

**The Role of Cooperatives in Promoting Socio Economic  
Empowerment of Women in The Case of Jimma Zone Seka  
Chekorsa Woreda**



**A Thesis Submitted to Research and Postgraduate Office in Partial  
Fulfillment of the Requirements for the Degree of Master of Business  
Administration**

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**December, 2020**

## **ACKNOWLEDGEMENTS**

First and foremost, I would like to extend my unshared thanks to the Almighty God for smoothening of all aspects my life and my study in particular.

I am indebted to and gratefully acknowledge Mrs. Aregu Asmare (Ass. Prof.) for her friendly approach, providing me helpful materials needed, her constructive and extremely useful comments, putting me on right track to reach an end by installing confidence in me, and familiar in my field of study.

My heartfelt appreciation to my husband Ashenafi Haile, my Brothers and also my boss Roza Aba Dura for your continues support in all directions; morally, financially, materially, ideally, from the beginning to end with me, especially my lovely twin son (baby's) FikrAshenafi and TesfaAshenafi of course I share your time that you need from me so that thank you for all unreserved generous acts to me.

I also have many thanks to all the employees of sekaworeda Cooperative Office who helped me a lot in providing the necessary information for the study. Finally, for all you, I wish blessing of almighty God through your life time.

## Abstract

*Rural women belong to the most deprived section of the society facing adverse conditions in terms of social oppression and economic inequality, a visible majority of them being poor. So Women empowerment, as a policy approach, uses different mechanisms to empower women; out of which organizing women into cooperatives is attracting the attention of many organizations. Thus a study was conducted to assessing the role of cooperatives in promoting socioeconomic empowerment of women in rural areas of Jimma Zone, SekkaWoreda credit and saving cooperative. The study design of this study was an integration of descriptive and explanatory research design. On the other way based on data collected from 6 cooperative 224 purposively selected respondents in the study areas. In addition, key informant interviews and secondary data were also used to collect the necessary information. And finally, the collected data was analyzed using statistical package for social science version.21 (SPSS) software descriptive statistics (mean standard deviation, inferential and binary logistics regression was used to check the magnitude of effects. The binary logistic regression analysis the role of co-operatives on socio-economic dimension empowerment depict that the demographic factors, institutional factors and economic factors have a significant positive effect on Women's socio-economic empowerment with (p-value=0.05). The result identified that the contribution of cooperatives on woman's income improvement, enhanced capacity building, promote participatory and democracy, create safe working condition and bargaining power and align access to decision makings. To sum-up in majority of the metrics used the respondents have shown improvement in their socioeconomic status, however, there are still limitations that hinder women from active participation in their cooperatives. Thus, considerable awareness creation and women empowerment advocacy activities and policies should be derived by appropriate stakeholders.*

**Keywords:** Cooperative, Economic inequality, Rural women, socioeconomic empowerment, Social oppression

## **Dedication**

This work is dedicated to my lovely mom (Emye) Almaz Tesfaye whom I lost her suddenly by blood pressure (RIP). All my successes today is depend on your yesterday effort. May God place your soul in heaven. I would like to dedicate this my thesis work for you, since your contribution is immense in all of my successes.

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## **LIST OF ACRONYMS AND ABBREVIATIONS**

<b>IDRC:</b>	International Development Research Center
<b>MDG:</b>	Millennium Development Goals
<b>MFI:</b>	Microfinance Institution
<b>NGO:</b>	None Governmental Organization
<b>RD:</b>	Rural Development
<b>RUSACCO:</b>	Rural Savings and Credit Cooperatives
<b>SACCO:</b>	Savings and Credit Cooperative

# **CHAPTER ONE**

## **INTRODUCTION**

The aim of this chapter is to provide background information on the study. The remaining parts of the chapter are organized as follows. The first section of the research presents background for the study, section two presents statement of the problem and then objective of the study comes in the third section. The fourth, fifth and sixth section sets out research hypothesis, significance and scope of the study respectively. Finally, section seven and eight and presents limitation and organization of the study respectively.

### **1.1 Background of the Study**

It is also clear that pre-existing gender differentials and inequalities influence the outcome of interventions. Women running subsistence-level firms face additional social constraints to improving their productivity and earnings when compared to similar men, thus explaining differences in the outcomes of some (loan and grant) interventions favoring men. Growing evidence strongly suggests that women running subsistence-level firms face external pressures to divest some of the windfall cash from loans or grants to relatives or household expenses. Thus, both in-kind capital and capital transacted through the privacy of a mobile phone have better outcomes because they nudge women to keep the money invested in the business. Men do not appear to face these same pressures (World Bank, 2014). Alternatively, women working in subsistence-level enterprises may face pressures to use portions of their revenue for other expenses and transfers rather than for business investments. Pressures can have internal or external origins. According to Faf.C,et al(2014), an internal, present-day orientation rather than external pressures to share the cash seems to guide women's choices, whereas men show a future orientation or more self-control.

These dominant gender inequalities contribute to the fact that cooperative organizations are controlled and managed by men. Wealthier, educated, larger-scale, male farmers have advantages over more economically vulnerable farmers, particularly resource-poor women. The latter lack the education, knowledge, respect, time, and productive assets to engage meaningfully and to have their voices heard in comparison to these more privileged men (Oxfam International, 2013).

Women's equal participation in agricultural cooperatives is both a women's right and important for sustainable and people-centered development. If cooperatives are gender-responsive and inclusive, they can help women overcome gender specific constraints to improve their self-confidence, knowledge, leadership skills, income, and access to agricultural inputs, social networks, and position in value-chains. When women are more economically and socially empowered, evidence shows that there are direct and positive impacts on women's household and community decision-making power and on access to and control over productive assets. These changes lead to improved household nutrition, food and income security, broader development outcomes, and a more integrated production of both food and cash crops (Oxfam International, 2013).

Women empowerment is one of these policy approaches adopted to change perceptions about women and their relationships with development, and stemmed from their place in the poverty line. Women empowerment gives response to the existing gender based inequalities in economic, social and political. It is the process through which women gain access and control over resources, participate in decision making and challenge the ideology of patriarchy and the gender based discrimination against women in all the institutions and structures of society. Women empowerment use different mechanisms of which organizing women into self-help associations like cooperatives is attracting the attention of many organizations. Cooperatives are truly empowering organizations in origin, vision and mission, theory and action. Citing a number of studies, Fahim (2013), he has also revealed that cooperatives empower women as a member, as an employee and as a management committee of cooperatives. He added that despite women's subordinate position that made them the most vulnerable; they do have still high resilience partly because of their self-help associations like cooperatives.

However, according to the report of SekkaWoreda in 2011 there is little empirical work on the role of cooperatives in empowering women in Ethiopia addition to lack of agreement among scholars on the role of cooperatives in empowering women. Therefore the study will be aimed at assessing the role of cooperatives in promoting socioeconomic empowerment of women in rural areas of Jimma Zone especially SekkaWoreda.

## **1.2 Statement of the Problem**

Recent research from Co-operatives Unit shows there are indeed strong links between women's involvement in co-operatives and poverty reduction. After becoming involved in co-operatives, women report they perform new and more productive labour activities and earn higher incomes. Women also share that by joining co-operatives increases shared caregiving and their decision making in the household, and improves their participation in community affairs. In many African countries women work individually, often isolated, in the informal economy, operating at a low level of activity and reaping marginal incomes. Joining forces in small-scale co-operatives provides them with the economic, social and political leverage they need (ILO, 2017).

Co-operatives provide women with the setting for collective problem solving and the articulation of strategic and basic needs. The support and mutual encouragement that a group of entrepreneurs can give each other can also be crucial in helping to maintain or boost their self-confidence. Solidarity, social responsibility, equality and caring for others are among the core values on which genuine co-operatives are based. Through co-operatives, women can access employment opportunities by facilitating women's access to employment in both directly and indirectly. Co-operatives create employment opportunities by facilitating women's access to business capital and markets; by offering financial, legal and marketing services specifically tailored for women, co-operatives enable women to start and grow their own businesses (Sifa, 2016)

Among the most important gender issues in cooperatives today are women's low level of participation and their under representation indecision making and leadership. Many traditional societies exhibit distinction preference of men and women and give access, all privileges rights to men. The basic problem which women have in common is that the existing socio-economic and political structures do not offer those equal opportunities for employment access to production resources, agricultural inputs, credits and don't allow them to participate indecision making process. The gender division of labor was found to be one of the causes of women's disadvantaged position. For instance, women whereas associated with domestic works; hired labor and reproductive while men to the more productive and economic activity (Sifa, 2016).

Some cultural values working against women, limited membership in operatives, the smaller size of Women's participation in cooperatives, gender biases of local officials and lack of accesses to critical resources such as land, agricultural inputs, implements and services are also other problems (Yigremew, 2009).

Women lack of access to resources is also a major stumbling block. It affects both their Participation in existing cooperatives and setting up of new ones. Without independent asset it is difficult for women to invest in their own cooperative. Since they are unable to participate in cooperatives, they are excluded from the benefit that cooperatives provide for such benefits as credit, education and training, production inputs, marketing outlets etc. Social factors that hinder the participation of women in any development activities are the control and upper hand of men over political, economic and social resources and distribution of power. The power relation between women and men within the family, community and society levels is generally hierarchical and women are usually found at the subordinate position than men (Sharew, 2011)

Legal constraints can also hinder women's participation in cooperatives societies. A study carried out by the ILO indicated that cooperative laws are 'gender neutral' and do not discriminate directly against women. However, women do face a great problem in their participation cooperatives as a result of laws that discriminate against women in regard to property ownership and inheritance (ILO, 2009). In some countries, women are also restricted from conducting business independently or without their husband's consents. In other cases women's legal rights may be stipulated in a law but not necessarily enforced for they may be superseded by customary law and regulation, which can have a discriminatory effect on the participation of women (Yigremew, 2009).

Women in Ethiopia as in any other developing countries occupy the low status in the society. Ethiopia is highly traditional and religious societies in which women are kept at a subordinate position, while men took the hegemonic power. Women in Ethiopia face various multifaceted problems, for instance, the feminization of poverty and employment, lack of adequate financial resources, lack of equal opportunity and limited access to education and choices of professions, the multiple burden of domestic tasks, professional obligation and the community socialization, the traditional harmful practices and violence against women are providing socio economic obstacles affecting women's life (Sharew, 2011)

Women membership accounts less than 30% and their participation declines for upper positions (Majurin, 2012). It is not an exception to Ethiopia, where women represent only 18% of cooperative membership (Emana, 2008). There are many factors which limit women's participation in cooperatives among them limited access and control over productive assets are highly pronounced (Desta, 1999; Habtamu et al., 2004 & Majurin, 2012). Thus, gender inequality brings a burden on women and women are adversely affected by poverty.

Although the problem of gender inequality is a universal phenomenon, it is highly pronounced in developing countries like Ethiopia. The structure of the Ethiopian society, Oromia in particular is highly patriarchal in nature where it is characterized by male domination in all spheres. To this fact, government and non-government organizations are actively working to promote women empowerment. However, the male hegemony has not yet changed. This study, thus, deal with the role of cooperatives in promoting socio-economic empowerment of women in Seka Chekorsa Woreda, Jimma Zone, Oromia regional state, South western Ethiopia with specific objectives to identify women's economic participation in cooperatives, and to assess the role of cooperatives in social empowerment of women.

### **Research question**

1. How socio-demographic, institutional, and economic factors affect women's social and economic empowerment?
2. How participation in cooperatives facilitate women's socio-economic empowerment?
3. What are the factors confronted by cooperatives in empowering women in Seka Chekorsa Woreda?

## **1.3. Objectives of the study**

### **1.3.1. General Objective**

The general objective of the study is to investigate the role of cooperatives in promoting socioeconomic empowerment of women in rural areas of Jimma Zone Case of Seka Chekorsa Woreda

### **1.3.2 Specific Objectives**

1. To examine the effect of age on Women's socio-economic empowerment.
2. To investigate the effect of educational level on Women's socio-economic empowerment.
3. To examine the effect of family size on Women's socio-economic empowerment.
4. To describe the effect of level of participatory democracy on the Women Economic Empowerment.
5. To examine the effect saving habit on Women's socio-economic empowerment.
6. To investigate the effect safe working condition on Women's socio-economic empowerment.
7. To investigate the effect household income on Women's socio-economic empowerment.
8. To investigate the years of membership on Women's socio-economic empowerment.

9. To investigate the effect Involving in income generating activities on Women's socio-economic empowerment.

10.To examine challenges confronting cooperatives in empowering women's.

#### **1.4. Research hypothesis**

H1:- Age has a significant positive effect of Women's Socio-economic empowerment

H2:- The level of education of women had significant positive effect of Women's Socio-economic empowerment

H3:- Family size has been hypothesized to have a positive relationship with women Economic empowerment

H4:- Increased level of participatory democracy in work and other related areas has a positive effect towards women's economic and social empowerment.

H5:- Saving habit of women's has a significant positive effect of Women's Socio-economic empowerment

H6:- Safe working condition of women has a significant positive effect of Women's Socio-economic empowerment

H7:- Household income has a significant positive effect towards women's economic and social empowerment.

H8:- Years of membership of women have a significant positive effect towards women's economic empowerment

H9:- Involving in income generating activities of women's has a significant positive impact to socio-economic empowerment.

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

Rural Saving and Credit Cooperatives provide services for those members of cooperative who cannot be able to receive services through the formal financial institutions. They provide service for those who cannot fulfill the requirements provided by the formal; because of this they increase the people standard of living by giving them a chance to start a new beginning, a journey which has a good impact on the economy as well. Thus this kind of assessment will very important and worth researching on the ground that it gives feed back to the success and failure of this specific program with possible factors of each. As well, it is a kind of feasibility study, monitoring, and evaluation, which gives timely signals of the programs impact to the program implementers and beneficiaries as well. Thus the outcome of this research will be used as a stepping-stone for further study. It will also provide background information for policy makers, NGOs and government institutions working on rural development and, local offices, women's as a target group, practitioners and researchers.



## **1.6. Scope of the Study**

As discussed in the above section the general objective of the study was assess the role of cooperatives in promoting socioeconomic empowerment of women in rural areas of Jimma Zone Case of Seka Chekorsa Woreda. On the other hand the methodological scope was descriptive and explanatory research design and research use quantitative and qualitative data from primary and secondary source of data and finally, the duration of this paper was from June 10, 2020 up to October 30, 2020.

## **1.7. Limitation of the Study**

Like all research, this study has limitations. The sources of difficulties encountered in this study were described as follows:

A problem that was encounter the study could be women's reluctance to cooperate due to suspicion that disclosing information may lead to negative effect on their business. It is very important to note that these limitations did not have any significant interference with the outcome of the study. This study focuses only on identifying the role of cooperatives on socioeconomic empowerment of women. The study aims on the woreda wise cooperate level but to utilize the available time and resource constraints, only concentrate the role of cooperate on socioeconomic empowerment of women in Seka Chekorsa woreda, Oromia regional state. There was a lack of some secondary materials.

## **1.8. Organization of the Study**

This study was organized in to five chapters based on the study objectives. The first chapter deal with presenting ideas back ground information to the study, statement of the problem, general and specific objectives, and basic research questions, scope of the study and significance of the study. Chapter two reviews key literatures on the topic under investigation. The literature review focuses on studies on the role of saving and Credit Cooperatives on social and economic empowerment of women. The chapter helps to the theoretical underpinning for the study. Brief description of the study area and methodology is presented in the third chapter. Finally, chapter four deals with Result presentation and analysis and the last chapter five was depicted all about the summary, conclusion and recommendation.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

This chapter is devoted the review of existing bodies of knowledge on related studies that have been carried out in areas of social and economic empowerment of women emphasis on saving and Credit Cooperatives. The chapter also used to highlight the definition of women socio-economic empowerment, Importance of women socio-economic empowerment, Factors affecting empowerment of women, saving and Credit Cooperative, social and Economic Contribution of Saving and credit Cooperatives, Cooperative as a Potential Vehicle for Women's social and Economic Empowerment Conceptual framework on the economic empowerment benefits of cooperation, and explains the theoretical framework of the study.

#### **2.1. THIORETICAL REVIEW**

Women's historic exclusion from political structures and processes is that the results of multiple structural, practical and private factors that adjust in numerous social contexts across countries. However, on the far side these specificities of national and native contexts, there's a generic issue in women's political participation that relates to the broader context of national and international politics, liberal democracy and development. It is, therefore, imperative to critically review these constructs and rewrite the gendered nature of democracy likewise as development that poses limitations on women's effective political participation. The weather of sanctionative setting for women's participation in politics and development cannot be mentioned and known while not golf stroke the present development and political paradigms underneath scrutiny (WIC, 2011). 'Women empowerment' has become popular in the development field since 1980s. It is vividly recognized that women empowerment is essential for sustainable economic growth and poverty reduction in developing countries. Women empowerment is defined differently by different scholars. Mayoux (2005) and Mosedale (2005) define women empowerment as a mechanism where women become strong through increasing their confidence to make appropriate choice and control over resources. Naryaan (2002) on the other hand define women empowerment as increasing control and ownership of assets to influence and bargain over any decision that affects their lives.

