enhanced through the provision of cooperative training. In any country, there is a direct relationship between the success of cooperative and the level of education especially adult education (ICA 1963). The more training women have about cooperatives such as cooperative values and principle, rules and regulation, rights and obligations, and on cooperative affairs in general the more knowledge they will have and the more their participation. Training and skill upgrading is one element of women participation. As indicated in the table (26) below only 25 or 24.8 % of respondents had attaining training whereas the remaining 76 (75.2) % of respondents did not receive any training from the wereda cooperative promotion office.

Table (23) Frequency Distribution of Respondents by Training

1	Were you trained in cooperative affairs?			Total
	A. Trained	B. Not trained		
	Number	25	76	101
	Percent	24.8	75.2	100.0

Source: Own field data April 2011

Access to training has a significant impact on cooperative members in general and women respondents in particular. As the descriptive result of table (26) above shows only 24.8 % of women respondents were trained. The rest 75.2 % of them didn't have access for training. From the previous discussion of educational level (table 7) of this study it was indicated that 98.1 % of the respondents are either at the primary level or below. This implies that there was a need to promote their level of understanding about the principle, values, ethics, and the need of member's commitment to cooperative, the benefit of cooperative and general cooperative affairs through delivery of training.

Analysis of the FGD's results indicated that women respondents who were received some sort of training on cooperative affairs states that the training was one of the inputs to actively involved in cooperative and better understand their level of participation.. Respondents were also asked to what extent the training given by the cooperative promotion bureau was useful, they respond that it was useful because the training helped them to know the role of women in the economic, social and political affairs, women participation promotes the economic growth of the country, self- reliance in income generating activity and decision maker in the household chores activity. Almost all respondents who receive training in one way or another admitted that the training program helped them to increase the awareness level of different issues. However, two of the women respondents said that the training given by cooperative promotion bureau which might be not be adequate at times.

### 4.5.3 Duration of Stay in Cooperatives

Voluntary and open membership is one of the principles of cooperatives (ICA 1995). This principle will be violated when the cooperative serve the government on behalf of the cooperative. Then, the cooperative become an arm of the state. Members of the cooperative willingly enter or leave into the cooperative. Those who want to be the member of the cooperative societies are not forced to enter a cooperative. In a cooperative form of business organization the longer the members stay in cooperative the better benefit they earn from the cooperative.

Table (24) Duration of Stay in Cooperatives

Duration of stay In cooperatives	Frequency	Percent
<1	2	2.0
1-3	16	15.8
4-6	44	43.5
>7	39	38.6
Total	101	100.0

Source: Own field data April 2011

Long term membership enables women to harness benefits of various training programs compared to women who were joined recently. Concerning duration of stay in cooperatives 2 women respondents which account 2% of them were members in cooperatives for less than one year, 16 women respondents which account 15.8% of them were in cooperatives for about one to three years, 44 women respondents which account 43.6% of them were in cooperatives for about four to six years. The remaining 39 women respondents which account 38.6% of them were in cooperative for more than seven years. Focus Group Discussions (FGD) was conducted among the selected cooperative members and the results indicate that respondents who had stayed in cooperative for longer period of time were benefitting from cooperative.

#### 4.5.4 Distance of Women Members from the Cooperative Society

The distance of the cooperative society from the women residence has an important factor that determines their participation. As the women located nearby the cooperative society she will always participate in the day to day activities of the society. If she is far away she will rarely participate. The proximity of the cooperative from the respondent's house reduces the cost of time and labor that the women spent.

Table (25) Distance of the Cooperative Society from Women Residence

Distance in Kilometer	Number	Percent
0.5-1.5	10	9.9
2.0-3.0	16	15.5
3.5-4.5	25	24.8
5.0-6.0	35	34.6
6.5-7.5	15	14.7
Total	101	100.0

Source: Own field survey April 2011

The average distance of women members from the cooperative society was 4.13 km. From the above depicted table one could observe that 74.1 % of respondents come to the cooperative society from more than 3.5 kilometers.

Cooperative factors that affect the level of women's participation in cooperatives were identified as knowledge about cooperatives, access for training, duration of stay in cooperatives, status (position) of women and distance from women home residence. These factors affect women members differently, therefore, cooperative societies of the woreda has to design different mechanisms to solve these problems accordingly.

## **4.6 Status of Women in the Management and Control of the Cooperatives**

From sociological point of view status refers to the position of individuals in an organization. In a traditional society people were categorized into different hierarchical position from the very lower position to the highest, for example the cast system in India and the class system in Ethiopia (Henry 1986). In a cooperative form of business organization members, boards, control committees, credit committees do have their own position in order to perform the different duties and responsibilities. There are many types of committee in the cooperatives. These include management committee, credit committee, control committee, and other committees. The management committee and the credit committee are relatively the most active committees as compared to others.

