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DEPARTMENT OF SOCIOLOGY

THE ROLE OF WOMEN AGRICULTURAL COOPERATIVES IN BULDING SUSTAINABLE
LIVELIHOOD FOR RURAL WOMEN: THE CASE OF A-WAGEBETA AND B-WAGEBETA
COOPERATIVES, DUNA WORED, HADIYA ZONE, SNNPR

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ACCRONYMS

DEFID:- Department for International Development

FDRE:- Federal Democratic Republic of Ethiopia

FGD:- Focus Group Discussion

GTP:- Growth and Transformation Program

ICA:- International Labour Organization

SACCO:- Saving and Credit Cooperatives

SLF:- Sustainable Livelihood Frame work

GLOSSARY OF LOCAL TERMS

Idir:- Traditional self-help group widely present in Ethiopia

Enset:- Is a plant mostly known as false banana , which serve as staple crop in Hadiya

Kebele:-Is lowest administrative level

Affuchcha:- Is the indigenous way of saving money as members collect money together and share it turn by turn on regular basis

Woreda:- Is the administrative division next to Zonal administration and higher than Kebele administration

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ABSTRACT

The study on the role of Women agricultural cooperatives in building sustainable livelihood for rural women in the case of A-Wagebeta and B-Wagebeta primary agricultural cooperative attempted to analyse the contribution of primary agricultural cooperatives for women. The main objective of the study is to access the role in enabling the members to build sustainable livelihood. By using the sustainable livelihood framework adopted from DFID(1999), The study tried to illustrate how the cooperatives as transforming structure enabled women to build sustainable livelihood by accessing livelihood capitals .The study employed cross-sectional survey as research design . It also employed both quantitative and qualitative methods of data collection and analysis. The quantitative method of data collection employed survey method and the qualitative method of data collection employed key informant interview and FGD. Using this methods,primary data was collected from sample members of the cooperatives, centrally placed officials from cooperative development offices and managerial bodies of the cooperative enterprises.Simple random sampling technique was employed so as to select sample respondents of the study.The finding of the study has revealed that the cooperatives provided women with various services including supply of agricultural inputs,credit services,marketing of agricultural input and output. Access to these services inturn enabled women to improve their productivity. Despite these benefits it yielded to women,the cooperative encountered various problems that hamperd the potential benefit of women are inefficient managerial system, lack of transparency and accountability,inadequate capital and unequal participation of men and women etc, which calls for the due attention of concerned bodies.

CHAPTER ONE

1. INTRODUCTION

1.1 Back Ground of the study

A cooperative is defined as an autonomous association having legal personality and democratically controlled by persons united voluntarily to meet their common economic, social and cultural needs and other aspirations, which could not have addressed individually, through an enterprise jointly owned and operated on the basis of cooperative principles (Cooperative societies proclamation no 985/2016). ICA and ILO (2014) have reported that about one billion people are involved in cooperatives in some way, either as members|customers, as employees|participants or both. Cooperatives are believed to be source of employment at least to 100 million people worldwide. According to the organizations, the livelihoods of nearly half the world's population are secured by cooperative enterprises.

In the context of Ethiopia, women are among the most affected groups by various frequent disasters such as drought, famine, epidemics, flood and civil war etc. Their low social status and lack of access to and ownership of productive assets makes women's coping mechanism futile. So women's agricultural cooperatives are seen as an important institution vehicle to improve the performance of the small holder farm sector and achieve rural poverty reduction (EPDRF GTP1). Studies also show that cooperatives are contributing towards gender equality by increasing female membership as well as expanding opportunities for women in local economic and societal parts of the world (ILO and ICA: 2014).

Literatures on women's status in Ethiopia revealed that women face multitude of challenges, such as poverty, unemployment, illiteracy and inequality in education, heavy work load, unequal division of labor, unequal power relationships and limited participation in leadership and decision making (EPDRF GTP II). As a result, especially rural women in Ethiopia are susceptible to various risks, particularly economic insecurity to sustain their livelihood. Recognizing women's limited access to and ownership to resources, the government of Ethiopia has given due emphasis to the empowerment of women in its successive development plans. Promotion of women's cooperatives in the agricultural sector to improve their economic status is one of GTP plans. Provision of improved agricultural technologies to increase production and productivity:- improved agricultural marketing (output marketing) system and financial support (saving, credit and banking) are the three major tasks clearly stated GTP1.

Thus, women agricultural cooperatives are seen as an important vehicle to strengthen women's livelihood and are commonly established in Ethiopia. Studies also shows as cooperatives are contributing to gender equality by enhancing women's participation in the local economies. Cooperatives can also serve as mediums of capacitating women through trainings and management (EPDRF GTP1 and GTP2). Thus, the study is aimed at examining the level of women's engagement in agricultural cooperatives and the contribution of women agricultural cooperatives in improving the living condition of women that participated in such cooperatives.

1.2 Statement of the Problem

Cooperatives are known to expand poor peoples access to financial services and increase investment in income generating activities. Despite their far reaching benefits, cooperatives still aren't well studied particularly with regard to gender dimension. Pollet(2009)for instance stated that whilst cooperatives may have a significant direct impact on peoples life through the services they deliver(eg:- credit, agricultural inputs, access to markets, storage and transport among others). evidence of their significance in other social and societal domains has not been particularly forthcoming.

Women usually have limited access to resources and opportunities and their productivity remains low relative to their potential due to lack of awareness and women's role has not been recognized .In addition, the dominance of men in various income generating activities affects highly the economic empowerment of women. 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. Carrying out income earning activities in addition to their non-paid work as mothers and homemakers. Women's lack of access to resources is also a major stumbling block. It affects both their participation in existing cooperatives or the setting up of new ones (ILO 1995: gender issues in cooperatives, ILO and ICA perspective) .

I have seen some studies conducted on the role of cooperatives in poverty alleviation. For instance, Muluken (2016) has made assessment on women's access to livelihood capitals on two agricultural cooperatives in Wolayita Zone. Zelalem (2016) also assessed the contribution of agricultural cooperatives to poverty alleviation in Gechi District of Illuababor Zone. Tayebala (2016) has made an assessment on the role of cooperatives in empowering the rural women in SNNPR, Dawuro Zone. Yigeremaw (2000)

citing a number of studies, also added that despite their high labour force contribution for 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 poor living standard. Except Muluken whose study focused only on women's livelihood both men and women are the subjects of the above studies. Moreover, there is geographical difference between this study and the study conducted by Muluken. The focus of this study only on women's livelihood differentiates it from the other studies.

Therefore, this study is aimed at filling the knowledge gap in the area by describing the role of women agricultural cooperatives membership has towards building sustainable livelihood of women by focusing on essential out comes of sustainable livelihood, increased income and improved productivity.

1.3 Objectives of the Study

1.3.1 General Objective

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

1.3.2 Specific Objectives

The specific objectives of the study are: -

To examine women's engagement in agricultural cooperatives.

To identify the types of service modalities for member in agricultural cooperatives.

To describe the role of cooperatives in building women's economic capability.

To identify the major problems encountered by rural women agricultural cooperatives.

1.4 Significance of the study

The role of cooperatives in increasing rural women's access to productive resource and there by promoting sustainable livelihood is very vital which calls for better understanding of the participation of women in the cooperatives and benefits obtained. This study exposed both the opportunities and challenges for sustainable livelihood through participating in cooperatives. By doing so , the research can serve as important ingredient so as to promote the opportunities and mitigate challenges in promoting sustainable livelihood for women using cooperative as transforming structure. Therefore, various governmental and non-governmental organizations could find the research valuable for their policy framework in stiving to improve the livelihood of rural women. Development induced projects which aim

to mitigate rural poverty and seek to enhance the resilience of rural livelihood could find the research paper as important tool for planning, implementing and evaluating their projects. The findings of the study are important ideal tool for further research in this area.