The philosophy of cooperation is evolved around 18<sup>th</sup> century in Europe with the notion of protecting economically poor people from the exploitation of economically powerful (Subburaj, 2003). Cooperatives are democratically owned and governed enterprises guided by the values of self-help, self-responsibility, democracy, equality, equity and solidarity. They put people at the heart of their

activities and allow members to participate in the decision-making (Kimberly & Robert, 2004). Cooperatives generate considerable socio-economic benefits to their members. From the economic stand point, cooperatives improve income and bargaining power of their members. While the social purposes of cooperation are more diverse than economic purposes. They provide a unique opportunity to members to education and training; encourage active participation in meetings, committee membership and leadership positions (Majurin, 2012).

One important approach to supporting women empowerment is the promotion of the participation of women in formal politics, alongside support to broad programs of democratization and good governance with a strong focus on developing civil society. This includes promoting women in government and national and local party politics as well as supporting women involvement in NGOs and women movements. In 1994, only 5.7 per cent of the world cabinet ministers were women. In government, women in decision-making positions tend to be concentrated in social, law and justice ministries. Fewer women are to be found in chief executive and economic areas. This poor representation is in spite of the fact that women are found in large numbers in lower-level positions in public administration, political parties, trade unions and business, who could potentially serve as representatives at higher levels (WIC, 2011).

### **2.1.1. Global Overviews on Women Empowerment**

Improving the status of women is an integral part of the work of eradicating poverty and building civil society. Poverty can only be eradicated if women, half of the world's population, are educated and strong enough to generate income for themselves and their families. A broadly representative civil society cannot be created without the voices of women. Awareness of gender and the particular needs of women must inform our understanding across all the dimensions of poverty and injustice. At its roots, women's empowerment is about women gaining the skills and confidence to develop themselves fully as human beings and challenging existing male-dominated power structures in order to participate fully as equals, in their families, communities and countries. Women are less educated than men and are less able to access specialized training and loans from banks. Without training and loans, it is very hard to start a business or other type of project. When women work outside the home, they are paid less than men for the same work: that is, their labor is valued less. Also, the types of jobs generally available to women are usually lower-paying than those available to men. Because of these factors, women worldwide earn on average slightly more than 50% of what men earn (APFS, 2011).

### **2.1.2. Empowerment**

People from different disciplines define the term empowerment differently. For social workers dealing with poverty, empowerment is inspiring the poor to challenge the status quo. On the other hand, business managers express empowerment as a means of improving productivity within established structures. The term empowerment as a process through which women and men experience as well as challenge and subvert power relationships (Naryaan, 2009). Empowerment is the expansion of assets and capabilities of poor people to participate in and negotiate with influence, control and hold accountable institutions that affect their lives (Naryaan, 2009)

Study by Nayak and Bidisha, (2009) added to these by saying that the idea of empowerment is applicable to those who are powerless whether they are male or female or group of individuals, class or caste. Empowerment“ is a multidimensional and interlinked process of change in power relations which can operate in different spheres of life (economic, social, political, and so on) and at different levels like individual, household, community, market, and so on. Different scholars defined and discussed about this concept.

For some like Cheston et al, (2002) empowerment is a process of change by which individuals or groups with little or no power gain the power and ability to make choices that affect their lives. They also pointed out three key elements of empowerment which are change, choice and power. In relation to that, KabeerN, (2004) saw women’s empowerment as the process by which those who have been denied the ability to make strategic life choices acquire such ability. With this regard, she pointed out three interrelated dimensions to measure that empowerment which are: resources, agency and achievement. According to her, resources include access to resources and future claims to both material and social resources which serve to enhance the ability to exercise choice. In relation to power, this is about getting „Power to“.

The second dimension of „agency“ is the ability to define one’s goal and act upon them. It includes the process of decision making, negotiation, deception, and manipulation or Power within. And then as a result of both resources and agency, there is a dimension of achievement which refers to what Kabeer, (2009) quoting Sen. called the potential that people have for living the lives they want, of achieving valued ways of being and doing (Kabeer N, 2011). For that reason, it has been found by development practitioners that building women’s capacity (economically, socially, and politically) is one of the prior activities on agenda. Then, increasing women’s access to financial services through

Microfinance program has been found as one of the tools which can lead to household wellbeing improvement as well as to empowerment. But, as RB Swain, (2009) mentioned, not all activities that lead to an increase in the well-being of a woman are necessarily empowering in themselves. From the same researcher's point of view, empowering activities are those activities that reflect the changes that women have effectively made to improve the quality of their lives by resisting the gender based traditions and norms that reinforce gender inequality.

Moreover, Karunakaran, (2004) explains clearly the concept of empowerment by saying that empowerment is the process of enabling or authorizing an individual to think, behave, take action and control work in an autonomous way. Karunakaran, by citing a number of studies concluded that empowerment can be viewed as a means of creating a social environment in which one can take decisions and make choices either individually or collectively for social transformation. Thus, we can say that empowerment is a very complex concept that can be defined in various ways and utilized in different contexts. However, there is a nexus of few key and overlapping terms that are most often included in defining empowerment such as options, choices, access and control of resources, opportunities and decision making power are mentioned. According to Oxfam (2008), no one can empower anyone else rather in the development process; true empowerment is achieved by people themselves, through their own association.

Meanwhile, Batiliwala, (2009) argues empowerment process starts from within; but access to new ideas and information will come from external agents. As per this idea with new consciousness and the strength of solidarity, women can assert their right to control resources and participate equally in decision making. That means different organizations working with the poor and women cannot empower them; rather they support these people's own efforts to become empowered.

### **2.1.3. Women's Empowerment**

The approach of women's empowerment emerged from several important critiques and debates generated by the women movement throughout the world during the 1980s, when feminists, particularly the Third World Feminists were increasingly discounting the largely political and economic WID, WAD and GAD models in prevailing development interventions (Batiliwala, 2009).

But in the 1990s many agencies used the term women empowerment in association with a wide variety of strategies including those which focused on enlarging choices and productivity of individual women and broad-based economic and social support (Bisnath, 2001 cited in Mosedale, 2005). The empowerment of women responds to a growing recognition that women lack access to and control of

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

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

Women's empowerment has different dimensions such as economic, cultural, social and political. This particular study is aimed at investigating the role of cooperatives in achieving the economic and social empowerment of women. Economic empowerment is about the economic independence of women, it is about access and control of productive resources (Desta S, 1999). The other study by Emebet explained that economic empowerment is a process by which women are able to participate in productive activities, earn incomes and decide on what to do with their incomes (Emebet M, 1999). On the other hand, the social empowerment of women mainly deals with addressing the different social problems women faced in their society (Aster and Konjit, 1999). However, the economic empowerment of women contributes to the social empowerment and vice versa. To state clearly the existing inequality between women and men is the main causes of poverty in the world according to many scholars. If one wants to reduce poverty and bring development, the issues of women should be considered at every level.

#### **2.1.4. Women Empowerment Efforts in Ethiopia**

FAO (2007) confirmed that a national policy on Ethiopian women has been formulated to address women's strategic gender needs through improving their access to resources and their decision-making power. Rural women's affairs departments have been set up in the relevant line ministries as well as in the prime minister's office. The Federal Democratic Government of Ethiopia has declared its unequivocal commitment to the development of women with the announcement of the National Policy on Women in 1993 (referred to as women's policy), and the promulgation of the new constitution in 1995. In other words, Ethiopia has demonstrated its firm commitment to the equitable socioeconomic

development of women. The women's policy primarily aims to institutionalize the political, economic and social rights of women by creating an appropriate structure in government offices and institutions so that the public policies and interventions are gender-sensitive and can ensure equitable development for all Ethiopian men and women (UN, 2003; Cherinet and Mulugeta, 2003)

### **2.1.5. Rural SACCO and Women Empowerment**

Empowered women contribute to the health and productivity of whole families and communities and to improved prospects for the next generation. Therefore, it is very critical to empower and capacitate women in general and poor women from the discriminated castes and ethnicities in particular, address issues of human rights violation of women, and also ensure women's effective participation and presence in all phases of reconciliation, reintegration and recovery process. Gender equality is, first and foremost, a human rights issue. Women are entitled to live in dignity and in freedom from want and from fear. Empowering women is an indispensable strategy for advancing development and reducing poverty. Monitoring progress towards gender equality and women's empowerment is therefore of great importance (Mukuria et al., 2005). Access to savings and credit can initiate or strengthen a series of interlinked and mutually reinforcing 'virtuous spirals' of empowerment. The first set of assessments point out that women can use savings and credit for economic activity, thus increasing incomes and assets and control over these incomes and assets (Mayoux, 2005).

Orr (2006) established that "active" women loaners had higher consumption standards and a role in household decision making, either on their own or jointly with their husbands, than 'passive' female loaners. Both in turn had significantly higher consumption standards and were more likely to partake in household decision-making than women from male loaner households or from households who had not received credit. Similarly, rural saving and credit cooperative societies have an important role in lessening the vulnerability of poor by creating assets, income and consumption smoothing, providing emergency assistance, and empowering and making women confident by giving them control over assets and increased self-esteem and knowledge. Generally, women's economic empowerment at the individual level has potentially significant contributions at the macro-level through increasing women's visibility as agents of economic growth and their voice as economic actors in policy decisions. This, together with their greater ability to meet household wellbeing needs, in turn increases their effectiveness as agents of poverty reduction. RUSACCO may form the basis for collective action to address gender inequalities within the community, including issues like gender violence and access to resources and local decision-making. These local-level changes may be further reinforced by higher

level organization, leading to wider movements for social and political change and promotion of women's human rights at the macro-level.

#### **2.1.6. Cooperative as Enabling Environment for Women Empowerment**

A democratically organized and managed organization is favorable to women, as it is only in this kind of environment where they will be able to express their needs, articulate their interests and views, as well as seek for equal and equitable rights and privileges with men. To actualize this principle, however, the cooperatives must ensure that their members are able to live the principles of democracy. Gender, racial, political, social, religion discrimination, which hinders many people from being equitably represented in decision-making bodies, must, hence, be discouraged and systematically addressed (UN, 2007)

Moreover, people with leadership potentials, but have been inhibited to develop and actualize their capacities because of the effects, for instance, of gender stereotyping, must be identified and given assistance for self-transformation. For instance, aside from ensuring that tasking and responsibilities are based on qualifications, and not on gender biases, the cooperative must also provide training programs which will enable the members and potential leaders to bring out and use their leadership capacities. The implication of ICA's explanation of the principle is that the cooperative's face-to-face encounter with the general needs and situation of its women-members is inevitable. As such, as the principle mandates, understanding the situation of women, raising the awareness of all members on the situation of gender inequality and inequity, and responding appropriately are imperative actions in the organization. This, therefore, makes cooperative indeed an enabling environment for women empowerment. To the women cooperatives, the principle gives them the opportunity to connect with women of other cooperatives, to join hands in raising their common interests and in ensuring that cooperatives are able to respond to their practical and strategic needs, and therefore are able to move towards gender equity and equality. (UN, 2007)

#### **2.1.7. Cooperatives**

##### **Meaning of Cooperative**

The simple meaning of cooperation is working together. According to Vinayagamorthy (2007), the principle of cooperation is as old as human society that enables them to help each other during the time of stress and strain. As per this study in traditional society the principle of cooperation is restricted to common culture and religion. In Ethiopia for example, the type of cooperation like Debo, Idir and Ekub have been practiced for centuries. According to Krishnaswamiet,al (2000), cooperative



is a special mode of doing business and a distinct type of business organization. They further explained it that, cooperative is capable of being applied to the solution of a variety of economic activities such as production, distribution, banking, housing, insurance etc.

Bapat in his book defined cooperative society as a voluntary organization, jointly sponsored, jointly owned and democratically managed by persons who have come together for satisfying their social, cultural and economic needs (Bapat, 2000). As members in cooperative come together on voluntary basis, there must be economic contribution of members, the management of the cooperative is vested up on members and the organization is aimed to satisfy the economic, social and cultural needs of the members. The most commonly used definition is given by the International Cooperative Alliance, the apex organization that represents cooperatives worldwide that states a cooperative as an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise.

### **Principles of Cooperative**

For a clear understanding of the cooperative ideology and to differentiate it from other business enterprises, the founders of cooperatives laid down some definite principles of cooperatives that guide the formation and management of cooperatives. Cooperative principles are a set of rules which govern the life and activity of cooperative organizations (Mathur, 2002). There has been a concern among cooperators in recent years that there has been serious erosion in the values of cooperation and the same was echoed in International Cooperative Alliance (ICA) Tokyo congress held in 2009.

### **Values of Cooperative**

Cooperatives are based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity (Mathur, 2002). He further stated that, in the tradition of its founders, cooperative members believe in the ethical values of honesty, openness, social responsibility and caring for others that promote the economic and social condition of weaker section. According to Mathur (2002), the first principle, „cooperatives are voluntary organizations open to all persons, enable everybody to use its services keeping that she/he is willing to accept the responsibilities of membership without gender, social, racial, political and religious discrimination. It would be observed from the above principles that in cooperation there is nothing that discriminates women. Rather the principles aim at ensuring equal opportunity, benefits and services without any gender bias.

### **2.1.8. Types of Cooperatives**

There are different types of cooperatives in our world. The cooperatives are classified based on the nature of activities they undertake and their organizational structure. Based on their structure, we

classify cooperatives as primary, secondary and apex level society. On the other-hand, cooperatives are classified based on the types of business they undertake in which many scholars classify as agricultural based cooperatives and nonagricultural cooperatives (Jesiah, 2003). Based on their nature there are different types of cooperatives like marketing society, production society, saving and credit society, industrial society, housing society, insurance society, processing society, consumer society and others. The focus of this study is saving and credit cooperatives.

#### **2.1.1.0. Barriers to Women's Participation in Co-operatives**

In spite of these advantages, the barriers to women's participation in co-operatives are numerous but to just mention a few that are pertinent to women in Africa; includes the following:

- **Inadequate/lack of co-operative education and training.** Many rural farmers are still not aware of the benefits of becoming co-operative members since they have not been reached through outreaches, seminars or meetings. Co-operatives have not being given the status they deserve in the community in reducing poverty among the poor (Teybela, 2016).
- **Challenges of land ownership-** women own only 1% of the land they use for farming. This land has been acquired mainly through purchases. The rest of the land is under the control of the men. Where rules governing the operations of co-operatives require ownership of land or agricultural assets, this automatically excludes women who in fact do up to 80% of the work on the land but receive much less in return for this work(Teybela, 2016).
- **Lack of affordable credit.** Up to now, very few farmers are accessing affordable farm credit. Interest rates remain high thus preventing farmers from borrowing. The situation is worse with women farmers who oftentimes do not have requisite collateral in form of physical assets, or be members of co-operatives; the eligibility criteria for membership may also cut some women out (Teybela, 2016).
- **Consequences of climate change.** The effects of climate change have been experienced in different forms, the worst being the frequent droughts which seriously affect both harvesting and cattle breeding. This is of course worsened by the fact that most of the smallholder farmers' production entirely depends on weather information. The rain patterns have changed and confusing the rural farmer who reads the sky for signs of rain. Lack of an effective weather forecast system makes it difficult for such farmer to plant his/her crops at the right time. (Teybela, 2016).
- **Limited on-farm value addition.** The majority of the women farmers continue to sell their produces without any added value. This is the major cause of the low earnings they get from selling.

- **Illiteracy**, inadequate knowledge and education, lack of confidence in women themselves have led to low participation among women of the SACCOS. Bad image of co-operatives portrayed by the mass media also cause some women and men not to join cooperatives (Teybela, 2016).

**i. Way forward**

- Encourage women to form and join more self-help groups and co-operative organizations
- **Promotion of value addition.** Appropriate arrangements should be put in place to enable organized farmers' groups to access the agro-processing funds designated for small scale farmers. Maize Sellers, Rice Hullers and Cassava Mills should be given priority.
- **Climate Change mitigation and adaptation.** Special attention needs to be put in mitigating the effects of climate change and addressing all possible adaptation measures. Water harvesting techniques should be promoted and sizeable investment should be put into promoting irrigation.
- **Improvement in the marketing system.** Farmers should be encouraged and supported to market collectively. Those that belong to groups (SACCOs) should be supported to put up good storage facilities through which they can link up to the Warehouse Receipt Systems. We should join hands as civil society organizations to foster and laws and policies **promoting women participation in income generating activities** and taking up leadership positions monitoring the implementation of the different government policies and giving feedback to government. Building capacity of farmer's women/members through training in areas where there are gaps is also a possible way forward (UN, 2009).

