

**CHALLENGES AND OPPORTUNITIES FOR WOMEN'S PARTICIPATION
IN SAVING AND CREDIT COOPRATIVE SOCIETIES:**

(THE CASE OF DEGUA-TEMBEN WOREDA)



A THESIS REPORT SUBMITTED TO THE INSTITUTE OF POPULATION STUDIES,
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Declaration

I Alemat Amare declare this entitled thesis challenges and opportunities for women's participation in SACCOs: the case of degua-temben wereda is my own original work and has not been presented in any other University and college. All sources and materials used are duly acknowledged

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CERTIFICATION

The undersigned certify that this MSc thesis entitled:

CHALLENGES AND OPPORTUNITIES FOR WOMEN'S PARTICIPATION IN SACCOs:
THE CASE OF DEGUA-TEMBEN WOREDA

Is a research work of : Alemat Amare Tafere

Who did it under our guidance and supervision and hence ,we hereby recommend it to be reviewed by the examiner.

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ABSTRACT

Saving and credit cooperative societies are forms of financial institutions that provide their services to middle and lower income households in urban and rural areas. SACCOs are distinguished from other financial service providers in that they are owned by members and financial services are commonly targeted at members. This study was done with the objective of identifying the challenges and opportunities for women to participate in SACCOs in Degua Temben district. Descriptive type of research was used with a proportionate systematic sampling method to select the samples. Both primary and secondary data were collected through in depth interview, focus group discussion, questionnaires and document review. The quantitative data were analyzed using descriptive while qualitative data were used to triangulate the study. SPSS was used to analyze the study. The findings show that the main challenges caused for low participation of women in SACCOs are: low educational and training facilities, domestic work load, gender biases of local officials, low commitment of respondents to serve as management committee, men domination over women, inadequate capital, unable to pay dividend to members. On the other hand, access to extension service, government & NGOs support and availability of cultivable land were enabling opportunities for women to participate in SACCOs. The study recommended that encourage women to participate in SACCOs and support members to stand for election in various committees, training and education for women is crucial for engagement of new members, the financial potentials of the cooperatives should be strengthen through increasing membership, increasing monthly saving amount, decreasing unnecessary wastages, the cooperative desk should provide gender related training to their members as well as to the community to minimize the problem of cultural thinking on women, SACCOs should conduct on time audit and distribute dividends to members in order to benefit members and to attract new members, on time monitoring and evaluation should be conducted for SACCOs.

Key words: Challenge, credit, cooperative, saving, and opportunity.

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By: Alemat Amare

ACRONYMS AND ABBREVIATIONS

ATA	Agricultural Transformation Agency
AEMFI	Association of the Ethiopian Micro Finance Institutions
CSA	Central Statistics Agency
DECSI	De debit Credit and Saving Institution
EPRDF	Ethiopia people’s Revolutionary Democratic Front
FAO	Food and Agriculture Organization
FDRE	Federal Democratic Republic of Ethiopia
FCs	Financial Cooperatives
FCA	Federal Cooperative Agency
FGD	Focus Group Discussion
ICA	International Cooperative Alliance
ILO	International Labor Organization
IT	Information technology
MFI	Microfinance Institutions
MIS	Management Information System
NBE	National Bank of Ethiopia
NGOs	Non- Governmental Organization
OCDC	Organizing Cooperatives for Development Capacity
RUSACCOs	Rural Savings and Credit Cooperatives
SACCOs	Saving and Credit Cooperative Society

SHA	Sustainability of Self Help Africa
SPSS	Statistical Package for Social Science
UN	United Nations
USAID	United States Aid for International Development
WOCCU	World Council of Credit Unions

Table of Content

Declaration	ii
Certification.....	iii
ABSTRACT	iv
ACKNOWLEDGMENT.....	v
ACRONYMS AND ABBREVIATIONS	v i
List of Tables	xiii
List of Figures	xiii
CHAPTER ONE : INTRODUCTION.....	1
1.1 Back ground of the Study	1
1.2. Statement of the Problem.....	3
1.3. Objective of the Study	5
1.4. Research questions.....	5
1.5. Significance of the Study	5
1.6. Scope and Limitation of the study	6
1.7. Organization of the paper	6
CHAPTER TWO : REVIEW OF RELATED LITERATURE.....	7
2.1. Definition of Cooperatives	7
2.2. Principles and values of saving and Credit Cooperative Society	7
2.2.1. Principles of SACCOs Ssociety.....	7
2.2.2. Values	9
2.3. Characteristics of SACCOs in Developing Countries	10
2.4 Cooperative Movement in Ethiopia.....	11
2.5. Development of SACCOs.....	13
2.6. Development of SACCOs in Ethiopia	13
2.7. Women and Cooperative Movement	15

2.8 Factors that Affect Women’s Participation in Cooperatives	16
2.8.1 Women’s Participation	16
2.8.2 Factors Affecting Women’s Participation	17
2.9 Socio-Economic Benefit of Cooperatives to Women.....	19
2.9.1 Economic Benefit of Cooperative.....	20
2.9.2 Social Benefit of Cooperatives.	20
2.10. Challenges of Saving and Credit Cooperatives	21
2.10.2. Financial challenges.....	22
2.10.3. Socio-cultural problems	23
2.11. Opportunities of Saving and Credit Cooperatives	24
2.12. Conceptual Framework.....	25
2.12.1. Conceptual Definition of Variables	26
CHAPTER THRE: METHODOLOGY.....	28
3.1. Research Approach.....	28
3.2. Study Population.....	28
3.3. Study period.....	28
3.4. Sampling procedure	29
3.5. Data Type and Data Sources.....	31
3.6. Data Collection Technique	31
3.7. Data Processing, analysis and presentation	32
3.8. Ethical considerations	32
CHAPTER FOUR: DATA PRESENTATION, ANALYSIS AND RESULTS	33
4.1. Introduction	33
4.2. Demographic Characteristics of Respondents.....	33
4.2.1 Age of the respondents participation in SACCSO in Degua Temben wereda.....	34

4.2.2. Marital status of the respondent.....	34
4.2.3. Educational level of respondents	35
4.2.4. Family size of the respondent	36
4.2.5. Occupation of the respondent	37
4.2.6. Experience of membership	37
4.3. Membership Growth.....	38
4.4. Socio-cultural problems.....	40
4.5. Financial challenges.....	43
4.5.1 Limitation of finance in the SACCOs.....	43
4.5.2 Saving	47
4.5.3 Loan repayment	51
4.5.4 Interest rate of credit and saving in SACCOs.....	52
4.6. Low number of women in SACCO management committee (Culture of men dominating and over-controlling women).....	53
4.6.1 Size and composition of SACCOs' committee members	53
4.7. Opportunities of saving and Credit Cooperative Society to raise new women members.....	56
4.7.1. Access to extension service	57
4.7.2. Government support	57
4.7.3. Support from non-governmental organizations	58
4.7.4. Access and ownership of land	59
CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMMENDATIONS.....	61
5.1 Summary	61
5.2. Conclusion	62
5.3. RECOMMENDATIONS.....	64
References	65
Appendixes	70

List of Tables

Table 1 Members of SACCOs and sex composition	29
Table 2: Members of SACCOs and sex composition	33
Table 3: Age of the respondents	34
Table 4: Marital status of the respondent	35
Table 5: Education level of respondents	36
Table 6: Family size of the respondent	37
Table 7: Occupation of the respondents	37
Table 8: Membership growth Per SACCOs	39
Table 9: Is the community encouraging women to join to SACCOs?	41
Table 10: Domestic responsibility hinders women from participation in SACCOs.	41
Table 11: Gender bias of local officials hinders women from participation in SACCOs?	41
Table 12: Have you received training before and after becoming a member of SACCOs.....	42
Table 13: In your co-operative, there is inadequate finance	44
Table 14: Status of SACCOs' capital	45
Table 15: Respondents own annual income before joining SACCOs (in birr)	46
Table 16: Respondents own annual income after joining SACCOS	46
Table 17: Do you have regular saving program?	47
Table 18: If your answer is yes, how much money do you save per month?	48
Table 19: What is the reason for not saving more than this?	49
Table 20: Do you have cultivable land?	49