1.5 Limitations of The Study

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

1.6 Organization of the paper

The thesis is organized into five chapters. The first chapter introduces background of the study, significance of the study, limitations of the study and organization of the paper . Chapter two discusses related literatures on cooperatives sustainable livelihood of women. The third chapter deals with the research methods which discuss the research design, the sampling technique, data collection and analysis. Chapter four deals with presenting and analyzing data. It is about discussing the socio-economic background of the respondents, participation of respondents in affairs of the cooperatives, the various services and supports which they got from participating in the cooperatives and the livelihood outcomes as a result of cooperatives. The last chapter is about concluding the findings and Recommendation.

CHAPTER TWO

2. LITERATURE REVIEW

2.1 Introduction

This chapter will focus on the definition of cooperatives, types of cooperatives, principles of cooperatives cooperative Movement in Ethiopia and framework for sustainable livelihood.

2.2 Definition of Cooperative

A cooperative is defined by the Internal Cooperative Alliance's statement on the Cooperative identity as an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspiration through jointly-owned and democratically controlled enterprises (Zeuli & Cropp,2004:1). A site is easily understandable from the definition,cooperatives are voluntary associations geared towards the realization of the member needs. As far as the economic, social, cultural needs and aspirations of women are concerned, cooperatives are the vital means in meeting those needs. Another widely accepted definition of cooperatives is the one adopted by the United States Department of Agriculture (USDA, 1987): Acooperative is a user owned,user controlled business that distributes benefits on the bases of use. This definition captures what are generally considered the three primary principles of cooperatives: user ownership, user control and proportional distribution of benefits (Zeuli & Cropp,2004: 2).

2.2.1. Principles of Cooperative

The seven internationally recognized cooperative principles are:

- 1.**Voluntary and openmembership**:-Cooperatives are voluntary organizations,open to all persons able to use their services and willing to accept the responsibilities of membership,without gender, social, racial, political or religious discrimination.

- 2.**Democratic member control**:-Cooperatives are democratic organizations controlled by their members,who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership.

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

Adherence to the cooperative principles distinguishes cooperatives from other forms of enterprise or community groups (Ferguson,2012:6). Cooperatives are democratically owned and governed enterprises guided by the values of self- help, self-responsibility, democracy, equality, equity and solidarity. They put people at the heart of their activities and allow members to participate in the decision-making (Kimberly &Robert,2004, cited in Areay and Hailleselasie,2013:2). These nature of cooperative make them safety nets for economically weak and vulnerable rural women.

2.3. Types of Cooperatives

Mainly there are single purpose and multipurpose cooperative in world cooperative movement (poja Nepal, 2013).

1.Single purpose cooperative

There is only one objective to fulfill the demand of member in a single purpose cooperative. It has certain area of operation. It is easy to manage a single purpose cooperative members and area of operation is limited.

- A. Consumer cooperative:** -They are formed by consumers. They supply daily necessities at reasonable price.They buy goods directly from manufacturer, whole salers and eliminate the middle men. They save lower and middle class consumer in urban area.
- B. Producer cooperative:** -They are formed by small scale producers. They help to face competition from large scale producers.
- C. Farming cooperative:**-They are formed by small farmers to take advantage of large scale farming,They pool their lands.The farming is done collectively with the use of modern technology and inputs.
- D. Marketing cooperative:** -They are formed by independent small producers and market their good at attractive prices. The cooperative serve as a central sales agency.
- E. Housing cooperatives:** -They are formed by low and middle income people in urban areas to own a house they can acquire land and sell plots to members at reasonable price.
- F. Health cooperatives:** - They are formed by low and middle income people in urban areas. They provide health service.
- G. Saving and credit cooperatives:** - They are formed by small savers from law and middle income group. They provide short term loans to the members on easy items. They promote the habit of saving.

H. Other cooperatives: - They are formed for specific purpose. They can be related to cold storage, fisheries and poultry, transport, printing press, technology, education and others.

2. Multipurpose cooperative

Different objectives and functions are done in multipurpose cooperatives societies to full the demand of members. The area of operation may be wide multipurpose cooperatives can do business in credits, saving, marketing, processing, dairy and etc at the same organization.

2.4 Cooperative movement in Ethiopia

2.4.1 Traditional Cooperative Associations in Ethiopia

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

The main objective for the establishment of Idir is to help a family in case of bereavement. Such a family requires personal, material and financial support from all of the Idir members based on the rules and regulations stated in by law of the traditional society. If a person is going to get this assistance, he has to fulfill the membership criteria set by the traditional society. (Veerakumaran,2007:6). Associations of such type can enhance women's coping ability with stress and shocks they face for the financial stock could be utilized during such difficult times. Ikub is other form of traditional cooperative or traditional self-help group in Ethiopia. It is a financial form of traditional cooperative formed voluntarily. It is a rotating, saving and credit type association whose members make regular contributions to a revolving loan fund. The formation of Ikub is based on classes of people who have identical (similar) earning or income. Unlike saving and credit cooperatives, it does not bear interest on the money saved (Veerakumaran, 2007:6).

2.4.2 Cooperative Movement during the Imperial and Dreg Regimes

Modern form of cooperatives started in Ethiopia during the ruling era of Emperor HaileSelassie I. In 1960 the first legislative called Farm Workers Cooperatives Decree was declared as Decree No.44/1960. The decree had objectives of accelerating the development of the agricultural economy of the country. The organization of cooperative enterprise was believed to be as it can contribute measurably to this end and it was also found necessary that the proper framework be created for the establishment of such cooperative enterprises. The first cooperatives proclamation known as proclamation number 241/1964 was set up during the time. The proclamation NO.158, cooperatives were established with 33,400 members and 9,970,600 Birr total capital. However, the focus was only on potential areas for agricultural production in order to enhance the production of economically important crops or cashcrop for export and as a result, land ownership was basic criterion for membership. In most part of the country few landlords owned the land. So from the very beginning, it failed to meet the demand of the marginalized group of farmers. Commercial farmers were encouraged to become members of the cooperatives (Zerihun ,1998).

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

2.4.3 Cooperative movement During EPDRF Regime

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

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

To improve the living condition of members by increasing production and productivity.

To promote self-reliance among members.

To solve problems collectively which a peasant can not personally achieve.

To make members obtain modern technologies products which are capable to increase agricultural production and materials necessary for their livelihood easily and at fair price.

To satisfy the needs of a community and increase the income of a peasant by processing agricultural product to industrial products and

To promote the culture of the members by teaching and training.

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

Ethiopia's Sustainable Development and Poverty Reduction Program (FDRE 2002:43) seeks to organize, strengthen and diversify autonomous cooperatives to provide better marketing services and serve as a bridge between small farmers (peasants) and the non-peasant private sector.

Cooperatives are also expected to render vital services other than those related to agricultural marketing, including: (i) expanding financial services in rural areas, (ii) purchasing agricultural machinery, equipment, implements and leasing them to farmers, (iii) setting up of small agro-processing industries where processed agricultural products with greater value added could be produced and (iv) establishing various social institutions to provide different kinds of social services (FDRE, 2002: 59).

2.5 Cooperatives as means to women empowerment

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

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

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

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

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

2.6 Cooperatives and Sustainable Livelihood of Rural Women

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

Sustainable livelihood is a livelihood which can cope with and recover from stress and shocks, maintain or enhance its capabilities and assets and provide sustainable livelihood for the next generation and which contributes net benefit to other livelihoods at the local and global levels and in the short and long terms. The rural poor in developing countries are often at a competitive disadvantage in the wider economy because of persistent market, state and institutional failures. They may face difficulties in selling their small agricultural surpluses because of the prohibitively high transaction costs including assembling, transporting and marketing these surpluses. Small holders may be unable to access necessary public sector services needed to sustain and improve their livelihood services such as input supply, output marketing, credit provision or conflict mediation because the state's infrastructure is insufficiently responsive to their needs (Spielman and Bernard, 2007:1).

