

# **Participation of Women in rural saving and credit cooperatives:**

## **“A case of Shebedino District, Sidama zone, southern Ethiopia”**

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Development  
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## **DEDICATION**

I dedicate this thesis to my late parents, mother Nadare Sanna and father Jembere Barata. I still remember their love and care for me during their life time.

## Table of Contents

PERMISSION TO USE	II
ACKNOWLEDEMENT	III
DEDICATION	IV
LIST OF TABLES	VII
LIST OF FIGURES	VIII
LIST OF ACRONYMS	IX
ABSTRACT	X
 CHAPTER 1. BACKGROUND	 1
1.1. Introduction	1
1.2 Statement of the Problem	2
1.3 Objective	3
1.4 The main research questions	3
Sub questions	3
1.5 Significance of the study	3
1.6 Outline and delineation of the study	3
1.7 Limitations of the research	4
 CHAPTER 2. LITERATURE REVIEW AS A PREPARATION FOR FIELD WORK	 5
2.1 Gender	5
2.1.1. Women and their access to resources	5
2.2 Microfinance	6
2.3 Participation	8
2.4. Factors influencing women's participation in saving and credit cooperatives.	9
2.4.1. Economic factors	9
2.4.2 Social cultural factors	10
2.4.3. Political factors	11
2.5. Cooperative Promotion Organization	12
2.5.1 Mandate of Cooperative Promotion Organization	13
2.6 Cooperative Society	14
2.6.1 General Assembly	15
2.6.2 Criteria for membership.	15
2.6.3The rights and obligations of members of a cooperative	15
2.6.4 Function of management Committee	15
2.6.5 Function of Control committee	15
2.6.6 Function of loan Committee.	16
2.6.7 Function of Education Committee.	16
2.7. Field study	16
 CHAPTER 3 MATERIALS AND METHODS	 17
3.1. Background information of the study area	17
3.1.1 South Nations Nationalities and People's Regional State (SNNPRS)	17
3.1.2 Sidama Zone	17

3.1.3 Shebedino District	18
3.2 Data collection methods	18
3.3 Data sources	18
3.3.1 Primary data	18
3.3.2 Secondary data	19
3.4 Data analysis	19
 CHAPTER 4 FINDING AND ANALYSIS	 20
4.1 Description of cooperative	20
4.2 Social, economical and political factors influencing women's membership participation in saving and credit cooperatives.	20
4.3 Social, economical and political factors influencing women's participation in saving and credit services	24
4.3.4 Influencing factors for saving and credit services	26
4.4. socio-cultural, political and economic factors influencing leadership	28
4.4.1 Rights becoming leader of cooperative	28
<i>Source: Shebedino district Cooperative office</i>	28
4.4.2 Obligations to become a leader	28
4.4.3 Factors influencing leadership	28
The following factors influencing the leadership	28
4.5.1 Regional cooperative promotion agency	29
4.5.2 Zonal cooperative office	29
4.5.3 District cooperative promotion office	30
 CHAPTER 5 CONCLUSIONS AND RECOMMENDATIONS	 31
5.1 Conclusion	31
5.2 Recommendations	33
6. REFERENCES	34
 7. ANNEXES	 36
Annex 1. Checklist for selected 30 men and women respondents	36
Annex 2: Name and position of respondents	38
Annex 3: Photo: Women participation in income generating activities.	39
Annex 4: Photo: Men participation in income generating activities.	40

## LIST OF TABLES

Table 1. Cooperative members by sex .....	20
Table 2. Understanding about membership criteria .....	21
Table 3. Understanding about membership rights and obligations.....	21
Table 4. Influencing factors for membership.....	22
Table 5. Understanding about saving criteria .....	24
Table 6. Lan by business activities .....	25
Table 7. Performance of saving.....	25
Table 8. Loan disbursement by sex.....	26
Table 9. Committee members by sex.....	28

## LIST OF FIGURES

Figure 1. Map of research area - Sidama Zone .....	17
Figure 2. Women Participation in dairy cow production .....	409
Figure 3. Men participattion in small animal fattening .....	40



## LIST OF ACRONYMS

BPFA	Beijing plat form for action
CSA	Central Statistics Authority
FGD	Focus Group Discussion
IFAD	International fund for agricultural development
MFI	Micro Finance Institution
NPEW	National Policy on Ethiopian Women
RCA	Regional cooperative Agency
RUFIP	Rural financial intermediation program
RUSSACO	Rural Saving and Credit Cooperative
SNNPRS	South Nations, Nationalities, and People's Regional State
UNIFEM	United Nations Development Fund for Women
WAB	Women's Affairs Bureau
WAD	Women's Affairs Department

## ABSTRACT

*I have done this research using qualitative survey method conducted to identify the participation of women in saving and credit cooperatives. This was done in Shebedino district, Sidama zone, South, Nations, Nationalities and people's regional state, Ethiopia.*

*The data was collected both from primary and secondary sources.*

*Primary data was gathered from the administration of semi structured questionnaires. The questionnaires were focused on collecting the information about participation of women in saving and credit services.*

*A sample size for this research consisted equal proportion of 30 female and male respondents from 3 saving and credit cooperatives.*

*The study also used focus group discussion, interviews, and observation as primary data collection methods. 2 FGD participants (board of directors and non cooperative member women.*

*Questionnaire was filled by key informants from regional, zonal and district level cooperative promoters.*

*Observation was done as additional information source for primary data collection for this study.*

*For secondary data collection literature reviews based on participation of women in micro-finance services was included in order to support the study findings from the study area.*

*Finally the study concluded that socio economic and political factors have a negative influence on the participation of women in cooperative societies. Furthermore the services of the promoting organizations at regional, zonal and district level are not sufficiently directed to enable women to participate effectively. As a result participation of women in membership, saving and credit use and leadership position is minimal compared to men in the same saving and credit cooperative.*

*The Cooperative Promotion organizations in different levels have the responsibility to encourage women by convincing and awareness creation so that women know better their rights and obligations of being a member before becoming a member and that share paying is not hindering factor for women.*

## Chapter 1. Background

### 1.1. Introduction

The people of Ethiopia have got a very long social history of working together to fulfil their socio-economic needs. Many social events are still taking place in rural Ethiopia through collective effort. In Ethiopia there are three well known traditional cooperatives or self-help group viz., Edir, Ekub and Debo or Wenfal; of which Ekub is a financial form of traditional cooperative formed voluntarily. The traditional money saving mechanisms is not unusual practices in Ethiopia. The traditional Idir and Iqub schemes are common in large parts of the country. In Idir money is saved for funerals, and some people may be members of many idir, Iqub is a communal savings scheme in which the participants take turns in getting the money contributed by members, even though not all the women we spoke to had used idir or iqub, they know all about these savings schemes and their values.

A service provided from organized systematic cooperatives is a very recent enterprise in Ethiopia. Savings and credit institutions are something new, they introduced a new form of dependence on others, a dependence based on a commercial way of thinking that gives a third party profit. For example women who repay their loans, but keeping their savings in the institution as a form of security and also instead of borrowing more money from the institutions, they take out the money they have saved to invest it in their trading activity. They justify this by saying they are then using their own money to get employment. Some women choose to exploit the savings and credit institutions to their own benefit by joining and leaving them as the need arises.

The Ethiopian cooperative movement has rapidly expanded in the last fifteen years. According to the Federal Cooperative Agency, about 14,423 cooperatives were registered by 2005. Cooperatives exist in various economic sectors and have a larger presence in the service, agriculture and industry sectors. About 80 % of the primary cooperatives operate in the service sector, mainly dominated by housing (35 %), multipurpose (32 %) and savings and credit cooperatives (31 %). The number of cooperatives in Ethiopia, as well as the size of membership, indicates that the large majority of the population and areas have not been able to explore and utilize the potential services of cooperatives. A typical example is the agricultural sector example which represents a source of livelihood for about 85 % of the total population in the country, whereas only 8 % of the rural population belongs to a cooperative. According to the rural financial intermediation program (RUFIP) data there are 42 beneficiary districts, 441 beneficiary RUSACCOs, with a male Membership 29414, female 20678 total 50092, in total members paid up share 1548002.89, a registration fee 404745, and saved 6660042.17 are functioning in south Nations, Nationalities, people's regional state, Ethiopia. RUFIP (2009)

Strategies to facilitate positive impact on women form a basis for tailoring microfinance policies, practices and products to better address gender equality and promote women's empowerment are needed.

Seventy percent of the world's poor are women. Yet traditionally women have been disadvantaged in access to credit and other financial services. Commercial banks often focus on men and formal businesses, neglecting the women who make up a large and growing segment of the informal economy. Microfinance on the other hand often targets women, in some cases exclusively. Female clients represent eighty-five percent of the poorest microfinance clients reached. Therefore, targeting women borrowers makes sense from a public policy standpoint. The business case for focusing on

female clients is substantial, as women clients register higher repayment rates. They also contribute larger portions of their income to household consumption than their male counterparts.

As stated in Addis Ababa university press (2008). Ethiopia has a great deal of saving and credit activity. In 1996, the government established a regulatory framework for the development of the micro- financing industry. It recognized the need to regulate this activity and drew up legislation for it. Since then, a total of 21 micro- financing institutions have been set up in Addis Ababa (AEMFI, 2006). All of them aim to provide credit to small business. Most of the institutions have pledged to fight poverty among women Zenvework, Eshetu & Konjit < 2002)

ITANA (2002) pointed out that the distinction between the old and the new paradigms in micro- financing activity, outlined by Robinson (2002), has also manifested itself in the debate in Ethiopia since the 1990s. In the poverty lending approach in Ethiopia, the primary objective has been to reach the poor, especially the poorest of the poor, with credit that may well be subsidised. According to ITANA, the commercial approach does not appear to be available to the poorest people, because the extremely poor are assumed to be malnourished, have ill health, lack skills and are unemployed. Under such circumstances, it is believed the borrower will use the money she borrows for food. The very poorest need food, shelter, medicines, skills, training and education, and a subsidised scheme will be a better alternative for this group. When the focus is the sustainability of micro- finance institutions, which is a fundamental element of the commercial approach, the poor will be excluded (Itana, 2002)

The women have varied experiences in relation to the savings and credit institutions. Most of the institutions have borrowing schemes for both women and men. The requirements for membership may vary somewhat between the various institutions, but they have one demand in common. Everyone who needs a loan must have a guarantor. The applicant having a guarantor must be a member of a collateral group of three persons (in some cases, fewer are accepted) who would be collectively responsible for the loans taken by individual members. The borrower must also save a certain amount over a specified period, and the repayment period is stipulated. The loan is repaid with interest, the rate of which varies from one institution to another. An administration fee is often deducted from the loan in advance before the borrower receives it. When the loan has been repaid, the borrowers can get back the sum they have saved if they so wished. In the case of a default, the remainder of the loan will be taken from the savings. The existence of this kind of institution is common knowledge in the market places. People talk about it, and know how to join such a micro financing institution.