Table 21: How large is it in ha?	49
Table 22: How much is cultivable land affecting women from joining to SACCOs?	50
Table 23: Do you have gotten loan from your SACCO?	50
Table 24: Saving interest rate is fair in your saving and credit cooperative	51
Table 25: There is on time loan repayment problem in your cooperative	51
Table 26: Committee members promote non-members to be member to mobilize finance.....	52
Table 27: The current lending interest rate of SACCOs (9-12%) is	52
Table 28: Committee members' composition	53
Table 29 Proportion of women in the management committees is low, what is the reason.....	55
Table 30: Do women need to become a member of management committee?	56
Table 31: Effectiveness of women in management committee as compared to men?.....	56
Table 32: Access to extension service is an opportunity for women to engage to SACCOs	57
Table 33: Government support is an opportunity for women to engage to SACCOs	57
Table 34: Donors/NGOs support is an opportunity for women to engage to SACCOs.....	59
Table 35: Ownership of land is an opportunity for women to engage to SACCOs.....	59

List of Figures

Figure 2.1: Conceptual Framework	25
Figure 4.1: Years of experience of respondents	38
Figure 4.2: Trend in growth of members	40
Figure 4.3: Have you got education and training	42
Figure 4.4: Committee members' composition	54
Figure 4.5: Position of women members in SACCOs	55

CHAPTER ONE: INTRODUCTION

1.1 Background of the Study

Cooperatives are autonomous associations of people who join together to meet their common economic, social and/or cultural needs and aspirations through jointly-owned and democratically controlled enterprises. Cooperatives are able to promote economic and social development because they follow a broader set of values than those associated purely with profit (Nippired (n.d)).

Cooperative has two exceptional features that the earnings are distributed to the user-owners and they are democratically controlled by the people who use the services (Ken, 1998). The purpose of cooperative societies among others is to accomplish one or more functions, like production, purchasing, supplying, marketing and provision of financial services to their members (Nwankwo et al., 2013).

Saving and credit cooperatives are simple, and flexible nevertheless, they have effective mechanisms which regulate membership eligibility, credit rating and repayment. They help people who are excluded from accessing finance services from formal financial institutions and contribute to decrease the negative impacts of the local money lenders in the areas where they function (Absanto and Aikaruwa, 2013).

According to Guilford (2007), credit facilities enable impoverished persons to start businesses, rebuild after natural disasters, and to receive both short and long-term loans to meet their financial needs and improve their overall quality of life.

The saving and credit cooperative movement was started in Germany in the middle of the 19th century. At that time, the economic condition of Germany was extremely deplorable and the peasants and artisans felt crushed under the heavy weight of indebtedness. Jews rule over the market and the poor laborers and farmers had no way out to buy articles of their requirement from them and sell their product to them. Raiffeisen tries to reduce the suffering of the people who are living in rural areas while Schulze adopted the new measures for giving relief to the people in the urban areas (John, 1986).

The first SACCO Society, in Africa, was introduced in Ghana in 1959. The SACCO was intended to assist villagers improve their economic conditions (Ng'ombe& Mikwamba, 2004). English speaking nations were the first to adopt SACCOs. The first entrants into SACCO community include

Ghana, Uganda, Nigeria, Tanzania, and Kenya. Most of the Non-English speaking nations in Africa started appreciating SACCOs in 1960, with major influx into SACCO community in 1970s (Mwakajumilo, 2011).

In Ethiopia, the history of modern cooperatives was started in 1960. The first SACCOs in Ethiopia were established in 1964 by employees of Ethiopian Airlines. SACCOs have been growing fast since 1979, however; the rate of growth is slower than other types of cooperatives in Ethiopia (Federal Cooperatives Agency [FCA], 2017). There are 14,453 SACCOs with 1,736,122 members (1,059,885 males and 676,237 females) in Ethiopia (FCA, 2017). This indicates that the participation of women in SACCOs is 39% only.

The first rural SACCO in Tigray was established in 1986 by employees of the Tigray Agricultural Bureau (cited in Assefa, 2010). With regard to Rural Saving and Credit Cooperative, Tembien Terie, established in 16\11\93 E, C in Degua Tembien is the oldest one in Tigray (cited from Assefa Shiferaw, 2010). There are 834 SACCOs with 188,404 members (112,318 males and 76,086 females) in Tigray (FCA, 2017). This indicates that, the participation of women in SACCOs is 40.4% only.

Cooperatives are considered as a tested model to bring a balanced socio-economic environment among their members. The issue of gender is common in every organization, however; in cooperatives it is an especially sensitive issue because cooperatives aim to provide equal opportunity to all members regardless of gender. Research on challenges for gender inequality in SACCOs has been limited.

Hence, this study tried to explore the challenges and opportunities for participation of women in SACCOs in Degua Temben Woreda.

1.2. Statement of the Problem

Financial institutions like saving and credit co-operatives are of paramount importance for providing facilities for accumulation of saving and extending credits. There is no doubt that well organized rural saving and credit cooperatives benefit their members and improve the living standard of the people especially for those who have no collateral. When households held in insured depository institutions, provide a safe place to keep money, create opportunities to build wealth, and often serve as prerequisites for obtaining other forms of credit. Households without such transaction accounts face a number of financial disadvantages (Hudson & Williams, 1999).

In Ethiopia, lack of finance is one of the major problems retarding production, productivity and income of rural and urban households (Wolday, 2004). Hence, saving and Credit Co-operative Societies are formed to provide financial support to their members; the institutions accept deposits from the members and grants them loans at reasonable rates of interest in times of need (Ledgerwood, 1999). Saving and credit co-operative societies (SACCOs) supply loans at lower interest rates than other financial providers do. Consequently, these institutions have the opportunity to attract clients in areas that are unattractive to banks, such as rural or poor areas (Branch, 2005).

One of those broader values of SACCOs is promoting equality between women and men within society (Opecity, 2005). In most societies including advanced societies; we can find economic inequality among men and women. Such inequality is wider in developing countries like Ethiopia due to various socio-economic factors such as lack of education, lack of employment opportunities, and lack of recognition.

In the developing world, cultural and religious factors often hinder women's participation in SACCOs. Issues such as women's inside role, discretion, fearing to speak in public, the tradition of men negotiating and handling financial matters, illiteracy, and social pressures make it difficult for women to play an active and visible public role in cooperatives (Roger & Nall, 2003, p. 44).

According to Hanger (1999) the gender division of labor assigns women in the domestic responsibility within the household while men are engaged the major responsibility in the economic or other extra domestic roles regardless of other commitments.

Yigremew (2001) stated that some cultural values working against women, the smaller size of women's participation in cooperatives, gender biases of local officials and lack of accesses to critical resources such as land and services are also other problems. Lack of resource affects both their participation in existing cooperatives and setting up of new ones. Without independent asset it is difficult for women to invest in their own cooperative. Since they are unable to participate in cooperatives, they are excluded from the benefit that cooperatives provide for such benefits as credit, education and training, marketing outlets etc. (ICA, 1995).