In developing countries, among the poor, rural women are the poorest and more groups of society. Women in rural areas are more adversely affected by poverty than men. The incidence of poverty among rural women is on the rise in most of the developing countries (ESPS, 2005). No doubt that poor women who lack access to productive assets and services, are vulnerable to various shocks and stresses. Rural cooperatives can promote the development of not only the livelihood of women, but also of rural development. Governance and Social Development Resource Center (2007) has reported that rural based cooperatives can promote the participation of women in economic production, which in turn helps in food production and rural development through cooperatives, women are able to unite in solidarity and provide a network of mutual support to overcome cultural restrictions to pursuing commercial or economic activities. Multi-purpose agricultural cooperatives deliver credit services to the members so as to endorse their investment in agriculture and other economic activities. Access to credit to finance micro, small and medium enterprise generates employment and incomes. Low-cost saving facilities for the poor and small depositors, particularly women, help to reduce members stress and shocks such as medical emergencies and encourage future investments, including education and small business enterprises. These in turn contribute to the sustainable livelihood of rural women (GSDRC, 2007:5). Cooperatives can play important roles in overcoming the barriers faced by women and in supporting small agricultural producers. Evidence shows that cooperatives have the capacity to empower their members economically and socially and to create sustainable employment through equitable and inclusive business models that are more resilient to shocks. Cooperatives offer small producers a range of services, aimed at improving the livelihood of its members (Harris, 2001).

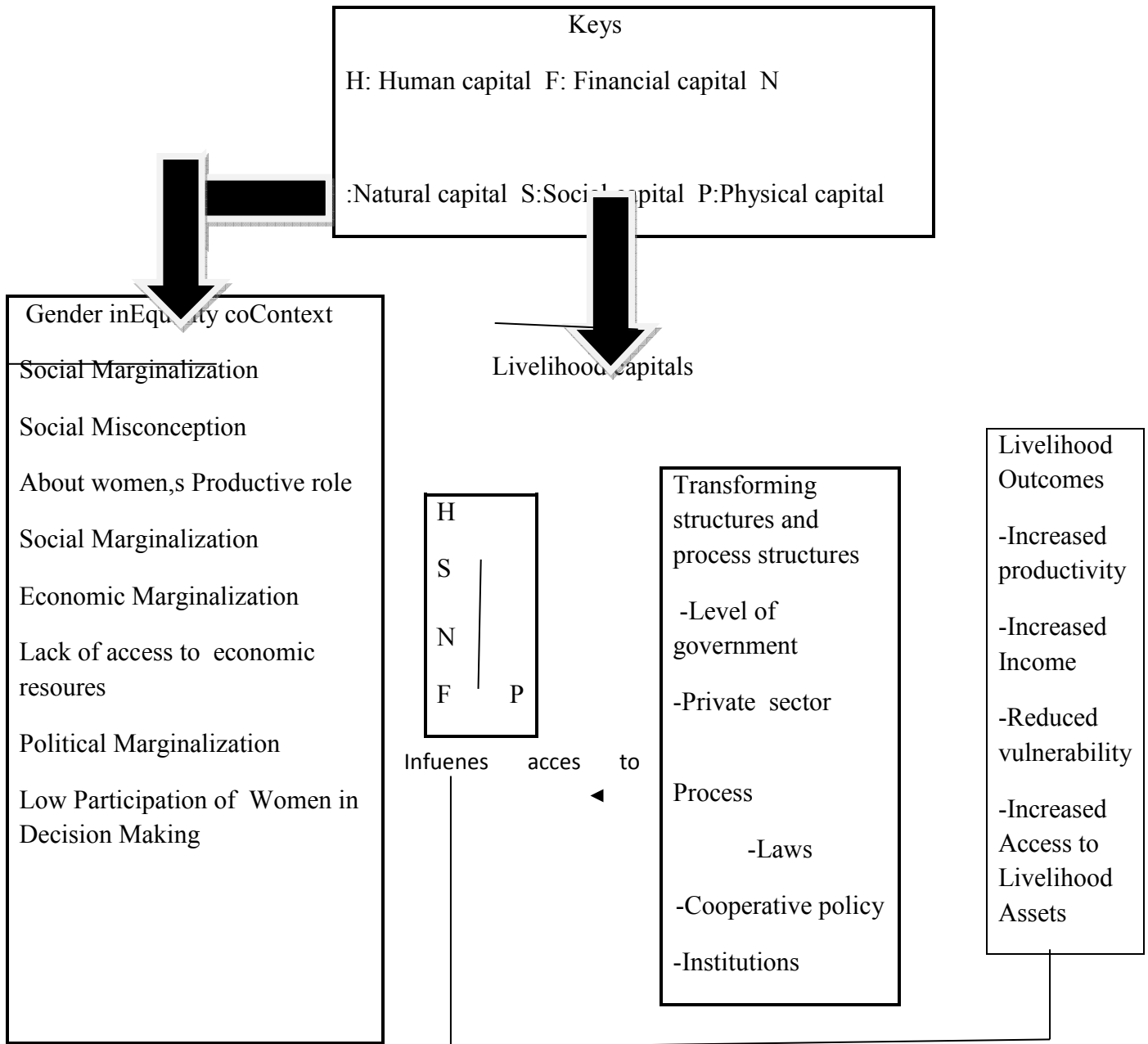
2.7 The concept of livelihood framework

The concept of livelihood has attracted wide spread attention from development agencies and analysts during recent years. As a result there are a variety of livelihood frameworks and diagrams and many analyses based on the concept seek to elaborate or refine it in one way or another. Among these frameworks, the DFID's framework of sustainable livelihood is best suited for the purposes of this study since it allows analysis of stress and shocks context under which people make their livelihood (Turner, 2001). Fasil (2007:27) stated that the sustainable rural livelihood framework clearly illustrates the links between different livelihood assets and strategies as well as how these can be enhanced or constrained by institutional context. Cooperatives are among structural contexts that influence women's access to assets, their capabilities and strategies employed in making their livelihood.

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

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

Figure 1 Sustainable Livelihood Framework adopted from DEFID (1999)



According to Holmgren, The asset pentagon is at the core of the sustainable livelihood model (Holmgren, 2011:7). The pentagon can be used to illustrate differences in livelihood assets, with the middle point representing a stage of access to any kind of asset (for detail, see fig.1 SLF). The more assets a person has access to, the bigger is the range of strategy options available to that person. This is where the role of cooperatives comes in. By increasing their member's access to assets, they can help them to acquire for them positive livelihood outcomes. Cooperatives can help members to access all types of assets, but most importantly to human, financial and social capital

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

Holmgren (2011:7) argued that education is a corner stone in the ICA definition of a cooperative. Cooperatives hence should be providers of formal education. They can possibly also constitute effective networks for informal knowledge distribution. For women are deprived both access to formal education and limited in formal means of acquiring skills, cooperative are vital way to overcome the restless life. Human capital is also necessary for the other assets to be of use. Without available labor and knowledge, assets such as natural capital are useless (DFID 1999). Education also often leads to better employment options and there by works as insurance. As the cooperatives provide education to their members, they are at the same time nurturing the future work force and ensure reducing risks. This may also lessen the stress burden of insecurity (Holmgren, 2011).

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

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

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

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

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

Financial capital is a very versatile asset since it can be converted into many other types of capital. For instance, money might be needed to afford schooling and health care (human capital), and investments in equipment and infrastructure (physical capital). Being in control, feelings of self-esteem, the physical security of house hold members, and access to services are factors that are likely to influence well-being and access to secured income is vital for obtaining them (DFID, 1999). If cooperatives can help increase farmer's income, then options for achieving positive livelihood outcomes are substantially increased. Money can be spent on what ever makes a person satisfied. It may also increase feelings of self-esteem and pride.

Natural Capital:- Natural capital refers to natural resource stock that affects livelihoods. Such may be intangible public goods or assets used directly in production (like land). A sustainable usage of natural capital is necessary in order to maintain its value and secure future benefit.

Natural resources are indispensable for livelihood, since safe foods and water are affected and many, including farmers, live directly of natural resources (DFID, 1999). Empirical studies have shown that cooperatives contribute to the natural resource stock by promoting sustainable usage of resources. One way of doing this is through increasing awareness of farmers by educating and training them about natural resource conservation.