### **4.6.1 Participation of Women in Management Board**

According to Rahammeto (1991) in rural Ethiopia the authority is under the control of men. They have hegemonic power in all societal affairs. According to him both in kebele administration and cooperative management the involvement of women is insignificant and non existence. In the sampled cooperative society's similar situation were observed. Proclamation No. 147/1998 of the Negarit Gazeta of Ethiopia puts the various duties and responsibilities of the cooperative members, boards, different committees. Accordingly, the boards of director of the cooperative societies are elected by the members (General Assembly), although Hassasa Multipurpose Primary Cooperative Society (HMPPCS) has its own board which was dominated by male, none women members were part of the management and control body. This shows us that the cooperative society is male biased. In the five sampled study area there are 7 management board, 3 control committee and 3 credit committees. Whereas in the lower level activity women are very dominant in such activities as milling, casher, store keeping

Table (26) Women respondents in the Management and Control of Cooperative

S .N o	Attrib utes	Sample Cooperative Societies														
		<i>Abdii Boruu Buchoo</i>			<i>Walta'ii Daabara</i>			<i>Walta'ii qeeransa</i>			<i>Ciisaa Hantto</i>			<i>Urjii waqentera</i>		
		M	F		M	F		M	F		M	F		M	F	
1	Board of directo rs	7	0	No	7	0	No	7	0	No	7	0	No	7	0	No
		100	0	%	100	0	%	100	0	%	100	0	%	100	0	%
		Total		7	Total		7	Total		7	Total		7	Total		7
2	Contro l Comm ittee	3	0	No	3	0	No	3	0	No	3	0	No	3	0	No
		100	0	%	100	0	%	100	0	%	100	0	%	100	0	%
		Total		3	Total		3	Total		3	Total		3	Total		3
3	Credit Comm ittee	3	0	No	3	0	No	3	0	No	3	0	No	2	1	No
		100	0	%	100	0	%	100	0	%	100	0	%	66.7	33.3	%
		Total		3	Total		3	Total		3	Total		3	Total		3
4	Lower Activit	6	5	No	7	8	No	6	6	No	5	7	No	4	3	No

	ies*	54.5	45.5	%	46.7	53.3	%	50	50	%	41.7	58.3	%	57.1	42.9	%
		Total		11	Total		15	Total		12	Total		12	Total		7

Source; Sampled MPPCs April 2011

\*milling, cashier, store keeping

The management board consists of 7 boards of directors, but the above table indicates that the involvement and participation of women in all societies were nil. In all sampled cooperative societies no women (0%) were part of the management board members and all (100%) of them were male members. This implies that in the management board the majority member were male in comparison with women; hence decision of the cooperative society was undertaken by the male member domination, whereas women lack equal opportunity in decision making.

#### **4.6.2 Participation of Women in Control Committee**

According to Proclamation number 147/1998 of Ethiopia the duties and responsibilities of the different committees including members of the cooperative society are clearly stated. The control committee follows the roles and works of the management committee, control the proper utility of cooperative funds and properly examines the various performance of the cooperative society.

With respect to women participation in the control committee, the above table clearly shows us that out of the 3 control committee elected by the general assembly none women members part of the control committee.

#### **4.6.3 Participation of Women in Credit Committee**

The outcome of the result on table (27) indicates only one woman was part of the credit committee in *Urji* cooperative society. The majority of credit committee was occupied by male members compared with female members. This implies that the credit committee of the society was ruled and governed by the male members, the participation of women

as member of credit committee is insignificant. This research results is conform to Dessalew (2009) the Role of Cooperatives in Gender Equality, Ambo University College.

#### **4.6.4 Participation of Women in the Lower Level Activities**

Concerning women involvement in the lower activities the above depicted data reveals that quite different as compared from the other level of cooperative activities. In all sampled cooperatives there were significant increases in women involvement in the lower level of activities. From the ongoing discussion it was indicated that women who were members of the cooperative society were not privileged to actively participate in management board and control of the cooperatives. These were attributed to the limited number of membership, less number of proportion in the general assembly meetings and the attitude of male towards women. They were only confined to the lower level of activities and denied of their higher position.

Analyses result from the FGDs of elected cooperative members, firstly indicates that their low involvement and participation in management and other committee was that the low educational level, this has been clearly indicated that, out of 101 women cooperative members in the depicted table (7) of this study of educational level 81 women members are illiterate. According to Bikila (2003) as being elected as a management board or a committee requires educational background, and most women as a result of their illiteracy will be left out. Secondly, it has been also stated that the less proportion in the general assembly meetings was another factor. Taking part in the management and leadership position requires election of the individual by the general assembly. The less representation of women in the general assembly significantly reduces their chance of being elected for the board, the management and other committee as well. As the table (11) of this study woman's attendance in the general assembly showed that most women did not attend the meeting (i.e. 60 women or 59.5%), hence, they hardly get position in the management and control of the cooperative. The less educational level of the women with their less presentation in the general assembly will deny them the chance of being elected. Among the group members two of the respondents said that the less proportion

of women members in the general assembly was that due to their domestic workload in the household. The last but not least was, attitude of men towards women, the existing attitudinal problem of men towards women dictates them to believe women only as subordinate rather than leaders. Studies carried out by Yegremew Adal (2001) and Haile (2009) clearly indicate that the cultural and religious problems existing in the society could contribute the less participation of women in the cooperative society.