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

Even if the government of Ethiopia policy environment seems favorable and supportive to women's participation in different sectors like SACCOs to increase the level of participation and improve their socio-economic and cultural problems in organizing them with men. However, the proportion of women members in SACCOs is small compared to men. According to the Federal Cooperatives Agency of Ethiopia (2017), women's participation in SACCOs is small (39.9%) compared to (60.1%) men nationally and women's participation in Tigray is 40.4%. Particularly, according to the Degua Temben cooperative desk (2017) report women in Degua Temben represents 50.22% of the total population; but out of the 16,068 total SACCOs members in the study area, 10,316 are male and 5,752 are female (participation of women is only 35%) which is below the national and regional participation rate. These facts give rise to my research problem that, despite the efforts made by the government to put in place favorable legal and political environment to support women's participation in SACCOs, the participation of women is lower as compared to men in the study area.

Many researchers have conducted different studies on women's participation in SACCOs such as on "experience on the participation of women in SACCO", "women participation in SACCO" in Degua Temben wereda; but to the level of my knowledge, none of them have conducted on challenges and opportunities for women's participation in saving and credit cooperative societies in Degua Temben wereda.

Hence, the researcher has initiated on this issue to investigate the existing challenges and opportunities for women's participation in SACCOs in the study area.

1.3. Objective of the Study

1.3.1 General objectives

- General objective of the research is to assess the challenges and opportunities for women's participation in saving and credit cooperative societies in Degua Temben wereda.

1.3.2 Specific objectives

Specific objectives of the research are:

1. To investigate the socio-cultural problems for women's participation in SACCOs.
2. To examine the financial challenges for women's participation in SACCOs.
3. To find out the existing opportunities for women's participation in SACCOs.
4. To investigate the involvement of women members in the management of SACCOs.

1.4. Research questions

1.4.1 The main question is

The main question this research is what are the challenges and opportunities for women's participation in saving and credit cooperative societies in Degua Temben wereda.

1.4.2 The sub questions of this research are

- What are the socio-cultural problems for women's participation in SACCOs?
- What are the financial problems for women's participation in SACCOs?
- What are the existing opportunities for women's participation in SACCOs?
- How is the extent of women involvement in the management of SACCOs?

1.5. Significance of the Study

The first and most important result of this research identified the challenges and opportunities for women's participation in saving and credit cooperative societies. And hence, this shall benefit the co-operatives in the region in general and the co-operatives in the study area in particular that it investigates the challenges that hinder the participation of women in SACCOs.

Besides, the findings of this research was provide multipurpose information to different users, such as researchers, practitioners in saving and credit co-operatives, donors, policy makers, academicians and the community at large. By identifying the existing gap or challenges and opportunities women's participation in saving and credit cooperative societies, and influencing the responsible bodies and

stockholders to give equal chance of men and women participation, to improve their saving habit and bring sustainable development or poverty reduction

It may also be helpful for Degua Temben Woreda SACCOS to take corrective measures to overcome the challenges constraining the participation of women in their SACCOS.

1.6. Scope and Limitation of the study

The study is delimited to Degua Temben wereda, particularly in 12 primary SACCOS. It was done on saving and credit cooperatives on challenges and opportunities for women's participation in SACCOS and focused on identifying the socio-cultural and financial challenges and find out the existing opportunities for women's participation in SACCOS.

The major limitation of this study is it is focused only on women who participate in saving and credit cooperative society did not include women who are outside /did not participate in SACCOS. the study was cross-sectional survey study (at one time) and Most of the data was used for the purpose of this study was taken for three recent years (2014-2017).

1.7. Organization of the MSc Thesis

The Thesis is organized into five chapters. Chapter one presents the introduction, background of the study, Statement of the problem, objectives of the study, significance of the study, scope and limitation of the Study. The second chapter presents Literature review with empirical literature, Related to the research. Chapter three presents Research Methodology, Type of Research, and Population, Sampling procedure, Data type and sources, Data collection technique, Method of Data Analysis and Ethical considerations. Chapter four discusses about introduction, demographic characteristics of respondents, Organization and management of SACCOS, social challenges, financial challenges, cultural challenges and existing opportunities for women's participation in SACCOS. Finally, summary, conclusion and recommendation are discussed in chapter five

CHAPTER TWO : REVIEW OF RELATED LITERATURE

2.1. Definition of Cooperatives

In its modern technical sense, cooperative has been defined by many scholars differently. Some of these definitions are given as follows.

Cooperatives are: an association of persons voluntarily joined together for a common end through the formation of a democratically controlled organization, with an equitable contribution to the capital required and accepting a fair share of risks faced and benefits in which members actively participate (Bezabih, 2012)

Saving and credit Cooperative is a special group of people with mutual interest to solve their individual problems by common efforts and eventually attaining economic and social empowerment to the group members and the community (Jemal, 2008).

Cooperatives are democratic institutions organized by the people voluntarily on the basis of self-help and mutual aid to satisfy their economic and social needs and managed democratically in accordance with principles of cooperation (Hajela, 2000). He further explained that, cooperatives are basically supposed to work as the shield of the weak and to work towards betterment of weaker sections like women, landless, youth and others. According to his study, cooperatives have to be more effective and successful to achieve the esteemed goal of better living. The most commonly used definition is given by the International Cooperative Alliance, the apex organization that represents cooperatives worldwide that states a cooperative as an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise (ICA, 1995 cited in Krishnaswami and Kulandaiswamy, 2000: 43). The prime objective of SACCOs is to solve problems that individuals cannot address independently.

2.2. Principles and values of saving and Credit Cooperative Society

2.2.1. Principles of SACCOs Society

Cooperatives are a form of business institutions that operate based on clear guiding principles just as principles define sole proprietorships, partnerships, and corporations (Baarda, 2006).

According to USAID (2006, P: 4-6) in the spirit of ‘Rochdale pioneers ‘adopted the following seven SACCOs principles which any SACCO Society must strictly adhere to and these are:

1st principle: *Voluntary and open membership*

Membership in a SACCO Societies should be voluntary and open to all persons able to use their services and willing to take the responsibilities of membership specified by General Assembly of members without social, gender, racial, political and religious discrimination.

2nd principle: *Democratic Member Control*

Cooperatives are democratic organizations controlled by their members, who actively participate in making decisions. Men and women serving as elected representatives are responsible to the membership. Members have equal voting rights or one member, one vote principle.

3rd principle: *Member Economic Participation*

Members contribute equitably participating of savings, share and borrow loans, and democratically control the activity of the share, loans and savings. SACCO Societies should be able to deliver an accessible loan to needy members based on loan policy regulations and procedures for productive purposes.

4th principle: *Education, Training and Information*

Cooperation requires the acceptance of new ideas, new habits of thought, new standards and behaviors in its own interest and for its survival. This should be supported by educating its members, elected managers and representatives in appropriate system. Educating the members through education committee help members to understand their rights correctly, motivate them to fulfill their responsibilities as a member. Education encourages member participation in their SACCO issues and this member participation is a key for success of their SACCO development.

5th principle: *Autonomy and self-help*

SACCO Societies are autonomous and self-help financial institutions controlled and managed by their members. If SACCOs enter into agreements with NGOs or government to raise their capital from external sources, it must be with the full agreement of members. This Agreement should

guarantee every activity of the SACCO democratically controlled by their members and maintain their autonomy.

6th principle: *Cooperation among SACCO Societies*

SACCO Societies have to cooperate among themselves in order to serve the demands of their members and the community at local, regional, national and international levels.