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

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

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

CHAPTER THREE

3. RESEARCH METHODOLOGY

3.1 Description of the study area

This study have been conducted in Hadiya Zone, Duna, SNNPR state which is located at 232 Km southern of Hawassa, Capital of SNNPR. The administrative town of Hadiya is Hossaina town. Based on the 2007 census conducted by the CSA (Central Statstical Agency) has a total population of 180,760 of which 90,760 were men and 90,000 women. The town is home of diverse ethnic groups out of which about 48.71 % are Hadiya,18.14 % are Amhara,10.05 % are kambata. Hadiya Zone in general and Duna woreda people in particular are highly dominated by patriarchal ideology where women's work is undervalued and men's activities are highly valued.

There are 16 agricultural cooperatives in Hadiya Zone. The study was conducted in two agricultural cooperatives namely A-Wagebeta and B-Wagebeta which found in Duna Woreda of Hadiya Zone. Duna Woreda agricultural cooperatives was established in 2000 with four primary cooperatives which have 200 women members and it has primary cooperative establishment .The union had 34,000 Ethiopian Birr in the form of share capital and 60,000 Birr regular saving, moreover Action aid an international NGO gave grant of 40,000 Birr to the cooperatives.The cooperatives cede giving loan to the members in the year 2008 , currently the working capital of the cooperatives is one million up to June, 2012.

3. 2 Research approach

This study is crossectional and employed mixed method. This means quantitative and qualitative approach was used,because this method provides better understanding of the research problem than either quantitative or qualitative data. Mixed research approach was used for this study. Since mixed research approach is an approach which is served as an evolving approach from the quantative and qualitative approaches. It emerged as an alternative approach because the previous approach have their own weaknesses and strengths. In other words, the mixed research approach tries to overcome the limitations of the purely quantative and qualitative research. Hence, a researcher collects both quantative and qualitative data concurrently in the mixed research approach.

3.3 Sources of data

Both primary and secondary data have been used for this study.

3.3.1 Primary data

The primary data was obtained from key informants through indepth interview from selected cooperatives committee and different government officials, focus group discussions and survey using questionnaire.

3.3.2 Secondary data

The secondary data was obtained by using National and Regional cooperative office documents, both published and unpublished were analyzed for the purpose of obtaining relevant data about cooperative history and performance. In addition to this, collecting of data from official documents of A-Wagebeta and B-Wagebeta cooperatives was also utilized to supplement data for the study.

3.4 Sample size and sampling techniques

Among the four women multipurpose agricultural cooperatives that are currently operating in Duna Woreda, two cooperatives namely A-Wagebeta and B-Wagebeta women multipurpose agricultural cooperatives have been selected purposively .one of the reason for purposively selecting the cooperatives was for the higher proportion of women member in these cooperatives than other cooperatives. The higher span of cooperatives as enterprise since their establishment also makes them best suited to see their impact on women’s livelihood Simple random sampling have been employed to select the sample elements of the study.The simple random sample have been choosed because it gives equal chance of being selected to all women members of the cooperatives . Accordingly, from 207 women members of the cooperatives, 136 sample women with 2 years and above membership in the cooperatives have been selected randomly and would be included as sample elements of the study. To determine the samle size, researcher have used Yemane’s (1967) Sample size determination Formula. The error tolerance is 0.05.

Where:-

$$N=n/(1+n(e)^2)$$

$$= \frac{207}{1+207(0.05)^2}$$

$$= \frac{207}{1+207 \times 0.025}$$

$$= \frac{207}{1+0.5175}$$

n=Number of sample

N=Number of total population

e=error tolerance

N=207

$$\frac{207}{1+0.5175}$$

$$e=0.05$$

N=136

Accordingly, From 136 sample women members of two cooperatives, 78 women from A-Wagebeta and 58 women from B-Wagebeta cooperative were selected proportionally.

3.5 Data collection Methods

3.5.1 Survey

Survey is a method used to gather information from a sample of a population (Yeraswork 2010:134). using questionnaire, both close-ended and open-ended, data have been collected from 136 sample women who are members of the cooperatives. The procedure I have used to collect data were face to face interview with women who have leadership position from two cooperatives and other members of the cooperatives.

3.5.2 Key informant interview

Key informant interview was used to support survey results with research questions and objectives. Two women who have leadership position from each cooperative (totally 4) . From the woreda cooperative promotion office and woreda women and children office , There are 4 informants used as key informants respectively. so 8 individuals were selected totally for key informant interview. Among these number, 6 are females where as 2 are males.

3.5.3 Focus Group Discussion

This method provides sufficient opportunity for respondents to express their feelings and opinion about the subject have discussed. It often stimulates people to talk and to reveal facts and opinions that would not have revealed otherwise. The reasonable number of participants for a focus group discussion panel have been put at 6-9 by kruger (2000). Two FGDs have been conducted, one with women from A-wagebeta agricultural cooperative and the other with women from B-wagebeta agricultural cooperative.

Each FGD group would have eight (8) members. The FGD participants have been selected based on their stay and positions in the cooperatives, yet four (4) of the participants in both groups are those who are not participated in survey interview. The issues discussed include participation in the affairs of cooperative, perceived impact on their livelihood and their attitude towards the role of cooperatives and the problems

which they face while participating in cooperatives. In both groups the researcher acted as moderator of the discussions.

3.6 Data collection Instruments

The main instruments for data collection was questionnaire with close ended and open ended questionnaire for the survey, interview guide for key informant interview and FGD guide for FGD participants. The data collection instruments have been translated into the local language (*Hadiyyisa*). The data collection have been commenced first by contacting the cooperative leaders and be informed about the research undertaking. Then, they are requested to call the selected respondents to the cooperative offices so that data collection could be conducted in the compartment of the offices. Face-to-face interview have been done by two data collectors since the respondents are expected to be of low educational status or no formal education.

3.7 Validity and Reliability

Ensuring the quality of data is among the activities of the research. Hence, to determine validity of instruments, the researcher sought comment from language experts on face, content and format for questionnaire and interview guide before using for data collections. Here irrelevant items would be modified as per the comments given for the instruments. Then, English versions of questionnaire and interview questions have been translated into local language to minimize confusion and communication barriers in the course of using for data. Besides, in order to ascertain reliability of questionnaire, pilot study have been made on 20 respondents but don't involve in actual study . From this, the researcher have got the degree to which the measure of construct is consistent.

3.8 Methods of data analysis

3.8.1 Quantitative Data Analysis

Quantitative analysis is the numerical representation and manipulation of observation for the purpose of describing and explaining the phenomena that those observations reflect. It is the technique by which researchers convert data to a numerical form and subject it to statistical analysis (Babbie 2008:443). Descriptive statistics are important to have a clear picture of the characteristics of sample units by applying descriptive statistics one can compare and contrast different categories of sample units with respect to the desired characteristics.

3.8.2 Qualitative Data analysis

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

3.9 Ethical Consideration

The researcher has received official permit from Duna Woreda administration bureau to conduct this study on Duna Woreda. The Woreda agriculture and rural development office was willing to assist the researcher. Quantitative survey respondents and Qualitative informants have been provided detail explanation on the overall objective of the study area of time. Interview was administered on the free will of the interviewee. Respondents have informed that they can decline if they do not want to be interviewee. Information provided by interviewee will not transfer to third party or will not be used for any other purpose.