From the descriptive result of the above table one could observe that women's participation in the management board, control committee and other affairs of the cooperatives was very low but when we look women in the lower level activity such as in milling, cashier and store keeping is very high. Women in the credit committee was  $1/3^{\text{rd}}$  or 33.3 % of the seat whereas: in the management board and control committee was nil (0%). Therefore, status of women in the cooperative has a negative relation with women participation in cooperative.

#### **4.7 Factors Affecting Women's Participation in Cooperatives**

This discussion part enables us to answer the third objective on the research question: the major factors that affect women's participation in cooperatives. In a broader sense, women's participation in cooperative societies is a function of socio-cultural and economic factors. In a cooperative form of business organizations women were hindered by multifaceted problems these intern adversely affects their level of participation in cooperative affairs. Among the major factors that affect women's participation in cooperatives include.

- Attitude of people towards women
- Social participation
- Lack of awareness about cooperatives
- Lack of information
- Workload in the household
- Lack of capital
- Low level of education
- Culture

Table (27) Factors that Hinders Women’s Participation in Cooperatives

S. No	Attributes	Most important	Important	Not as such important	Rank
1	Workload in the household	86	10	5	1
2	Social participation	82	10	9	2
3	Lack of education	75	15	11	3
3	Lack of awareness about cooperatives	72	20	9	4
4	Lack of information	70	23	8	5
5	Culture	69	15	17	6
6	Attitude of people towards women	65	21	20	7
7	Lack of capital	60	30	11	8

Source: Own field data April 2011

Literature review of International Cooperative Alliance (ICA) of 2002 for this study has been conducted and some socio-economic and cultural factors were identified as the constraints for women’s participation in cooperatives. From the descriptive result of the depicted table above one could observe that workload in the household, social participation, lack of education, lack of awareness about cooperatives, lack of information, culture, attitude of people towards women, and lack of capital are ranked in the order from 1<sup>st</sup> to 8<sup>th</sup> major factors affecting women’s participation in cooperatives. However, Focus Group Discussions (FGD) among the selected cooperative members and personal observation in the study areas clearly shows that social participation in different institutions such as *Iddir*, *Equib*, and religious occasions in Muslims and *Yetsewa Mehibr or Senbete* are the major problem affecting women participation in cooperatives. This is because most of the interviews were conducted in these occasions.

For the underlining problems affecting women's participation in cooperatives as most respondents replied the remedy should be in the hands of the cooperatives, the community and the government. However, the Focus Group Discussion (FGD) conducted among the woreda administrators and the women's affairs offices indicated that in addition to these other bodies should also included. Some of these are attitudinal and behavioral change of the society, development agents, health workers, as well as the Non-Governmental Organizations.

## **4.8 Benefits of cooperative Societies to Women**

### **4.8.1 Social Benefit of Cooperative to Women**

#### **Community Service Activity**

With respect to the social benefit of cooperative women were asked to respond their answers freely, In a local community development activity there are lots of programs that will be carried out; some of these are the construction of roads, health centers, schooling, water wells etc, the work of these activities might needs community mobilization in contributing money, capital and labor resources. Besides, it needs the cooperation of government, private organization and the non-governmental organization. In some cases with a kebele people mobilization of labor it is possible to construct 10-15 km road buildings (Hoque 2008). In the work of community building program the role of cooperatives is also important. Concern for the community is one of the principles of cooperative (ICA 1995). The principle clearly stated that cooperatives should work for the sustainable development of the community.

Out of the five sampled cooperative societies two of them namely Dabbera and Waqenterra were the most important models for other cooperatives, This means that with the expense of the cooperative budget they build water walls in the center of the community so that their members and the community could benefit. A 45 year old women member said:

*“Before the cooperative built the water wall we and our girls could go some 5-9 km distance to fetch water; this makes the work of domestic activity very tedious besides it increases our too much work load in the hose hold. But now we are ok, thanks to our cooperative leaders that they make it very easy in our community center”.*

In agricultural undertakings *Debbo* is one of the traditional cooperative practices common in most rural communities of Ethiopia. In these sampled cooperative societies this practice was quite common; hence the cooperatives use this agricultural undertaking during the process of harvesting, weeding so that they might help the widowed and old aged women members.

## 4.8.2 Economic Benefit of Cooperatives

### Improvement in Quality of Life

Improvement in relation to living situation could be used as an indicator of cooperatives role in this study. Respondents may have their own evaluation of change in relation to living standards after their involvement and participation in cooperatives. To find out their situation a question with five scale choices was included in the survey for respondents whose means has increased decreased or highly increased or reduced due to their participation in cooperatives .