7th principle: *Concern for Community*

While focusing on member needs, SACCO societies should work for the sustainable development of their communities through the policies approved by their members. That is through teaching youth to develop their saving culture, investing in school, hospital furniture improvements, etc. From the social reserve fund, intermediating and managing the community fund, such as revolving fund given to the community from NGOs.

the relevance of these principles to this study is while they state voluntary and open membership, *Education, Training and Information, the actual practice in the ground is there is no equality and equity in men and women participation as well as there is gap in education, training and information and this needs further investigation so this study aimed to asses challenges and opportunities to the participation.*

2.2.2. Values

According to Prakash (2003), the SACCOs movement has a deep and distinguished intellectual history. Many theorists in many parts of the world have made main contributions to cooperative thought and most of the thoughts have been concerned with cooperative values. The basic SACCO values as enshrined in international cooperative alliance (Prakash, 2003, p-6) cooperative identity Statement is stated as follows:

'Self-help' is based on the belief that all people can and should Endeavour to regulate their own destiny. Co-operators trust that full individual development can take place merely in association with others. Individuals also develop through cooperative action by the skills they learn in smoothing the growth of their cooperative.

SACCOs are based on *'equality'*. Members, being an individual or a group, are all equal. It does not depend on the social and economic position of the member.

Achieving ‘*equity*’ within a SACCO is continuing, never-ending challenge. Besides, it refers to how members are treated within a cooperative. They should be treated equitably in how they are rewarded for their contribution in a cooperative, generally through patronage dividends, allocation to capital reserves in their name.

‘*Solidarity*’ ensures that Sacco’s action is not just a disguised form of limited self-interest. A SACCO is more than in association of members; it is also a collectivist.

Based on these values this study tried to assess women's participation in SACCSOs as an individual or a group equally accepted membership.

2.3. Characteristics of SACCOs in Developing Countries

Cooperatives in all of developing world have the following characteristics:

1. Clients tend to come from low income and lower middle – income groups. This means that majority of the clients of SACCOS are lower and middle income earners. They may come from employment (employment based-members) or from community (community-based members).
2. Services are almost exclusively financial in nature. – The aimed services are the mobilization of financial resources for members.
3. They provide self-generated capital, typically without any dependence on outside funding to cover operating costs which are generally kept low. This is because they are always started with self-help philosophy.
4. Members are united through at least one common interest - members normally have common ties which they share. For example, employment based SACCOS are united through their employment contract. Besides employment they are pushed by self-help motive to be members of the SACCOS.
5. Members pursue the goal of improving their economic and social situation through joint actions. through mobilization of resources members are able to establish self-generated capital as well as creating the social network that will be beneficial to their economic (income generating) activities.
6. Resources mobilization gives members opportunities to use owned and operated unit which provides them with financial services of its physical size and activities, the units purpose is to make the best use joint resources of the members to produce or obtain goods or services for members (Kabuga and Batarinyebwa, 1995)

7. Mutual self-help group - where members have joint action toward financial resources which focus on the attainment of the group's objectives or mutual self-help.

Based on these characteristics this study identified whether the participant improve their income after they engaged to SACCSOs or not.

2.4 Cooperative Movement in Ethiopia

The idea of cooperation is not new for Ethiopian women and men (Jesiah, 2003). From this point of view, working together in cooperatives would be in line with local tradition in our country. In rural Ethiopia people are helping each other during stress and strain through their traditional cooperatives such as *Debo*, *Idir* and *Ekub*, etc.

The traditional cooperatives practiced in rural Ethiopia are used to address problems of labor shortage, to reduce seasonal labor bottlenecks, to manage public goods (like road, irrigation systems, communal grazing land), serve the purpose of saving mobilization and the provision of informal insurance policy to meet members (Dejene, 1997: 231).

The modern cooperative movement started in Ethiopia during the Imperial period. National Community Development was responsible for the formation and promotion of cooperatives in Ethiopia during this time. The Decree 44/1960 (referred as Farm Workers Decree of 1960) gave the legal recognition for the formation of agricultural cooperatives in Ethiopia. Based on this Decree few agricultural cooperatives were formed. Later on there was high interest among the society for the formation of non-agricultural cooperatives. In line with this, the Ethiopian cooperative proclamation of 1966 (Cooperative Society Proclamation), came to existence with the objectives of:

1. Reducing the cost of credit
2. Reducing the cost of goods and advices for production and consumption
3. Minimizing and reducing the individual input of risks and uncertainties
4. Spreading knowledge of practical technical improvements

During the Imperial Period there were about 116 cooperatives with the total members of around 33000 people. However, the contribution of the cooperatives to the national economy was very insignificant and the movement only benefited the landlords due to lack of genuine efforts made to change the land policy (Jesiah, 2003: 48). Others mentioned that the feudal system that is the

“antidemocratic system elements”, as the main causes of the low performances of the cooperative during the Imperial Period (Haile, 1999 cited in Mesfin, 2007).

In the year 1974 in Ethiopia, the Military Government came to power and issued the land policy proclamation with the association of peasants. Later on in the year 1978 the government issued the cooperative society proclamation known as Cooperative “Societies Proclamation No. 138/1978” with the aim of pooling together of the rural mass efforts and resources and in protecting their economic, political and social rights and in obtaining goods and services essential for production and living purposes at fair price (No, 138/1978). Ministry of Agriculture was responsible for the promotion of cooperatives during Derg time. During this time there was vast expansion of cooperatives in rural Ethiopia. Almost there is no economic activity not touched by cooperatives. However, even during this time, the participation of women both as members as well as managing committee was insignificant (Dessalegn, 1989).

There were more than 13,000 different types of cooperatives formed with a total member of ten million people. Many of them engaged in agriculture while the housing cooperatives and saving and credit cooperatives were also significant. Moreover, over 73% of Ethiopian coffee was marketed by cooperatives during this time. This shows that the cooperative during this time had high market share in the economy. However, several studies indicate that there was high government interference and lack of members’ loyalty during the Military Government (Mesfin, 2007). Moreover, the international cooperative principles were not followed. The cooperatives were serving as government instruments to implement the socialist ideology than serving as economic enterprise (Jesiah, 2003). All these problems were contributed to the failure of the cooperatives soon after the fall of the Derg Regime. Many of the cooperatives were dismantled and their property is stolen that later on built bad image about cooperatives in the mind of the community. Soon after the fall of the military government, in 1991 one of the element adopted in Economic Reform Program directly concerned the organization and development of cooperatives. The quota purchase scheme was abolished and the organization of cooperatives was predetermined to be based on absolute democratic decisions of the members. To give the legal recognition for the formation of cooperatives, the cooperative society proclamation No. 85/1994 was enacted during the Transitional Government of Ethiopia that lays fertile ground for the formation of cooperatives on democratic basis. Later on the proclamation No. 85/1994 was replaced by Ethiopian Cooperative Societies proclamation No. 147/1998. The new proclamation was enacted based on international cooperative principles of 1995. For the implementation of the cooperative

society proclamation of 147/1998, in the year 2004 the Council of Ministers made Amendments on the proclamation that is referred as Amendment No. 402/2004 (FDRE, 2004).

Currently according to Yisgedulish (2005: 18), there are around 8640 primary cooperatives that have 4.6 million individuals as members. She argued that in order to increase the bargaining power of cooperatives and to increase their market share, cooperatives should associate themselves into unions and federations. In the country there are about 91 Unions engaged in different activities up to 2007.

2.5. Development of SACCOs

SACCOs are said to have been started in South Germany in 1846 by two community business leaders: Freidrich W. Reifeisen and Herman Schultz-Delitsche and in Africa the first SACCO is said to have been introduced in Ghana by Father John Ncnulty to assist villagers and develop the Economic conditions (BWISA, 2010). In Italy inspired by German cooperative credit movement Luzzati organized urban credit cooperatives from 1886 onwards. Then Wallenberg organized rural credit cooperatives societies (Yared, 2008).