Barriers and challenges to women's participation in cooperatives

**Gender Issues in Cooperatives heritance. In some countries, women are also restricted from:**

Since cooperatives, like other forms of enterprise, reflect the broader society in which they operate, it is not surprising that gender imbalances do exist, despite the cooperative principles and values that proclaim equality and equity. Among the most important gender issues in cooperatives today are women's low level of active participation and their under-representation in decision-making and leadership. In cases where women actually do make up a large proportion of the membership, such as in credit and consumer cooperatives, their active participation is particularly crucial as the cooperatives cannot claim to be truly democratic if women do not participate in decision-making, and neither can women members' needs and interests be adequately addressed (World Bank, 2012).

Women, especially in developing countries, are confronted by formidable constraints that block their active participation in cooperatives. First and foremost among these constraints is the traditional role of women in society and the prevalent misconception that women's reproductive

and domestic responsibilities constitute their main role. This places women at the margins of the cooperative business world. It restricts their choice of economic occupations and opportunities and is the root cause of their heavy work burden and time constraint. Carrying out income-earning activities in addition to their nonpaid work as mothers and home-makers, often leaves little time or energy to attend meetings or carry out other additional tasks (Henry, 2011).

Women's lack of access to resources is also a major stumbling block. It affects both their participation in existing cooperatives and the setting up of new ones. Without independent assets it is also difficult for women to invest in their own right in cooperatives. In many countries women lack access to land, credit or production inputs; their level of education is lower than men's and their business experience and knowledge of cooperatives is very often limited. Because they are unable to participate in cooperatives, they are excluded from the benefits that cooperatives and their support structures often provide to their members such as credit, education and training, production inputs, technology and marketing outlets. In other words, because they are disadvantaged at the outset, it is all the more difficult for them to change their predicament as they do not have access to resources. Legal constraints can also hinder women's participation in cooperatives. Studies carried out by the ILO, have indicated that cooperative laws are generally "gender neutral" and do not discriminate directly against women (ILO,2017).

In certain cases, the provisions in the cooperative law are in fact gender pro-active, stating that the participation of women in the membership should be reflected in cooperative decision-making i.e. in boards and committees. One such example is the Cooperative Law of Namibia of 1996. However, women do face barriers to their participation in cooperatives as a result of related laws that discriminate against women in regard to property ownership and inheritance. In some countries, women are also restricted from conducting business independently or without their husband's consent. In other cases women's legal rights may be stipulated in a law but not necessarily enforced or they may be superseded by customary law. In cooperative by-laws, which are formulated by the members themselves, certain rules and regulations can have a discriminatory effect on the participation of women. For example, in agricultural cooperatives, ownership or control over land or property are often stipulated as a condition for membership. Or, if the cooperative only allows one member per farm/household, the general tendency is that a man is chosen (World Bank, 2012).

When the women household members are excluded from membership, they are consequently excluded from the services that cooperatives provide in rural communities. To address this

problem, cooperatives in some countries allow for participation and voting rights for several members per household. In Norway, for example, it is stipulated that “there must be at least two votes per farm”. In order to exercise one’s right to vote, personal attendance at the general meeting is obligatory. In addition, it is stipulated that both representatives must be able to hold office bearer positions or responsibilities in the cooperative. The lack of social, economic and legal rights also partly explains women's low participation in cooperative decision-making and leadership positions (Tylor, 2011).

## **2.2. Empirical review**

### **2.2.1. Access to Capital: Loans and Grants**

The experimental evidence overall shows that a small infusion of capital alone, as a loan or a grant, is not enough to grow subsistence-level, female-owned firms. Poor women who run subsistence-level enterprises (with average monthly revenues of US \$80 to \$100 at market exchange rates, profits of approximately \$1 per day, and no paid employees) fail to benefit in terms of business profits or growth from micro loans or cash grants (of approximately \$100 to \$200 on average). This result was observed in Sri Lanka, where cash grants were given (de Mel, McKenzie, and Woodruff 2008, 2009, 2012), and in India, Bosnia and Herzegovina, Mongolia, the Philippines, and Thailand, where the intervention was microloans (Duflo et al. 2013; Augsburg et al. 2012; Attanasio et al. 2011; Karlan and Zinman 2010; Coleman 2006).

In contrast, capital alone increased the business profits of male-owned microenterprises in both the Philippines and Sri Lanka – an effect that, in the case of Sri Lanka, was still evident five years after the cash was disbursed (Karlan and Appel 2011; de Mel, McKenzie, and Woodruff 2012).

The finding that micro loans or grants have a positive effect on the performance of male-owned firms, but not female-owned firms, may be because subsistence-level female firms operate in sectors that face more severe constraints to growth and because women face more pressures than men to spend some of the cash intended for the business for other purposes, or a combination of both.

Duvendack et al. (2011) argue that the lack of effect of microloans is because many women microloan clients are “necessity” entrepreneurs who turn to self-employment because there are no other jobs available and who would be better off in wage employment. De Mel, McKenzie, and Woodruff (2012) add that women face social and time constraints that limit the types of businesses they operate and the impact of capital alone on business profits and growth.

### **2.2.2. Women and Cooperative Movement**

Women grouping together to help one another to solve their daily problems is customary in Africa. Therefore, working together in cooperatives would be in line with the local tradition. However, for various reasons, women’s participation in cooperatives is still insignificant, and with exception of saving and credit organizations, women are basically absent in the management of cooperatives (ILO, 2009). The other paper by ILO reconfirmed that in cooperatives there is low level of participation and under representation in decision making and leadership (Nippierd, 2008). Organizing women into cooperatives helps to consolidate efforts, creates louder voice, achieve self-reliance and serves as vehicle for socio-cultural transformation (Seman, 2009). Like other forms of enterprises, the cooperatives reflect the broader society in which they operate; it is not surprising that gender imbalances do exist despite the cooperative principles and values that proclaim equality and equity. The paper points out that the low participation of women is the result of women’s social, economic and legal constraints that discriminate against women in regard to property ownership and inheritance.

Andenetet,al. (2008), by citing a number of studies, showed that roles of women and men in the society are largely determined socially than biologically that affects their access to new technology, education and other development services like cooperatives designed in their area where women usually have low access to these services. He indicates that despite the vast expansion of cooperatives in rural Ethiopia during the Military Government the participation of women was insignificant. Moreover, according to Dessalegn (2009)the number of women in leadership positions is so small that one can say authority in rural organizations is almost exclusively for male. According to many scholars, women’s participation in formal cooperatives both as members as well as decision makers has been poor for a variety of reasons. As per their studies, the existing gender based division of labor, the heavy burden of work the women face in the society, lack of access and control over resources especially land, the legislative framework of many countries that biased against women and lack of power in the society are mentioned as major factors the hinder the participation of women in formal cooperatives (Andenet et.al,2008)

However, the increasing marginalization of poor women, the feminization of poverty and the continued exploitation of women have forced many of them to take the initiative on their own and organize themselves into self-help groups such as cooperatives (ILO, 1982). In cooperatives where women participation is active in both as members and managing committee, the cooperatives were performing well. England, is known for its consumer cooperative society in our world, the store movement has successful largely due to the interest of women members (Hajela, 2000). The same paper also revealed that cooperative societies like cooperative banks managed by women have proved that they perform well in India. In general the participation of women into formal cooperatives will improve the condition of women.

### **2.2.3. Cooperative as a Potential Vehicle for Women's Empowerment**

According to Nippierd (2002), empowerment has always been fundamental to the cooperative idea where people get to achieve goals that they would not be able to achieve on their own. Karunakran (2004) added that empowerment is the central issue in cooperative meaning if the cooperative failed in empowering its members we cannot even talk about the existence of it. Cooperatives provide training, credit facility, employment opportunity and provide high social values like helping each other, promote self-reliance and self-responsibility. As indicated by many scholars, lack of economic opportunities and low social values in their society that place women in dependent position and erode totally their self-reliance and confidence. In cooperative when women become members, they get an opportunity to different economic and social benefits delivered by the cooperative.

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

The other study by Vinayagamoorthy (2007) shows that cooperatives are empowering women through fruitful services like credit, training and information that enable the women to achieve economic independence, improve their living standard and further improves their recognition in the family as well as in the society. As discussed by Dessalegn (1989), mutual support networks such as Iqqub, Eddir, Debo are wide spread in rural areas, involving both women and men. Women's mutual support network, provide a wide variety of benefits; these are used as potential vehicles of independent

economic viability and forms of survival for peasant women particularly for those with low income. Dessalegn(2009)also revealed that despite women's subordinate position that made the rural women the most vulnerable, they do have still high resilience partly because of these self-help associations practiced by the women.

#### **2.2.4. Saving and Credit Cooperative**

The cooperative under this study, sekachokorsaworeda Rural Saving and Credit Cooperative is categorized under saving and credit society and engaged in mobilizing savings among members and nonmembers and providing credit for its members.

Although, saving and credit institutions play a crucial role in rural development. However, these institutions are limited to urban areas in our country, Ethiopia. According to different unpublished studies by Ethiopian scholars only less than 5 percent of the rural households have bank deposits. The majority of the rural people rely on the informal financial sector (i.e., Idir, Ekub, money lenders, friends and relatives) for their credit requirements.

The expansion of credit programs for women in Africa dates back to the mid1980s and dramatically increases in the late 1990s and next century (Moyoux, 2004). According to the author by the 1980s gender lobbies within some government and aid agencies were attempting to increase women's access to credit and savings with in wider context of poverty targeted micro finances. In the year 1990s large international donor agencies like ODA-UK, World Bank and USAID became increasingly interested in micro-enterprises, self-help groups like saving and credit cooperatives as a poverty alleviation strategy and women's empowerment mechanism. Moreover, the feminist oriented interventions use accessing economic resources like micro-credit as entry points to promote the empowerment of women whether economic, social and political aspects of women .

For her, micro credit or women saving and credit cooperatives contribute to women empowerment through enhancing women's productive role and enabling them to challenge inequalities within the household and a useful entry for wider mobilization. The economic activity where most women's cooperative can be found is thrift and credit society where in accepting small amounts of savings and issuing small loans are of special interest for women who usually have no access to banking services (ILO,2005). In Rural Ethiopian Economy there is a high demand for loans from borrowers but there is a low supply of deposits from savers. Furthermore, there is very few market agencies with which are borrowers and savers transact (Richard, 2000). According to Richard there is high demand of establishing cooperatives specialized in the task of managing savings and credit (known as saving and credit cooperatives).



### **2.2.5. Economic Contribution of Cooperatives**

The basis for starting a cooperative organization is the necessity of satisfying a common economic need by mutual help and mutual effort. As an economic entity a cooperative is primarily responsible for seeking solutions to the common economic problems of its members (Krishnaswami, 2008). He further explained that, by satisfying their common economic need the member themselves are able to improve their economic conditions and raise them from weakness to strength.

The economic objectives of cooperatives can be seen both from member and society point of view as it improves the life of the member of a society through provision of better services and also creates better society through development of weaker section. The study by ILO (2009) indicates that the economic objectives of cooperative from member point of view include productivity increase, lower input prices, creation of off farm activities, better utilization of resources, lower prices of consumer goods and provide better price for members. The same paper revealed that cooperative societies positively contribute towards the achievement of development goals of the state through increase national income, export revenues, provision of employment opportunity, better utilization of resources and promotion of thrift and credit among citizens.

According to Oxfam (2014), there are many problems faced by women entrepreneur right from idea generation till enterprise lives. These problems include marketing problems, financial problem and shortage of raw materials which can be solved through their cooperatives that help women to move forward. Therefore, mobilizing women self-help groups (such as cooperative) for economic empowerment and creating access to microfinance has become successful as it is a participative process that helps women in capacity building to enable them to take part in economic activities, improvement, poverty alleviation and overcome social exclusion (ILO,2009). The paper also confirmed that, Women's control over financial resource contributes to women's empowerment, facilitates entrepreneurship, assists reproductive tasks and eases their repayment burden.

### **2.2.6. Social Contribution of Cooperatives**

Although, the ultimate goal of cooperative is to improve the economic condition of its members, cooperative has high social contribution. Cooperative is based on certain human values viz., equality, freedom, equity, self-help and solidarity (Karunakran, 2004). Thus, promoting cooperative among rural community will help to develop such social values that are vital for the development of particular society. According to Vinayagamoorthy (2007), the social purposes of cooperation are more diverse that include the provision of a unique education in democracy, responsibility and toleration to train for political power to evolve an industrial relationship in which the element of authority is much more evenly distributed than in private business to preserve a strong friendly or family spirit and a sense of

pride and power which is impersonal to encourage a general advance rather than the advance of particular individuals to secure rational, constructive and unifying approaches to social and economic problems to prevent under-employment, to secure the moral as well as the physical satisfaction of pure, quality, correct weight, honest measure, fair dealing in trade or to achieve better physical and mental health. According to Melese (2006), the development of cooperatives in the rural are is very important in achieving food security. According to him cooperatives play crucial role in providing good access of food for members. The paper prepared by ILO (1998) showed that cooperatives improve social and cultural situation of people of limited resources and opportunities as well as encourage their spirit of initiative. Especially cooperatives integrate the weaker segment of the population like women into the socio- economic development process.

#### **2.2.7. Summary of empirical review and research gaps**

ILO reported that the work load of women is very heavy and they work for long hours but their remuneration is usually small (ILO, 1987). Similarly, in Ethiopia, despite their contribution to the economy, majority of women do not own land and/or cattle due to the tenant-ship system; in general the traditional laws are unfavorable to them (Habtamu et al., 2004). Accordingly, the study by Desta (1999) shows that, Ethiopian women contribute 30-40% of labor to agriculture and they spend 13-17 hours a day in productive, reproductive and community activities but are denied access to important resources. Yigeremew (2001) citing a number of studies, also added that despite their high labor force contribution to agriculture, women have less access to and control over resources, improved services and other farm implements. As a result majority of Ethiopian women are experiencing a very poor living standard. However, lack of access to and control of resources and improved services put women in a subordinate position that makes them the most vulnerable groups in their society (Dessalegn, 1989). Majority of women are under poverty line. Moreover, the feminization of poverty and unemployment further contributes to the low participation of women in politics (Jalale, 2005). Thus, without addressing the existing gender imbalances the dream for development will be far from reality.

Cooperative is used as an effective instrument for uplifting the economically and socially weaker sections of the society like women through their own solidarity and collective action (Krishnaswami and Kulandaiswamy, 2000). Several studies indicate that cooperatives have the power of empowering women (Dessalegn, 1989; Desta, 1999; Karunakran, 2004). However, some scholars state that organizing women into cooperative increases social pressure and workloads (Goetz and Gupta, 1995; Ruth et al., 1999). Thus, there is no consensus between scholars on the empowerment role of cooperatives. Moreover, in Ethiopia, there is very little empirical study at this time on the role of cooperatives in empowering women despite the efforts being made to promote cooperatives among

women by government and non-governmental organizations. In addition; it has not yet been assessed in SekaChekorsaworeda, this study is aimed at filling the knowledge gap in the area by investigating the role of cooperatives in empowering women socially and economically. In this study, the contribution of cooperatives in achieving the different elements of empowerment such as access and control of resources, asset creation, loan access, participation and bringing women to leadership are envisaged.

## 2.3. Conceptual Framework

As indicated by many researchers empowerment, is vi

### ➤ **DEMOGRAPHIC**

- Age
- Family size
- Education status

### ➤ **INSTITUTIONAL**

- Participatory democracy
- Safe working condition
- Year of membership

### ➤ **Economic**

- Saving habit
- Household income
- Involvement in income generating activities

**Cooperative**

### **Women's socio-economic empowerment**

#### **Economic empowerment**

- Control over the Savings and Incomes
- Increase in the ownership of assets
- Equal access to paid work
- Improvements in living standard (health, education, and nutrition)
- Transition opportunities to the next steps
- Access to gain opportunities to gain skills and knowledge for economic activity

#### **Social empowerment**

- Participation of women in decision making.
- Increased Self-esteem and confidence
- Reduced domestic violence
- Increased awareness about women's role;

ability to succeed and advance economically and the

To achieve economic advancement, women need the fair and equal access to economic institutions (Golla, 2010). From economic activities, women must have the ability to access resources and profits (Abiyot, 2010).

### 2.3.1. Conceptual Framework on the Empowerment Benefits of Cooperatives

#### **Independent Variables**

#### **Dependent Variables**

**Source: - Own design, 2020**

## **CHAPTER THREE**

### **RESEARCH DESIGN AND METHODS**

Research methodology provides a means to systematically solve a research problem. This chapter explains the methodological approach adopted when conducting the research. This includes the research design; population and sampling technique, tool of data collection and method of data analysis are briefly explained.