## **1.2 Statement of the Problem**

In developing countries like Ethiopia, however, the livelihood of the majority of the population depends on subsistence agriculture where credit service coverage is very poor. According to FCA (2007), The Agricultural sector in Ethiopia accounts for 50 percent of the Gross Domestic product. It provides 70 percent of raw materials for industry, generates 90 percent of export earnings and 80 percent of employment opportunities. From the financial sector point of view, this scenario is attributed to the meagre asset base of the households, high lender and borrower transaction costs of the informal lending sector, limited geographical outreach of the formal financial sector including the micro-finance institutions; inadequately trained human resources in micro-finance, unsuitable technologies for lending and risk management and, largely, lack of access to reliable financial services. Evidence generated over the last twenty years in various parts of the world conclusively indicates that well-designed Savings and credit

cooperatives (RUSACCOS) can significantly improve the incomes of members and reduce poverty through the provision of savings and loans services. Therefore successful capacity building of RUSACCO's and their Unions would increase households' access to financial products and services and improve operation performance of RUSACCO's in Ethiopia. The institutions are expected to play a significant and important role in the fight against poverty and manifest best practices in the micro-finance industry. Therefore, financial institutions like saving and credit cooperatives are of paramount importance for provision of saving and credit services where commercial banks are limited in number and far behind the reach of the society.

Like their male counterpart women are also hindered from carrying out small businesses due to shortage of capital. Even the problem is more serious for women due to socio-cultural beliefs that undermine the participation of women in different economic activities and hence their participation in micro- finance service is less.

### **1.3 Objective**

This study was proposed to assess the main constraints that hindering women's participation in rural saving and credit services and to develop appropriate recommendations for policy makers and cooperative promoters that help for the improvement of women's participation in rural saving and credit cooperatives.

### **1.4 The main research questions**

What are the main problems/constraints that are hindering women's participation with in rural saving and credit cooperatives?

#### **Sub questions**

1. How social, cultural, political, and economic factors are influencing women's participation with in rural saving and credit services?
2. How the services are rendered by the Cooperative Promotion Organizations at regional, zonal and district level influence the participation of women in rural saving and credit cooperatives?
3. What are the roles of cooperative societies in order to improve women's participation in rural saving and credit services?

### **1.5 Significance of the study**

The outcomes of this study may provide useful information for the improvement of women's participation for cooperative agency in rural saving and credit services at Shebedino district, Sidama zone, South Nations, Nationalities and people's regional state of Ethiopia.

### **1.6 Outline and delineation of the study**

The report organized into five chapters. Chapter 1, introduction, background, problem statement, research objective, main research question and sub-research questions; Chapter 2, literature review, chapter 3 research methodology and materials, chapter 4 Finding/ Results and analysis, chapter and 5.Conclusion and recommendation.

## **1.7 Limitations of the research**

The following were limitations in conducting the research;

1. The time allocated for data collection and research writing was inadequate;
2. Some of the respondents were occupied by public meeting and particularly there was problem to get women respondents on time, because of their responsibility in household that consumed time to interview on planned time duration.
3. The language problem to communicate with respondents and some of the FGD participants which forced to use translator.
4. The financial problem to pay allowance for translator and transport problem from the district office to selected saving and credit services.
5. The distance from one selected saving and credit cooperative to other cooperative was far to arrive on time.
6. The regional, zonal and district level Cooperative Organizations Promoters were occupied full time by preparing annual work plan for the year 2002 and preparing report for the end year 2001 by Ethiopian time calendar( there is 8 years difference between European calendar)
7. Women were shy and do not give their opinion independently.

## **Chapter 2. Literature review as a preparation for field work**

This chapter is essentially meant to summarize the literature which is related to participation of women in membership, leadership, saving and credit use and factors influencing participation of women in saving and credit cooperatives.

### **2.1 Gender**

It refers to the social attributes and opportunities associated with being male and female and the relationships between women and men and girls and boys. These attributes, opportunities and relationships are socially constructed and are learned through socialization processes. They are context/ time-specific and changeable. Gender determines what is expected, allowed and valued in a woman or a man in a given context. In most societies there are differences and inequalities between women and men in responsibilities assigned, activities undertaken, access to and control over resources, as well as decision-making opportunities. Gender is part of the broader socio-cultural context. <http://www.un.org/womenwatch/osagi/conceptsanddefinitions.htm> (accessed 21/09/2009).

#### **2.1.1. Women and their access to resources**

Women access to resources varies cross culturally. However, the general trend showed that women's access to resources is very limited. Film (2001:56) quoting the UN mid decade conference- 1987, stated that: as a group women have access too much fewer resources than men. They own only one percent of the world's material goods and their rights to ownership is often far less than those of men. This reality exists in most household and communities. Female headed households are more vulnerable in this regard. However, they employ various coping mechanisms in order to improve their socio- economic position. Hashemi and Scheler (1996) observed that a survey of 1300 clients and non-clients in Bangladesh showed that credit-program participants were significantly more empowered than non-clients on the basis of their physical mobility, ownership and control of productive assets, (including homestead land, involvement in decision making, and political and legal awareness). This empowerment increased with duration of membership, suggesting strong program influence. The study also found, in some cases, that program participation led to an increase in domestic violence. However, over time, men and families became more accepting of women's participation, which eventually led to a decrease in violence Naila Kabeer (1998) found that in microfinance programs changes occurred at a personal level in the form of increased self-worth. At the level of the household, she finds that woman's increased contribution of resources led, in a great majority of cases, to declining levels of tension and violence. Women often reported feeling of an increase in affection and consideration within the household with longer program membership.

As said in above literatures women's access to resources varies culturally, the women have limited and less access than men, however credit program participant women significantly more empowered than non credit participant women and the credit service enabled them their physical mobility, ownership and control of productive assets that created their consideration within the household.

Understanding gender and dealing with rural saving and credit cooperative societies it is important to look how gender influences the participation of women in these cooperative societies.



## 2.2 Microfinance

Micro-finance is a type of banking service that is provided to unemployed or low-income individuals or groups who would otherwise have no other means of gaining financial services. Ultimately, the goal of microfinance is to give low income people an opportunity to become self-sufficient by providing a means of saving money, borrowing money and insurance.

The role of micro-finance empowering women one of the often articulated rationales for supporting microfinance and the targeting of women by microfinance programs is that microfinance is an effective means or entry point for empowering women (Cheston and Kuhn, 2002). Microfinance is seen as contributing to the process of empowerment through enhancing women's productive role and enabling them to challenge inequalities within the household, and as a useful entry point for wider mobilization. This is not only in access but explicitly addressing economic empowerment, increasing incomes and challenging gender issues (Mayoux, L., et al., 1998).

Financial services can improve poor people's lives by providing needed financing for business activities, which can increase their household incomes. By offering a variety of financial products such as savings, insurance, loans, and remittances, microfinance empowers poor people to diversify their income sources, meet basic needs and cope with shocks to their income. While increased earnings are by no means automatic, reliable sources of credit provide a fundamental basis for planning and expanding business activities, which can enable clients to save, manage cash flows, and reduce the need to sell assets to in times of crisis

Access to micro-finance can initiate the virtuous spiral of economic empowerment, increased well being, and social and political empowerment of women themselves (Cheston and Kuhn 2002). In some contexts many women show enormous resourcefulness and initiative when provided with a loan or the opportunity to save without interference from family members (Kabeer and Naila, 1998).

Micro-finance help women to gain respect and achieve more in their socially defined roles, which in turn leads to increased esteem and self confidence. Financial services enable the poor to increase and diversify incomes and build assets, which enables them to reduce and mitigate risks, make choices, and plan for the future.

Microfinance programmes have significant potential for contributing to women's economic, social and political empowerment. Access to savings and credit can initiate or strengthen a series of interlinked and mutually reinforcing 'virtuous spirals' of empowerment. Women can use savings and credit for economic activity, thus increasing incomes and assets and control over these incomes and assets.

This economic contribution may increase their role in economic decision making in the household, leading to greater wellbeing for women and children as well as men. Their increased economic role may lead to change in gender roles and increased status within households and communities. These virtuous spirals are potentially mutually reinforcing in that both improved wellbeing and change in women's position may further increase their ability to increase incomes and so on. This process of empowerment may be further reinforced by group formation focusing on savings and credit delivery: MFIs in some of the important issues. Women's ability to influence or make decisions that affect their lives and their futures is considered to be one of the principal components of empowerment by most scholars. Many micro-finance institutions focus



their attention on women's use of loan and ability to make decisions about her business as the most direct impact on their program (Cheston and Kuhn, 2002:18). There is an assumed link between credit and empowerment of women. And indeed, in a perfect setting microfinance could lead to the series of events described by Johnson and Rogaly (1997, p.38), namely, microfinance increases women's income and their control over that income, enhancing their knowledge and skills and increases participation in household decision making. All this brings along transformation in the society, social attitudes and perceptions change and women's status is enhanced. While such "graduation" of women seems very attractive, the envisioned scenario fails to take into account the broader context. Access to resources alone does not automatically translate into empowerment or equality; women must have the ability to use the resources to meet their goals (Cheston and Kuhn 2002, p.12).

Institutional development of micro- finance is an infant field of financial business. From Dr. Mohammed Yunus's introduction of micro- credit concept in its modern form in the mid 1970's series of new micro- finance institutions has been evolving continuously. Mohammed Yunus is one of the person in Bangladesh who was played a role for the birth of micro- finance through grameen bank. Grameen bank is a bank which seeing established by Dr. Mohammed Yunus.