2.6. Development of SACCOs in Ethiopia

Besides the existence of various traditional self-help indigenous organizations engaged in financial and non-financial services; modern cooperative movement has started close to 50 years back in the country (AEMFI, 2008). Compared to its age the cooperative development remained non-responsive and the promotion, regulation and supervision of SACCOs was based on proclamation No. 241/58(ibid). Then a new cooperative proclamation was promulgated No.138/ 70 in which different type of cooperatives was promoted, regulated and supervised under different ministries.

Consequently SACCOS were licensed and regulated by National Bank of Ethiopia (NBE). Proclamation No. 138/70 provided the National Bank of Ethiopia (NBE) the authority to promote and license SACCOs (AEMFI, 2007). However, the NBE being the overall regulator of the financial sector of the country used the general cooperative law that includes other forms of agricultural cooperatives to promote SACCOs. Even, by then, the SACCOs promoted and regulated under the roof of the central bank were not considered as part of the financial sector of the country. And no effort was made to come up with specialized directives or legal environment to license, regulate and supervise SACCOs. Hence, the NBE has used the general cooperative law/proclamation to perform its assigned duties and responsibilities pertaining to the operation of SACCOs.

At that time SACCOs were not autonomous institutions rather they had a political character (Simon, 2009). In general, in spite of the importance of the sector to create financial access to reach the poor section of the people and participate all society members, attention was not given during the previous governments (Berhane, 2008).

In Ethiopia, successive regimes, starting from the Imperial period to the Ethiopia people's Revolutionary Democratic Front (EPRDF) government, gave due recognition to the role of cooperatives and made deliberate effort to promote the same. However, the principles and approaches followed were markedly different, reflecting the political thinking and ideology of the regimes (Golden Africa Capacity Center, 2010)

The affordable approach towards the promotion of cooperatives pursued by the incumbent government has created a relatively favorable environment for the growth of SACCOs in the country. Proclamation no 85/94 (FDRE cooperative proclamation 1994) and especially 147/98 (Federal Negaritgazeta, 1998) consider the cooperative values and universal cooperative principles. Today in Ethiopia saving and credit co-operative societies are organized and operating based on Proclamation No. 147/1998 enacted in 1998 (Federal Negaritgazeta, 1998). This proclamation gave the cooperative commission (now cooperative agency) the authority for promotion, licensing, and regulation of cooperatives including SACCOs.

According to Proclamation No. 147/1998, saving and credit co-operative societies must have the following major issues (Federal Negaritgazeta, 1998, p: 943-946).

Any SACCO established has to be legally registered in accordance with this Proclamation:

General Assembly means the meeting of members of the SACCO society or representatives of societies above the primary level. This is the supreme organ of any saving and credit society with the powers and duties of the general meeting. "Special resolution" passed by two third majority of the General assembly is binding to all of the members.

The general assembly has a power to pass decisions after evaluating the general activities of the saving and credit cooperative societies.

Being the highest organ, it approves and amends the bylaws and internal regulations of the saving and credit cooperatives. Saving and credit cooperative society to be established in Ethiopia under this proclamation (147/1998) shall have one or more of the following objectives:

Solve problems collectively in which members cannot individually achieve. This is through the assumption of coordinating their knowledge, labor and wealth to promote self-reliance among members, protect collectively, withstand and solve economic problems, develop and promote credit and savings services. Further, it aims to develop the social and economic culture of the members through education and training. Any saving and credit cooperative society shall have its own name and finally it aims to minimize individual member impact of uncertainties, risks to develop and promote credit and saving services;

Society's by-laws: every society shall have its own by-laws and contents of the by-laws have to include address and name of the society, objectives and activities; working area (place), the rights and duties of the members, the responsibilities, duties, and powers of management bodies; conditions for withdrawal and dismissal from membership, conditions for appointment, re-election, dismissal of the members of the management committee or other management bodies, conditions for calling of meeting and voting of the society and auditing are among others.

By-laws of any Sacco's society may be amended by a special resolution of the general assembly. Nevertheless, the amendment of the cooperative by-laws must be effective on the date of its submission to and registration by the appropriate authority.

2.7. Women and Cooperative Movement

Women grouping together to help one another to solve their daily problems is customary in Africa. Therefore, working together in cooperatives would be in line with the local tradition. However, for various reasons, women's participation in cooperatives is still insignificant, and with exception of saving and credit organizations, women are basically absent in the management of cooperatives (ILO, 1982). The other paper by ILO reconfirmed that in cooperatives there is low level of participation and under representation in decision making and leadership (Nippierd, 2002).

Organizing women into cooperatives helps to consolidate efforts, creates louder voice, achieve self-reliance and serves as vehicle for socio-cultural transformation (Desta, 1999). Like other forms of enterprises, the cooperatives reflect the broader society in which they operate; it is not surprising that gender imbalances do exist despite the cooperative principles and values that proclaim equality and equity. The paper points out that the low participation of women is the result of women's social, economic and legal constraints that discriminate against women in regard to property ownership and inheritance.

Addisuet *al.* (1997), by citing a number of studies, showed that roles of women and men in the society are largely determined socially than biologically that affects their access to new technology, education and other development services like cooperatives designed in their area where women usually have low access to these services. Dessalegn (1989) indicates that despite the vast expansion of cooperatives in rural Ethiopia during the Military Government the participation of women was insignificant. Moreover, according to Dessalegn the number of women in leadership positions is so small that one can say authority in rural organizations is almost exclusively for male.

According to many scholars, women's participation in formal cooperatives both as members as well as decision makers has been poor for a variety of reasons. As per their studies, the existing gender based division of labor, the heavy burden of work the women face in the society, lack of access and control over resources especially land, the legislative framework of many countries that biased against women and lack of power in the society are mentioned as major factors the hinder the participation of women in formal cooperatives (ILO, 1982; Dessalegn, 1989; Nippierd, 2002; Addisu et al. 1997; Desta, 1999).

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

In general the participation of women into formal cooperatives will improve the condition of women. Study by Addisuet *al.* (1997), indicated that organization of women into cooperatives will provide them an opportunity to access improved services and start an enterprise of their interest for their improvement.

2.8 Factors that Affect Women's Participation in Cooperatives

2.8.1 Women's Participation

The concept women participation is an important analytical tool in the planning, management, onitoring and evaluation of development programs or cooperative projects as it requires that women

be considered as in relation to men in socio-cultural setting and not as isolated group. Active participation of women means that women are involved in all the function of cooperatives, including social, economic, planning, decision making, and implementing and management control. Cooperatives are a form of organization which women can use to help themselves. With their democratic structures cooperatives can offer women as a member and employees opportunities for participation and influence over economic activities. Women gain self-reliance through this participation as well as access to opportunities which they would not have been able to obtain on their own, attaining equality of opportunity between men and women (Birhanu, 2006) Democratic member control is one of the principles of cooperative of ICA statement on the cooperative identity. ILO recommendation No, 193 (2002) refers specifically to women's participation in cooperatives decision making recommending "specific consideration be given to increasing women's participation in the cooperative movement at all levels particularly at management leadership levels. In this regard cooperative legislation in a number of countries shows that not to discriminate against women, but a close look of reality however reviles constraints to women involvement in the decision making level. In effect in addition to women's restricted access to educational and training facilities hampers them in taking leadership roles as they consequently lack the necessary experience, knowledge and skills required. Cooperative law often condense such discrimination by providing that the head of family attends meetings, studies in some developing countries shown that 46% of the Sudan are estimated to be female headed is not always seen as enough reason for her to participate, this is further compounded by provisions to the effect that only owners or tenants of land would be members of agricultural cooperatives. Being virtually absent from most cooperative, meetings, women stand little chance of influencing decisions and even less of being elected in boards and other posts. The world appears, however, to be one exception both in Africa and Asia the post of treasurer.