#### **3.1. Research Design**

Research design is a blueprint for the overall research operations, making research as efficient as possible generating maximal information with minimal expenditure of effort, time and money. Research design stands for advance planning of the methods to be adopted for collecting the relevant data and the techniques to be used in their analysis, keeping the objective of the research and the availability of staff, time and money. Preparation of the research design should be done with great care as any error in it may upset the entire research.

The study was employed explanatory research methods and descriptive as well. This research design facilitates a better understanding of the role of cooperative on socioeconomic empowerment of women's. Accordingly, the collected data were presented in to two parts; in the first part the study examined the effect of independent variables on the dependent variable. In the second part the study sought to triangulate the interdependence between the dependent and independent variables using explanatory research design.

Therefore using the methods have its own importance to have a choice for the researchers. Given the objectives and as illustrated in chapter two under conceptual frame work, under this study both descriptive and explanatory research design will be used. According to Kothari, (2004), those two research designs may facilitate research to be as efficient as possible yielding maximum information. Descriptive research design and explanatory research design provides the collection of relevant evidence with minimal expenditure of effort, time and money; the purpose of the study happens to be an accurate descriptive of situation and analysis of the relationship between variables (Kothari, 2004). Further, Greene,(2012) recommends use of regression techniques to uncover the relationships between

variables. This study sought to investigate the relationship between logistics management and performance of manufacturing firms thus explanatory research design is very relevant.

### **3.2. Research Approach**

The main purpose of this research is to assess the role of cooperatives in promoting socio-economic empowerment of women. The researcher was used mixed approach research approach. The researcher was collect Qualitative data which includes interview, observation and key informant interview. Secondary sources for example reports of the organization, online information and from different sources. Mixed methods approach, which is believed to mitigate the biases of quantitative and qualitative approaches, is one in which a researcher tends to base knowledge claims on pragmatic grounds employing strategies of inquiry that involve collecting both quantitative and qualitative data either concurrently or sequentially to best understand research problems. It is more than simply collecting and analyzing both kinds of data both numeric information and text information (Creswell 2009). Mixed approach also has its strengths such as it aid to triangulate evidence and it helps to solve the problems associated with both qualitative and quantitative approach. But it requires an immense intensity of effort from the researcher as it include both designs.

Given the above points in the mind of the researcher, this study adopted mixed type of research approach in collecting and analyzing data in order to better understand the research problem. Mixed approach implemented sequentially, in which the researcher starts with gathering qualitative data and then gather quantitative data.

### **3.3. Source and method of data collection**

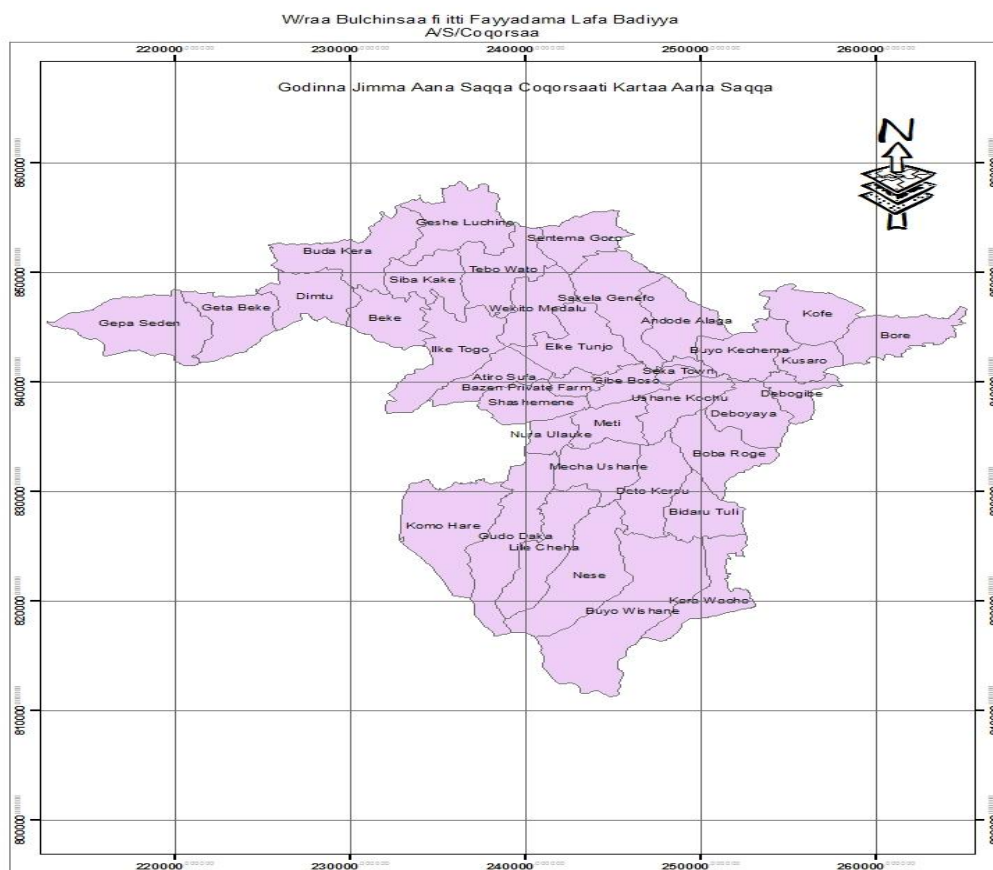
In order to achieve the objectives of this research both primary and secondary data was used. The secondary data were collected from the organizations work processes, policies, procedures and other documents related with the cooperatives practices and also from different literatures on the area (annual report of the organization, and online resources). Separate interviews were conducted with officials and staff members of cooperatives atsekachekorsaworeda.

The basis for conducting key informant interview is the knowledge of the informants with the research questions and objectives. Purposively selected a woman who has leader position in their cooperatives. The study was also supported by secondary data obtaining from various sources (books, occasional papers, journals, proceedings, reports, etc.). The study issues both quantitative and qualitative data.

### 3.4. Description of the study area

#### 3.4.1. Geography and location

The study was conducted in Seka chekorsa woreda, in the Oromiya Regional State of Jimma Zone, South eastern Ethiopia. Jimma town is the capital of Seka chekorsa woreda and it is located 364km far away from Addis Ababa Along main highway to Mizan. The total area of the woreda is 85825m<sup>2</sup>. The woreda borders with Mana woreda in the north, Gomma(Agaro) woreda in the west, Jimma town in the north-east, Dedoworeda in the east, Gojeb river Woreda in the east south, Shabesomboworeda in the south, and Gera woreda in the south western part.



Source : Seka chokorsa Administration Office

#### 3.4.2. Population characteristics

The total population of the Sekachekorsaworeda in 233015 from this 112911 is female and the rest 120104 is male. The population density is 314 persons per square km. The woreda is subdivided into 33 kebele administrations. The total agricultural household is 32336 from this 1891 are female and the rest 30445 are male. The economically active population is estimated at 89 %. More than 85 % of the population is Muslim religion followers.

### 3.4.3. Credit and Saving Cooperatives

In sekachokorsa there are around 35 credit and saving cooperatives amongst this only 14 are on work

No.	Name of Cooperatives	Number of members			Capital
		Female	Male	Total	
1	MisomaQonaBadiya	6	13	19	170400
2	Qulfibarsisota	16	48	64	360600
3	Qananiyabula	6	20	26	82500
4	Daraara	7	16	23	26400
5	Haacaltu	62	46	112	5800
6	Daraartu	66	4	70	44800
7	Mioftu	2	106	108	3600
8	Buradegagina	10	280	290	29000
9	Urgoftubishida	4	26	30	41000
10	Toli dire	16	61	77	6900
11	Lalistu gibe	70	3	73	8600
12	Iftu	34	10	44	17000
13	Daboyaya	1	31	32	12740
14	Komohari	4	48	52	10100
	<b>Total</b>	<b>304</b>	<b>712</b>	<b>1016</b>	<b>819440</b>

Source: Sekachekorsa Cooperative Agency

### 3.5. Target population and sampling technique

The populations of this research were 304 women are who are participating in women's cooperatives of seka chokorsa woreda, process owner supervisors and focal persons of the main district office. The population under study will more homogeneous, since all managers, supervisors and staffs were taken as a respondent and the researcher was used purposive sampling technique because to make it census method the population were greater than 100 and taking the whole population will important to gather an accurate data and to become cloth the reality

A sampling design is a definite plan for obtaining a sample from a given population. It refers to the technique or the procedure the researcher would adopt in selecting items for the sample (Kothari 2004:54). Thus, choosing appropriate sampling design is too vital to get representative sample, and to produce a finding which is valid, and generalizable to the population from which the samples are drawn. Therefore, in order to choose sample of respondents for the women's cooperative survey and to gather quantitative data, multistage cluster sampling design has employed for this study purpose.

Multistage cluster sampling design is a design that involves the initial sampling of groups of elements or clusters –followed by the selection of elements within each of the selected clusters. This sampling design is used when it is either impossible or impractical to compile an exhaustive list of elements comprising the target population (Yeraswork 2010:136).

This study was conducted in seka chekorsa woreda administration. This Woreda has preferred due to the reason that the researcher is interested to conduct the study in the area which is more familiar to her in terms of the community culture. In seka chokorsa woreda administration, 42 Kebele administrations are found and cooperatives are operating in all the 42 Kebelles. Of the 42 Kebele administrations and there are around 35 credit and saving cooperatives amongst this only 14 are on work.

While the remaining **credit and saving cooperatives** are in functional. Therefore the remaining 14 **credit and saving cooperatives** will be preferred for this study purposively. Thus, to draw a representative sample of respondents from 304 women's participants, Simplified Proportion Sample Size Estimation formula of Yemane's (1967) was used.

The required sample size has determined at 95% confidence level, 0.05 margin of error and conservative estimate value of  $(p=0.5)$

**Thus  $n=N/(1+(e)^2)$  where;**

$n$  = is the sample size to be selected

$e$  = is the acceptable sampling error

$N$  = is the population size

$$n= 304/(1+304(0.05)^2)$$

$$n= 304/(1+304(0.0025))$$

$$n=304/1.76 \quad \textbf{therefore sample size } \underline{n= 173}$$

### **3.5. Methods of Analysis**

The data was collected, verification was conduct and complete questionnaires was also identify. Then the data is coded in to SPSS (statistical package for social science) according to the variables selected and the questions asked. The data analysis was performed using descriptive statistics. PSS statistics (statistical Package for social scientists) software version 20 was used to process the data.

#### **3.6.1. Descriptive statistical Analysis**

The final report of the relevant demographic variables was produce through central tendency measurements (frequency and frequency distribution, valid & cumulative percentage and comparison of mean). In addition, tabular explanations are used to present the result with the help of SPSS.



### **3.6.2. Inferential statistical Analysis**

The Data collected through the aforementioned research tools was organized in a way suitable for analysis using computer software. A descriptive method of data analysis was employed using Statistical Package for Social Studies (SPSS). To this end version 21 SPSS software was used to analyze the data collected through different instruments and t-test was also used to test whether the dependent variables have differences on the constraining variable. Finally binary logistic regression was used to sort out the relative strength of explanatory variables which are expected to influence the decision and status of participants' membership category (limited and full membership categories).

## **3.7. Variables Definition and measurement of the Study**

### **3.7.1. Variable definition**

#### **Dependent variable**

In assessing the role cooperatives in promoting socioeconomic empowerment of women in Sekachekorsaworeda community by applying logistic regression model to identify whether participants are socio-economically power improvements or no improvement because of informal cooperatives. Dependent variable will binary outcome (Socio-economically empowered or not), and this variable would have influenced by identified explanatory variables discussed below.

#### **Independent variables**

Variables considered as independent are proxies of the nine primary means stated above to enhance social power of a household economy include the following:

**Age:** -Is a measure of age (in years) of the women's. Older operators are more likely to access credit formal financial institutions than younger ones (at the time of data collection)

**Education status of rural women:** -Educational status of the members of women's participating in cooperatives. Members who have reached a higher level of education are more likely to access credit from formal financial institutions than operators of lower educational level.

**Family size (household size)** a group of persons who make common provision of food, shelter and other essentials for living, is a fundamental socioeconomic unit in human societies. Households are the centres of demographic, social and economic processes. Decisions about childbearing, education, health care, consumption, labor force participation, migration and savings occur primarily at the household level

**Participatory democracy:** the way to participate women's in different perspectives (social, economic and political)

**Saving Habit:** women habit of saving money.

**Safe working condition:** having own job to penetrate the socio-economic condition of women's.

**Household income:** the total amount of gross income generated by the individuals living with in a particular household.

**Year of membership:** The duration/year of a woman stayed as a membership of the cooperatives.

**Involvement in income generation activities:** women those involved in income generation activities after becoming a membership of the cooperative.

### **3.7.2. Variables Measurement**

#### **I. Assumptions of Logistic Regression**

The advantage of the logistic regression is that it has flexible assumptions as compared with discriminant analysis. There are, however, other assumptions one should consider for the efficient use of logistic regression as detailed in (Hosmer and Lemeshow, 1989).

1. Logistic regression assumes meaningful coding of the variables. Logistic coefficients will be difficult to interpret if not coded meaningfully. The convention for binomial logistic regression is to code the dependent class of greatest interest as 1 and the other class as 0.
2. Linearity in the logit – the regression equation should have a linear relationship with the logit form of the dependent variable. There is no assumption about the predictors being linearly related to each other.
3. The dependent variable must be dichotomous.
4. The dependent variable does not need to be normally distributed, but it typically assumes a distribution from an exponential family (e.g. binomial, Poisson, multinomial, normal); binary logistic regression assume binomial distribution of the response but makes no assumption about the distribution of the independent variables.
5. The groups must be mutually exclusive and exhaustive; a case can only be in one group and every case must be a member of one of the groups.
6. Larger samples are needed than for linear regression because maximum likelihood coefficients are large sample estimates. A minimum of 50 cases per predictor is recommended.
7. There should not be severe co linearity among predictor variables.

#### **II. Parameter Estimation in Logistic Regression Model**

The most commonly used method of estimating the parameters of a logistic regression model is the method of Maximum Likelihood (ML). In logistic regression, the likelihood equations are non-linear explicit functions of the unknown parameters. Therefore, we use a very effective and well known as the Newton-Raphson iterative method also known as iteratively reweighted least squares algorithm to

solve the equations (Hosmer and Lemeshow, 1989). Hence, in this study the maximum likelihood estimation technique is used to estimate parameters of the model.

Consider the logistic model  $P_i = P(y_i = 1 | X_i) = \frac{e^{X_i\beta}}{1 + e^{X_i\beta}}$ . Since observed values of  $Y(Y_i, i=1, 2, \dots, n)$  are independently distributed as Bernoulli random variables, the likelihood function of  $Y$  is the joint density function given by:

$$L(\beta|Y) = \prod_{i=1}^n P(y_i = 1 | X_{i1}, \dots, X_{ik}) = \prod_{i=1}^n \left[ \frac{e^{X_i\beta}}{1 + e^{X_i\beta}} \right]^{y_i} \left[ \frac{1}{1 + e^{X_i\beta}} \right]^{1-y_i}$$

The maximum likelihood estimates of the parameters  $\beta$  are obtained by maximizing the log-likelihood function which is given by:

$$\log L(\beta|Y) = \sum_{i=1}^n \left\{ y_i \log \left[ \frac{e^{X_i\beta}}{1 + e^{X_i\beta}} \right] + (1 - y_i) \log \left[ \frac{1}{1 + e^{X_i\beta}} \right] \right\}$$

The maximum likelihood estimates of the parameters are found by the derivation of the log-likelihood function with respect to each  $\beta$ 's and set each equation to zero which is given as:

$$\frac{d \log L(\beta|Y)}{d \beta_j} = 0, j=1, 2, \dots, k$$

### 3.8. Model description

Binary regression model is amongst the most popular categories of econometric techniques employed to identify determinants of a given dummy dependent variable, which in this case is status of membership participation category. In so many cases, logistic regression is preferred to the others due to its link to other models and allows bringing out patterns in the data that might be obscured. As a result, logits are considered as „first aid bandages “that can help wrapping various factors in a meaningful form. And this study employed Binary Logistic Regression model so as to investigate the effect of cooperatives in promoting socioeconomic empowerment of women. Specification of the model is depicted below. The Logit model was applied in determining women's empowerment since the empowerment indicator, i.e., the dependent variable (women's empowerment) is dichotomous measured by 1 empowered 0 otherwise). Norusis, (1994) pointed out that in logistic regression model,

we directly estimate the probability of an event occurring. For the case of a single independent variable, the model can be written as:

$$\text{Prob (event)} = \frac{e^{B_0 + B_1 X}}{1 + e^{B_0 + B_1 X}} \quad \text{-----} \quad (1)$$

Or equivalently,

$$\text{Prob (event)} = \frac{1}{1 + e^{-(B_0 + B_1 X)}} \quad \text{-----} \quad (2)$$

Where, a  $B_0$  and  $b_1$  are coefficient to be estimated from data  $X$  is the independent variable  $e$  is the base of the natural logarithms, approximately 2.718.