As stated above literatures micro- finance is a means by providing saving and credit and borrowing money that enables women to challenge inequality within household and increases participation of women in decision making process that helps women to bring changes in their life and realizes equality among the household. However there are also some critical discussions about micro- credit for women. Critics have charged that micro credit accessed by women has often been appropriated or "hijacked" by other household members, leaving women burdened with the responsibility of repayment and the sanctions of default (Goetz and Sen Gupta 1996). However, it can be argued that communities in many developing countries are collectivises with credit entering the overall household income pool and loans entered into for the good of the household even when the loan is in the woman's name. It has also been contended that even if other members of the household use the funds, the instrumental role of the woman in having preferential access to and obtaining the loan strengthens her bargaining position within the household.

If loans given to women benefit more than one person it seems sensible to direct them to women. Unfortunately in some cases this loan does not come as an addition to the already existing family budget, since evidence shows that in Zimbabwe and Niger men use additional finance women bring to the family as an opportunity to spend their income for their own luxury expenditure since they are freed of some of the responsibilities (Mayoux 1999, p.972). Even if this is not the case, investing into household consumption leaves women, especially the poorest with little or nothing left for investment into profit generating activities

Micro credit is the extension of small loans to entrepreneurs too poor to qualify for traditional bank loans. It has proven an effective and popular measure in the ongoing struggle against poverty, enabling those without access to lending institutions to borrow at bank rates, and start small business. The key factors of micro credit are in its name itself: 'micro'. A number of issues come to mind when 'micro' is considered: The small size of the loans made, small size of savings made, the smaller frequency of loans, short repayment periods and amounts, the micro/local level of activities, the community-based immediacy of micro credit etc. Hence credit is not a solution, but is a menu of options and involvements, that has to be put together, a la carte, based on local conditions and needs. Loans are micro, or very small in size, it Targets its users

– micro entrepreneurs and low-income households and the use of funds is for income generation, and enterprise development, but also for community use like (health and education). Terms and condition for micro credit loans are flexible and easy to understand, and suited to the local conditions of the community) <http://www.gdrc.org/icm/what-is-ms.html>.

## 2.3 Participation

Different people defined participation in different ways. Chambers definition of participation is a process through which stakeholders' influence and share control over development initiatives and decisions and resources which affect them". (World Bank, 1994). (Barua & Dowla 2006; Remenyi, 1991, 2000), defined participation as the ability of clients to participate in the decision making apparatus of a microfinance institution which might be a factor in motivating clients. Furthermore they state that local knowledge of clients could in turn be a factor in improving the performance of the institution itself successfully. FAO defined participation as an organized effort within institutions and organizations to increase stakeholder access and control over resources and related decision making that contributes to sustainable livelihoods. Another definition of participation comes from the Human Development Report, "participation means that people are closely involved in the economic, social, cultural and political process that affects their lives" (1993:1). Another definition of Participation is the: process of equitable and active involvement of all stakeholders in the formulation of development policies and strategies and in the analysis, planning, Implementation, monitoring and evaluation of development activities (FAO)

From the above literatures on the understandings of participation the key elements include participation as said above a process through which the stakeholders control and involve in decision making and resources which affect them, the ability of clients to participate in decision making process, the organized effort of stakeholders access to resources and control over and related decision making that contribute sustainable livelihoods, the people's involvement in political, social and economical process that affect their live, equitable and active participation of stakeholders in development process.

According to the Beijing Platform for Action women's equal participation in decision making is not only a demand for simple justice or democracy, but can also be seen as a necessary condition for women's interest to be taken into account. Without the active participation of women and the incorporation of women's perspective at all levels of decision making, the goal of equality, development and peace cannot be achieved (Beijing Platform for Action, 1995).

SNNPRS (2007, stated participation as a term participation will only have the right meaning when women are able to express their opinions and decide on matters that affect their lives; when their concerns have an influence over development policies and project goals; and when they able to take part in evaluating development programs.

In the context of this study participation could be considered as women's active participation in membership in saving and credit services and similarly participating and playing active role in leadership position of the cooperative.

## **2.4. Factors influencing women's participation in saving and credit cooperatives.**

### **2.4.1. Economic factors**

Mohammed Yunus (2004, p.4078), the founder of Bangladeshi Grameen Bank, wrote that women have great long-term vision and are excellent managers of scarce resources. It is also believed that they are more likely to spend their income on the household well-being (Cheston and Kuhn, 2002; Kabeer, 1998; Islam, 2006; Osmani, 2007 and Mayoux, 2002) and they reach higher repayment rates (Cheston and Kuhn, 2002; Rahman, 1999; Kabeer, 1998). While this might be true, it does however not necessarily translate into poverty reduction. Due to cultural and traditional aspects, a woman's presence has been a question of survival of her family. Women, especially poor mothers, must divide their time between work "productive role" and family "reproductive role", and balancing all the demands. Time is valuable for these women, as their livelihoods depend largely on their ability to fulfil the multiple demands of the household and the marketplace. In spite of the remarkable importance of women's economic participation, their jobs have been considered as an "extra income" to family survival or simply to improve its living conditions. Moreover, micro enterprises owned by women have been considered as a way to meet primary needs instead of being a profitable source of income.

Women's income is more probably invested in the family budget (health, education of children) and they play a big role all over the world in alleviating poverty (Yunus, 2003). The recognition of this role is one of the root principles on which realize micro-finance.

There has indeed been a lot of criticism as to who manages the money. While women are more likely to have control in some African countries (Mayoux, 1999, p.965) the data for Bangladesh is different. A research showed that only in 37 percent of cases women retained a significant control over the loan. This was more likely the case when the women were single, divorced or widows (Johnson and Rogaly, 1997, p.13). In the other cases women gave their loan either to their husband or a male relative. Although this passing on of loans can take place simply due to better managerial skills of male counterparts, or because they are more experienced and better acquainted with the market, one should not forget there might be cultural inhibitions that may prevent women from taking economic activities in their own name (Osmani, 2007, p.713).

From the above literature on the understandings of how economic factors influencing the participation of women in micro- finance services as it is said above women have long term vision and she could be excellent manager for scarce resources in order to spend their income on house hold well- being and it was considered that her being there a way to meet primary needs.

In the district under study the economic participation of women is restricted, because all the land is owned and registered in the name of men. Any land under the control of female heads of household is held in the name of a son or male relative. Widows and divorcees have no right to land. The exclusive source of income for women is the production and sale of enset. The women have the right to sale milk, butter, whey, chicken, egg, if these items are small in content they could be allowed to access and control. The women in research area own items such as mirrors, pillows, comb, an enset scraper and their cloths which they may take with them in case of dispute. Sidama zone women's affairs department (2007).

As stated in Debub Negarit Gazetta (2007) a husband and wife have equal use right on their common land holding, women do not lose their land holding because of their marriage if they possessed that individually before. Women household heads have full use rights on their land holdings.

The credit impact on women cannot be guaranteed only by loan, profitability rather it can be reflected the way women benefited from the loan money in relation to their roles in household as well as in the society. Berneria and Fridman (1992; 35) argue that many women revealed to have less control over household resources. Their duties in many cases are to manage household as to feed, and educate the rest of the house holder.

Agricultural economic society of Ethiopia (2005) stated about saving and credit 22% of men 41% women were organized in saving and credit groups. But the group are not strong to mobilize saving and mechanism of its operation is not well established. Despite the gender based membership in saving and credit groups, the benefits are extended to those members of the household in need of the services, although it is the member (men or women) of the household who receive the major share of the benefit. Apparently the credit is extended to the client but the actual utilization is determined within the family. Hence, the actual use can be extended to other family members. About 82% of the credit received by the men member of the household is used for improving crop productivity. They received credit in form of fertilizer, seed and cash. Women received cash to finance income generation activities such as petty trading. They also received cows and goats on credit to benefit from the milk and offspring production and increase women's income.

The participations of women in income generating activities are like milk and offspring production. Women are more empowered in owning certain categories of livestock than they do in crop farming. Women are responsible for sales of milk and use of the income generated for procurement of consumable goods such as cooking oil, meat, salts, spices, and grain.

#### **2.4.2 Social cultural factors**

Women bear a disproportionate burden of poverty (UNIFEM, 2009). They make up for the majority of low paid work and informal sector of most economies (Cheston and Kuhn, 2002, p.8). Since they present half of the world's population development cannot be effective and efficient if women are excluded from development process (Islam, 2006, p.11). Thus gender equality is a matter of development effectiveness and not just a matter of political correctness and kindness (World Bank, 2002, p.1). According to the World Bank (2002) as well as the Beijing Platform for Action of 1995 (BPFA, Women and Poverty, Strategic Objective A.3.) Have recognized women's access to financial resources as an important strategy for poverty reduction and donors have increasingly directed microfinance services to women.

Women have had to fight against an adverse environment, which traditionally had been minimising and exploiting their capacities. As a consequence of this reality, in some cases, women are just satisfied with the non-financial benefits, such as the psychological satisfaction of "social contact" Women's economic empowerment is then assumed to lead to increased well-being for themselves and their families. Economic empowerment is further seen as enabling women to renegotiate changes in gender relations leading to social and political empowerment. Despite this positive impact, the problem occurs when one looks at the type of activities women engage with these are usually an extension of their domestic work, which unfortunately yield extremely poor

returns. Examining the results of a research carried out in Sri Lanka, Hunt and Kasynathan (2001) write that at best women gain very little for their labour for many traditional income generating activities. Similarly Johnson and Rogaly (1997, p.12) write about the revision of Oxfam's experience with income-generating projects for women that raised serious questions about the profitability of such activities. They claim that many factors were not included in the revision since they would have revealed many projects as loss-making. Such omissions were the opportunity cost of labour, and subsidization of income generating projects with income from other sources. Thus it appears that rather than being a potential for income growth, such activities are a source of subsistence.

Most rural women are vulnerable to patriarchal ideology, related prevailing social norms and intra household gender relations (Rahman, 1999, p.149). Due to cultural and societal constraints women have been excluded from decision making processes and often lack the sense of agency which would allow them to define goals and act effectively to achieve them (Cheston and Kuhn, 2002, p.12). If no other programmes are put in place that would target wider gender relations or if no socio-cultural reforms are undertaken, women might still in many cases serve, borrowing the expression from Hunt and Kasynathan (2001), as 'postboxes' passing their loans directly to men.