CHAPTER FOUR

4. FINDINGS OF THE STUDY

4.1.A-Wagebeta multipurpose cooperative:

- Is one of the four multipurpose cooperative enterprises in Duna Woreda. It was established in 2000 by government with primary goal of providing the small holder farmers with better market service and to increase their productivity. It was reorganized in 2006 after the government revising the cooperative management in the country. When the cooperative laid its foundation, it had 80 members. Currently the cooperative has got 100 members .The service modalities the cooperative deliver to its members include providing market service, agricultural input supply, credit service, health services ,educational services and training. A-wagebeta multipurpose cooperative provide its service to three selected kebeles which found adjacent to a-wagebeta. These kebeles are:- A-wagebeta, belija and olawa kebeles. Members are recruited interms of residence, asset ownership and good social recognition from the kebele administration. Those with better asset ownership are more encouraged to join cooperative.The cooperative had 34,000 birr intial capital during its formation.The capital of the cooperative now is about 1000,000. From the profit which cooperative make every year, 60% is divided among the members and 20% is hold for retention.The profit is divided into its members on the basis of the(affuchcha) association which they bought earlier, as well as based on participation in the cooperative.

4.2 B. Wagebeta primary agricultural cooperative

B-wagebeta multipurpose cooperative was first established in 2002 and got legal entity in 2007. During its establishment the cooperatve had 60 members.The cooperative did not had any capital when it organized for first time and for that reason it operated through loan from government institutions. The cooperative currently has 107 members. The capital of the cooperative now is about 1,50,000 birr. The cooperative is organized interms of three committees. These are :- management committee, inspection committee and credit service committee. The management committee comprising the chairman of the cooperative is responsible for controlling and directing the over all activities of the cooperative.The inspection committee which is responsible for management committee, controls and directs the quality related activity,organizes training and excutes audit activity.The credit committee is responsible for managing credit service, including searching sources money for the cooperative and credit service to the members.

B-Wagebeta multipurpose cooperative provide its service to four rural kebeles which found around B-Wagebeta are:A-kufana,B-kufana and boyyo are kebeles which obtain the service provided by B-wagebeta multi-purpose cooperative are selected on the basis of kebele of residence, asset ownership and social approval.The profit gained by the cooperative is divided among the members interms of (affuchcha) association they own and participation as member.

4.3. Reasons for joining in the cooperatives

As the study has revealed, the respondents joined the cooperative for different reason, during different period of time. The main reason for joining cooperative were,before joining the cooperative women strive to produce foods for their family consumption. As the data from the cooperatives shows, respondents who were from the intial period of the cooperative account only 6% of the total respondents. This shows that majority (94%) of the respondents joined the cooperative in the latter years of the cooperative performance.

Among the respondents,29% has joined cooperative between the years 2001-2004 (12years ago) comprise 37% of the sample respondents. While 26.3% of the respondents joined the cooperative in years 2004-2008 (about 9 years ago). The rest are participating in the cooperative starting from 2009. The chairman of A-Wagebeta cooperative expresses the following idea regarding the trend with membership in cooperative:

“During the formation of the cooperative, the number of member’s was very few. But in due course of time,as the cooperative becomes better organized interms of both financial capacity and service delivery,it was able to attract many more member.The positive changes which the cooperative brought in lives of women are also one of the pulling factor to attract more women.”

4.4. Socio-economic characterstics of respondents

This section of the paper deals with the socio-economic backgrounds of the respondents. It discusses the age, martial status, educational status and sources of livelihood for the respondents.

4.4.1 Respondents age Distribution

The majority of the respondents (44.1%) are between the range of 18 to 30 years of age followed by (32.2%) that ranges from 31 to 40 years of age and remaining (23.52%) of the Age of women is crucial factor in determining social and economic total are between the age 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 the physical power and fear of risks to involve in income generating activity as indicated in table 4.1. below:-

Table 1. Age of repondents

S.NO	Respondents distribution by age	Frequency	Percentage
	Age of respondents		
1	18-30 years	60	44.1
2	31-40 years	44	32.3
3	41-50 years	32	23.52
	Total	136	100

Source:Field survey (2020)

4.4.2 Martial status of the respondents

S.NO	Martial Status	Frequency	Percent
1	Married	97	71.32
2	Divorced	28	20.58
3	Widow	11	8
	Total	136	100

Table 2. Martil status of respondents

Source: Field Survey (2020)

Regarding the martial status of the respondents, 71.32% are married where as 20.58 are divorced and only 8% is a widow. This indicates that the married members were most likely to get support interms of

capital and business ideas from their partners. It also goes with the belief that married individuals are considered to be more responsible than unmarried individuals.

4.4.3 Educational level

The level of education tends to determine where one works and participation in their cooperatives. As shown below in the table 4.3. 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 respondents (68.38) have primary school education, 16.17% have no formal education and 15.44% have secondary school education.

Table 3. Educational status of respondents

S.NO	Educational Status	Frequency	Percent
1	No Formal Education	22	16.17%
2	Primary Education	93	68.38%
3	Secondary Education	21	15.44%
	Total	136	100.0

Source: Field Survey(2020)

4.4.4.Livelihood activities

Farming is the mainstay of the majority of the respondents participating in the cooperatives. Majority of them (96.5%) are engaged in farming activity which mainly consists of crop cultivation and producing cash crops. Respondents who earn their livelihood through cattle rearing consists of 35%. Petty trading and daily labour is means of earning subsistence for 54% and 20% of the respondents respectively.

Table 4. Frequency and percentage distribution of respondents by their source of livelihood

S.NO	Types of occupation		Name of cooperative		Total
			A- Wagebeta cooperative	B- Wagebeta cooperative	
1	Farming	Frequency %	32 41.5%	67 55%	99 96.5%
2	Cattle Rearing	Frequency %	12 18.5%	11 16.9%	23 35.4%
3	Petty trading	Frequency %	16 24.6%	19 29.2%	35 54%
4	Daily Labour	Frequency %	5 7.7%	8 12.3%	13 20%

As

the data from SOURCE:- FIELD SURVEY (2020) * MULTIPLE respondents from the two cooperatives in terms of RESPONSE 1 economic activities, some of the respondents engage in pottery, charcoal production and other small scale business activities. Majority of the respondents meet their annual food need through own crop production. They produce maize, potato, wheat, bean and enset. As FGD and interview result has shown, they also purchase food particularly the time after August when the maize time gone and wheat is not available. During this time, majority of them rely on enset for home consumption. Yet they face risks and shocks with regard to their farming activity including crop failure and death of valued animals 51% of the respondents identified epidemic of crop pests cause for shock from crop failure where as 53% identified epidemic of animals as causes for death of valued animals. Declining fertility of soil, declining farm size, declining common property resources and variability of rainfall are among stress leaving women prone to risks.

In order to cope these risks and shocks, they need mediating institutions which would enable them to better access livelihood capitals. This signifies the important role of cooperative as mediating factor enabling women to access these capitals. Access to livelihood sources for rural women is affected by different factors. Among these: livestock, land, labour and capital are the crucial ones. These factors in turn affect access to each other and access for other sources of livelihood including food and income. For instance, women participating in FGD exposed that those women who own ox are more likely to access land than women who are not own. This is due to the fact that ownership of ox enables women to access share cropping with other who own land. In addition to that share cropping, share and taking

care of cattle ,mainly cow and ox provides women with access to food and cash.They can access milk for their children and they can also earn cash by selling part of the milk.

The manure from the cattle provides access to natural fertilizer.The care taker women can also own asset as the cow, the goat through taking care gives birth to calf.

Cash is mainly earned through agricultural labour and petty trading of goods, mainly agricultural products.They sell goods like potato, cabbage, grass and charcoal. But after they joined cooperatives, majority of their cash earned from producing cash crops potato and coffee. This is due to the fact that the cooperative better cash earning crops mainly potato, coffee, vegetables and fruits, is vital source of income. As FGD and interview discussion has revealed ,women who engaged in petty trading sells high value goods such as butter, coffee and cheese to earn cash.They also sell low value goods like cabbage, grass, charcoal in local markets.This shows that farm based income is major income source of the respondents. Some of the respondents replied that they practice rotational cropping so as to maintain fertility of soil. So they rotate between cereals and crops. As the FGD and Key informant interview results has revealed ,among women who work as daily labourer are those who possess small farming land and lacking ox neither privately nor in share with others ,which makes crop cultivation unfeasible. Despite this, they carry out small scale farming either in their thin garden or as share cropping in others farm by using their labour. Where as some of them engage daily labour when the harvest fail and others manage to work as seasonal labour opportunity are available.