Table (28) Improvement in Quality of Life

Variables	Conformation				
	Not at all	Only Slightly	Some What	Highly	Very Highly
Food intake	12 11.8%	15 14.9%	42 41.6%	15 14.9%	17 16.8%
School fees	39 38.6%	12 11.9%	24 23.8%	12 11.9%	14 13.8%
Health care	19 18.8%	43 42.	26 25.7%	6 5.9%	7 6.9%
Housing	11 10.9%	28 27.7%	39 38.6%	13 12.9%	10 9.9%

Clothing	-	15	49	21	16
		14.9%	48.5%	20.8%	15.8%

Source: Own field data April 2011

As could be shown in the above table (28) the majority of respondents reported that there was somewhat 42 or 41.6 %, highly 15 or 14.9 % and very high 17 or 16.8 % improvement in relation to food intake. Similarly, most of the respondents reported that there was a positive change in relation to housing and clothing. On the other hand, the survey indicated that even though there was somehow an increment in income after joining cooperative the change in relation to health care was not change at all and only 19 or 18.8 % of women respondents. The data shows that 26 or 25.7 % of women respondents shows a somewhat improvement and 43 or 42.6 % has slightly changed. In general, the findings of the descriptive result revealed that there was a somehow an improvement in the quality of life for the majority of respondents as the result of their involvement and participation in cooperative.

The issue was discussed further with FGD of selected cooperative members in the cooperative society. The majority of the group assert that the cooperative societies somewhat change the women's conditions. This was true because the discussion groups were respond that we were growing wheat and barley in agricultural production then the cooperative provide us inputs through credit such as improved seeds, fertilizers with a reasonable price compare to the market. In addition to this we were frequently contact extension agent for advice on agricultural matters. The total effect of the cooperative society was that it helped to generate income, winch they used to buy fixed and consumable item for their family.

The data found from FGD indicates that before participation in cooperative members were found in a low level of living standard. To express this situation, a 38 year old woman said:

*“I was living in a miserable life before I joined the cooperative society, I was dependent and I had nothing to do and eat to satisfy my family’s needs. But now I have taken credit (e.g. fertilizer, improved seeds) from the cooperative to plough the land and grow crops particularly wheat and barley and sell it to the market to earn my living. As a result currently there is a positive trend in my living condition in fulfilling my family’s basic needs”*

#### **Source of Credit**

Formal and informal institutions are the two main sources of credit in the study woreda. The bulk of the population of Ethiopia fall in the low to medium income bracket which acquire money from the informal sector. The formal sector is urban savings and credit. While the informal source includes friends and relatives, money lenders who were used to cover family consumption requirement such as food purchase, medical expenses and sometimes to pay taxes. Interest charged from friends and relatives is nil in most cases. However, local money lenders who charge high interest rate were common in the study area. According to some respondents these moneylenders if women farmers were unable to pay their debt, they wait until the harvest time of production and they took all the products produced including the charged interest. This make them impoverish the peasants including their family, hence the importance of cooperatives to alleviate these problems was unquestionable. There were also formal micro-finance institutions that provide credit for the women respondents. Whatever credit women took from the above sources they were unable to pay the debt. The cooperative societies also provide credit for the women i.e. they distribute fertilizer, improved seeds, chemicals in the form of credit for women members. In the table depicted below the study shows the source of credit before and after participating in cooperative societies.

Table (29) Distribution of Respondents by Source of Credit

S. No	Source of credit	Before participating in cooperative		After participating in cooperative	
		Number	Percent	Number	Percent
1	Microfinance enterprises	7	6.9	7	6.9
2	Informal money lenders	70	69.4	10	9.9
3	Loan from banks	4	3.9	---	---
4	Friends and relatives	20	19.8	30	29.7
5	Cooperatives	---	---	54	53.5
6	No credit source	---	---	---	---
	Total	101	100	101	100

Source: Own field data April 2011

With respect to source of credit, the above table shows that before joining the cooperative 70 women respondents which account 69.4 % of them were using the so-called informal money lenders as the source of credit while 7 or 6.9% and 4 or 3.9 % of respondents were dependent on microfinance enterprises and loan from banks respectively. Friends and relatives constituted the credit source of 20 or 19.8% of the respondent whereas none of the respondents could claim we don't have credit source. This implies that all the respondents could get credit facilities in one way or another from the above credit sources. It was also indicated that the majority of respondents were getting credit sources from the informal money lenders before participating in cooperatives.

However, after joining in cooperative respondents credit source from the informal money lenders sharply declined, this imply that cooperatives could play a significant role in providing credit sources(in the form of inputs i.e. fertilizers, improved seeds and chemicals to women members. As the table clearly indicate loans from the informal money lenders decreased more than half (i.e. from 64.9% to 9, 9%) and respondents were turned to the cooperative in order to get credit. Friends and relative loan shows a slight increase this was because respondents stated that avoidance of interest rates from the cooperatives, whereas loan from the bank is nil this was because respondents said that loan from the bank requires land or house witness or guarantee and all the respondents were refused to do so.