From the above literatures on the understanding of how social factors influencing the participation of women in saving and credit cooperatives, as said above the women represent half of the world population, but burden of poverty, low paid and informal sector of most economies, adverse condition minimizing and exploiting their capacities, work load and patriarchal ideology as one of the economic factors influencing participation of women in saving and credit cooperatives.

In the context of research area men are heads of household and due to traditional culture of the society the women are subordinated by their husbands they do not have any role by themselves until and otherwise allowed by their husbands. The women can not participate in peace making process with elders in the community and also speaking in front of men is not allowed particularly for women and the women have no property inheritance right within the society. They consider men as always superior to women according to their cultural belief; hence women and men do not hold equal status socially, economically, and politically. This has created dependency of women on men and women do not make decisions concerning their own rights. Majority of the women in research areas illiterate, because of this they cannot read and write.

If traditional culture does not allow them to benefit directly from the male activity investment, there is no advantage for women. For instance in Asia, Africa and Latin America, women do not have land ownership rights because of traditional culture (Moser 1993; 24). In many cases women do not use loan money in the areas of their own role because of cultural problems as well as their household responsibilities to feed and educate their family members.

As said above the traditional culture does not allow women's land ownership rights in most of the developing countries and also due to cultural and husband responsibility to feed and educate families women do not use loan by their own role to improve their life.

#### **2.4.3. Political factors**

Proclamation no 1/1995 proclamation of the constitution of the federal republic of Ethiopia, Article 35 defines that Women shall, in the enjoyment of rights and



protections provided for by this constitution have equal right with men. The same article stated that women have equal rights with men with respect to the use, transfer, administration and control of land. Inheritance right in article 35(7) of the constitution provide that women shall have enjoyed equal treatment in the inheritance of property. The historical legacy of inequality and discrimination suffered by women in Ethiopia taken into account, women, in order to remedy this legacy, are entitled to affirmative measures. The purpose of such measures shall be to provide special attention to women so as to enable them compete and participate on the basis of equality with men in political, social and economic life as well as in public and private institution. Women have the right to acquire, administer, control, use and transfer property. In particular they have equal rights with men with respect to use, transfer, administration and control of land. They shall also enjoy equal treatment in the inheritance of property.

On context of the above literature the equality of women and men, recognizes the right to affirmative measures for women and provides special attention to women so as to enable them to compete and participate on the basis of equality with men in political, social and economic life in public and private institutions. This has set the legal and political foundation to ensure gender equality.

Forum for social studies (2008) stated that women comprise 49.9 percent of the estimated Ethiopian population of 77.1 million (CSA 2007). Among the total heads of households, 25.5% are females with 23% of them in rural and 39% in urban areas (CSA 2007). Like many of their counterparts in developing countries, women in Ethiopia face a set of multiple, crosscutting and interrelated problems. Therefore improving the status of women in Ethiopia requires a multidimensional approach. The traditional government of Ethiopia in 1993 adopted the first national policy on women. Understanding the need to move toward is an institutionalized strategy for enhancing women's development through policy measure. Recognizing the productive role of women and their contribution to the national economy, the policy moved the government's focus from welfare to development.

As stated above the women account half of the total population of the country, but due to different hindering factors the women are not access to productive resources, education and employment opportunities that abandoned women. Realizing this problem the policy was adopted which enable the women to participate in all development activities with equal to men. However due to less weak implementation of policy measures in different levels minimized the women's right to benefit equally with men is minimal in practice.

Government's decentralization and regionalization process, and according to the organizational structure indicated in the NPEW, women's affairs Bureau (WABs) and offices were established at regional, zone, district and local levels, all linked only informally and each having a line of command with respective administrative bodies (Council at regional, district and local levels and committee at zone levels (TGEOM 1993). the functions of WABs are mainstreaming gender in development plans and implementation in their respective regions, district and local offices have the same functions in their respective areas. Focal offices for women affairs are also established at sectoral level in the regions with the objective of mainstreaming gender in their respective plans of sectoral bureaus.

## **2.5. Cooperative Promotion Organization**

A cooperative organization was established in south, Nations, Nationalities and People's regional state to organize, promote and strengthened cooperatives. The goal

of the organization is to improve the organization and management problems of the cooperatives, create viable cooperatives capable of providing appropriate services, and to have highly qualified management staffs providing, effective timely services to members in all cooperatives.

Currently the regional cooperative movement encompasses cooperatives with total capital of birr 156277778 which involve in diverse economic and social activities to serve their members.

The number of participant members in these primary Cooperatives are 1006923 out of which 885177 are men and 121746 are women and the total number of cooperatives which are organized under different activities are 5353. Among these different types of cooperatives agricultural primary Cooperatives societies are 1032, , Urban and Rural saving and credit Cooperative societies are 777, and the rest of cooperatives are service and construction sectors and small scale cottage production industries which include housing, artesian, consumer shops, grain mill, warehouses, primary education, coffee pulping, transportation are totally 234 and also there are 3310 primary youth cooperatives organized on the basis of government initiation and financed package program which benefits 105347 young members in encouraging entrepreneurship. Among the primary cooperatives 552 are organized under 31 secondary level cooperative unions. Among these cooperative unions 5 are coffee exporter unions and the rest 26 cooperative unions are mainly involving and participating in provision of agricultural inputs which include fertilizer, improved seeds, farm implements and product marketing, saving and credit and other services to their members. The total capital involved is Eth, birr 21,142,341.00(18.40 birr= 1 Euro), (RCPA, 2008)

### **2.5.1 Mandate of Cooperative Promotion Organization**

The Cooperative Promoting Organization is a government Organization which was established to give technical supports to cooperatives. In the organization there are 21 people are working and among them 5 are women and the rest 16 people are men. The women are working 1 as cooperative accountant and participate in field work programme with men. The 2 women are working as secretary typist and the rest 2 women working as messenger.

The cooperatives are visited according to the annual work plan which is converted into action plan and based on this the field programme will be prepared and the zone, districts and cooperatives which are incorporated within the field programme will be visited.

Technical supports will be given according to the issues which will be addressed during the field visit. Sometimes the cooperatives are visited by the demand of cooperatives, for instance if there is inappropriate utilization of finance and the problems are beyond the capacity of cooperative management they call cooperative auditors to investigate the problems, rather they are visited by work programme. In the beginning involvement in cooperative more intensive than when a cooperative is functioning already a long time. At beginning to establish the new cooperative the district level promoters discuss with local leaders and elders of the community after that call community meeting through local leaders. During community meeting the district cooperative promoter explain about the concept of cooperative. This meeting could be done repeatedly and after that those who understood the concept of cooperative will be registered by the local leaders. Where the numbers of registered people are more than 10, because in cooperative proclamation No147/ 1998 states that to establish a new cooperative the number of the applicant should be more than 10. After that the promoter maintains the foundation committee to take membership application from the applicants, preparing provisional by-laws of the cooperative, preparing the annual

work plan and finally the foundation committee calls cooperative foundation meeting to establish the new cooperative. All these processes are assisted by the cooperative promoter from the district. The foundation committee act as a chair for meetings to invite the members to nominate the nominee committee and after that the nominee committee take over the chair from foundation committee. During the meeting provisional by- laws of the cooperative will be amended by the members and approved, similarly the annual work plan will be approved, and the registration fee, the amount of share to be sold and also the price of one share will be decided and approved and the different committees who will lead the cooperative in the future according to the by-laws of the cooperative will be elected and take over the chair from the nominee committee. All the process is supported and documented by minutes

## **2.6 Cooperative Society**

Cooperative society is established by individuals members application on voluntary basis to collectively solve their economic and social problems and to democratically manage same; Co-operatives are voluntary organizations open to all persons able to use their services and willing to accept the responsibilities of membership without gender, social, racial, political or religious discrimination. Co-operatives are democratic organizations controlled by their members who actively participate in setting their policies and making decisions. Every member has equal voting rights and accordingly one member has one vote. Co-operatives are autonomous self help organizations controlled by their members. Co-operative societies provide education and training for their members, elected representatives, managers and employees so as to enable them to contribute effectively to the development of their cooperatives. Co-operatives work for the sustainable development of their communities through policies approved by their members. FDRE (147/1998)

The saving and credit cooperative has two aspects.

### **a) The Saving Aspect**

It is a cooperative which encourages its members to save money and enables them to obtain loans they may require for various purposes from their accumulated savings.

### **b) The Credit Aspect**

The second task of the saving and credit cooperative is to grant loans to its members. Loans are granted from the members' accumulated savings, members share and grant funds.

Rural savings and credit societies meet a need not presently met by other financial institutions by allowing members to obtain loans based on

- Security of their savings
- Their incomes
- Character and
- Guarantee by fellow members.

To fulfil the above objectives, policies formulated to guide rural savings and credit cooperative (SACCO) societies in the country. RUSACCO societies are however, free to formulate their own credit policies within the legal framework to help members and officials of SACCO societies avoid credit administration problems. Training materials, (2007)



### **2.6.1 General Assembly**

A General Assembly is the highest policy-making body of the co-operative and is the final authority in the management and administration of the affairs of the co-operative. It is composed of members who are entitled to vote, duly assembled and constituting quorum.

The general assembly holds at least one meeting a year; the date of the meeting is fixed in the bylaws, or within 90 days after the close of each fiscal year.

The General assembly has the following exclusive powers, which cannot be delegated:

- To determine and approve amendments to the articles of co-operation and by laws;
- To elect or appoint the members of the board of directors, and to remove them for cause;
- To approve developmental plans of the co-operative; and other matters requiring a 2/3 vote of all the members of the general assembly  
<http://www.learningcentre.coop/content/what-co-operative> (24/09/2009)

### **2.6.2 Criteria for membership.**

According to cooperative proclamation 147/ 1998 Any individual may become a member of a cooperative where: he/she has attained the age of 14; she/he is able to pay the share capital and registration fee required by the society; she/he is willing to implement his obligation and observe the objectives and by-laws of the cooperative; she/he fulfils other requirements which may be specified in the regulations and directives issued for the implementation of this Proclamation.

### **2.6.3 The rights and obligations of members of a cooperative**

According to proclamation No 147/ 1998 any member of a society shall have the following rights: to obtain services and benefits according to his/ her participation in the cooperative; to participate in the meetings of the society and to vote; to elect and be elected; to withdraw from the cooperative on his/ her request with payment of benefits. Any member of a society shall have the following obligations: she/he has to respect the by-laws, directives and decisions of the cooperative; to perform those activities which ought to be performed in accordance with the by-laws and directives of the cooperative; to pay for share of capital and registration fee; to protect the common property of the society.