For more than one independent variable the model can be written as

$$\text{Prob (event)} = \frac{e^Z}{1 + e^Z} \quad \text{-----} \quad (3)$$

Or equivalently,

$$\text{Prob (event)} = \frac{1}{1 + e^{-Z}} \quad \text{-----} \quad (4)$$

Where,  $Z$  is the linear combination of independent variables written as

$$Z = B_0 + B_1 X_1 + B_2 X_2 + \dots + B_p X_p \quad \text{-----} \quad (5)$$

$$\text{WSEE} = B_0 + A x_1 + EL x_2 + FS x_3 + PD x_4 + SWC x_5 + SH x_6 + HHI x_7 + YM x_8 + IIGA x_9$$

Where; WSEE: Women socio-economic empowerment

A: Age

EL: Education Level

FS: Family size

PD: Participatory Democracy

SWC: Safe working condition

SH: Saving habit

HHI: House hold income

YM: Year of membership

IIGA: Involving in income generating activities

The probability of an event not occurring is estimated as:  $\text{Prob (no event)} = 1 - \text{Prob (event)}$  R arrangement of the equation facilitates the understanding and interpretation of the coefficients of the logistic regression model. The model can be re-written in terms of the log odds of an event occurring,

which is called logit. The odds of an event occurring are defined as the ratio of the probability that it will occur to the probability that it will not .

### **3.9. Ethical Consideration**

The study was conducted by respecting the organizations policy and rights. The respondent's privacy kept strictly confidential and their responses were used only for academic purpose. Furthermore, the entire research participants was participated on voluntary and also treated with respect. All the materials and sources that used in this study will properly cite.

### **3.10. Validity and Reliability Test**

#### **3.10.1. Validity Test**

The scientific soundness of a research finding is determined by the validity of the instruments used. All possible efforts was exerted to make the data collection instruments easily understandable by the respondents so that the intended information can be collects thereby increasing trustworthiness of the ultimate findings. After the questionnaire was constructed, pre-testing was going to do with individuals who have knowledge of the area by allowing them to read and comment on it. Constructive comments were collected from the individuals and the questionnaire was adjusted accordingly. Then, validation of the instrument was give by academic advisor prior to the data collection.

#### **3.10.2. Reliability Test**

Reliability is essentially the dependability of an instrument to test what it will designed to test. The appropriate test for reliability is inter-item consistency reliability which is popularly known as the Cronbach's coefficient alpha. According to Joseph and Rosemary (2003), Cronbach's alpha reliability coefficient ( $\alpha$ ) normally ranges between 0 and 1. According to these authors, there is a greater internal consistency of the items if the Cronbach's alpha coefficient closes to 1.0. Based on the following rule of thumb of (George and Mallery, 2003, p. 231), if " $\alpha > 0.9$  – 'Excellent',  $\alpha > 0.8$  – 'Good',  $\alpha > 0.7$  – 'Acceptable',  $\alpha > 0.6$  – 'Questionable',  $\alpha > 0.5$  – 'Poor', and  $\alpha < 0.5$  – 'Unacceptable'."

The reliability of the survey variables were initially tested before the hypothesis theory mentioned in previous work was verified. Firstly, in accordance with the work of (Thompson et al, 2017), the Cronbach alpha for social factors (0.836), for economic factors (0.749), for institutional factors (0.841) and for challenges (0.784). The Cronbach's  $\alpha$  used in this study for the dimensions of each construct is higher than the critical value of 0.7, as proposed by (Nunnally, 1978), indicating that the internal consistency of the scale used in this research is good.

## **CHAPTER FOUR**

### **DATA PRESENTATION, ANALYSIS & INTERPRETATION**

This chapter presents the data analysis, results, and interpretation of the findings. The findings are based on data collected by the use of questionnaire so as to assess the role of cooperatives in promoting socio economic empowerment of women in Sekachekorsaworeda. The analysis is performed around the objectives for this study; however, other relevant details are added for better presentation of findings.

#### **Response Rate**

The study sought to collect data from 173 women's from different cooperatives members in the worda but the researcher managed to collect 165 questionnaires. This represents a response rate of 95.38 percent which is very good for analysis. According to Babbie (2004) a response rate of 60 percent is good and that of 95.38 percent is feasible and logical which was fit to the confidence level to the study 95%.

#### **4.1. Demographic Characteristics of Respondents.**

The findings of demographic characteristics include: sex, academic qualification, service year, and working position of the respondents. Table 1 below shows the details of background information of the respondents.

**Table1: Demographic characteristics of respondents**

S/No	Characteristics	Category	Frequency	percent
1	Age Category (in years)	18-30	70	42.4
		31-40	52	31.5
		41-50	43	26.1
		<b>Total</b>	<b>165</b>	<b>100</b>
2	Annual Income (in ETB)	<1000	24	14.6
		1001-5000	37	22.4
		5001-9000	51	30.9
		9001-13000	31	18.8
		13001-17000	16	9.7
		>17000	6	3.6
		<b>Total</b>	<b>165</b>	<b>100</b>
3	Marital Status	Married	114	69.1
		Divorced	28	17
		Widowed	19	11.5
		Single	4	2.4
		<b>Total</b>	<b>165</b>	<b>100</b>
4	Family Size	<3	28	17
		3-5	66	40
		>5	71	43
		<b>Total</b>	<b>165</b>	<b>100</b>
5	Regular Occupation	Regular employee	26	15.8
		Self employee	39	23.6
		Casual labor	51	30.9
		Unemployed	49	29.7
		<b>Total</b>	<b>165</b>	<b>100</b>
6	Level of Education	No form of education	44	26.7
		Primary	82	49.7
		Secondary	39	23.6
		<b>Total</b>	<b>165</b>	<b>100</b>

*Source: Own Survey, 2020*

Age of women is crucial factor in determining social and economic activities of a family. The larger proportions of the respondents (42.4 %) are between the range of 18 to 30 years of age followed by 31.5 % that ranges from 31 to 40 years of age and remaining 26.1% of the totals are between the ages of 41 to 50 years. This indicates as age increases the probability to be actively participating in saving and credit cooperative is expected to decrease due to lack of physical power and fear of risks to involve in income generating activity as indicated in table 1, above.

Regarding the annual income of the respondents larger proportion 30.9% of the respondents were earned 5001-9000 Ethiopian birr followed by 22.4% those earned 1001-5000, 18.8% earned 9001-13000 birr and 14.6% less than 1000 birr. The least group 3.6% were earned more than 17 000

annually. This indicates that average number respondents were found under those earned 5001-13000 annually. This implies as most of the women were not found in economically rich status. Thus, most of them likely to get support in terms of financial source for business enrolments.

Regarding the marital status of the respondents, 69.1 % are married, followed by 17% divorced whereas 11.5 % are widowed, and only one 2.4% were a single. This indicates that the married members were most likely to get support in terms of capital and business ideas from their partners. It also goes with the belief that married individuals are considered to be more responsible and are more unlikely to break promises on their loans than unmarried individuals.

Concerning the family size of the respondents, larger proportions 43% of the respondents were had more than 5 family members, followed by 40% those had 3-5 family members and the rest 17 % had <3 family members. This indicates that most of the study participants had five more than five family members. Thus, they had to earn more financial income as per their family size. Thus, they were likely to get support from the cooperatives to involve them and their families in business activities.

According to the information indicated above on table 1; regarding the occupational status of the respondents the result showed that the larger proportion 30.9 % of the members are engaged in casual laborer, 29.7 % were unemployed, 23.6 % self employed and 15.6 % are engaged regular employee. Thus, most of them likely to get support financially, occupationally to show significant economical improvements.

The level of education tends to determine where one works and participation in their cooperatives. As shown below in the table 1, the respondents were divided into three groups with respect to educational attainment, including those having no formal education, primary school level and secondary school. The majority of the respondents (49.7%) have primary school education, 26.7 % have no formal education and 23.6 % have secondary school education .The result indicates that total of 73.3% of the respondents have formal education.



#### 4.1.1. Membership and management issues in cooperative

In this section respondents were asked for the time when they were a member, their contribution to the cooperatives and also their feelings for becoming a member of the cooperatives the result presented as shown below.

**Table 2: Time for respondents becoming the membership of the Cooperatives**

Times becoming a membership	Frequency	Percentage
Less than 5years ago	32	19.4
In between the last 5-10 years	84	50.9
Before more than 10 years ago	49	29.7
Total	165	100

*Source: Own Survey, 2020*

In this study respondents were asked When did they become a member of your cooperative, according to the information observed above on table 2, most 50.9% of the respondents were became a member on the last 5-10years, followed by 29.7% more than 10 years ago and the remaining 19.4% less than five years ago. This implies that most of the respondents stayed long enough as a member of the cooperatives. Thus, it could be feasible to be included on this study to measure the contribution of the cooperatives on their economic and social empowerments. The indicated persons those motivates them to be a member; were mainly includes, friends former members before them, women affairs sector of the woreda and family members.

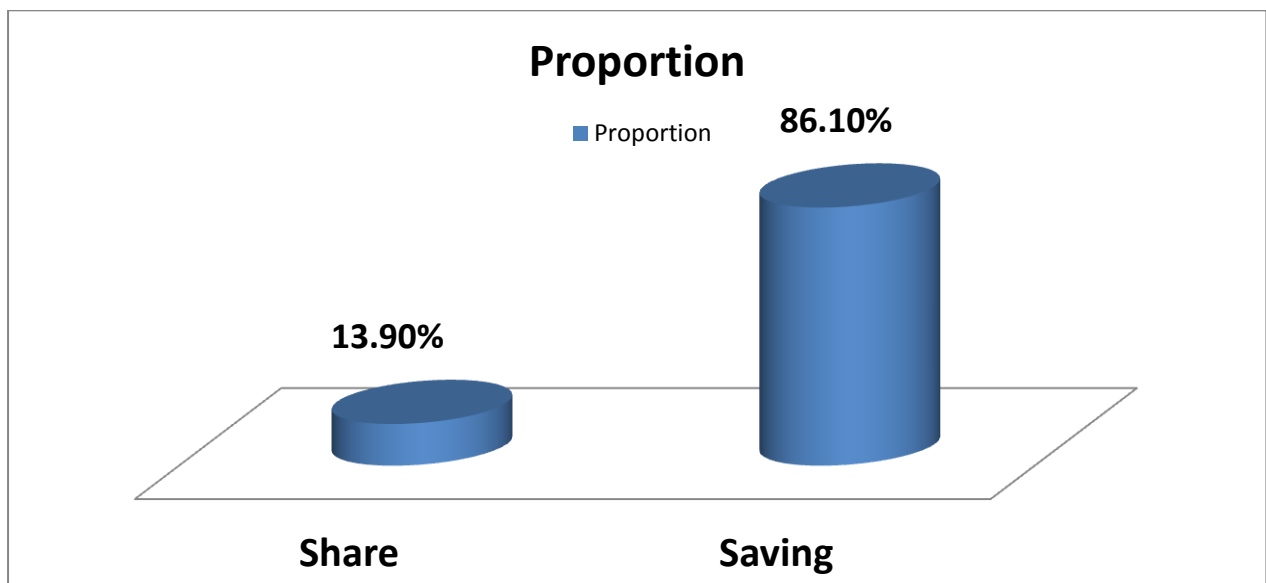
**Table3: Reasons of respondents for becoming members of the cooperatives**

Reasons	Frequency	Percentage
Improve Savings	29	17.6
Access to credit	51	30.9
Increase bargaining power	58	35.2
Reduce marketing risks	21	12.7
Others	6	3.6
Total	165	100

*Source: Own Survey, 2020*

Table 3 reveals that about 50 % of the respondents joined their cooperative society to access alternative financial mechanisms to borrow or save money. While 35.2 % of the respondents joined the cooperative societies to increase their bargaining power. During the focus group discussion, the members strongly emphasized that cooperatives are alternative means to solve economic and social problems of members.

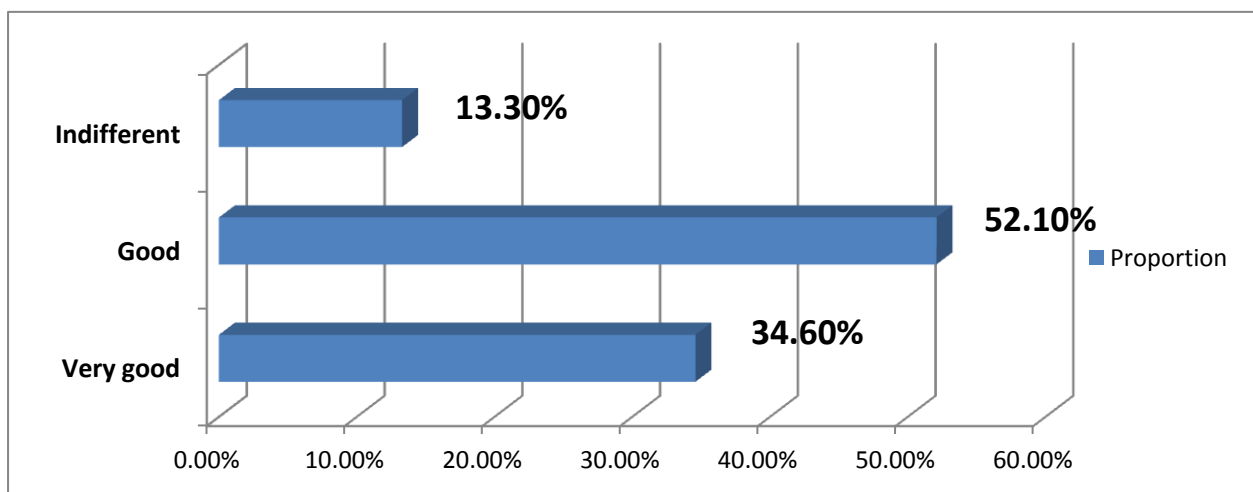
**Figure 1: Respondents contribution in the cooperative capital**



*Source: Own Survey, 2020*

According to the information observed above on figure 1, regards respondents contribution on the cooperatives capital the result showed that majority 86.10% of the respondents were contributed by saving their money and the remaining 13.90% of them were had a share in the cooperatives capital. This implies that the most contributions of the respondents on the cooperatives capital is saving their earned finance. This could suggest that, most of the respondents were financially incapable to take share at the cooperatives. Thus, they became a member of the cooperative to improve their savings and financial develop themselves.

**Figure 2: Respondents attitude towards being a member of cooperative**



*Source: Own Survey, 2020*

The information indicated above on figure 2, concerning respondents perception on finding themselves a member of the cooperatives the result showed that more than the average 52.10% of the respondents were state as it was good they becoming the members followed by 34.6% those were said that it was

very good for finding themselves as a member of the cooperative and the remaining 13.3% were state that our involvement as a member have been indifferent (neither good nor bad) for us. This implies that majority of the respondents were perceived positively for being a member of the cooperative. This could suggest that the cooperative provide some support on their lives.

**Table 4: Binomial test of change in life of the sampled respondents after the member**

Is there any change you observed in your life after membership?	N	Observed Prop	Test prop	Exact Sig. (P value)
Yes	128	0.776	0.50	0.000
No	37	0.224		
Total	165	1.00		

*Source: Own Survey, 2020*

From the above binomial test table, since the p-value (0.000) is less than the level of significance ( $\alpha=0.05$ ) reject the null hypothesis and then significantly above half of the respondents have been identified change in their life after they have been a members of the cooperatives. This means the cooperative can have a potential to make change the members life. Cooperatives have a role to play in alleviating different shocks, and paving the way towards recovery that is socially and economically sound and sustainable. Ultimately, cooperatives can create a safe environment where women increase their self-confidence, identify their own challenges, make decisions and manage risks. As a result, women are empowered and become active agents of change, entrepreneurs and promoters of social transformation who can improve their own lives and those of the community.