The descriptive result of table (29) above shows that women who have joined the cooperative have increased credit availability by 53.3 % than before joining the cooperatives. This shows us that credit availability enables women to have agricultural inputs from the cooperatives.

## **CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS**

### **5.1. Summary and Conclusions**

The study is conducted in *Gedeb Hassasa* Woreda of Farmer's multipurpose cooperative society in Arsi zone of Oromia region. It focuses on the assessment of women's participation in cooperatives. Primary data's were gathered by individual interview of women and Focus Group Discussions (FGD) conducted with selected cooperative members of both sexes.

*Gedeb Hassasa* woreda of Arsi zone is purposefully selected because of a couple of reasons on the one hand the woreda was well known in wheat and barley production and on the other hand it was the assignment of the research program of ATVET. From the total 25 multipurpose cooperative societies 5 cooperatives were purposefully selected due to good agricultural activities in the selected cooperative societies and better women participation in these cooperatives. Since the number of women members in each cooperative society is less in proportion to the number of males all women respondents (Census method) was employed totaling of 101 women respondents as a sample. Data was collected and analyzed based on the stated objectives: Firstly, to identify the level of women participation in cooperative such as (in membership meetings, decision making, management board and committees and other institutions), Secondly, to analyze the major factors that affect women participation in cooperatives, and thirdly to describe the benefit of cooperatives to women.

As per the survey result shows, large numbers of women respondents were not participating in cooperative affairs such as in management committee, the general assembly and cooperative decision making. This shows that participation of women in cooperatives is still very low. Whereas, the participation of women in social institutions such as *Iddir*, *Equib*, *religious calibrations in Muslims*, *ytsewa Mehaber* or *Senbete* is very high.

In this study four areas of factors or reasons for membership in cooperatives were analyzed. Women's interest and choice influence of the neighbors, encouragement from the cooperative societies and the woreda cooperative promotion office. However, women's own interest and choice was outweighing the rest.

The findings of the descriptive result shows that work load in the household was the major factor that affect women's participation in cooperatives, while lack of capital was the least. However, Focus Group Discussion and researcher's personal observation during the survey reveals that social participation in different institutions was the major problem affecting women participation in cooperatives.

The outcome of the descriptive results shows that the majority of women respondents did not know the by-laws, rights, duties and obligations, and cooperative values and principles. With respect to access to training only 24.5 % of women respondents were trained.

The descriptive result also reveals the economic and social benefit of cooperatives to women. From the results one can observe that there has been a **somewhat** improvement in qualities of life such as in food intake, school fees, health care, housing and clothing. In similar ways, the final finding of the study also shows that the source of credit after joining the cooperative society has been increasing compared to before participating in cooperative.

## 5.2 Recommendations

On the bases of the main findings discussed above some possible recommendations could be forwarded with the purpose of improving and sustaining the level of women's participation in *Gedeb Hassasa* multipurpose cooperative society. The findings in this study have revealed out that women in HMPPC's have very much limited roles in membership, control and management of the cooperative societies. This was due to the various problems they face as part of the society and as the result of discrimination which is the problem of most developed and developing countries. Since the findings revealed the importance of cooperatives to women's participation, cooperative societies should strengthen and expand their support to resource poor women.

Some concrete steps needs to be undertaken by the major intervention agencies namely women's affairs office, cooperative promotion offices and more importantly by cooperatives aiming at stimulating the practice of women's involvement and participation in cooperatives. Intervention should be in the areas of women participation in management board, decision making, gender equality and awareness creation in the socio-cultural attitude of the people towards women.

- **Ease of work Load in the Domestic Household:** As the major problem faced by women in this finding the multiple burdens of responsibilities in the domestic household, cooperatives should consider to design and implementing training, family discussion, community conversation programs that bring attitudinal changes in men so that they could share their household issues that needs more awareness and behavioral changes.
- **Cooperative Promotional Activities:** As the descriptive result depicts women's interest and choice and the influence of the neighbors towards membership in cooperative are very high as compare to cooperatives activity and the work of woreda cooperative promotion office. This shows us that both the cooperative societies and the woreda cooperative

promotion offices has to do a lot in prompting and stimulating the benefit of cooperatives to the communities in general and women members in particular. Membership of women in the cooperative should be consolidated by appropriately and intensively educating them both formally and informally so that their power to influence and to come to position (leadership) of the cooperative can be increased. Intensive capacity building activities needed to be taken to change and improve active women participation in rural development in general and cooperative societies in particular