2.8.2 Factors Affecting Women's Participation

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

male resistance to women's participation also go a long way to keeping women out. Absolute lack of time to join up with other women seems to be a major factor everywhere.

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

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

Laws and Rules: Religious rules and traditions may also impede women's participation in cooperatives (Haile 2009). According to Yigremew (2001) some cultural values working against women limited membership in cooperatives the smaller size of women in cooperative, gender biases of local officials and lack of access to critical resources and services are also other problems.

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

Lack of Financial Means: The lack of means limits the opportunities women have of becoming members of cooperatives where membership fees have to be paid. It will also reduce their opportunities for using cooperative services, buying seeds, fertilizers, pesticides, food and household

items. Moreover, the migration of men to city and other countries often means children and their parents particularly women behind. Among the economic constraints for women's groups and cooperatives are lacks of financial means, the small values of business of the cooperative enterprises which does not allow employment of qualified staff, difficulties in obtaining external financing without collateral security, and lack of business skill (ILO, 1993)

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

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

2.9 Socio-Economic Benefit of Cooperatives to Women

As cooperatives are also business organization the main objective for people to set up and join a cooperative is to improve their economic and social condition through joint action for the good of all members than the individual concern. Members peruse the goal of improving their economic and social situation through joint actions by using the jointly owned resources to produce or obtain goods and services for the members. This can be further enhanced through the implementation of cooperative values, of self-help, self-responsibility, democracy, equality and solidarity. Cooperatives ave advantages over other forms of business organization in either purchasing or providing the same goods or services through economic of scale, reducing transaction costs, reducing uncertainty concerning prices and availability of inputs, access to external resources which are not otherwise available, strengthening their bargaining power, gain greater control to be profitable. The other enefit people gain through cooperation starting from the earliest times through times of cooperation is the

commitment to quality which began at the Rochdale consumer store with the first attempt to sell undulated bread to members and consumers. It is a value that we should give greater emphasis on the modern context (Davis, 1995)

2.9.1 Economic Benefit of Cooperative

Cooperatives has the advantages of identifying economic opportunities for the women, participating them in cooperatives and to defend their interests and providing security to the women by allowing them to convert their individual risks into collective risks. Consequently cooperatives are increasingly being presented as pre-condition for a successful drive against poverty and discrimination, more so in Africa (Frederick et al, 2003) A cooperative society can benefit women from economic of scale if the member use it to attain collective goals in community development program for example in the construction of houses, road buildings, water supply, schooling and health center, local store, shop and so on. Usually the provision of collective goods will be the responsibility of the state and their financing is tax income. But in many third world countries, the state does not have any means to supply these goods, thus cooperatives represent an alternatives. In fact in many rural societies of developing countries, the existing cooperatives might be the only formal institution involved in serving the needs of rural farmers (Hussi,Lindberg, Murohy and Brenneman,(1993).

2.9.2 Social Benefit of Cooperatives.

Cooperatives organized as business organizations for the benefit of their members, after a model of enterprise that is particularly relevant in difficult economic times and instances of market failures. As a self-help group, a cooperative organization is widely accessible, especially for the rural farmers particularly of women, where private enterprises or government is weak, particularly in remote rural areas, cooperatives enable the rural farmers to organize and improve their conditions. Cooperatives promote and support entrepreneurial development creating productive employment, raising incomes and helping to reduce poverty while enhancing member participation, social protection and community building. Thus they are directly benefited of society and have a changing impact on the economy (UN, 2009) Cooperative offers not only economic benefits to members but also confers a number of benefits to the society. This is so because the object of cooperation is to transform the member's condition in such a way that it makes his social life richer and happier. The ultimate aim of cooperation is to develop men-men imbued with the spirit of self-help and mutual help in order that individually they may rise to full personal life and collectively to full social life. The social purpose of cooperation is more diverse than economic purpose. Cooperative may be to provide unique education in democracy, responsibility and tolerance, to train for political power; to evolve an

industrial relation in the element of authority is much more evenly distributed than in private business.

Cooperative, preserve a strong friendly or family spirit and of pride and power which is impersonal, to encourage a general advance rather than the advance of particular individuals, to secure relations, constructive and unifying approach to social and economic problems(Organizing Cooperatives for development Capacity(OCDC ,2007)

2.10. Challenges of Saving and Credit Cooperatives

2.10.1. Low number of women in SACCO management committee (Culture of men dominating and over-controlling women)

Women's participation is very limited as members and as leaders in cooperatives and usually women in developing countries lack basic education which is essential for training in such kind of management positions (Woldu Assefa and Fanaye Tadesse, 2012). As women are half part of a society, considering sex composition as a member and as a leadership is important for cooperative development and democratic governance.

Culturally, there is a belief that women are supposed to be led but not to lead. In fact, stereotyped notions about women constitute major barriers; assertiveness is frequently interpreted as aggression. In this respect women find it difficult to exert authority over males since the society still suffer from the myth that women are too emotional and weak for senior management. When women share these stereotypes and accept them uncritically it leaves them marginalized and with limited career effectiveness. Culturally women who get into management are seen as trouble makers, more specifically strong and assertive women (Daily Nation, 2009). For instance, girls are trained to become good mothers, while boys are prepared for white collar jobs like administrators. Sadie's (2005) and Smith's (2010) view that women face patriarchal system where decision making powers are in the hands of males is evident. The study found that the interviewing panels are mostly dominated by men and that at other times the interviewing panel comprises only men. The practical implication of this finding is that there is need to balance gender on the interviewing panels to minimize gender disparities. Further, African culture expects women to be submissive to men, and also to take charge of domestic and family responsibilities as cited by Kiamba (2008). The study established the same challenge as women's barrier to membership and management positions. The results further show that Stereotypes those men have over women is a barrier to women's access to

membership and management positions in SACCOs according to Kiamba (2008) are associated to customs.

According to Emmett (2001), socialization of the girl child in many societies is to blame. In other words, limits are put on girls as opposed to boys.

Generally, there is still a men dominating behavior in some countries of Africa where men are decision makers in both social and economic family matters. Additionally, they make decisions on types of association or organization women want to participate. This has been strong among married women. For example in some families women do not have the freedom to engage in economic activities outside their home, or even to open bank account without their husband's permission. These hinder women from participating in formal member based financial institutions like SACCOS. In some families men savings account with SACCOS is also the family account though all have equal opportunities to open savings account.

2.10.2. Financial challenges

Capital adequacy requirement is a key measure of soundness and safety of SACCOs and serves to defend member deposits and creditors against losses resulting from business risks saving and credit cooperative society as a financial institution faces (Makori et al., 2013). However, SACCOs face the contradictions in the interests of savers versus borrowers, particularly in SACCOs dominated by net borrowers; most of the owners and board members may be primarily interested in cheap and easy loans, rather than the financial profitability (Odera, 2012).

The combination of borrower-dominated SACCOs operating in an environment that lacks clear governance rules provides a temptation for improper manipulation of the credit approval and granting process by directors. As financial institution; one of the key elements of a SACCO society that makes strong self-financed financial service provider is its savings product (Getachew, 2013) Some clients do have more loans than savings, and vice versa this creates a division within membership in terms of "net savers" or "net borrowers" and yet they are all members having the same right to influence the management of the structure through one person- one vote system. This creates conflicts; first, the net borrowers can dominate; in this case, the board may tend to prefer too favorable conditions in the providing of loans that includes conditions, interest rates which can affect the viability of the credit (Okwee, 2008). He adds that, conflicts of interest are inherent in this case borrowers want low transaction costs, low loan rates, and negligent discipline, but savers demand high deposit rates and

strong practical disciplines because savers have strong incentives to see the institutional feasibility strengthened by profitability yet the borrowers' short-term incentives favor conditions low loan rates, easy access to loans and lax discipline which adversely affect the financial stability of the credit and saving society institution. The high level of poverty leads to increased propensity to borrow rather than to save or, high level of poverty brings larger demand for loan. Very low capital base and inadequate fund to finance their loan programs relatively low lending interest rates compared to other institutions are common problems of SACCOs (Berhane, 2013). SACCOs also lack access to credit /funding that can be traceable because of the reluctance of banks to extend credit to them owing among others, to poor and inadequate documentation of business proposals (Anguche and Mumanyi, 2014).