4.5 Service modalities

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

4.5.1 Credit service

Capital for any business is raised either from saving or from credit. For those who have low capacity of saving,credit is vital to run their business. How ever,studies show that poor people ,like women in our country,have very low access to credit .As table 5 shows,though the percentage of respondents who joined the cooperative to access credit service accounts for 73.5%, only 35.2% of the respondents replied that cooperative provide them credit service.This is low as compared to the country's performance which

is 71% (Bernard,etal:2013).Respondents who joined earlier the cooperatives to which they are cooperative provide them with credit and saving service while those are late to join replied that they did not get the services.

Table 5. Frequency and percentage distribution of respondents by their access to credit service

Does the cooperative provide you with credit service?	Did you join the cooperative to access credit service?		Total
	Yes	No	
Yes	48 (35.29%)	20(14.70)	68(45%)
No	52 (38.23%)	16(11.76%)	68(55%)
Total	100 (73.5%)	36(26%)	136(100%)

Source:Field survey (2020)

The chairman of B-Wagebeta cooperative has replied to respondents that the cooperative used to provide credit to its members but now it is facing difficulties in delivering the service. He forwarded the following idea about the problem:- *“B-Wagebeta cooperative have been providing credit and saving services to its member as one of its objectives. Accordingly, the cooperative used to deliver the service to majority of the members.But as the numbers of members with demand for credit service out weigh that of the financial capital of the cooperative, we decided to look for alternative. In collaboration with omo micro finance, we created opportunity for credit services to the members demand. In addition to credit service, women save their money in omo micro finance.”*

The same is true to A-Wagebeta cooperative. The chairman of the cooperative in interview which I had with him, forwarded the following view regarding credit service:- *“One of the main services which A-Wagebeta cooperative was to provide to its members is credit service. The credit service was aimed at empowering the members financially there by to allow increased investment and better economic returns. But the inadequate capital of the cooperative limited the service delivery to few members. As we look for way-out from the problem,we found working with omo micro finance and wisdom microfinance institutions as better solution.”*

4.5.2. Health services

Both the survey study and the focus group discussion made with the selected members showed that their access to health services has been improved after membership. Especially, the women respondents confirmed that they have poor access to health services but after membership of the cooperative their access to health has improved as they started to earn income. There is also improvement in provision of rural health services through health extensions. Therefore, the improvement in access of this service may not only be brought by cooperatives alone.

4.5.3. Education services

Even though, the cooperatives do not provide education services for members or their family members, they have had an impact on the education services of the family members. According to the information gathered from the respondents through survey questionnaire, the majority of the respondents replied that they started to send their children to school. They provide them with the necessary materials for their schooling easily. Many of the respondents replied that it was very difficult to do these before the cooperatives.

4.5.4 Agricultural input supply

The frequency and percentage distribution of respondents who consume input supply is presented in the following table 6.

Table 6. Agricultural input supply

Does the cooperative provide you with agricultural input?	Did you join the cooperative to access agricultural input?		Total
	Yes	No	
Yes	80(58.8%)	30(22%)	110(80%)
No	20(14.7%)	6(4.4%)	26(20%)
Total	100(73.5%)	36(26.4%)	136(100%)

Source:- Field survey(2020)

As it is presented in table 8, 80% of the respondents replied that the cooperative to which they are member provided them with agricultural input supply. The result is closer to the performance level at national level which is 92% for input supply (Bernard, et al, 2013). Yet the percentage of respondents who joined

the cooperative in order to get farm inputs account for (58.5%) and this shows that 22% of the respondents accessed the service though it was not their reason to join the cooperative. Women who were provided with the inputs are those who earn their subsistence through farming, either through mixed farming or crop cultivation only. Among the respondents who get agricultural input from the cooperatives, while 95% said that the cooperative provides fertilizers to them, mainly UREA and DAP, 29% replied that the cooperative provide them with high yielding seeds.

The supervisor of A-Wagebeta cooperative provided the following opinion regarding input supply:-*“The fertilizers, UREA and DAP are distributed so as to enhance the productivity of members of the cooperative. Fertilizers are provided based on the willingness of members, their farm land size and purchasing power. Since the cooperative subsidize the price of fertilizers, it is not costly and many can afford it.”*

4.5.5 Training

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

As the interview with officials of Duna Woreda have exposed, training is rendered to Women with objective of ensuring better benefit for women who are participating in the cooperatives. Human capital development is at the center of the service provision. Consequently, the cooperatives provide training regarding appropriate use of fertilizers, conservation of soil, tress, grazing areas, utilizing effective farming system etc. Duna Woreda marketing and cooperative development office works with other stakeholders so as to develop the human capital of the cooperatives through training and financial support. As the coordinator of cooperative development core work process of the office has discussed, among these organizations are the Women, Youth and Children affairs office are the outstanding ones.

4.5.6 Agricultural marketing service

Markets are believed to play key role in the development of rural economy and ensuring sustainable livelihood for rural poor. In light of lack of good access to markets, Women may face challenges

including difficulties for market they produce, obtain inputs, sell labour, obtain credit, learn about or adopt new technologies, ensure against risks or obtain consumption goods at low prices. The marketing service which the cooperative provide to their members are bargaining for better prices, providing market information and purchasing for better prices. As it is presented in the following table 88.2% of the respondents replied that the cooperative provided them with bargaining for better prices. While all of the respondents replied that they obtain market related information timely,92.6% of the respondents replied that the cooperative provide them with purchasing for better prices.

Table 7. Frequency and percentage distribution of respondents by their access to marketing service

S.No	Type of marketing services	Did the cooperatives provided you with the services?		Total
		Yes	No	
1	Bargaining for better prices	Yes	No	136(100%)
		120(88.2%)	16(11.8%)	
2	Providingmarketing information	136(100%)	0(0%)	136(100%)
3	Purchasing for better prices	126(92.6%)	10(7.4%)	136(100%)

Source:- Field survey (2020)

One of the FGD discussant forwarded the following view as how the marketing service helped her:-
“Before joining the cooperative,I just strive to produce foods for my family’s consumption.Many factors force me to decide so. First of all, I faced challenge in accessing farm inputs which worsen the problem of productivity combined with declining fertility of soil . Even if I produce for market sell ,I can not access transportation to bigger markets, Like market in Bula town (capital of Woreda). Many income does not allow me to afford the transportation costs. But after joining the cooperative ,I accessed farm inputs for low price . I also learned how to produce better quality products of both cereals and cash crops,I could access market chain.”

4.6 Role of cooperatives on Women's economic capability

According to many scholars, it is believed that saving and credit cooperatives have a positive impact on women's livelihood, leading to increase income that help women to better perform their roles. In the survey report 95.5% of the respondents responded that their average yearly income has increased after the cooperatives while two person replied that there her average income decreased. only 2.14% of the respondents stated that there is no change on their income both before and after the cooperatives. Thus, the majority of respondents income has increased after the cooperatives keeping other factors constant.

Table 8. Respondents response concerning their average yearly income

Change in Yearly income			
S.NO	Response on yearly income	Frequency	Precent
1	Increase	130	95.5
2	Deacrese	2	1.47
3	No change	4	2.14
	Total	136	100.0

Source:Field Survey (2020)

4.6.1 Role of cooperatives in asset Building

Results show that women ownership over assets increased after being member of cooperatives. They purchased different types of livestock (cow, ox, goat, sheep and chicken) and use their products both for consumption use as sources of income. On other hand, some of them replied that their children are getting different animal products after the cooperatives. This inturn improved their diet, In addition to this, they own different assets such as television, radio and mobile as a result of loan receiving from their cooperative in smallest interest rate that benefited them so that their access to information improved.