- **Changing the Attitude of Women towards their Cooperatives:** Changing the attitude of women towards their cooperatives is a crucial factor in improving their participation in cooperatives. Most women need the cooperatives in the immediate economic advantages i.e. getting fertilizers in credit. They don't pay attention to the sum total of the different benefit they could get in the long-run if they were actively participating and strengthen their cooperatives. Similarly occasionally celebrated social ceremonies and informal institutions (*Iddir, Equib Yestewa mahaber or Senbete*) took more time and date than their participation in cooperatives. Therefore, cooperative societies and the woreda cooperative promotion offices should consolidate their strength in order to create awareness about the benefit of cooperatives and their involvement and participation.
- **Amending Cooperative By-laws and Polices:** Cooperatives can review their polices, by laws and plans periodically to ensure that they are gender sensitive in the areas of cooperative relation in management board, control committees, credit committees, cooperative education, cooperative training and community services. As the study result shows women who have access to credit increasingly participate after joining cooperatives

than before. This is because credit removes the financial constraints of women. Therefore, cooperatives should strengthen credit facilities to women in order to insure women's participation. In addition to this, the cooperative societies should establish the savings and credit cooperatives so that members could save and get credit not only in kind but also in money. Teaching them the culture of savings

- **Education and Training:** The result of the study shows that women's education and training was very low, this imply that educated women are more likely to involve and participate in cooperative than illiterate. Education is an effective instrument in increasing women's participation in cooperative. Therefore, education and training should focus on cooperative values and principles, by-laws, rights and obligation, rules and regulations; moreover, the importance of adopting educational methods should maintain and strengthen solidarity among women and the training should be related to activities which are performed by women on the basses of what they are, what they know and the objective of their newly acquired knowledge.
- **Improvement in the Quality of Life:** The study result shows that there has been a **somewhat** improvement in the quality of life but this result is not satisfactory for women cooperative relationship. Therefore, emphasis should be laid on the improvement of basic needs (i.e. the need for food, health, clothing, shelter and schooling), improved seeds, tools and other implements for the agricultural production which needs to improve the standard of living of the family. These would also lightens women's workload and enable them to spend more time on education, training and cooperative activities

- **Gender Issues in Cooperatives:** The most important gender issues in cooperatives is women's low participation and under representation in cooperative affairs such as in management board, decision making power and other committees as well as in the socio-economic and political activities. For cooperatives to function in democratic, member driven organization women must have equal access to society's resources. If they are not represented or under-represented in areas of involvement and participation their needs and interest could not be adequately addressed. Therefore, a woman related policies and strategies laid by the ministry of women's affairs concerning gender equality and mainstreaming has to be implemented down to the woreda and kebele levels. In this regard, cooperative societies and women affairs offices at the woreda and kebele levels should play a significant role for implementation.
- **Active Initiation of all Concerned Bodies:** Through the joint collaboration of the society, government and non-government organization to change the situation of women in the rural areas. The government for appropriate legislation and the non-governmental organization in order to enhance the financial and other logistic problems of the cooperative promotion offices and the woreda. It is repeatedly pointed out that development strategy of the time needs the active participation of women in all spheres of activity in general and cooperatives in particular. The active initiations by all concerned bodies solve the socio-economic problem of the society from its roots.
- **Focus Group Discussions (FGD)** of similar type should be conducted through DA' s, cooperative organizers and promoters frequently among the cooperative societies in order to ameliorate the socio-cultural and religious problems which were deeply rooted in the community.

### **5.3 Direction/ Implication for further research**

The study has limitations in addressing women's participation in the whole woreda of the multipurpose cooperative societies, therefore it is advisable to do a large scale and an in depth studies to identify the level of women's participation in cooperatives and the major factors that affect women's participation in cooperatives.

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## APPENDICES

### Appendix I

### Focus Group Discussions (FGD)

- What are the reasons you prevent from not participating in cooperative affairs?
- Do you think that your social participation in informal traditional institution will affect your participation in cooperatives?
- Do you engaged in marketing of non-agricultural activity?
- Were you able to raise income from agricultural production?
- What is the importance of cooperative training?
- Were you participated in cooperative affairs such as in management, different committees?
- What suggestion do you give for better women participation in cooperatives?
- What kind of social and economic benefit could you get from cooperative participation?

### Appendix II Conversion Factor of Tropical Livestock Unit

Livestock Type	TLU ( Tropical Livestock Unit)	Livestock Type	TLU (Tropical Livestock Unit)
Farm oxen	1	Donkey	.35
Caws	1	Horse	1.10
Sheep	.13	Chickens	.013
Goat	.13	Sheep/Goat young	.06
Calf	.20	Donkey young	.35

Appendix III Interview schedule on Women's participation in cooperative: The case of  
Hassasa worda multipurpose cooperative society Arsi zone, ETHIOPIA

**Mekelle University**  
**Faculty of business and Economics**  
**Department of cooperative studies**

This interview schedule is prepared to collect data from a cooperative society for the purpose of study on 'Women participation in cooperative in Hassasa farmer's multipurpose Primary Cooperative Society in Arsi zone of Ethiopia.