2.10.3. Socio-cultural problems

There is a misconception about women within African societies. For instance a belief that women are made to produce children and do kitchen work, will always cause things to go wrong does not hold, are less intelligent, even though they too can do what a man can do. Societies /communities expect the women to do house duties, gardening, and washing up while men go out for duty and also go for further studies outside the family as women stay back to take charge of the family.

In addition, negative criticisms by men make women hate participations in membership and positions outside home. Men's negative comments affect women's morale of taking up leadership assignments. These findings concur with those of Onyango, Simatwa and Ondigi (2011) who found that men are assigned heavy tasks while women are assigned light work by superiors in organizations because management is stereotyped as masculine and a male domain. In fact in Africa it is an established fact that women are discouraged from participating in SACCO membership and management by male colleagues and spouses due to social stereotypes and this makes women lack confidence in their abilities as managers thereby becoming ineffective (Onyango et al., 2011). Men as such prefer their spouses to take care of children at home and perform domestic chores (Schein, 1990). Women also view SACCO membership and management as too demanding as meetings take a lot of time in view of their core functions at home, the domestic chores (Osumba, 2010).

Generally there is inadequate understanding of the institutional set-up, operations, services, and benefits of SACCOs among men and women, though this has more pronounced to women. The formation process is not well done to the extent that people understand the laws, benefits and

principles of cooperation. Some of the SACCOS have been formed in order to provide a room to channel funds from politicians, non-government organizations (NGOs) or the government programs.

Women have leadership potential but some of them have low self-confidence due to low education levels. Their potentiality need to be nurtured and developed through training and exposure to leadership responsibilities before they can have the confidence to stand for board positions and become effective board members.

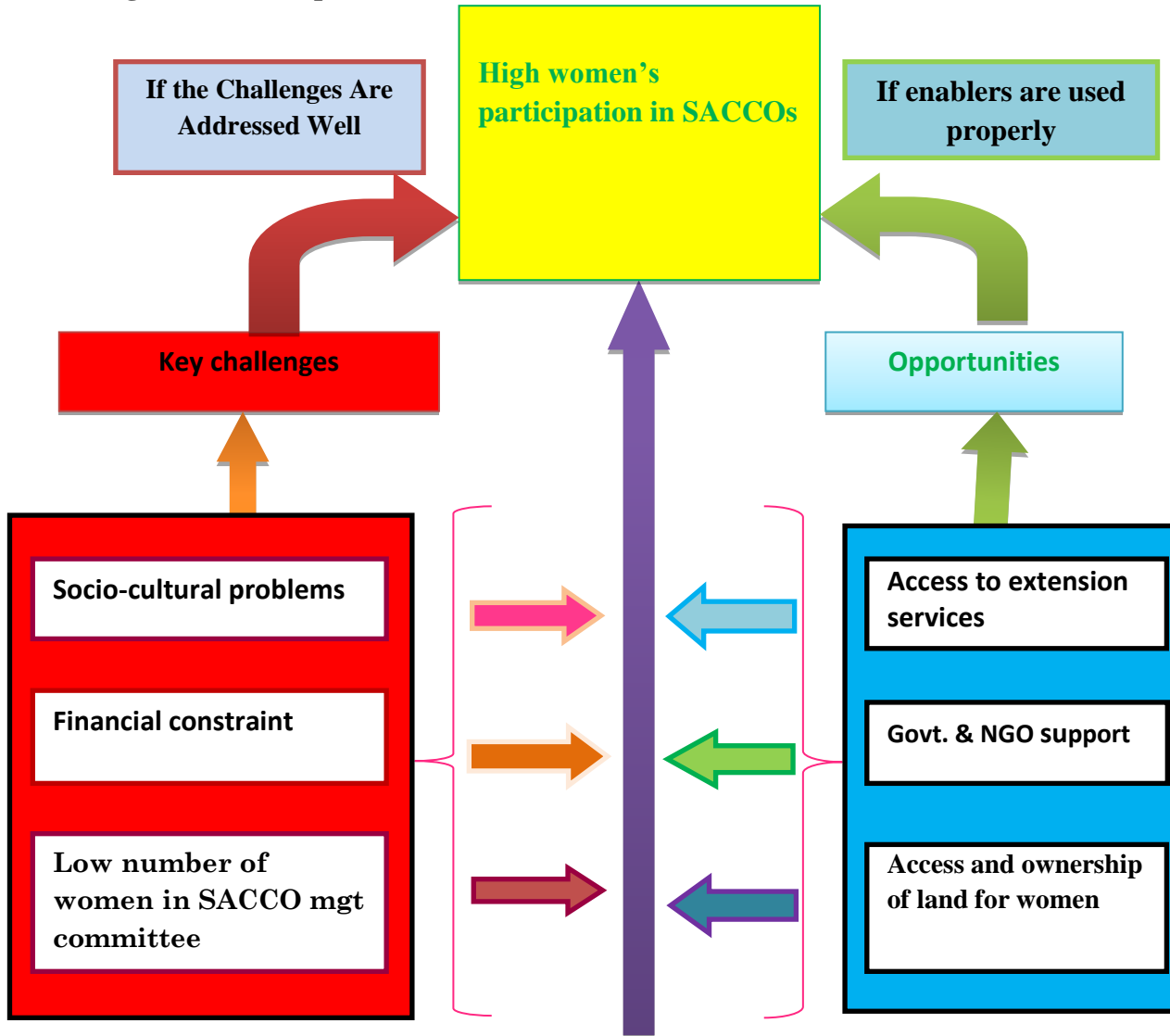
2.11. Opportunities of Saving and Credit Cooperatives

Saving and credit cooperative societies have the advantage of being grass roots' level institutions with lower transaction costs of information, enforcement of repayment, managed by members and have comparative advantage of mobilizing saving and changing the saving culture of the community level (Wolday and Tekle, 2014, p.152).

2.12. Conceptual Framework

After exploring various literary sources in relation to challenges and opportunities for women’s participation in SACCOs, the researcher developed the following conceptual framework to conduct the study.

Figure 2.1 Conceptual Framework



Source: Adapted from MAKORI et al., 2013

As shown in the conceptual framework of the study above, variables indicated on the left side are the key challenges for women’s participation in saving and credit cooperative society components: Social problem, financial constraint, culture of men dominating and over controlling women are the main areas through which this study will go through.

The opportunities such as Access to extension service, government & NGO support, and access and ownership of land for women are enabling or conditioning factors that help for increasing participation of women in saving and credit co-operative society. Variables included in the framework are relevant to the study and the conceptual framework is slightly adapted to be considered as guide for the study.

2.12.1. Conceptual Definition of Variables

Key challenges: main factors that hinder women's participation in SACCOs.

Opportunities: enablers that smooth women's participation in SACCOs

Transparency: flow of institutional information to members and other concerned bodies.

Democratic rights of members: the participation of members in meetings and in electing the board members of SACCOs.

Education and training: amount of education and training given to members, employees and management committees.

Culture is a particular way of life according to specific norms and values of a society (Feldman 1990:6).

Auditing: The amount of auditing service rendered to SACCOs.