**Table 5: Binomial test of increasing income of the sampled respondents after the member**

Increase in income after membership of the cooperatives	N	Observed Prop	Test prop	Exact Sig. (P value)
Yes	139	0.842	0.50	0.000
No	26	0.158		
Total	165	1.00		

*Source: Own Survey, 2020*

From the above binomial test table, since the p-value (0.000) is less than the level of significance ( $\alpha=0.05$ ) reject the null hypothesis and then significantly above half of the respondents have been identified increasing their income after they have been a members of the cooperatives. This means the cooperative can have a potential to make change on the financial status of the respondents. Cooperatives create employment opportunities by facilitating women's access to business capital and markets; by offering financial, legal and marketing services specifically tailored for women, cooperatives enable women to start and grow their own businesses (Bidisha, 2009). Thus, the cooperatives have a potential means of increasing income of the members.

## 4.2. Women social empowerment in cooperative societies

Prakash, (2002) emphasized that social empowerment of women is a process whereby women are able to exercise their rights and duties with confidence, and they are able to participate in the management process of their cooperatives. Hence, cooperatives are important business model to work as a ground for reaping women empowerment mechanisms. Thus, the following tables discuss the participation of women in their cooperatives in terms of membership, participation in committee, board and management, autonomy in personal decision making, participation in meetings and information sharing.

**Table 6. Empowered women's position in their cooperative society.**

Position	Frequency	Percentage
<b>Member</b>	124	75.2
<b>Board member</b>	11	6.7
<b>Committee member</b>	23	13.9
<b>Chair person</b>	7	4.2
<b>Total</b>	<b>165</b>	<b>100</b>

*Source: Own Survey, 2020*

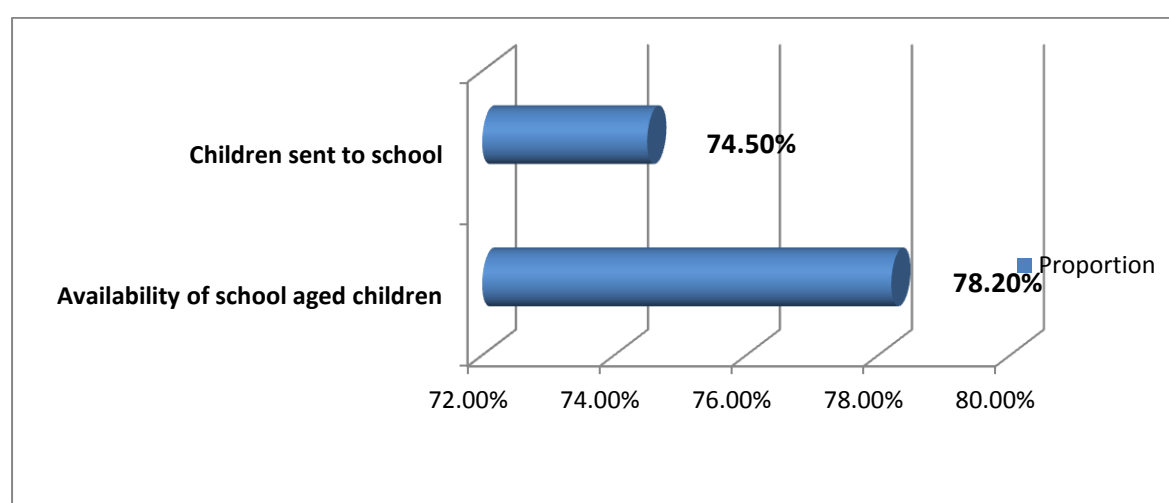
Respondents were asked to describe their position in their cooperative societies and table 6 depicts that 75.2 % of the respondents are ordinary members, with lower participation in board and chair person positions accounting 6.7 % and 4.5 % respectively. The more women are participating in different positions of their cooperative society the more women will be socially empowered, however, the above results show that less than 30% of the respondents are involved in management position of their cooperatives. This is consistent with Majurin (2012) showing women's participation declines when it goes to upper position. This might be due to lack of commitment or know-how of the management of the cooperatives to break the beliefs and customs of the society that hinder women's participation in management positions.

**Table 7: Women members' spending decision-making power before and after membership.**

Activities	Before		After	
	Frequency	Percentage	Frequency	Percentage
Buying household furniture	41	24.9	81	49.1
Educational expenditure	31	18.8	78	47.3
Medical expenses	29	17.6	84	50.9
Purchasing women's cloth	24	14.6	74	44.9
Purchasing children's cloth	23	13.9	86	52.1
Access to saving and credit services	17	10.3	93	26.1

*Source: Own Survey, 2020*

The set of indicators used above represents a family decision making indices which measure a woman's independence from her spouse in making decisions in spending. These economic activities are constrained to women living in traditional patriarchal systems. Control over money and other important household matters have been seen as a function of the family structure. Results shown in table 7 reveal that after joining the cooperatives, the respondents have shown improvement in spending decision making. On average about 50% of the respondents sometimes make decision on spending. But, there are still many women who are not able to make spending decision on important expenditures such as education, medical and about 10.3% do not have access to credit and savings service from their cooperative society. However, an important finding shows that 56.4 % of the respondents improved their access to credit and savings services after joining their cooperatives.

**Figure 3: Schooling status of respondents' children.**

*Source: Own Survey, 2020*

One of the advantages of joining a cooperative society is to promote members' awareness on educating their children. Respondents were asked whether they have school aged children and do they send their children to school. 78.2 % of the respondents said that they have school aged children. Out of those who have school aged children, 74.5 % of them have sent their children to school. Thus, it can be concluded that the awareness creation campaign run by cooperative societies have enabled the members to send their children to school. During the focus group discussions, it was clearly emphasized that information sessions conducted by cooperative societies and kebele administration have contributed a lot to greater access of school to children.

#### **4.2.1 Descriptive Findings of Women Social empowerment**

The descriptive statistics utilized are based on frequency tables to provide information on the demographic variables. Through tables, summary statistics such as means, standard deviations, minimum and maximum are computed for each transportation management and supply chain performance in this study. The findings which identified on this study presented as follows;

Mesfin (2016) used a kind of rule of thumb to create equal intervals for a range of five points Likert scale (that ranges from strongly disagree to strongly agree in the survey questionnaire). A calculated mean value that ranges from 1 to 1.80 implies strong disagreement, a mean range from 1.81 to 2.6, from 2.61 to 3.4, from 3.41 to 4.2 and from 4.21 to 5.00 represented respondents' perceptions of somewhat disagree, neutral, somewhat agree and strongly agree respectively. The 0.8 served as a boundary for each elements of the measurement in the questionnaire. According to this study the average variability of the mean within the scale was 0.78, which is almost 0.8.

<b>Table 8: Descriptive statistics of cooperatives social empowerment</b>			
	N	Mean	Std. Deviation
Women are Participating in any decision making activities in their lives freely	165	4.25	.941
There is high interest among women to be Organized into cooperative	165	4.21	.861
Women members are Willing to express their Feelings on the general assembly meeting	165	4.27	.944
Women members are willing to accept Responsibilities.	165	4.35	.881

Women members attend meeting regularly, Elect and being elected in board of directors	165	4.32	.903
Women's are capable of Accomplishing their Duties in board	165	4.39	.852
Members are not interest to elect women Members in board	165	4.32	.936
Increased Self-esteem and confidence	165	4.30	.873
domestic violence Reducing gradually	165	4.36	.848
Increased awareness about women's role	165	4.38	.752

*Source: Own Survey, 2020*

According to the mean analysis of the study variables concerning cooperatives social empowerment based on the findings indicated above on table 8, this study showed that, the mean value for all the statements were found in between 4.21 to 5.00. which mean that average number of the respondents were strongly agree on the indicated statements. This implies that, women's after becoming the member of the cooperatives, they have been participating in any decision making activities in their lives freely, Willing to express their Feelings on the general assembly meeting, capable of Accomplishing their Duties in board, and Increased Self-esteem and confidence. Thus, there is high interest among women to be organized into cooperative and Women members attend meeting regularly, Elect and being elected in board of directors.

#### **4.2.2. Descriptive Findings of Women Economic Empowerment**

Economic empowerment increases women's access to economic resources and opportunities. If women's access to productive resources were the same as men's, women's contribution could reduce the total number of hungry people by 12 to 17 percent in support of Millennium Development Goal 1 of eradicating extreme poverty and hunger (FAO, 2011). Global statistics show that women's participation in most types of institution is low. Participation in rural cooperatives is no exception. In the developing world, there are many social pressures that make difficult for women to play an active role in leadership and improve their living standards (FAO, 2007).

Investing in opportunities for women could have tremendous economic and social impact. If women farmers had the same access as men to training, information, and resources, they could increase production on their farms by up to 30%. And on a wider scale, a recent study estimated that women's equal participation in the labor market would increase the global GDP by 26%, or \$28 trillion.

Moreover, women's economic empowerment not only promotes greater economic development but greater equity, opportunity, and social progress. The findings related economic empowerment of women presented as shown below.

<b>Table 9: Descriptive Statistics Economic Empowering Factors</b>			
	N	Mean	Std. Deviation
There is Control over the Savings and Incomes after cooperation	165	4.37	.813
Increase in the ownership of assets after cooperation	165	4.44	.783
Women's have Equal access to paid work	165	4.16	.836
Cooperative activities were paves the way to Transition opportunities to the next steps	165	4.19	.960
Access to gain opportunities to gain skills and knowledge for economic activity	165	4.28	.997
Increase income of members after cooperation	165	4.27	.851
Remain the same	165	2.35	1.352

*Source: Own Survey, 2020*

According to the mean analysis of the study variables concerning cooperatives economic empowerment factors based on the findings indicated above on table 8, this study showed that, the mean value for five statements, which are "There is Control over the Savings and Incomes after cooperation", "Increase in the ownership of assets after cooperation", "Access to gain opportunities to gain skills and knowledge for economic activity", and "Increase income of members after cooperation" were found in the range of 4.21 to 5.00. This indicates that average number of respondents were strongly agree on the above indicated statements. Thus, after joining the cooperatives women's have been control over the savings, increase their ownership of assets, had access to gain opportunities to gain skin and knowledge for economic activity and increase their income as a members of the cooperatives.

Additionally, the mean value of "Women's have Equal access to paid work" and "Cooperative activities were paves the way to Transition opportunities to the next steps" were 4.16 and 4.19 respectively which is found in the range of 3.41 to 4.20 which mean that average number of the respondents were agreed that on the above indicated statements. Therefore, after joining the cooperatives women had equal chances to paid work and also had access to transition of opportunities to the next steps. However, the mean value for "respondents income remain the same" is 2.35 which is found in the range of 1.81 to 2.60 which indicated the disagreement of the average



number of respondents. This implies the change in income of women's exists after joining the cooperatives.

### 4.2.3. Co-operatives Institutional Factors

Even though cooperatives are open for both men and women, participation of women in terms of membership and leadership position is still minimal. Thus, there is still much to be done to strengthen women's participation in cooperatives. As a matter of fact numerous women-based cooperatives demonstrate that women are capable of developing their own businesses and improve their technical knowledge and organizational self-help capacities (McKay, 2001). Cooperatives provide plenty of opportunities to their members to involve in different income generating activities such as petty trade, the establishment of irrigation schemes, agricultural production and process, etc (Young, 1992). The recent scenarios show that women are not born for reproductive work only, but they are also active entrepreneurs recording a rapid growth in their business. Thus, the findings on the role institutional role cooperatives presented as shown below.

**Table 10: Descriptive Statistics Institutional Factors**

	N	Mean	Std. Deviation
There is Increased level of participatory democracy in work and other related areas	165	4.25	.915
There is Safe working condition and collective bargaining power	165	4.35	.895
Cooperatives provides training for women	165	4.08	.984
Cooperative gives access of credit facility	165	4.26	.936
Cooperatives creates employment for women's	165	4.41	.890
It provides high social value for women's	165	4.24	.951

*Source: Own Survey, 2020*

According to the information observed above on figure 10, the results on the mean values for institutional factors showed that, almost all of the statements found with the mean values ranges to 4.21 to 5.00 , which mean most of the statements were agree for the statements listed under

institutional factors. This implies that there are increased level of participatory democracy in work and other related areas, Safe working condition and collective bargaining power, Cooperative gives access of credit facility and training, it also creates employments for women's. Additionally, the mean value of providing high social value of women's are increasing was 4.24 which average number of employees were agree on the above indicated statement. This implies that the institutions could provides high social value for the women's after a member of the cooperatives and enhance their social empowerment through their institutional participation.

#### **4.2.4. Challenges Confronting Cooperatives in Empowering Women's**

In spite of these advantages, the barriers to women's participation in co-operatives are numerous but to just mention a few that are pertinent to women in Africa; includes, Inadequate/lack of co-operative education and training. Many rural farmers are still not aware of the benefits of becoming co-operative members since they have not been reached through outreaches, seminars or meetings. Co-operatives have not being given the status they deserve in the community in reducing poverty among the poor. Challenges of land ownership- women own only 1% of the land they use for farming. This land has been acquired mainly through purchases. The rest of the land is under the control of the men. Where rules governing the operations of co-operatives require ownership of land or agricultural assets, this automatically excludes women who in fact do up to 80% of the work on the land but receive much less in return for this work. The findings related to the challenges under the table below.

<b>Table 11: Challenges Confronting cooperatives in empowering women's</b>			
	N	Mean	Std. Deviation
Lack of knowledge and understanding of the life situation of women in their communities	165	3.93	1.107
Legal constraints, especially land and property laws.	165	3.26	1.370
Socio-cultural attitudes	165	3.97	1.123
Women hold very few leadership positions in co-operatives and are therefore not in a position to affect their own situation	165	4.01	1.056
Inadequate education and illiteracy among women	165	4.07	1.116
Absence of clearly stated policy regarding participation of women in cooperatives	165	3.88	1.217

The resources to support co-operative activities for women have been relatively small	165	4.05	1.055
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***Source: Own Survey, 2020***

Based on the information indicated above on table 11, most of the respondents were agreed on the indicated challenges happened on the study area with the mean value of 3.26-4.07. However, Inadequate education and illiteracy among women, The resources to support co-operative activities for women have been relatively small and Women hold very few leadership positions in co-operatives and are therefore not in a position to affect their own situation are the main challenges which confronting cooperatives in empowering women's.

#### 4.2.5. Key informant interview result

In this study key informants were interviewed for some pre-prepared selected questions. The findings which summarized from their response were presented with word explanation as shown below;



**Figure4: Key Informant interview groups during discussion**



The key informants were asked for the identified roles of co-operatives for women's of sekachekorsaworeda society. They have been stated the identified roles from different view of aspects;

- i. Economically, the cooperatives creates credit facility and provides access of loan, build/enhance their saving habit, promote them to involve in income generating activities and also to some extents it creates employment and income generation for the women in the society.
- ii. Socially, it enhance the social value of the women, facilitate regular interaction with the other members, promote their decision making capability, creates chance to be involved in the committee and board members.
- iii. others role identified, which includes building their business insight with the chance of training for their capacity building, enhance their participation and also act of democracy to build their bargaining power and so on.

Regarding the roles of saving credit cooperatives in empowering women's, they were indicated that, improves the capability of women income generation, they could able to cover their children school fees, they could able to join in income rising business activities, they could able to be involved in

meeting to share their ideas and to determine their decision and also to exercise their rights for the democratic participation.

Concerning the outcome which identified from the women's after they have been involved in the cooperatives, the informants expressed that improvement of income, their participation in the business activities, becoming the share taker in the cooperatives, involving in decision making, improved saving amounts are some of the mentioned outcomes which were indicated by the informants.

Regarding the opportunities and challenges of their cooperatives on women empowerment which identified in this study, the opportunities have been the large number of women found in the rural areas of Seka chekorsa woreda, however the challenges has been limited number women were became a member of the cooperatives. The possible reasons which indicate for this challenge were lack of awareness of women about the cooperatives, women's negligence/poor concern, lack of information were mainly indicated. For these challenges possible solutions indicated by the key informants; the solutions which indicated are, training should have be provided locally to create awareness, information about cooperatives and its role should have to disseminated with selected accessible media, and also the government and stakeholders should have to involved the accessibility of cooperatives to all women in national level to address the large number of women to be involved.

### **4.3. Results of Binary Logistic Regression Analysis**

The study also intended to show association between the independent variables and the dependent variable using the binary logistic regression analysis. A p - value of  $<0.01$  was used as a cutoff point to declare statistical significance.

#### **4.3.1 Assessment of Goodness of fit of the model**

Hosmer and Lemeshow test was used to conduct the goodness of test for the logistic regression. The null hypothesis  $H_0$ : shows the model is fit whereas the alternative hypothesis  $H_1$  shows that the model does not fit at significance level of  $\alpha = 0.05$ . The Hosmer and Lemeshow test table below indicated a significance value of  $\alpha = 1.00$  which is greater than a value of 0.05. Hence based on this, the null hypothesis is accepted and hence the model has a good fitness to the data.