### **2.6.4 Function of management Committee**

The seven management committee members are elected from members by members to serve for three years and their accountability is for general assembly. Management committee maintain the minutes of a meeting in writing; the management committee maintain the documents and books of accounts of the society; They prepare the annual work programme and budget of the society; implement same upon approval; the committee call general assembly in accordance with the by-laws of the society; the committee execute such other decisions given by the general assembly; they submit reports to the general assembly on the activities of the society.

### **2.6.5 Function of Control committee**

The three control committees are elected from members by members to serve for three years and their accountability is for general assembly. The control committee Follows up that the management committee is carrying out its responsibilities properly; the

committee follows up that the funds and property of the society are properly utilized; controls that the various activities of the society are carried out in accordance to the by-laws and internal regulations of the cooperative; the committee also performs other duties given by the general assembly.

#### **2.6.6 Function of loan Committee.**

The three loan committees are elected from members by members to serve for three years and their accountability is for management committees.

The loan Committee keep records of its actions; The Credit Committee shall inquire carefully and diligently into the character; and financialtion. Conditions of each applicant for a loan, and his/her guarantors, if any, to ascertain the applicant's ability to repay fully and promptly them obligations incurred by him/her.

The Credit Committee shall report to the Management Committee as the Management Committee may require.

#### **2.6.7 Function of Education Committee.**

The three education committees are elected from members by members to serve for three years and their accountability is for management committees. The function of the Education Committee is to organise, facilitate and promote members' and committee members' education on co-operative matters. Ensure production and acquisition of literature including periodicals, magazines, or brochures for use by committee members, staff and general membership. Promote distribution and interpretation of Society's By-laws to members. Arrange for educational tours in liaison with other members of the Management Committee. ' Advise the Management Committee and update members in all matters on education and information on co-operative matters; ensure allocation of funds for educational purposes and apply the funds for the benefit of the cooperative; Prepare periodic reports on educational and information on co-operative matters and publicize the same for the benefit of members; identify, collect, disseminate and publish co-operative news for the benefit of the Society. The teaching materials are prepared by zonal and regional level cooperative promoting Organizations. <http://www.unsacco.unon.org/BYLAWS.pdf> (accessed 17/09/ 2009)

### **2.7. Field study**

Based on the above literature I will look during the field study to 3 levels of women's participation:

1. participation by becoming a member of the cooperative society
2. participation through saving and taking credit
3. Participation by being a leader of the cooperative society.

Social, economic, and political factors will be studied to see how they influence each of these levels of participation.

The social factors to be studied are knowledge of the functioning of the cooperative, educational level, the need for consent of the husband, and the confidence to talk.

The economic factors to be studied are landownership, and income

As for the political factors it will be studied if legal regulations and policy are hindering or facilitating the participation of women on these levels.

Based on this information it will be looked at what the cooperative promoting agency can do to overcome the hindering socio, economic and political factors and to stimulate the facilitating factors so that women's participation at all three levels will increase.

## Chapter 3 Materials and methods

The research work was focused on different data collection methods. It was started with selection of proper clients to conduct the research.

### 3.1. Background information of the study area

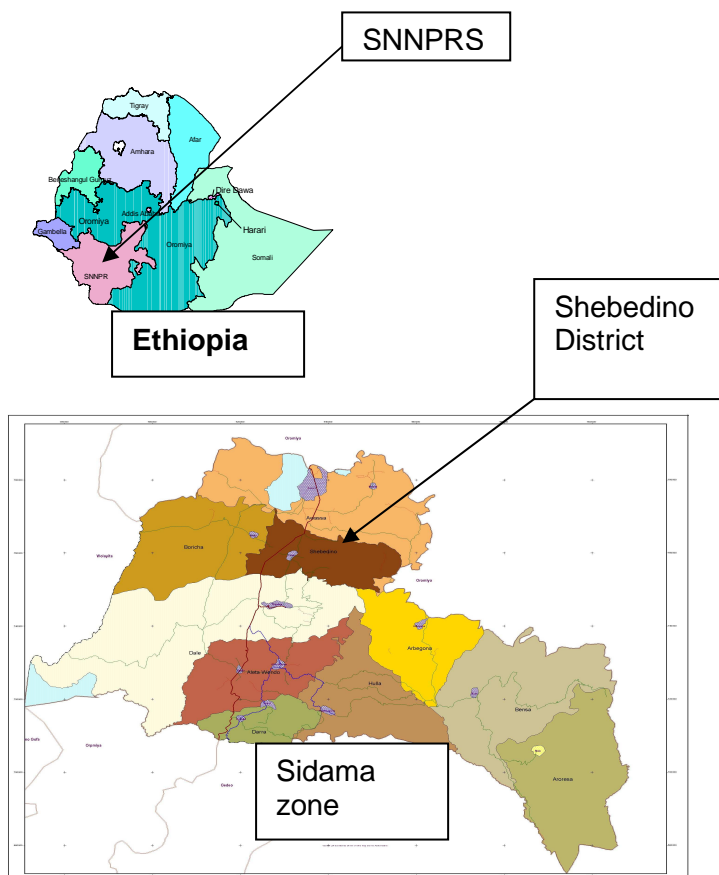


Figure 1. Map of research area - Sidama Zone

#### 3.1.1 South Nations Nationalities and People's Regional State (SNNPRS)

The total area coverage of the South, Nations, Nationalities and People's Regional state (SNNPRS) is about 113,539 square Kilo meters wide with a wide range of agro ecologies encompassing variability from high land rain forests to low land semi desert and deserts. The region is classified into 13 Administrative zones, 8 special districts, and 134 districts under the zone administrations. The total population of the region is 15042531, (male 7482051, female 7560480), which has the peculiarity of being the most linguistic and culturally diverse in Ethiopia with 56 nations and nationalities. About 91.7% of the population lives in rural areas and the economy of the region is based on agriculture predominated by mixed farming mode of agriculture. (CSA, 2007).

#### 3.1.2 Sidama Zone

The zonal area is 7200<sup>2</sup> kms. Which covers 6.49 % of the region's area in general? Administratively, it has 19 districts and 2 municipalities. According to the regional statistics and population bureau's 1996 EC (2004) annual report, the zonal population is assumed to be 2,855,386. Out of this, 244,947 (9.5%) of the total dwells in urban

while the remaining 2,610,439 (90.5%) lives in rural areas. Subsistent peasant rain fed agriculture makes the pillar of rural economy. This kind of agriculture is also characterized by archaic means of production and susceptible to occasional food insecurity at individual family level.

### **3.1.3 Shebedino District**

Shebedino is one of the study area located at North with Awassa district, at South with Gedieo zone, at east with Goreche district, and at west with borecha district. The total population of the research area is, male 133405, female 129,205 making a total population 262,610. Total area of the district 271.2 sq. km, annual rainfall of the district is 900- 1500m.m, temperature is 16-25 centigrade. The district has two ecological zones these are high land 10% of the total areas of the district and the rest 90% mid land. The district comprise 32 peasant associations, 3 local towns, 32 development centres and 56 development zones and 1361 development teams.

## **3.2 Data collection methods**

The data collection method for this research was based on qualitative survey. The data was collected from primary and secondary sources. Primary data was gathered from the administration of semi-structured questionnaires. The questionnaires were focused on collecting the information about the participation of women in saving and credit services. A sample size for this research consisted of 30 respondents out of 3 saving and credit cooperatives from Shebedino district with an equal proportion of female and male members. The information collected will be analyzed, interpreted and the result will be compared with relevant literatures.

## **3.3 Data sources**

### **3.3.1 Primary data**

The qualitative research methodology was considered as the most appropriate for this study, because it has provided space for respondents, informants and focus groups in a way that it has helped to take the discussion to the issues that she/he felt relevant. The Shebedino district was purposely selected, because the district has 28 well organized saving and credit cooperatives with total members of 2467 and among this the male 1821 and women members are 646.

The criterion to select these three primary saving and credit cooperatives was focused on

1. saving regularity
2. loan repayment performance
3. Nearness to district cooperative office, because of that it enabled the researcher to collect relevant data based on women participation in saving and credit services.
4. women's participation in membership, saving and credit services
5. The needs of my organization the so called Cooperative promotion Agency, because the selected cooperatives are assisted by Rural Financial Intermediation program one of the IFAD project which is functioning under the agency to assist the cooperatives by capacity buildings.
6. The cooperatives selection was done by the head of Cooperative Promotion
7. Agency and cooperative promoters from the regional cooperative promotion agency.

The method was face to face semi structured interview and focus group discussion. The individual interview has been done for both female and male respondents who have been selected randomly from 3 purposely selected saving and credit cooperatives. For those who have language problem the translation was done by the

Shebedino district cooperative office promoter. Each respondent was interviewed individually face to face by the researcher without any interference, but there might be misunderstandings of the original of the message which was conveyed by the translator. A semi-structured questionnaire and check list was used for individual interview of randomly selected cooperative members. (See annex 1). From each cooperative (10 respondents), (5 women and 5 men) totally 30 respondents were equally selected. Moreover 2 focus group discussions were carried out with 10 participants (Board of directors and non cooperative member's women). The discussion was conducted with each group to gather more information and to understand their opinions about the participation of women within saving and credit cooperatives. This was supported by key informant interviews with regional, zonal and district level cooperative promoters. Informal talk and observation was used as additional sources of information for primary data.

### **3.3.2 Secondary data**

The secondary data were gathered through literature review from internet and related books on micro- finances. The literature review further describes the essence of women's participation and how it should be applied at saving and credit cooperatives.

## **3.4 Data analysis**

The data gathered on membership, leadership and saving and credit use in cooperative was analyzed using tables and description. As indicated in chapter 2 participation of women will be analyzed by looking at their membership, their Saving and credit taking and their being a leader within the cooperative and the socio- cultural, economic and political factors which influence these forms of participation.

## Chapter 4 Finding and analysis

This chapter presents the findings from 30 respondents who participated in the interviews, FGD participants and key informants. Personal observation also carried out as additional information source for findings for researcher. The interpretation of the responses from the interviewees guided the researcher to come up with identified factors that influence women's participation in membership, saving and credit services and leadership within the saving and credit cooperatives.