Table 9. Livestock and some assets owned by respondents before and after cooperatives

	Livestock and some items	The item acquired before being member of cooperative		The item acquired after being member of cooperative	
		Frequency	Percent	Frequency	Percent
1	Goat	42	30.88%	80	58.8%
2	Cow	10	7.3%	29	21.3%
3	Oxen	50	6.6%	19	13.9%
4	Sheep	19	36.7%	71	52.2%
5	Chicken	2	19.7%	20	14.7%
6	Television	9	7.35%	33	24.2%
7	Radio	12	6.6%	25	18.3%
8	Mobile	11	8.8%	78	57.3%

Source: Field survey (2020) * Multiple Response

The table above shows that the ownership of cow increased from 30.88% before the establishment of the cooperative to 58.8% and similarly, the other items which indicates the cooperatives contribution in women socio-economic empowerment is credible. As the finding of the study has shown, the cooperative went far in playing asset building role of their members.

4.7 Participation of women in management

The participation of women in the management of the cooperative, almost all board members are women. The trend in the primary cooperatives is much different. Very few members of women are involved in the management of the cooperatives in the primary cooperatives. There are many types of committees in the cooperatives. These include main committee (chairperson, vice chair person, cashier, secretary and treasurer), credit committee, controlling committee and education committee. Except in main committee where the members are five, in all other committees there are three members in each committee.

It seems that there is relatively good participation of women in the management, the figure is high due to B-wagebeta women cooperatives than A-wagebeta women cooperatives. All most all of the promoters and people working with this women cooperative confirmed that the women are the most loyal to their cooperative and more credit worthy than others.

4.7.1 Participation in decision making

In male dominated society like our country, decision making power is vested in the hands of men. Most of the time, women are economically dependent on their husbands which in turn affects their decision making power in the family. There is no exception for the study area where every resource is under the control of men. More over, in duna society, it is culturally forbidden for women to participate on cultural meeting on which important discussion of the participant in FGDs this implies that some body else is deciding on their behalf. The survey results show that the provision of access to income generating activities for women have improved their decision making power in the family to some extent.

As per their response ,they started to discuss with their husbands on the household income and expenditure after they started to earn independent income. However, the issue of decision making is not an easy task to be changed through such small intervention. Rather, it is a time taking activity that needs the attention of every body in the community.

4.8 Problems faced by cooperatives

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

4.8.1 Internal problems

4.8.1.1 Inefficient managerial system

Despite the fact that inefficient managerial is less important problem to majority of the respondents, FGD participants and interview discussants in both cooperatives raised various issues which signify the existence of the problem. The limited educational level of the managers and their public representativeness are among factors believed to limit their efficiency. As one of the FGD participants from A-wagebeta cooperative has forwarded her opinion:-

“The leaders of cooperatives are recruited based on their political commitment as they run government office. They spent most of their time in running the political activities at the expense of the affairs of the cooperative. The fact that the administrative bodies of the cooperative relatively have low education had its own impact in their efficiency.”

The loose financial administration, inability to coordinate the confronting the cooperatives is implication for their low efficiency. One of the interviewee from A-wagebeta cooperative discusses the inefficiency of the managerial staffs as follows:-

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

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

4.8.1.2. Lack of transparency and accountability

The result of FGD discussion and interview reveals features that indicate the existence of lack of transparency and accountability. For instance, some of the respondents complain the delay or some times absence of report for executed activities including audit report and even they doubt the report as it reflect the real situation. As majority of the discussants have replied even there is report about the activities, their

low educational level makes understanding of the futures difficult. A 43 years old household head from B-wagebeta cooperative forwarded the following idea about the problem:-

“I am participating in this cooperative since its establishment. I did not attend any formal education. There is a trend of gathering to hear annual report on executed activities. When they provide the audit report , I have a chance to hear the performance of my cooperative for its profitability affects my benefit too. But the numbers does not give me meaning for I can not understand them. Some times I ask my friends whether we are performed well in the year and try to predict about the future prospect. Some time wish they bear in the name of god that we are earning benefit instead of calling the numbers- - - -haha, she laughs.”

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

4.8.1.3.Inadequate capital

The FGD and interview result confirmed that inadequate capital is serious problem of the cooperatives. It was not only problem by its own stand, but it also was held responsible behind many other problems of the cooperatives including inability to provide credit service, inability to hire full time staffs, limitations to supplement the cooperative with necessary facilities and to provide better training service so as to capacitate both the members and administrative staff. Both the members and administrative bodies provide different reason for the inadequate capital. As viewed by the administrative organ of the cooperative,the delay as well as cut of credit service from money lenders, the shrinking financial fund

from NGOs and the trend in international market that challenge profitability of the cooperatives are the causes for inadequate capital.

4.8.1.4. Unequal participation of men and women

The FGD and interview discussion also shows that there is no such considerable gender based discrimination among members of the cooperative in terms of accessing the services. Though the respondents demand increased presentation in the administrative positions, they are happy with positive treatment from both the managerial staffs and members of the cooperatives. One of the interviewees forwarded her view as how far the cooperative went far in treating women well by saying :-

”mateyyoma yimm amma oss,o molamisa” which means the cooperative treats as a mother cares for her little baby, in protecting women rights.”

4.8.1.5. Lack of knowledge about responsibilities

FGD and interview discussions have exposed that for members of the cooperative the low educational level of managers is held responsible for their limited knowledge about their responsibilities. They present the problems of the cooperatives so as to signify to limited knowledge of the managerial staff. The discussants also have expressed that there are also members who do not know about the organizational structure and performance of the cooperatives. The managerial on the other hand argues that some of the members do not know their responsibilities. Increasing training and awareness creation however, revealing promising improvement in taking of the problem. The chair man of B-Wagebeta cooperative provides the following view regarding how members lack of knowledge is evident and affecting the performance of the cooperative:-

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

4.8.2 External problems

4.8.2.1.High cost of production input

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

4.8.2.2.Low price of products

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

4.8.2.3.Interfernce by government

As the survey research has revealed, interference by the government is not important problem in the cooperatives for majority of the respondents. Yet some shows of them expressed that there is some degree of intervention by government is internal affairs of the cooperatves. This inturn challenges the autonomy of the cooperatives, which one of the central principles of cooperative. The study participants however donot clearly mention how and in what affairs of the government is interefering. The head of Duna Woreda marketing and cooperative development office said that :- *“The government isnot interfering in the affairs of the cooperatives .Despite this,the government does not interfere in any social or*

economaffairs of of the cooperatives. The members are the ones who control and manage their economic resources.”

4.8.2.4. Distance from cooperative

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

4.8.3 Infastructure Related problems

4.8.3.1. Inaccessibility of transportation service

Majoity of the respondents replied that inaccessibility of tranportation service is important problem of the cooperative. The problem is mainly related with cargo transportation which is challenge both for the members as well as for the cooperatives as enterprise. One of the managerial committees from B-Wagebeta cooperative forwarded that transportation is the most important problem of the cooperative. He explained how the problem affects the performance of the cooperative, as follows:-*“When we purchase cereals and other crops from producers, we face problem in accessing transport to move the products. Since the cooperative donot own any vehicle for transporting goods, we shall rent vehicle from individuals and it is costly. This is inturn diminishes the potential profit which could be obtained from selling the products. Some times we are forced to use donkey carrages and hourses in order to transport purchased goods. The transportation problem isnot only with inaccessibility of vehicles ,but also problem with the road infrastructure possess additional problem for the cooperative.”* The transportation service is very vital as far as reducing partial cost of the transactions in resources and outputs is concerened (Elias,2000). Since the agricultural marketing service is heavily influenced by transportation service, the problem needs immediate response.

CHAPTER FIVE

5. CONCLUSION AND RECOMMENDATION

5.1 CONCLUSION

This study employed both quantitative and qualitative methods of data collection and analysis so as to understand the role of cooperatives as transforming structure in enabling women to build sustainable livelihood. It utilized the survey method to understand how the cooperative as mediating factors affect access of rural women to the livelihood assets and enable them to build sustainable livelihood. FGD and interview methods were also employed so as to identify the perceived impact of cooperative on livelihood of women members. Towards achieving the general objective of the study, the degree of participation in cooperative, the services which cooperatives deliver to the members and the challenges of cooperative were thoroughly investigated. According to FAO (2011) Closing the gender gap in agricultural inputs alone could fit 100-150 million people out of hunger. It also makes significant contributions to the rural economy in all developing countries. Despite the roles women assume in food security and rural development, they consistently have less access than men to the resources and opportunities they need to be more productive. Increasing women's access to land, livestock, education, financial services, extension, technology and rural employment would boost their productivity and generate gains in terms of agricultural production, food security, economic growth and social wellbeing. To attain this, there is the need for healthy functioning.