Table 12: Omnibus Tests of Model Coefficients				
		Chi-square	df	Sig.
Step 1	Step	38.440	6	.000
	Block	38.440	6	.000
	Model	38.440	6	.000

**Source: Own Survey, SPSS output 2020**

Based on table 12, the null hypothesis indicated that there is no difference between the model with only a constant and the model with independent variables was rejected.

**Table 4.13: Hosmer and Lemeshow Test**

Step	Chi-square	df	Sig.
1	11.743	6	0.074

**Source: Own Survey, SPSS output 2020**

According to the information on table 4.13, we do not have an evidence to reject the null hypothesis that the model fitted the data well. Therefore based on the two tests, the model fits the data well.

**Table 4.14: Multi-co-linearity tests**

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Age of Respondents	.129	7.750
	Family Size	.134	7.475
	Educational level	.139	7.217
	Participatory/democracy	.164	6.412
	Saving Habit	.269	3.718
	Household income	.264	5.696
	Years of membership	.120	8.353
	Involving in income generation activities	.178	5.613
	Safe working condition	.271	3.692

**Dependent variable: Socio-economic empowerment of women**

**Source, Survey data, 2020**

According to the information observed above on table 4.14 Output of variance inflation factor (VIF) column in the coefficients table of the regression output shows that VIF for age (7.750), family size (7.475), educational level (7.217), participatory democracy (6.412), saving habit (3.718), household income (5.696), years of membership (8.353), involving in income generation activities (5.613) and safe working condition (3.692), all are smaller than 10. It means that there is no problem of multi co linearity between independent variables. This can be further ascertained from the Tolerance column of the same table in which the tolerance for the three independent variables are 0.129, 0.134, .139, .164, .269, .264, .120, .178 and 0.271 respectively all > 0.1 indicating that there is no multi co linearity.

### 4.3.2 Interpretation of Logistic Regression Coefficients

**Table 4.15: Model Summary**

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	16.752 <sup>a</sup>	.666	.909

. Source: Own Survey, 2020

In standard regression, the co-efficient of determination ( $R^2$ ) value gives an indication of how much variation in y is explained by the model. This cannot be calculated for logistic regression but the 'Model Summary' table gives the values for pseudo  $R^2$  values which try to measure something similar. From the model summary table below, it can be inferred that the nine independent variables that were studied, explained 66.6% of the socio-economic empowerment of women in sekachekorsa woreda as represented by the  $R^2$ . This means the nine independent variables contribute about 66.6 % to the socio-economic empowerment of women in seka chekorsa woreda whereas other factors which are not studied in this research contributed 33.4% to the socio-economic empowerment of women.

### 4.3.3 Tests of Hypothesis

Descriptive analysis of the the role of cooperatives in socio-economic empowerment of women in Seka chekorsa woreda revealed that cooperatives could able to promote women's empowerment of socio-economic in the study area. It was therefore necessary to confirm existence of causal relationships between the individual determinants and role of the cooperatives by testing the hypothesis formulated in this study.

**Table 4.16: Logistic Regression result of determinants in livelihood improvement of respondents in the informal sector of Jimma town**

	B	S.E.	Wald	df	Sig.	Exp(B)
Age	11.155	38780.109	.000	1	0.043	.315
Educational Level	23.283	9519.635	.000	1	0.037	3.423
Family Size	21.317	41947.985	.000	1	0.029	3.241
Participatory/Democracy	4.019	45419.789	5.548	1	0.499	0.048
Saving Habit	34.728	18904.610	.000	1	0.019	4.208
Safe working condition	5.688	27336.252	.000	1	0.087	0.292
Household income	32.647	31701.854	1.302	1	0.001	6.508

Year of membership	42.298	14593.405	.000	1	0.032	8.742
Involving in income generating activities	17.347	24354.145	3.452	1	0.034	4.365
Constant	42.463	12530.600	.000	1	.002	.000

- a. Variable(s) entered on step 1: age, educational status, family size, participatory/democracy, saving habit, Safe working condition, household income, year of membership & involving in income generating activities.

*Hypothesis H<sub>1</sub>: postulated that, Age has a significant positive effect of Women's Socio-economic empowerment*

According to the information observed above on table 4.16, the logistic regression outcome showed that, Age has a significant positive effect of Women's Socio-economic empowerment with (p-value of 0.043, which is less than 0.05, and OR=0.315). The implication is that a unit standard  $\beta$  coefficient promote socioeconomic empowerment of women by 0.315 units. The hypothesis that age has a significant positive effect on women socio-economic empowerment in seka chekorsa woreda was therefore supported by the data. Thus, we accept the alternative hypothesis 'Age has a significant positive effect of Women's Socio-economic empowerment'. This might be determined age the activity and involvement of women on social and economic participation. As a result, age has potential to promote the socio economic empowerment of women's in Seka chekorsa woreda with the role of cooperatives. A comparatively large infusion of capital in the form of an unconditional grant without training or other support increased the earnings of poor young adults (aged 16 to 35) in conflict-affected northern Uganda. This effect, still visible four years later, was stronger for young women (who started from lower incomes) than for young men (Blattman, Fiala, and Martinez 2013). It may be that this powerful effect of a large cash windfall on young women's earnings would extend to adult women running subsistence enterprises, meaning that access to capital alone would grow these adult women's earnings provided that it was a large enough amount and women were given time to show results.

*Hypothesis H<sub>2</sub>: postulated that, Level of education has a significant positive effect of Women's Socio-economic empowerment*

According to the information observed above on table 4.16, the logistic regression outcome showed that, education level has a significant positive effect of Women's Socio-economic empowerment with (p-value of 0.037, which is less than 0.05, and OR=3.423). The implication is that a unit standard  $\beta$  coefficient promote socioeconomic empowerment of women by 3.423 units. The hypothesis that



education level has a significant positive effect on women socio-economic empowerment in seka chekorsa woreda was therefore supported by the data. Thus, we accept the alternative hypothesis ‘Education level has a significant positive effect of Women’s Socio-economic empowerment’. This might be due to the women’s education level improves the perception of women’s towards their involvement in the cooperatives and other economical and social participation of women’s. As the literature supported that, many publications make claims about co-operatives’ abilities to contribute to the improvement of women’s lives. For example, “In addition to improving incomes, co-operatives also make significant contributions to poverty alleviation through provision of non-financial services. For instance, evidence from Tanzania and Sri Lanka shows that co-operatives make a particular contribution in terms of skill development and education; gender equality and the empowerment of women; help when members suffer illness or other setbacks such as bereavement, and help to improve members’ shelter and living standards. They also take their central role in communities seriously, particularly in terms of solving common problems in the community and the creation of ‘good citizens’” (Birchall and Simmons, 2009).

*Hypothesis H<sub>3</sub> postulated that, family size has a significant positive effect of Women’s Socio-economic empowerment*

According to the information observed above on table 4.16, the logistic regression outcome showed that, family size has a significant positive effect of Women’s Socio-economic empowerment with (p-value of 0.029, which is less than 0.05, and OR=3.241). The implication is that a unit standard  $\beta$  coefficient promote socioeconomic empowerment of women by 3.241 units. The hypothesis that family size has a significant positive effect on women socio-economic empowerment in seka chekorsa woreda was therefore not supported. Thus, we accept the alternative hypothesis ‘family size has a significant positive effect of Women’s Socio-economic empowerment’. This could suggest as the family size could improves the household income and social participation. According to Datta and Gailey (2012), “the personal accounts of sister members reveal that this collective form of entrepreneurship has empowered them in three ways: economic security, development of entrepreneurial behavior, and increased contributions to the family”.

*Hypothesis H<sub>4</sub>: postulated that, participatory/democracy has a significant positive effect of Women’s Socio-economic empowerment*

According to the information observed above on table 4.16, the logistic regression outcome showed that, participatory/democracy has a significant but has positive effect of Women’s Socio-economic empowerment with (p-value of 0.499, which is greater than 0.05, and OR=0.048). The implication is

that a unit standard  $\beta$  coefficient promote socioeconomic empowerment of women by 0.048 units. The hypothesis that participatory/democracy has a significant positive effect on women socio-economic empowerment in seka chekorsa woreda was therefore rejected. Thus, we support the null hypothesis ‘participatory/democracy has no a significant positive effect of Women’s Socio-economic empowerment’. This may be because of women regular access participation in meeting, but their involvement in board and committee was not considerable and they have been to share their ideas. This could suggest participatory/democracy not enough to be significant effects on women social empowerment as they have been involved in the cooperatives. Thus, the cooperative in the study area should have to make some improvements to convince women and to became genuine. This suggested by the literature, “Genuine co-operatives work as a means of exercising collective human agency as individuals come together to pursue goals that they value and have reason to value. Within these co-operatives, members have the right to self-determination, work together, share common interests and values, participate in decision-making and finally take decisions in a “democratic” way. It follows that participation is a core element of genuine cooperatives, which not only enlarges members’ well-being outcomes but, thanks to the process of participating, can have a spill-over effect on other domains such as household decision-making” (2014, p 344).

The lack of specificity within the language on organizational structure can be frustrating when attempting to find concrete evidence on women’s co-operatives or how gender equality and women’s empowerment is being tackled within the co-operative movement. At the same time, the fact that an organization’s structure is not always explicitly mentioned does speak to the transient, fluid, applicable, and accessible nature of the Co-operative Principles across a continuum of informal to formal. Additionally, there is an emerging literature from countries like Iran that indicate that women’s participation in co-operatives is much higher than their participation in the overall labour force (Centre for Strategically Statistics & Information, 2015).

*H<sub>5</sub> postulated that, saving habit has a significant positive effect of Women’s Socio-economic empowerment*

According to the information observed above on table 4.16, the logistic regression outcome showed that, saving habit has a significant positive effect of Women’s Socio-economic empowerment with (p-value of 0.0019, which is less than 0.05, and OR=4.208). The implication is that a unit standard  $\beta$  coefficient promote socioeconomic empowerment of women by 4.208 units. The hypothesis that saving habit has a significant positive effect on women socio-economic empowerment in seka chekorsa woreda was therefore supported. Thus, we accept the alternative hypothesis ‘saving habit of

women has a significant positive effect of Women's Socio-economic empowerment''. This could suggest as the women's could earn money to save beyond they consumed due to their involvement in cooperative.

*Hypothesis H<sub>6</sub>: postulated that, safe working condition of women has a significant positive effect of Women's Socio-economic empowerment*

According to the information observed above on table 4.16, the logistic regression outcome showed that, safe working condition of women has no a significant but has positive effect of Women's Socio-economic empowerment with (p-value of 0.087, which is greater than 0.05, and OR=0.292). The implication is that a unit standard  $\beta$  coefficient promote socioeconomic empowerment of women by 0.292 units. The hypothesis that safe working condition of women has a significant positive effect on women socio-economic empowerment in seka chekorsa woreda was therefore rejected. Thus, we had fail to reject the null hypothesis 'safe working condition of women has no a significant positive effect of Women's Socio-economic empowerment''. This could infer that women's in seka chekorsa woreda have no access to safe working condition which empower their socioeconomic status. The finding supported by the literature which indicated, Women are particularly over-represented in the informal economy, doing both paid and unpaid labour in the form of care work, domestic help, and on family farms (ILO, 2012; Majurin, 2010). These informal labour conditions increase women's vulnerability, as workers have "low levels of collective organization, low bargaining power, inadequate working conditions, as well as low access to business inputs" (Majurin, 2010, p 4). Women around the globe working in the informal economy are often excluded in labor laws and are therefore not allowed to form trade unions. In countries where workers (including domestic, home-based, and waste pickers) can organise, some unions have established co-operatives for their members. "These co-operatives aim to provide job placement services as well as financial services, training and policy advocacy with their members" (ILO, 2014).

*Hypothesis H<sub>7</sub>: postulated that, household income has a significant positive effect of Women's Socio-economic empowerment.*

According to the information observed above on table 4.16, the logistic regression outcome showed that, household income has a significant positive effect of Women's Socio-economic empowerment with (p-value of 0.0001, which is less than 0.05, and OR=6.508). The implication is that a unit standard  $\beta$  coefficient promote socioeconomic empowerment of women by 6.508 units. The hypothesis that household income has a significant positive effect on women socio-economic empowerment in seka chekorsa woreda was therefore supported. Thus, we accept the alternative hypothesis 'household income of women has a significant positive effect of Women's Socio-economic

empowerment''. This implies that household income potentially promote women's socio-economic empowerment in seka chekorsa woreda. This could indicate the income per family have been improved after women's involved in the cooperatives. Bandiera et al. (2013a) show that a large capital transfer (most often a cow or other livestock with an asset value of approximately \$140), intensive asset-specific training, and regular follow-up visits by an asset specialist and BRAC program officer during a two-year period had a significant, transformative impact on the occupational choices of very poor women in Bangladesh. These women changed occupational choices from casual day labor to self-employment and increased earnings significantly. This positive effect was still evident four years later (Bandiera et al. 2013b). Although all of the women included were very poor, the effect was largest for women who had the highest initial relative earnings.

*Hypothesis H<sub>8</sub>: postulated that, Years of membership of women has a significant positive effect of Women's Socio-economic empowerment*

According to the information observed above on table 4.16, the logistic regression outcome showed that, years of membership of women has a significant positive effect of Women's Socio-economic empowerment with (p-value of 0.0.000, which is less than 0.05, and OR=8.742). The implication is that a unit standard  $\beta$  coefficient promote socioeconomic empowerment of women by 8.742 units. The hypothesis that years of membership of women have a significant positive effect on women socio-economic empowerment in seka chekorsa woreda was therefore supported. Thus, we had accept the alternative hypothesis 'years of membership of women has a significant positive effect of Women's Socio-economic empowerment''. This could indicate that as women have stayed longer as a membership in the cooperatives it improves the empowerment of their socioeconomic status. Panel household survey data for Bangladesh covering a twenty-year period support the notion that time influences the outcomes we observe. These data show a beneficial effect, greater for females than for males, of 20-year cumulative microcredit borrowing on household per capita income and the reduction of extreme poverty (Khandker and Samad 2014). The authors speculate that past credit may affect current credit, leading to more risk taking over time.

*Hypothesis H<sub>9</sub>: postulated that, involving in income generation activities of women has a significant positive effect of Women's Socio-economic empowerment*

According to the information observed above on table 4.16, the logistic regression outcome showed that, involving in income generation activities of women has a significant positive effect of Women's Socio-economic empowerment with (p-value of 0.0.034, which is less than 0.05, and OR=4.365). The implication is that a unit standard  $\beta$  coefficient promote socioeconomic empowerment of women by 4.365 units. The hypothesis that involving in income generation activities of women has a significant

positive effect on women socio-economic empowerment in seka chekorsa woreda was therefore supported. Thus, we accept the alternative hypothesis ‘involving in income generation activities of women has a significant positive effect of Women’s Socio-economic empowerment’’. This could suggest as women involved in income generating activities they could be improve their economical power and social interactions. The cooperative movement in Ethiopia is expanding rapidly, creating opportunities for different sectors to have lasting impacts on improving the lives of the poor and vulnerable, Cooperative seeks ways to support the movement through technical and financial support thereby promoting all key objectives of the Cooperatives program and Establishing an enabling legal and policy environment; enhancing access to support services through Centers of Competence; promoting effective co-coordinating structures( Elena, 2008).

## **CHAPTER FIVE**

### **SUMMARY OF THE FINDINGS, CONCLUSIONS AND RECOMMENDATIONS**

This is the last chapter of this study. It presents summary of the major findings, conclusions and workable recommendations that are drawn from the findings of the research.

#### **5.1 Summary of the findings**

The study sought to collect data from 173 women's from different cooperatives members in the worda but the researcher managed to collect 165 questionnaires. This represents a response rate of 95.38 percent which is very good for analysis. According to Babbie (2004) a response rate of 60 percent is good and that of 95.38 percent is feasible and logical which was fit to the confidence level to the study 95%.

Age of women is crucial factor in determining social and economic activities of a family. The larger proportions of the respondents (42.4 %) are between the range of 18 to 30 years of age followed by 31.5 % that ranges from 31 to 40 years of age and remaining 26.1% of the totals are between the ages of 41 to 50 years. Regarding the annual income of the respondents larger proportion 30.9% of the respondents were earned 5001-9000 Ethiopian birr followed by 22.4% those earned 1001-5000, 18.8% earned 9001-13000 birr and 14.6% less than 1000 birr. The least group 3.6% were earned more than 17 000 annually. Regarding the marital status of the respondents, 69.1 % are married, followed by 17 % divorced whereas 11.5% are widowed, and only one 2.4% were a single.

Concerning the family size of the respondents, larger proportions 43% of the respondents were had more than 5 family members, followed by 40% those had 3-5 family members and the rest 17 % had <3 family members. This indicates that most of the study participants had five more than five family members. Regarding the occupational status of the respondents the result showed that the larger proportion 30.9 % of the members are engaged in casual laborer, 29.7 % were unemployed, 23.6 % self-employed and 15.6 % are engaged regular employee. The level of education tends to determine where one works and participation in their cooperatives.