### 4.1 Description of cooperative

Three rural saving and credit cooperatives from Shebedino district were focused during the research. These cooperatives are Burka, Howolisso and Abellagenet. Burka is one of the saving and credit cooperative which is found in Shebedino district. Its total members are 202 among this the women's are 17. Similarly Howolisso is another saving and credit cooperative which is also found in the same district and it has also 268 total members and women's are 36. Abellagenet saving and credit cooperative which is located in the same district and its total members are 162 and among this the women members are 20. All three cooperatives are rural saving and credit cooperatives which have been established in the 2005. All the members are farmers and their activities in cooperatives are participating in cooperative annual meeting, saving money, borrowing loan for different purposes and electing to be elected by the members in order to serve the cooperative.

**Table 1. Cooperative members by sex**

Name of cooperatives	Total members	Female members	Male members	% women	% men
Burka	202	17	185	8.4	91.6
Howolisso	268	36	232	13.4	86.6
Abellagenet	162	20	142	12.3	87.7

*Source: Shebedino district Cooperative Promotion office*

The above table showed that the membership participation of women in the three saving and credit cooperatives is less with compared to men. As it is said in Ethiopian cooperative proclamation any individual who attained the age 14 and who fulfils the membership requirement can be the member of the cooperative, however according to the information from the women respondents there are still other criteria for female to become a member like the consent of their husbands.

### 4.2 Social, economical and political factors influencing women's membership participation in saving and credit cooperatives.

This section focuses on the membership participation of women in saving and credit cooperatives influenced by social, political and economic factors.



#### 4.2.1 Membership criteria

**Table 2 Understanding about membership criteria**

Criteria	Female	Male
Understanding criteria	1	10
Do not understand criteria	14	5

*Source: own field study 2009*

A big difference is observed between men and women about the understanding of the criteria to become a member of the cooperative. Men are aware women are not. As the cooperative proclamation stated that and person who has attained the age 14 and fulfils the membership criteria shall be the member of the cooperatives. As it was responded by the female respondents' majority of the women in the research area are illiterate. Because of that they cannot write and read, and therefore the opportunity to attend the cooperative education and training was very limited for women.

#### 4.2.2 Membership rights and obligations

**Table 3 understanding about membership rights and obligations**

Rights and obligations	Female	Male
Understanding rights and obligations	2	10
Do not understand rights and obligation	13	5

*Source: own field study 2009*

Again a big difference is registered between the understanding of men and women about the rights and obligations of being a member. Men do know their rights and obligations while women do not. As it is stated in cooperative proclamation any member of a society shall have the following rights and obligations to obtain services and benefits according to his or her participation in the cooperative; to participate in the meetings of the cooperative and to vote; to elect and be elected; to withdraw from the cooperative on his/ her request with payment of benefits. And similarly any member of a cooperative shall have the following obligations: she/he has to respect the by-laws, directives and decisions of the cooperative; to perform those activities which ought to be performed in accordance with the by-laws and directives of the cooperative; to pay for share of capital and registration fee; to protect the common property of the society. As the table shows female do not understand their membership rights and obligations, because the women have no equal opportunity to attend the cooperative education and training in order to increase awareness about their rights and obligations.

### 4.2.3 Problems/ constraints for membership

**Table 4 influencing factors for membership**

Factors	Female	Male
Socio- cultural	15	5
political	4	0
economical	15	10

*Source: own field study 2009*

As the findings showed that the female in the research area have more of socio-cultural and economical factors and also influenced by political factors in order to participate membership.

The following factors influence the participation of women in membership

#### **a) Socio- cultural factors**

As informed by the Sidama zone women's affairs department men are the heads of households and due to traditional culture of the society the women are subordinated by their husbands. They do not have any role or say by themselves until and otherwise allowed by their husbands. Talking in front of men is not allowed for women in the community. The women have no property inheritance right in this community. The sidama zone women's affairs further informed that women only eat and dress during their whole life. Beyond this they can not administer on their property. The women have the only property like enset scraper, cloths and pillow which can take with them during dispute

As it was mentioned by Sidama zone women's affairs department (1999) the Sidama women participate in all types of agricultural work, including weeding, raking, harvesting and preparing trashing field and grain beans with respect to house work. Sidama rural women have to grind grain, fetch water, gather fire wood, and prepare cow dung to use either as substitute or as supplementary to fire wood, prepare food and raise children.

As stated in Ethiopian constitution women shall have equal rights with men including the right to acquire administer, control enjoy and dispose of properties, but women in Sidama community have not these rights in practice. Men are the heads of household who are the only owners, controllers, administrators and decision makers of all properties of households.

According to cooperative proclamation membership is open and voluntary for those who fulfil the membership criteria, however the majority of women members came into membership by their husbands' interest and not on base of their rights as indicated in the cooperative proclamation.

The men are always considered as superior to them according to the cultural belief; hence women and men do not hold equal status socially. This has created dependency



of women on men and the women do not make decisions concerning their own rights. Majority of women in research area are illiterate, because of this they do not understand their membership rights and obligations and in addition to this they do not have an opportunity to attend and participate in cooperative education and training which enable them to understand the concept of saving and credit services, because they cannot read and write.

The women have no right to participate in decision making process at household level and in the community and all the decisions are passed by the male. The decision passed by the woman at household level is not respected by other family members of household.

Focus group discussion participants (non cooperative member women) informed that women are discriminated by their husbands; all the money has to be allowed by the husband and the wife has no right to decide and control money. Because of this women do not have the money to pay the registration fee (10 Birr) and to purchase obliged share (20 Birr). Even though she has money for membership fee but the husband is not interested by her membership she cannot become a member of the cooperative. The women further suggested that when comparing non cooperative members with cooperative members the female members of saving and credit cooperatives benefited from saving and credit services. Similarly they members mentioned that members are not anymore exploited by informal money lenders and that they can borrow from their own organization at a reasonable interest and that their life improved using saving and credit services. In conclusion they suggested that if they get money for registration fee and for the purchase of the obliged share they would like to be a member of the cooperative.

#### **b) Economic factors**

As it is stated in Debub Negarit Gazeta a wife and husband have equal rights to hold the land. Land is one of the major economic sources of income. As the women respondents and focus group discussion participants (Non Cooperative member women) mentioned that the women in the research area have not equal land holding right with men. The widow can hold the land on behalf of the boys, but the widows who have girls can not inherit the land until and otherwise she is inherited by her husband's brother or one of his relatives can stay on her husband's house in order the access the land. Due to not having the land the women have no income source to pay membership registration fee and to purchase obliged share.

#### **c) Political factors**

There are legal regulations and policies which are facilitating the participation of women in economic, social and political affairs equal to men. For instance as stated in Debub Negarit Gazeta a wife and husband have equal rights to hold the land and similarly Ethiopian constitution states that women shall have equal rights with men including the right to acquire administer, control, enjoy and dispose properties. Also the cooperative proclamation mentions that women and men have equal rights to participate and to obtain benefit from the cooperative without any discrimination of sex. The national policy on women states that recognizing the productive role of women and their contribution to the national economy, with the result that the policy moved the government's focus on women. The purpose of such policy measures that they shall provide special attention to women, so as to enable them to compete and participate on the basis of equality with men in political, social and economic life.

The above mentioned legal regulations and policies were adopted to facilitate, so as to enable the participation of women in all development activities equally to men, however due to weak implementation of these measures at different levels in practice women's right to benefit equally with men is minimal.

### **4.3 Social, economical and political factors influencing women's participation in saving and credit services**

This section focuses on the participation of women in saving and credit service influenced by social, political and economic factors.

#### **4.3.1 Saving criteria**

**Table 5 understanding about saving criteria**

criteria	Female	Male
Understand criteria	1	10
Do not understand criteria	14	5

*Source: own field study 2009*

Again a great difference is observed between the understandings of the criteria for saving. Women are not while men are aware. As it was responded by male respondents and informed by board of directors (FGD) participants any applicant have to understand the criteria for. To be able to save money within cooperative a person has to be the member of the cooperative and has to be registered as a member of the cooperative.

### 4.3.2 Use of saving and credit service

**Table 6. Loan by business activities**

activities	Female	Male
House construction	1	4
Fattening ruminant animals	1	5
Purchase inputs	-	3
Dairy cow production	7	-
Hotel business	3	-
Consumer shops	3	1
Accumulate the capital.	-	2

Source: own field study 2009

The finding showed that the women involved in dairy production to be benefited from the milk and offspring production to increase their income and the needs while men mainly focused on fattening small ruminant animals.

### 4.3.3 The use of saving and credit services

**Table 7 Performance of saving**

No	Saving and credit cooperative	At initial stage					Current situation				
		Members			Money Collected		members			Collected money	
		male	female	total	share	saving	male	female	total	share	Saving
1	Abella	42	2	44	440	440	142	20	162	20984.24	151742.48
2	Bureqa	27	1	28	280	280	185	17	203	29864.50	106635.22
3	Howolisso	41	4	45	450	450	232	36	268	16592.73	55624.66

Source Shebedino district cooperative promotion office

The above table showed that participation of women in saving use increased from initial stage and similarly the women's membership increased in current situation from the beginning; however improvement in use of saving and membership is still less with compared to men in the same cooperatives.

The female and male respondents responded that to use saving and credit services there should be saving in order to get credit services. Saving should be collected

based on the collection schedule and on time; saving helps members to run different business activities for instance to construct houses; to open consumer shops; it helps a security when there is scarcity of money at hand; saving is security for household economy; saving enables both husband and wife to benefit from saving and credit services; all collected money is deposited in bank and does not invite inappropriate financial management.

**Table 8. Loan disbursement by sex**

No	Name of primary SACCO	Performance December up to the end of 2008			Performance progress with in the reporting period				
		Amount of loan disbursed		Members received loan	Number of members received loan January-June 2009			Amount of loan disbursed in January-June 2009	
		Male	Female	Male	Female	Male	Female	male	female
1	Howoliso edigate	37380	0	30		98	13	92618	12310
2	Burka	111510	0	41					
3	Abella Genet	126183.90	6788.95	42	2	6	1	28990	3162
	Total	275073.90	6788.95	113	2	104	14	121608	15472

Source: Shebedino district Cooperative office

The data showed that the amount of loan disbursed by cooperatives to women members improved from the year 2008 up to 2009, however the participation of women in credit services is still less in comparison to men members in the same cooperatives.