Date of interview \_\_\_\_\_

Name of the interviewer \_\_\_\_\_

**I GENERAL INFORMATION**

- Make brief interview about the purpose of the interview to the respondents.
- Please ask the questions clearly and nattily until the respondent understand.
- Fill up the interview schedule according to the respondents replay.
- Please avoid any technical terms while discussing with .

1.1 Name of the district \_\_\_\_\_

1.2 Name of the Cooperative Society

1.3 Distance of the cooperative society from the district

**DEMOGAPIC FACTORS**

**II. DEMOGRAPHIC CHARACTERISTICS OF THE RESPONDENTS**

2.1 Age of the respondent \_\_\_\_\_ years.

2.2 Marital Status of the respondent.

A. Married            B. Single            C. divorced            D. widowed

2.3 Family size of the respondent.

A. 1-4            B. 5-6            C. 9-12            D. > or =13

2.4 Educational level of the respondent.

A. Illiterate B. Read and writes C. Primary school D. Secondary School

2.5 Religion

A. Orthodox B. Muslim C. protestant D. Catholics

**II. MEMBERSHIP AND PARTICIPATION IN COOPERATIVE.**

2.1. Do you know anything about cooperatives? A. yes B. no

2.2. If your answer is yes, how did you come to know it?

A. Own interest and choice D. Due to the influence of my neighbors'

B. Encouragement from cooperative society E. Due to the cooperative promotion office

C. With the help of the district administrators

2.3. Are you a member of Hassasa Farmer's Multipurpose Primary Cooperative Society?

A. Yes B. No

2.4. What are the criteria to be the member of the cooperative society?

A. Being a farmer B. Having money C. Agricultural land D. Other specify

2.5. In the following table list of participation variables were shown answer the questions

Accordingly

No	Description	Always participating	Sometimes participating	never participate
1	Member's annual general Meetings			
2	Decision making			
3	Amending the by-laws of the cooperative.			
4	Approving audit report			

5	Approving annual plan and Budget			

6	Determining share values			
7	Sharing responsibilities			
8	Specify if there are others			

**Institutional Factors**

2.8 Do you participate in social institutions such as *Iddir*, *Iqub*, religious institution, peasant association etc?                    A. Yes                    B. No

2.9 How often were you participate in these social institutions?

A, Very low            B. Low            C. Medium            D. High            E. Very high

**III. ASSET OWNERSHIP**

3.1. Do you have agricultural farm?

A. Yes                    B. No

3.2 What is your main occupation?

A. Farming    B. Non-farm activity    C. Child care and domestic work    D. Daily laborer

3.3 How many hectors of land used in 2002 EC production year? ----- hectares

3.4. Do you own livestock?                    A. Yes                    B. No

3.5 How many livestock do you own?

S. No	Type of livestock	Number	Percent

1	Farm oxen		
2	Cow		
3	Sheep		
4	Goat		
5	Donkey		
6	Calf		
7	Horse		
8	Chickens		
9	Others specify		

**VI. SOCIO-ECONOMIC CHARACTERISTICS OF THE RESPONDENTS**

4.1 What kind of crops do you produce in 2002 EC production year?

A. Wheat      B. Barley      C. Both      D. Vegetables      E. Specify if other

<i>S.NO</i>	<i>Type of crops</i>	<i>Number</i>	<i>Percent</i>
1	<i>Wheat and barely</i>		
2	<i>Wheat</i>		
3	<i>Wheat and maize</i>		
5	<i>Wheat and Beans</i>		

4.2 What are your major income earnings from crop production?

S. No	Income obtained	Number	Percent
1	< or = 300		
2	301-400		
3	401-500		
4	501-600		

5	>or=601		
	Total		

4.3. What is your major source of off-farm activity?

S No	Type of activity	Number	Percent
1	Handicraft		
2	Homemade drinks		
3	Firewood selling		
4	Only agriculture		
5	Daily laborer		

4.4 Do you engage in selling of local drinks and fire wood?

A. Yes

B. No

4.5 If yes, for the above question, on what specific activities are you engaged and what income do you obtained?

Income obtained	Number	Percent
< or =100		
100-200		
201-300		
>=or 301		
Total		

4.6 At what time do you undertake these activities?

A. All the time

B. After or Before farming

C. Off-season

D. Others

(specify)

4.7 Why did you get involved in these activities?

A. to supplement farming

B. to take as leisure activity

C. Sole agent of livelihood

D. Others (specify)

**V. AGRICULTURAL INPUT USE**

- 5.1 Did you use farm inputs?                      A. Yes                      B. No
- 5.2 If yes, what type of farm inputs did you used?  
A. Fertilizers    B. Improved Seeds (wheat, barley and maize.    C. Both            D. Pesticides  
E. Manure
- 5.3 If your answer to Q8. 1 Is yes, from where did you get farm inputs?  
5.3.1. Fertilizer  
A. From own cooperative.    B. Ardaita seed enterprise    C. Hasasa Cooperative Union  
D. Retailers                      E. Others Specify.
- 5.3.2 Improved Seeds.  
A. Ardaita seed enterprise            B. From own cooperative            C. Hasasa Cooperative Union  
B. Retailers                      E. Others Specify.
- 5.4 Had it not been getting farm inputs from cooperative, what were you going to do?  
A. Continue using inputs by purchasing from other sources.                      B. Stop using inputs  
C. Purchasing from other sources, but minimizing the amount used.            D. Other Specify.
- 5.5 What was the possible reason for buying input from the cooperative?  
A. provide it on credit            B. Relatively lower in price.  
C. No other sources provide in sufficient amount.                      D. Other specify
- 5-6. How often were you contact DA's and cooperative officials?  
A. very low            B. Low            C. Medium            D. High            E. Very high