As the findings from survey, Interview and FGD Discussions has revealed, women perform complex activities in attempt to adapt their environment and to earn their livelihood. The activities consists of farming, cattle rearing, petty trading, crafts work, daily labour and other income generating activities. Despite the fact that women employ combination of the livelihood activities, farming is still mainstay for majority of them. In conclusion based on findings of the study, It is possible to argue that cooperatives are important aspects of transforming structure with in SLF which increased access of women to livelihood capital and enabled women to build sustainable livelihood. Participation in cooperatives allowed women to improve their agricultural productivity, to augment their income. Increased income, increased food security, access to better education and health services are all outcomes of sustainable livelihood (DFID, 1999; Elias, 2000). The study has revealed how cooperatives worked towards achieving these outcomes of sustainable livelihoods for women. Despite such significant improvements there are still bottlenecks which demand due attention of the concerned bodies.

5.2 RECOMMENDATIONS

The study result revealed 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 they can improve their living standards through participation in income generating activities and challenge the cultural taboos that hinder women participation in decision making process. Therefore, to increase women socio-economic empowerment benefits of SCCOs for their members particularly to rural women in the study area, here is some recommendations below based on the study findings. The study shows that there are many challenges that hinder SCCOs on.

As the finding of the research has revealed, primary agricultural cooperative are vital as far as the livelihood of rural women whose lions share of income is driven from farming ,is concerened. The discriminatory practices embeded in the socital structure denied the access of women to livelihood capitals. This calls for mediating institutions and process which could play enabling role in accessing the assets. The cooperative therefore had a meaningful impact in the lives of the women by enhancing them to better access livelihood capitals. It contributed to their increased access of human, social, Financial capitals and enabled them to make better use of it.

Therefore, the administrative organ of the cooperative is as central in effectiveness of the cooperatives. Yet the loosely organized administrative organ limited the cooperative's effectiveness. From the finding of the study it is possible to argue that the inefficient managerial system of the cooperative is behind many bottlenecks with in the cooperatives. Cooperatives need effective management and guidance and the ability to adapt to prevailing business conditions. To achieve this, they develop professional management, be democratic, inclusive, fair and transparent, and have strong leadership. Efforts geared towards achieving this endeavors shall be made so as to ensure the effectiveness of cooperatives.

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APPENDIX

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Questionnaire to collect data on the Role of Agricultural Cooperatives in Building Sustainable Livelihood for Rural Women

This is a questionnaire to collect information on a research topic entitled **the Role of Agricultural Cooperatives in Ensuring Sustainable Livelihood for Rural Women**. The main objective of this study is to assess the role of women agricultural cooperatives in enabling the members to ensure sustainable livelihood.

Dear participant, you have been selected as a relevant respondent for this study. The focus of the interview will be on why you become a member of the cooperative and whether your participation in the cooperative has resulted in a sustainable livelihood improvement in your life and the major problems encountered by rural women cooperatives. Moreover, I will ask you about any problems you have encountered in the cooperative you are a member.

The findings of this study are used purely for academic purpose and your responses are kindly needed so that the study will be successful. Please be assured that all the information you provide will be kept confidential. However, you have the right to withdraw from the interview at any stage if you feel any inconvenience.

Finally, I would like to express my thanks for your willingness to participate in the study.

Date of interview: _____ S. No of the questionnaire: _____

Name of the interviewer: _____

Name of the cooperative: _____

Part I: Survey Questionnaire

1. Age of respondent _____ (in years)
2. Household status of the respondent 1) Head 2) Adult Family member > 18 years
3. Sex of respondent 1 = Male 2 = Female
4. Marital status of respondent
 1) Married 2) Single 3) Divorced 4) Separated 5) Widowed

5. What is your highest educational status? _____ (specify for diplomas = 12+ diploma/TVET)

6. How many people are there in your household (family size)? _____

11. From whom did you hear about cooperative?

1 = From neighbors/friends

2 = From awareness creation campaigns in public meeting

3 = From development agents

5 = From mass media: Television, Radio, etc.

6 = Other sources (specify) _____

12. When did you join the agricultural cooperative to which now you are member? In _____
(Ethiopian colander)

13. What agricultural items are produced in your cooperative (multiple responses)?

14. 1 = Cereals (Barely, Wheat, Teff, etc.)
cabbage, etc.)

3 = Fruits

2 = Vegetables (potatoes, tomatoes, onions,
4 = Others (specify) _____

15. Why you decide to join the cooperative?

1 = Have access to credit

2 = Have access to agricultural input supply (improved seed, fertilizer, pesticides, herbicides, etc.)

3 = Sell agricultural products with better price to the cooperative

4 = Others (specify) _____

16. Did your membership in the cooperative enable you to get service modalities which cooperative deliver to you ?

17. If your response to Qn 16 is (yes) what kind of services?

1 _____

2 _____

3 _____

4 _____

18. Did your membership in the cooperative enable you to have access to credit?

1 = Yes 2 = No

19. If your response to Qn 18 is “No”, what is the reason?

1 =

2 =

3 =

4 = Others (specify) _____

20. Did your membership in the cooperative enable you have access to agricultural input supply?

1 = Yes 2. No

21 .If your response to Qn 20 is “No”, what is the reason?

1 =

2 =

3 =

4 = Others (specify) _____

22. Did your membership in the cooperative enable you sell agricultural products with better price to the cooperative? 1 = Yes 2 = No

23. If your response to Qn 22 is “No”, what is the reason?

1 =

2 =

3 =

4 = Others _____

24. If you have got training, what are the types of trainings you have got?

1 = Leadership training 2 = Business Planning 3 = Marketing and Financial
Management 4 = Production Techniques 5 = Others _____

25. Household possession before and after membership in cooperatives

S. No	Type of ownership	Before membership (quantity)	After membership (quantity)
1	Oxen		
2	Donkey		
3	Horse		
4	Goat		
5	Sheep		
6	Chicken		
7	Television		
8	Radio		
9	Others		

26. What is your perception about family's living standard?

6.1. Before membership in the cooperative (1 = Very poor, 2 = Poor, 3 = Medium, 4 = Rich, 5 = Very rich).

6.2. After membership in the cooperative (1 = Very poor, 2 = Poor, 3 = Medium, 4 = Rich, 5 = Very rich).

27. Household agricultural production capacity after membership in cooperatives?

S. No	Type of Agri. item	Increased	Decreased
1	Cereals (Barely, Wheat, Teff, etc.)		
2	Coffee		
3	Fruits		
4	Vegetables (potatoes, tomatoes, onions, cabbage, etc.)		
5	Inset in hectars		

28. How do you evaluate the role of cooperatives in improving your households' life (livelihood)?

1= High 2 = Moderate 3 = Low 4 = None

29. What are the major problems encountered by rural women cooperatives.

Part II: Interview guide for key informants and FGD participants

1. What is the objective of establishing Women agricultural cooperatives?
2. How many Women agricultural cooperatives are found in Woreda?
3. How is the participation of Women in cooperatives?
4. What are the measures taken by the woreda to establish women agricultural cooperatives?
5. What criteria are used to organize women only agricultural cooperatives?
6. What special arrangements are made to increase women's membership in the cooperative?
7. What strategies are used to build the capacity of women agricultural cooperatives?
8. To what extent women are benefiting from the cooperative as a result of their membership?
9. What are the major problems encountered by rural women cooperatives to improve womens' participation and benefits?
10. What do you suggest on how to improve the current practices in the cooperatives?