The female and male respondents responded that the use of credit services secured them from informal money lenders. It enabled them to borrow three fold of their savings at once and is disbursed for 12 months. There is no problem of collateral.

According to the female and male respondents the following rules are applied instead of the collateral:

- Any member who uses the loan should have 2 persons guarantor from cooperative members who have equivalent amount of savings. Besides that guarantor should be the wife or husband of the loan taker
- The loan taker should have a regular saving pattern.
- Regular paying of the loan

#### **4.3.4 Influencing factors for saving and credit services**

The following factors influence the participation of women in saving and credit services.

### **a) Socio- cultural factors**

The women have work load at home for instance sending children to school, taking care of the household property during the absence of husband and other family members from home. The amount of monthly saving is small in size and it does not enable them to run business according to their needs and interest. The short repayment duration makes that there is not enough time to run business and to obtain income. Culturally they are not allowed to save and borrow without the consent and guarantee of their husbands. The majority of credit users were therefore male.

This is according to Moser (Moser 1993; 24). Who states that the women cannot use the loan by their own decision. In reality it is often the husband who decides that his wife will become a cooperative member. The loan that she takes is controlled by him and often he orders how it is used. This is because culturally the husband has the responsibility to feed and educate the family members.

FGD participant suggested that there is no plan to bring women to leadership position, because altitudinal problem of the community and lack of clear understandings about the benefits of saving and credit services and also no interest on cooperative organization. They suggested for further improvement participating women in saving and credit services and educating husband and wife together about the concept of cooperative is important to create awareness among husband and wife in order to use saving and credit services equally.

### **b) Economic factors**

As stated in agricultural economic society of Ethiopia the participation of women in income generating activities is more in milk and offspring production. Women are more empowered to own certain categories of livestock than they do in crop farming.

Women are responsible for sales of milk and use the income generated from this for the procurement of consumable goods such as cooking oil, meat, salts, spices, and grain. This was confirmed by the Sidama women's affairs department who furthermore told that men involve in income generating activities like fattening animal that enable them to earn income and that is their own responsibility to administer the money by their own wish. But men do not want to let the women involve in income generating activities without their consent and even if the wife involves in income generating activities he owns and controls the money which she earned either from income generating activities or borrowed from the saving and credit cooperative.

Participating women in income generating activities is an instrument to empower women, however the women cannot independently run their business without control of their husbands or families, therefore the income is allocated for household consumption and that hindered them from investing by their own to obtain incomes to improve their life. This is a reason for their decreased membership and participation in saving and credit services.

### **c) Political factors**

The bylaws of the cooperatives and the loan policies require consent of husband or wife. Formally this seems to give equal rights to men and women. But in practice these bylaws and loan policies are discriminating women due to the strong cultural belief that men are the decision taker and dominating women.

#### 4.4. socio-cultural, political and economic factors influencing leadership

##### 4.4.1 Rights becoming leader of cooperative

The female and male respondents and the participants in the FDG's responded that potentially all members of the cooperative can be a leader. However to become a leader the person has to be elected by the cooperative members.

**Table 9. Committee members by sex**

Name of saving and credit cooperative	Types of committee											
	Board of directors			Controlling committee			Loan committee			Education committee		
	M	F	T	M	F	T	M	F	T	M	F	T
Howoliso edigate	7	0	7	3	0	3	3	0	3	3	0	3
burka	7	0	7	3	0	3	3	0	3	3	0	3
Abellagenet	7	0	7	3	0	3	3	0	3	3	0	3

Source: Shebedino district Cooperative office

##### 4.4.2 Obligations to become a leader

As the female and male respondents responded that to become a leader the following points should be respected by the member: The member should save regularly; pay regularly the repayment; is able to read and write; has the ability to manage cooperative society; give free service to the cooperative improvement; be honest for cooperative and members; participate in cooperative meeting; and contribute ideas.

##### 4.4.3 Factors influencing leadership

The following factors influencing the leadership

###### a) Socio- economic factors

The women respondents and FGD (non cooperative member women) informed that all the cooperative leaders are male and all decisions concerning leadership are taken by them. Culturally the participation of women in decision making position in the community is not recognized. FGD participants further indicated that sharing responsibility with men is important for women which help to develop capacity for decision making among family

This is according to Rahman (1999) who stated that most rural women are vulnerable to patriarchal ideology with regards to prevailing social norms and intra household gender relations, (p.149). Also Cheston and Kuhn, (2002, p.12), stated that due to cultural and societal constraints women have been excluded from decision making processes and they often lack the sense of agency which would allow them to define goals and act effectively to achieve them. Similarly women in the research area due to male dominance do not independently involve in decision making process in household as well as in community level due to this influence. All the women responded negatively on the question if they want to become a leader. This shows that how much they are disappointed on this issue.

## **b) Economic factors**

(Barua & Dowla 2006; Remenyi, 1991, 2000), Stakeholders' control and involvement in decision making and resources affects the ability of clients to participate in decision making process. However the organized effort of stakeholders' assistance should not influence the independency of the cooperative and its members

Micro- finance is a means by providing saving and credit and borrowing money which enables women to challenge inequality within household and increases participation of women in decision making process. This helps women to bring changes in their life and realizes equality among the household. It is fact that micro- finance is a means to participate women and men equally in financial services like saving and credit.

## **c) Political factors**

The women have participated less during the cooperative by- laws and credit policy formulation and adaptation. In order to implement the cooperative proclamation according to its objective committee members in leadership position should have the potential to involve members in cooperative activities at all levels.

### **4.5 How women's participation in saving and credit cooperatives is influenced by regional, zonal and district level cooperative offices service delivery?**

#### **4.5.1 Regional cooperative promotion agency**

As the informants from regional cooperative agency mentioned that the organization renders tremendous services to zonal, district level cooperative offices and RUSACCOs. For instance the Cooperative Promotion agency provides trainings for rural saving and credit cooperatives promoters in order to facilitate cooperative development. The agency allocates budget for trainings to be undertaken by zonal and district level offices experts. The cooperative promotion agency provides material supports to rural saving and credit cooperatives and also providing technical supports in establishing rural saving and credit cooperatives. These supports are being rendered directly or indirectly through the organizational structure and regional cooperative promotion agency. As the informant stated that, women membership in rural saving and credit cooperatives depends upon the skill, capacity of manpower at district level cooperative offices. In addition to this it depends on the services provided by the rural saving and credit cooperatives to their members. However the services provided by regional level plays an important role in increasing women membership in rural saving and credit cooperatives. In addition the informants mentioned that if once the number of female members has started to improve saving and credit activities will be improved. The informants also mentioned that it is known that women leadership in rural saving and credit cooperatives in our region is not yet developed, however if the services have more attention for women, women leaders in rural saving and credit cooperatives will be seen.

#### **4.5.2 Zonal cooperative office**

The zonal level cooperative office informants informed that the zone cooperative promotion office provides support to district level cooperative promotion offices. For instance the office provides business skill training for cooperative promoters; the office provides technical supports for cooperative organizational and promotion activities; the office provides training for cooperative promoters; provides technical support for preparing training manuals. The organization provides ideas how to improve the cooperative organizational management, it also provides supports to district



cooperative offices promoters for establishment of cooperatives. They mentioned that during service delivery women are encouraged to become member of saving and credit cooperatives. Further they informed that women who are members of the saving and credit cooperatives have developed their awareness and know how to run business and also women who have participated in training got awareness about saving and credit concept. Being member of the saving and credit cooperative can change women's life according to them.

#### **4.5.3 District cooperative promotion office**

The cooperative promoters informed that the district level cooperative office provides services for saving and credit cooperative organization. The services are focused on areas of cooperative education for cooperative members and committee members. The district provides monitoring loan repayment. If the loan repayment is not in time, the cooperatives cannot disburse new loans. For that reason the promoters follow the cooperative members to pay the loan in time. The district allocates budget for training and assigns the trainer to conduct training. The district level cooperative office promoters mentioned that the amount of saved money increased. In addition they mentioned that the women's participation in different business activities improved. They also stated that majority of saving and credit cooperative members benefited from the services delivered by the Cooperatives. The district Cooperative Promotion offices Promoters recommended that to improve the participation of women in saving and credit services. There should be training and education provided to women that could encourage them to become a leadership position gradually. The informants strictly underlined that organizing women and men within one cooperative cannot benefit women equally because of the dominance of men. Therefore they recommended that organizing women in isolation could benefit women more from saving and credit services.

As it was informed by the regional, zonal and district level cooperative office promoters the services provided for saving and credit cooperatives is not directly addressed to women's 'increased participation in saving and credit services.



## Chapter 5 Conclusions and recommendations

### 5.1 Conclusion

This chapter tries to answer the sub research questions on how political, social and economic factors influence the women's participation in saving and credit services as well as how the services rendered by regional, zonal and district level cooperative offices influence the participation of women in membership, leadership and saving and credit services and the role of cooperatives. In order to improve participation of women in rural saving and credit services.

The study has found that the traditional culture of the society created that women are highly dominated by their husbands and due to this the women have no rights to control and administer the property and similarly the women have no rights to talk in front of men. In the community the men considered as superior to women according to cultural belief; hence women do not hold equal status in society. Women do not make decision concerning their own rights and this created a highly dependency on men. The study further indicated that majority of women in the community are illiterate do not write and read. Because of this they do not read and write in order to understand the rights and obligations of members in order to participate in saving and credit services. The women have no equal opportunity to participate in cooperative education and trainings which would enable them to understand their rights and obligations in their cooperatives to benefit from the saving and credit services. The women have no time to participate in the saving and credit services equally to men, because the women have the highest labour share in all kinds of agricultural activities for instance weeding, raking, harvesting and preparing trashing field and in addition to this the study showed that the women involve in grind grain, fetch water, collect fire wood, prepare food and raise the children.

Further the study showed that the women cannot come by themselves to become member of a cooperative, because they cannot decide anything by themselves without the consent of their husbands. Husbands are the only decision maker at household level; therefore all the decisions are passed by them. A decision passed by the wife has no recognition by other family members. In addition to this most of the women members in cooperatives are not become members on their own initiative, but on husbands consent. In community when there is public meeting it is always considered as men meeting and the women are not allowed to participate in this meeting. All the committee members in cooperatives are male and also the cooperative was established more of by men.