As shown on the result, the respondents were divided into three groups with respect to educational attainment, including those having no formal education, primary school level and secondary school. The majority of the respondents (49.7%) have primary school education, 26.7 % have no formal education and 23.6 % have secondary school education .The result indicates that total of 73.3% of the respondents have formal education.

The result reveals that about 50 % of the respondents joined their cooperative society to access alternative financial mechanisms to borrow or save money. While 35.2 % of the respondents joined the cooperative societies to increase their bargaining power. During the focus group discussion, the members strongly emphasized that cooperatives are alternative means to solve economic and social problems of members.

Regarding respondents contribution on the cooperatives capital the result showed that majority 86.10% of the respondents were contributed by saving their money and the remaining 13.90% of them were had a share in the cooperatives capital. This implies that the most contributions of the respondents on the cooperatives capital is saving their earned finance. Concerning respondents perception on finding themselves a member of the cooperatives the result showed that more than the average 52.10% of the respondents were state as it was good they becoming the members followed by 34.6% those were said that it was very good for finding themselves as a member of the cooperative and the remaining 13.3% were state that our involvement as a member have been indifferent (neither good nor bad) for us.

From the above binomial test table, since the p-value (0.000) is less than the level of significance ( $\alpha=0.05$ ) reject the null hypothesis and then significantly above half of the respondents have been identified change in their life after they have been a members of the cooperatives and increasing their income after they have been a members of the cooperatives. This means the cooperative can have a potential to make change on the financial status of the respondents.

The result depicts that 75.2 % of the respondents are ordinary members, with lower participation in board and chairperson positions accounting 6.7 % and 4.5 % respectively. The more women are participating in different positions of their cooperative society the more women will be socially empowered, however, the above results show that less than 30% of the respondents are involved in management position of their cooperatives.

Results reveal that after joining the cooperatives, the respondents have shown improvement in spending decision making. On average about 50% of the respondents sometimes make decision on spending. But, there are still many women who are not able to make spending decision on important expenditures such as education, medical and about 10.3% do not have access to credit and savings service from their cooperative society. However, an important finding shows that 56.4 % of the respondents improved their access to credit and savings services after joining their cooperatives.

Respondents were asked whether they have school aged children and do they send their children to school. 78.2 % of the respondents said that they have school aged children. Out of those who have school aged children, 74.5 % of them have sent their children to school. Thus, it can be concluded that the awareness creation campaign run by cooperative societies have enabled the members to send their children to school.

According to the mean analysis of the study variables concerning cooperatives social empowerment based on the findings indicated above on table 8, this study showed that, the mean value for all the statements were found in between 4.21 to 5.00 except the statement “Members are not interest to elect women Members in board” (with mean value of 2.35) which mean that average number of the respondents were strongly agree on the indicated statements except the indicated one statement.

According to the mean analysis of the study variables concerning cooperatives economic empowerment factors based on the findings, this study showed that, the mean value for five statements, which are “There is Control over the Savings and Incomes after cooperation”, “Increase in the ownership of assets after cooperation”, “Access to gain opportunities to gain skills and knowledge for economic activity”, and “Increase income of members after cooperation” were found in the range of 4.21 to 5.00. This indicates that average numbers of respondents were strongly agreed on the above indicated statements.

Additionally, the mean value of “Women’s have Equal access to paid work” and “Cooperative activities were paves the way to Transition opportunities to the next steps” were 4.16 and 4.19 respectively which is found in the range of 3.41 to 4.20 which mean that average number of the respondents were agreed that on the above indicated statements. Therefore, after joining the cooperatives women had equal chances to paid work and also had access to transition of opportunities to the next steps. However, the mean value for “respondents income remain the same” is 2.35 which is found in the range of 1.81 to 2.60 which indicated the disagreement of the average number of respondents.

Based on the information indicated on this study, most of the respondents were agreed on the indicated challenges happened on the study area with the mean value of 3.26-4.07. However, Inadequate education and illiteracy among women, The resources to support co-operative activities for women have been relatively small and Women hold very few leadership positions in co-operatives and are therefore not in a position to affect their own situation are the main challenges which confronting cooperatives in empowering women’s.



According to the binary logistic regression analysis out put among the hypothesis postulated; age, level of education, family size, saving habit, household income, years of membership of women and involving in income generation activities of women have a significant ( $p < 0.05$ ) positive effect of Women's Socio-economic empowerment in seka chekorsa woreda. This indicates that the cooperatives in the study area contribute for women socioeconomically.

## 5.2. CONCLUSION

The binary logistic regression analysis the role of co-operatives on socio-economic dimension empowerment depict that the demographic factors, institutional factors and economic factors have a significant positive effect on Women's socio-economic empowerment. The result identified that based on the hypothesis which tested in this study as the result of the role of cooperatives on woman's household income, saving practice, years of membership, involving in income generation activities, family size, age and level of education of women had a significant positive effect on women's socioeconomic empowerment on the study area with (p-value<0.05). These indicates that the socio-economical, institutional and economical effects on promoting Women's socio-economic empowerment. However, women's participatory/democracy and safe working condition of women had no a positive significant effect on Women's socio-economic empowerment with (p-value>0.05).

The findings of the study was also identified the challenges confronting cooperatives in empowering women's which are the resources to support co-operative activities for women have been relatively small and Women hold very few leadership positions in co-operatives and are therefore not in a position to affect their own situation are the main challenges which confronting cooperatives in empowering women's.

To sum-up in majority of the metrics used the respondents have shown improvement in their socioeconomic status, however, there are still limitations that hinder women from active participation in their cooperatives. Thus, considerable awareness creation and women empowerment advocacy activities and policies should be derived by appropriate stakeholders.

### 5.3. RECOMMENDATIONS

Based on the findings of the study and conclusions made the following recommendations and policy implications are forwarded to different level of decision makers and potential researchers in the area.

- The study result reveal that participation on cooperative services has positive impact on women socio-economic empowerment and which calls marginalized groups to participate and earn more income to become economically independent so that can improve their living standards through participation in income generating activities and challenge the cultural taboos that hinder women participation in community decision making process.. However, women participatory/democracy no enough yet in seka chekorsa woreda to achieve significant effect. Thus, awareness creation intervention should have to made in order to improve or enhance women participation/democracy in the cooperatives.
- The study shows there are many challenges that hinder on women socio-economic empowerment. This requires the immediate attention of the government to provide infrastructure facilities and training, creating safe working condition that will easily the rural people get economic information and modern equipment that may lead reduction in the cost of production prepare them to make more sales.
- The study shows that there is duplication of activities in the same working area and in the some women this causes wastage of time and money therefore it needs coordination of concerned bodies specially cooperative office, women affairs office and different NGOs working in the area. They make joint effort to increase women participation in formal cooperatives.
- Women in leadership positions such as entrepreneurs, farmer trainers, or cooperative leaders, also help break down harmful gender-based norms and stereotypes in their communities, while serving as important role models for girls and other women. Therefore, the cooperatives should have to pay a great concern to enrolled women in leadership. As the result of the study depicts women participation in management position is minimal. Furthermore, they are notactively participating in the affairs of theircooperative society except attending meetings. To enhance woman's involvement in the cooperatives their participation in management should have to be a point of concern.

#### **5.4. Directions for Further Research**

This study focused on the effect of cooperatives on women's socio economic empowerment in Seka Chekorsa Woreda. Thus, the findings of this study may be difficult to generalize about all women at national and regional level. Hence, this study can be further improved if it is done at regional and national level by comparing the effect of cooperative participation on women's socio-economic empowerment of different areas. Further researchers can also include other factors that are associated with cooperative involvement and women's socio-economic empowerment of rural women in that were not included in this study. Finally, other researchers can also make comparative study among rural and urban as well as married and unmarried women in current study area or else.

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**APPENDIX**  
**JIMMA UNIVERSITY**  
**COLLEGE OF BUSINESS AND ECONOMICS DEPARTMENT OF**  
**MANAGEMENT ACCADAMIC YEAR 2012**  
**JIMMA**

**QUESTIONIRE**

This questionnaire is designed to get information on the role of cooperatives in empowering rural women's cooperatives in sekachokorsawored. The questionnaire is used for MBA thesis Work that identifies the economic and social contribution of cooperative for rural women.

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

Thank you in advance for your cooperation!

**Emawayish**

**Instruction: Please circle the numbers when you choose appropriate to your answers.**

**Section I: Social and demographic**

1. Sex \_\_\_\_\_
  - (1) Male ☐
  - (2) Female ☐
2. Age \_\_\_\_\_
  - (1) 18-30 ☐
  - (2) 31-40 ☐
  - (3) 41-50 ☐
  - (4) 51-60 ☐
  - (5) 61-70 ☐
  - (6) 71 and above. ☐
3. Annual Income \_\_\_\_\_
4. Current marital status \_\_\_\_\_
  - (1) Married ☐

(2) separated/divorced ☐

(3) Widowed ☐

(4) Single/never married ☐

5. How many household members do you have? \_\_\_\_\_

6. What is your main occupation?

(1) Regular employee ☐

(2) Self employee ☐

(3) Casual labor ☐

4) Unemployed ☐

7. What is your level of education? \_\_\_\_\_

(1) No form education ☐

(2) Primary School ☐

(3) Secondary ☐

(4) Preparatory ☐

(5) Technical ☐

(6) College diploma ☐

(7) Degree ☐

8. How many persons in your house (those who live together with you)? Please write the number of persons. Dependent \_\_\_\_\_ Independent \_\_\_\_\_

9. What is your job?

1) Farmer ☐

2) House wife ☐

3) Trader ☐

4) Other please specify \_\_\_\_\_

29. How much is your income per Annual in birr?

(1) < 1000 ☐

(2) 1001-5000 ☐

(3) 5001-9000 ☐

(4) 9001-13000 ☐

(5) 13001-17,000 ☐

(6) >17,000 ☐

10. What are the major activities you undertake in and outside of your home daily?



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### Membership and management issues in cooperative

11. When did you become a member of your cooperative? \_\_\_\_\_

12. Who motivates you to become a member? \_\_\_\_\_

13. What are the main reasons that you joined the cooperative?

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14. What is your contribution in the cooperative capital?

a) Share ☐

b) Saving ☐

15. How did you find being a member of cooperative?

1) Very good ☐

2) Good ☐

3) Indifferent ☐

4) Bad ☐

5) Very Bad ☐

16. Is there any change you observed in your life after membership? (✓) Yes, \_\_\_\_\_ No, \_\_\_\_\_

If yes, please specify the changes.

---

17. Income after cooperative membership increase?

1. Yes

2. No

18. Have you been elected in board of directors? Yes, ☐ No, ☐

19. If your answer for Q 19 is yes, what is your feeling before and after becoming a leader of your cooperative?

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

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21. 27. What are your sources of finance after the cooperative?

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22. 28. What are the difference and similarity of taking credit from your cooperative and other sources?

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**i. Social empowerment**

**23.** The following items assess the **Social empowerment** of women's in different perspectives. Based on your own views indicate your level of "agreement" or "disagreement" by rating from "strongly agree" to "strongly disagree" **Strongly agree (SA) = 5 Agree (AG) =4 Undecided (UD) = 3 Disagree (DA) =2 Strongly disagree (SDA) =1**

No	Activities	5	4	3	2	1
1	Women are Participating in any decision making activities in their lives freely					
1	There is high interest among women to be Organized into cooperative					
2	Women members are Willing to express their Feelings on the general assembly meeting					
3	Women members are willing to accept Responsibilities.					
4	Women members attend meeting regularly, Elect and being elected in board of directors					
5	Women's are capable of Accomplishing their Duties in board					
6	Members are not interest to elect women Members in board					
7	Increased Self-esteem and confidence					
8	domestic violence Reducing gradually					
9	Increased awareness about women's role;					

**24. Who is responsible in managing your cooperative?**

No	Activities	5	4	3	2	1
1	Board of directors					
2	Managers					
3	Accountants					

4	Other please						
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**25. Respondents' position in their cooperative society**

No	Activities	5	4	3	2	1
1	Members of the cooperation					
2	Board member					
3	Committee member					
4	Chairperson of the cooperatives					

**26. Decision-making power of members**

No	Activities	5	4	3	2	1
1	Buying household furniture					
2	Educational expenditure					
3	Medical expenses					
4	Purchasing women's cloth					
5	Purchasing children's cloth					
6	Access to saving and credit services					

**ii. Economic empowerment**

No	Activities	5	4	3	2	1
	There is Control over the Savings and Incomes after cooperation					
1	Increase in the ownership of assets after cooperation					
2	Women's have Equal access to paid work					
3	Cooperative activities were paves the way to Transition opportunities to the next steps					
4	Access to gain opportunities to gain skills and knowledge for economic activity					
5	Increase income of members after cooperation					
6	Decrease income of members after cooperation					
7	Remain the same					
	No idea					

**27. Educational status of respondents' children**

No	Activities	5	4	3	2	1
1	Availability of school aged children					
2	Children sent to school					

**28. What are the major services delivered by your cooperative?**

No	Activities	5	4	3	2	1
1	Marketing of farm products					
2	Provision of Credit					
3	Mobilization of savings					
4	Dividend payment					
5	Are you using the services of the cooperative					

**iii. Saving habit and Household income**

**29. From where do you mobilize money for your business before the cooperative?**

No	Activities	5	4	3	2	1
1	Own savings					
2	Sales of crops					
3	Remittances					
4	Village money lenders					
5	Others please specify_____					

**30. What is the source of your income?**

No	Activities	5	4	3	2	1
1	Cash savings on hand					
2	Savings as crops					
3	Sale crops					
4	Animal fattening					
5	Petty trading					
6	Others please specify_____					

**31. What type of business do you have?**

No	Activities	5	4	3	2	1
1	Manufacturing					
2	Commerce/petty trading					
3	Services/restaurant					
4	Animal fattening/production					
5	Cereal trading					
6	No business					

**33. If you have a business who is the owner of the business is as mentioned above?**

No	Activities	5	4	3	2	1
1	Husband					
2	Wife					
3	Both husband and wife					

No	Activities	5	4	3	2	1
1	Employment/doing any paid work					
2	Access to own property					

iv.

#### INSTITUTIONAL

No	Questions	5	4	3	2	1
1	There is Increased level of participatory democracy in work and other related areas					
2	There is Safe working condition and collective bargaining power					
3	Capacity building activities of women's are increasing					
4	Cooperative gives special power for women economic empowerment					
5	There is sufficient loan from saving and credit Cooperatives					
6	Loan has its own base to empower women economically					
v	<b>Social and political Issues</b>					
1	There Is a fear to take loan and undertake business before you become a member of the cooperative					
2	Still women's takes care of household and child care activities					
	<b>Reasons for joining cooperatives.</b>					
1	To get access to credit					
2	To Improve saving of individuals and members					
3	To Increase bargaining power towards the socio-economic empowerment of women's					
4	To Reduce marketing risks of members					

**v. Challenges Confronting Cooperatives in Empowering Women's**

No	Activities	5	4	3	2	1
1	Lack of knowledge and understanding of the life situation of women in their communities					
2	Legal constraints, especially land and property laws.					
3	Socio-cultural attitudes					
4	Women hold very few leadership positions in co-operatives and are therefore not in a position to affect their own situation					
5	Inadequate education and illiteracy among women					
6	Absence of clearly stated policy regarding participation of women in cooperatives					
7	The resources to support co-operative activities for women have been relatively small					

**Age** \_\_\_\_\_

**Religion** \_\_\_\_\_

**Marital Status** \_\_\_\_\_

**Level of Education** \_\_\_\_\_

**Duration of Microfinance (MFI) Membership (In Years)** \_\_\_\_\_

## **Appendix 2 Interview Question for Female members**

1. Traditional and formal cooperation among women in the society and their importance
2. The main reasons that initiated you to join the cooperative?
3. Participation of women in cooperatives and factors hindering their participation
4. Saving and repayment culture among women
6. Women decision making power, their leadership style in, family, cooperative and community affairs.
7. How did you describe your experience in participating in the cooperative?
8. In what way did the cooperative make your life better?
9. What actions took place for women empowerment in your cooperative?
10. What is the opportunities and challenges of your cooperatives on women empowerment?
11. What are the possible solutions for the problems (challenges)?

### **Interview questions for the key informant**

1. What roles are identified for women in society?
2. What is role of saving and credit Cooperatives in empowering women?
3. What has been done till now to empower women?
4. Is there any outcome/impact of social & economic empowerment on women as members of cooperative? If yes list them.
5. What is the opportunities and challenges of your cooperatives on women empowerment?
6. What are the possible solutions for the problems (challenges)?