**COOPERATIVE FACIORS**

**VI. COOPERATIVE EDUCATION AND TRAINING**

- 6.1 Did you ever get cooperative training?                      A. Yes                      B. No
- 6.2 If yes to Q 6.1 which institution gives you that education and training?  
A. The district cooperative promoters or organizers            B. The cooperative union  
C. Women's cooperative promotion                      D. Regional cooperative promotion  
E. Others specify

6.3. If your answer is yes, on what points did you get education and training given?

A. The benefit of the cooperative                      B. the need of women's participation in cooperatives.

C. The principle of cooperative.                      D. Specify others

6.4. *Is the training is useful to improve your level of understanding about the cooperative?*

A. *Yes*                      B. *No*

6.5 *If your answer for question no. 6.4 is yes. In what way it improves your understanding?*

A. *It enables me to know the by-laws, principle of cooperatives.*

B. *It enables me to know the importance of women's participation for economic development*

C. *It enables me how to save money and self-dependence.*

D. *It improves decision making and empowerment of women.*

E. *Others specify.*

6.6. Do you know the by laws, rules and regulation of the cooperative?

A. Yes                      B. No

6.7. Do you know about cooperative values and principles?

A. Yes                      B. No

6.8. Do you know about the rights and obligation of members?

A. Yes                      B. No

6.9. For how many years were you the member of the cooperative society?

A. <1                      B. 1-3                      C. 4-6                      D More than seven

6.10. What benefit did you get from your membership in the cooperative society?

A. Easy access to agricultural inputs.                      B. Easy access to marketing

C. Sale of products at lower price                      C. Other specify

6.11 What is the distance of your house from the cooperative society?

A. 0.5-1.5                      B. 2.0-3.0                      C. 3.5-4.5                      D. 5.0-6.0                      E. 6.5-7.5

**VII. STATUS OF WOMEN IN THE MANEGEMENT AND CONTROL OF COOPERATIVE**

7.1 Were you participated in the activities of cooperative? A. Yes  
 B. No

7.2 If your answer is yes what was your position in cooperative?  
 A. Administrative Committee      B. Credit Committee      C. Management board  
 D. Control committee      E. If other specify

7.3 Is there any gender difference in the activities of the cooperative?  
 A. Yes      B. No

7.4 If your answer for question no.5.3 is yes, give your reasons.  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

7.5 If your answer is no give your reasons  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**SOCIO-ECOMOMIC AND CULTURAL FACTORS**

**IX.WHICH IS THE MAJOR FACTORS THAT AFFECT YOU MOST OR HINDER YOU NOT PARTICIPATING IN COOPERATIVE?**

S.NO	Attributes	Importance of the characteristics		
		Most important	Important	Not as such important
1	Lack of education			
2	Workload in the Household			
3	Lack of access to Information			

<b>4</b>	Culture			
<b>5</b>	Lack of awareness about Cooperatives			
<b>6</b>	People attitude towards Women			
<b>7</b>	Lack of capital			

9.1 What suggestions do you make for improving women's participation in cooperative activity?

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9.2 Do you have any other comments to make concerning women's participation in cooperative activity?

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#### **THE ROLE OF MPPC's**

#### **X. Benefit of the cooperatives to the women**

10.1 In view of you, what is the social benefit of cooperatives in your area?

- A. Community services
- B. Democratic way of decision making (one member one vote)
- C. Reduction of exploitation by moneylenders

D. Other specify

10.2 Did the cooperatives involve in any local development activity? A. Yes B.

No

10.3 If yes, what kind of development programs it was?

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10.4 After you joined the cooperative society how do you rate the overall change in relation to your living situation in terms of *the* following variables?

Variables	Conformation				
	Not At all	Only Slightly	Some What	Highly	Very Highly
Food Intake					
School Fees					
Health Care					
Housing					
Clothing					

10.5 Source of credit before and after cooperative

10.5.1 Do you get credit sources before and after participating in cooperative?

A. Yes

B. No

10.5.2 If yes, please fill the following table before or after participating in cooperative

Source of credit	Before participating in cooperative	After participating in cooperative
Loan from bank		
From micro finance Enterprise		
Informal money lenders		
Friends/Parents		
Cooperatives		
No credit source		