The study showed that the women have no access to the farm land. All the land is controlled and administered by men. It is known that the land is the most important means of production and source of income. The study showed that the widowed women in the community can access the land on behalf of their male children, but the women who have female children have no opportunity to hold the land. Because in the community the land is not allowed for women until and otherwise they are inherited by their husbands' brother or one of his relatives. The situation is worse for women in the community to obtain income from the land and involve in income generating activities. This makes women not to have their own income and even if women have money it is not allowed for them to mobilize and to run different income generating activities or to allocate for other purposes. Because without the consent of husband women can not use money for membership registration fee and to purchase obliged share even she wants.

The study showed that there are facilitating regulations and policies for participation of women in economic, social and political affairs equal to men. For instances, the land proclamation and the Ethiopian constitution article 35 which states that women have equal rights with regard to acquire, administer, control, enjoy and dispose of properties. Also the cooperative proclamation states that women and men have equal rights to participate and obtain benefits from the cooperative without any discrimination of sex. And the Ethiopian national policy on women that special attention to women should be provide to enable women to compete and participate on the basis of equality with men in political, social and economic life. The above policies and regulations have been adopted by the federal and regional government. However the implementation of these policy measures on women's rights to benefit equally with men is minimal.

The study showed that the regional, zonal and district level cooperative organizations provide tremendous services to cooperatives, however the services and supports provided for saving and credit cooperatives was not targeted in addressing the participation of women in areas of membership, leadership and saving and credit services.

The study showed that saving and credit cooperatives play a great role in providing services to members. Co-operative societies provide cooperative education for members in order to develop capacity of members, leaders and employees to enable them to perform the cooperative activities according to by- laws of the cooperatives. Different types of services provided by cooperatives could be considered as encouraging the situation for improvement of women's participation in membership, saving and credit services and leadership, however the participation of women in these three levels still minimal with compared to men members in the same cooperatives.

Finally the research showed that socio economic and political factors have a negative influence on the participation of women in cooperative societies. Furthermore the services of the promoting organizations at regional, zonal and district level are not sufficiently directed to enable women to participate effectively. As a result participation of women in membership, saving and credit use and leadership position is minimal compared to men in the same saving and credit cooperative.

## 5.2 Recommendations

- The cooperative promotion organizations at regional, zonal and district level have responsibility to organize and promote cooperative societies, therefore during the establishments the Cooperative Organizations should give special attention for the equal participation of women and men in membership, saving and credit use and leadership.
- During providing cooperative education and trainings the cooperative promoting organizations at different administrative levels should consider women's educational background.
- Saving and credit cooperatives should recognize that the women and men have equal rights to get benefit from saving and credit services.
- The equal rights of women and men with regards to membership; saving and credit use and leadership should be respected by their cooperative society during service delivery.
- cooperative education and training opportunity should be given for women and men by regional, zonal and district level cooperative promotion organizations in order to improve their awareness and understandings about the criteria, rights and obligations of membership, saving and credit use and leadership.
- The women's work load should be given special attention by Cooperative promotion organizations in order to introduce labour saving technologies like fuel saving stove and potable water in collaboration with the regional, zonal and district level agricultural women departments and offices.
- The Cooperative Promotion organizations in different levels have the responsibility to encourage women by convincing and awareness creation so that women know better their rights and obligations of being a member before becoming a member and that share paying is not hindering factor for women.
- The cooperative societies should understand the rights and obligations of cooperative in order to serve the members equally so that women can get loans without the consent of their husbands.
- The Cooperative Organizations at different levels should work in collaboration with agricultural offices, women's affairs departments and offices and government administrative bodies and Non government organizations which work in gender issues like Self-Help international and Plan international.
- To create awareness about gender equality the women's affairs office in different levels should work in collaboration with Cooperative organizations to provide gender sensitization training to women and men.
- The cooperative promotion organizations should give special attention to the implementation of government policies and regulations which facilitate the social, economic and political participations of women in all levels.
- The cooperative organizations should give due attention to improve financial constraints of the cooperative by searching funding institutions like RUFIP to provide loan for seed capital which will be paid in long term and similarly by convincing members to sell extra share for members.

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## **7. ANNEXES**

### **Annex 1. Checklist for selected 30 men and women respondents**

#### **Operationalization of Participation**

##### **Membership**

1. What are the criteria for membership?
2. What are problems/ constraints as becoming a member of a cooperative?
3. What are your rights as being a member of the cooperative?
4. What are your obligations as being a member of the cooperative?
5. What are the problems/ constraints of being a member of the cooperative?
6. Are you able to participate as a member in decision making?

##### **Use saving**

7. What are the criteria's to use savings?
8. For what would you liked to use the savings?
9. What are your rights in the use of savings?
10. What are your problems/ constraints to use savings?

##### **Use loans**

11. What are the criteria's to use the loan?
12. For what would you have liked to use the loan?
13. What are your rights with regards to use loan?
14. What are your obligations with regards to use loan?
15. What are your problems/constraints to use the loan?

##### **Leadership**

16. What is the criterion to become a leader of the cooperative?
17. Would you like to become a cooperative leader?
18. What are for you problems to become a cooperative leader?
19. What are the rights of a cooperative leader?
20. What are the obligations of a cooperative leader?
21. What are for you problems to be a cooperative leader?

#### **Questionnaire 1. For Regional cooperative agency promoters**

1. What services are rendered to zone and district level cooperative offices?
2. How the services are rendered/ organized?
3. Do think that these services influence the membership of women of cooperatives?
4. Do you think that these services influence the savings and credits of female members?
5. Do you think that these services influence women to become or act as a leader of the cooperative?
6. What do you suggest for further improvement of the participation of women?

#### **Questionnaire 2. For zone cooperative office Promoters.**

1. Do you deliver services to district level cooperative offices and cooperative organizations?
2. What are the services delivered to these organizations?
3. How do you deliver services to these organizations?
4. When do you deliver the services to these organizations?

5. Do you think that these services influence the membership of women of cooperatives?
6. Do you think that these services influence the savings and the loans of female members?
7. Do you think that these services influence women to become or act as a leader of the cooperative?
8. What do you suggest for further improvement of service delivery to improve the participation of women (membership, use, leadership)?

**Questionnaire 3. For district level cooperative promoters.**

1. What services are rendered to saving and credit cooperatives?
2. How the services are rendered?
3. Do you think that these services influence the membership of women of cooperatives?
4. Do you think that these services influence the savings and the loans of female members?
5. Do you think that these services influence women to become or act as a leader of the cooperative?
6. How do you check the cooperative members are satisfied by your service delivery or not?
7. What do you suggest for further improvements of the participation of women?

**Questionnaire 4. For Focus group discussion with Board of directors**

1. What is the importance of women's participation in saving and credit cooperative?
2. What are the problems/ constraints for the participation of women in saving and credit services?
3. What are the sources for these problems?
4. What do you recommend for further improvement of women's participation in saving and credit services?

**Questionnaire 5. With non Cooperative member women**

1. Why are you not member of the saving and credit cooperative?
2. Is there any person from your family the member of cooperative?
3. What do you understand about the saving and credit cooperative?
4. What is your observation about women members of the saving and credit cooperative in socio cultural and economic aspect?
5. Which problems hindered you to become a member?
6. What do you suggest to make it interesting and possible to become a member?



## Annex 2: Name and position of respondents

N/S	Name of respondents	Type of interview	sex	Position/representation	Location
1	Beyene Ashange	SSI	M	Cooperative secretary	Abella
2	Samuel Didamo	SSI	M	Chair person	Abella
3	Marcos Mamo	SSI	M	Treasury	Abella
4	Mussie Utta	SSI	M	Cooperative member	Abella
5	Kalisso Ketemma	SSI	M	Accountant	Abella
6	Fikrete W/ mariam	SSI	F	Member	Abella
7	Woube Negussie	SSI	F	Member	Abella
8	Marta Manamo	SSI	F	Member	Abella
9	Adanech Yigremu	SSI	F	member	Abella
10	Aster Aredo	SSI	F	Member	Abella
11	Bizunesh Natta	FGD	F	Non member	Abella
12	Ashele Tonna	FGD	F	Non member	Abella
13	Tamirat Taddese	FGD	M	board	Burqa
14	Demesse Dallo	FGD	M	board	Bureqa
15	Shambel Gangisso	FGD	M	board	Burqa
16	Mirga Shillo	SSI	M	Treasury	Bureqa
17	Getachew Gebesow	SSI	M	member	Bureqa
18	Namana Hoyamo	SSI	M	member	Burqa
19	Wayesso Lamisso	SSI	M	member	Burqa
20	Durete Gaga	SSI	F	member	Burqa
21	Yenenesh Demesse	SSI	F	member	Bureqa
22	Kasech Adammo	SSI	F	member	Burqa
23	Meseret Demesse	SSI	F	member	Burqa
24	Shagete Katteso	SSI	F	member	Burqa
25	Wondimu Wettasa	SSI	M	treasury	Howolisso
26	Ayelch Doyammo	SSI	F	member	Howolisso
27	Neway Degu	SSI	M	Control committee	Howolisso
28	Aynete Boyammo	SSI	F	member	Howolisso
29	Dabaro Dankaka	SSI	M	member	Howolisso
30	Teffera Bettosha	SSI	M	member	Howolisso
31	Marta Abreham	SSI	F	member	Howolisso
32	Alemtsehay Bogale	SSI	F	member	Howolisso
33	Woyzero Beliyu	SSI	F	member	Howolisso
34	Fate Amallo	SSI	M	member	Howolisso
35	Birhanu Hamato	SSI	M	member	Burka
36	Tameru Hyisso	FGD	M	BOARD	Howolisso
37	Haile Borja	FGD	M	BOARD	Burka
38	Bereket Melse	FGD	F	NON Member	Howoliso
39	Shomantu girba	FGD	F	Non Memer	Burka
40	Almaz ayano	FGD	F	NON Member	Howolisso

**Annex 3: Photo: Women participation in income generating activities.**



Figure 1. Women participated in dairy cow production  
*Source: SNNPRS Women's affairs bureau*

**Annex 4: Photo: Men participation in income generating activities.**



Figure 2. Men participated on small animal fattening  
*Source: SNNPRS Women's bureau*