Member experience: number of years a member stayed in the SACCO.

Education level of respondents: highest education level attained by the respondent.

Membership growth: the additional SACCO members joined.

Composition of SACCO members: the proportion of women and men in leadership position.

Financial problem: limitation in financial resource that is a constraint to women's participation in saving and credit cooperative society specially to finance the credit demand of member borrowers and institutional operation. Indicators of this variable are going to be used according to the following definition.

Saving: means the accumulation of money regularly or irregularly by the members of saving and credit cooperative societies to secure or to gain interest rate or both.

Credit: means the taking of money from SACCOS for consumption or investment based on the saving amount of the saver to repay after a short or long period of time.

Cooperatives: are the cooperative Societies who are eligible and be organized in saving and credit form of cooperative societies to achieve their common objectives under the federal cooperative society's proclamation. No 147/98.

Management committees: are the committees who are elected by the members from the members.

Loan repayment: level of credit repaid by borrowers.

Interest rate: amount of money charged by a lender to borrower for use of money.

Balance sheet: the asset liability and capital of SACCOs at particular time.

Loan distribution: money distributed to members on credit bases.

Access to extension services: saving and credit co-operatives have access to audit service, technical support and follow up, legal services and facilitation of over all activities creating a conducive environment.

Government support: different efforts doing by government to build capacity of saving and credit cooperatives society involved in financial services, cooperative by laws are enforced and infrastructure provision, designing incentives structures and Comprehensive cooperative especially financial policy and capacitate members.

Relationship of variables- if the challenges are addressed well and the opportunities are used properly, there was high participation of women in SACCOs.

CHAPTER THREE: METHODOLOGY

This chapter discusses the steps used in conducting the study and it provides an understanding of how the study was conducted. To this effect, it includes research approach, Population/ sampling frame, and sampling procedure.

3.1. Research Design

In this study descriptive research design was employed with qualitative and quantitative approach. The rationale behind selecting this research approach is that because it helps to describe the existing situation of an issue or the problem and opportunities under study. According to Kothari (2004), the main purpose of descriptive research is a description of the state of affairs as it exists.

3.2. Study Population

There are 24 SACCOs in Degua-TembenWereda with a total of 16,068 members (10316 male and 5752 female). The study was targeted on 9571 members (6221 male and 3350 female) of the twelve SACCOs of the study area which is 50% of the total 24 SACCOs in the wereda. The twelve SACCOs were selected for this study using lottery method. The respondents were female only.

3.3 Study period

This study was conduct in Degua-TembenWereda from desember /2017 to aprril /2018

Table 1 Members of SACCOs and sex composition in Degua-TembenWereda, May (345)

No.	“Kebelle” Name	Cooperative Name	Date of establishment	Total members of SACCOs			Sample size of each SACCOs (our respondents are female only)
				Male	Female	Total	
1	Hagere-Selam	Hagere-Selam	17/11/1999	244	92	336	9
2	Melfa	Chini	28/11/2003	429	233	662	24
3	Mahberesslassie	Adigezaeti	1/1/1998	897	439	1336	45
4	Selam	Atsela	9/11/2000	269	165	434	17
5	Aynmbrkekin	Bisrat	28/11/2003	523	270	793	28
6	Adi-Azmera	Marta	12/02/2000	455	220	675	23
7	Mizane-Birhan	Mead	12/9/1999	450	228	678	24
8	Seret	Enamariamkoraro	10/11/1999	980	605	1585	62
9	Simret	Alula	05/03/2003	369	349	718	36
10	Limat	Tembenterie	16/11/1993	1098	472	1570	49
11	Aregien	Aregien	21/05/2004	245	188	433	19
12	Degolweyane	Ferey	25/04/2004	262	89	351	9
	Total			6221	3350	9571	345
	Percentage			65%	35%	100%	100%

Source: Degua-Temben Cooperative desk 2017

3.4. Sampling procedure

First total sample size was determined from the sample frame using

Kothari (2004) sample size determination formula as follows:

$$n = \frac{z^2 qpN}{e^2(N - 1) + z^2 qp}$$

Where, z = standard normal deviation = 1.96 at 95% confidence level

p = sample proportion=0.5

q = 1-p

e= error level which is 0.05 at 95% confidence level

$$n = \frac{(1.96)^2(0.5)(0.5)3350}{(0.05)^2(3350 - 1) + (1.96)^2(0.5)(0.5)} = 345$$

Therefore, total sample size of the study is 345.

Then, sample size for each institution was determined using proportional sampling formula

$$Sni = Pino$$

Where, Sni: is the sample size of each SACCO

Pi: is the proportion of each cooperative under study

no: is the total sample size of the study

$$\text{Hagere-Selam: } \frac{92 \times 345}{3350} = 9$$

$$\text{Chini: } \frac{233 \times 345}{3350} = 24$$

$$\text{Endamariam-Koraro: } \frac{605 \times 345}{3350} = 62$$

$$\text{Mead: } \frac{228 \times 345}{3350} = 24$$

$$\text{Adigezaeti: } \frac{439 \times 345}{3350} = 45$$

$$\text{Alula = } \frac{349 \times 345}{3350} = 36$$

$$\text{Atsela: } \frac{165 \times 345}{3350} = 17$$

$$\text{Tembenterie: } \frac{472 \times 345}{3350} = 49$$

$$\text{Aregien: } \frac{188 \times 345}{3350} = 19$$

$$\text{Bisrat: } \frac{270 \times 345}{3350} = 28$$

$$\text{Marta: } \frac{220 \times 345}{3350} = 23$$

$$\text{Ferey: } \frac{89 \times 345}{3350} = 9$$

Finally, each sampling unit or member from each institution was drawn using a systematic sampling method. Hence, the study population is all the members of the twelve SACCOs (3350) and the sample size is all the 345 female members.

3.5. Data Sources

Primary data: This was gathered through, in-depth interview; focus group discussion, and questionnaire.

Secondary data: In this study secondary data were collected through document review from various sources like relevant literatures, annual and/or strategic reports, manuals, books, articles and policy issues in relation to the research topic.

The data sources: SACCOs, Degua-Tembenwera co-operative promotion and Tigray Regional State saving and credit co-operative agency.

3.6. Data Collection instrmnt

The data collection technique was focus group discussion, questionnaire, interview, key informant's face to face interview, and observation was used.

Questionnaire: In this case semi structured questionnaire was prepared, tested first on five people for its validity, before the final administration was conducted. Accordingly, important adjustments were made to improve the questionnaires after the pre-testing exercises. Respondents were available in their monthly saving program at their institution. Data collection was conducted by 12 enumerators and those enumerators were carefully selected. Proper orientation and training concerning the objective of the research, the content, and other detailed explanation of the ways of filling each questionnaire was given for one day and close field checks were made by the researcher. The questionnaire was first prepared in English and then translated into Tigrigna an official working language for practical field work.

In-depth interview: In this study, one SACCO expert and promotion expert of the woreda, co-ordinator of co-operatives in the Woreda, and regional saving and credit cooperative expert, totalling 4 people were purposefully selected based on the knowledge they have and experience to provide deeper information using face to face unstructured in-depth interview.

Focus group discussion: two focus groups having 6 SACCO's leaders for each group from the twelve SACCOS were selected purposefully. The purpose of FGD is to collect data in detail on the economic, social and cultural factors that hinder women's level of participation in SACCOS. The facilitator was guided and create encouraging environment that helps participants to share their perceptions and points of view freely.

3.7. Data Processing, analysis and presentation

The analysis process was done based on research objectives, questions and theoretical concepts that were highlighted in the analytical framework. Statistical Package for Social Science (SPSS) version 20 was used to process the collected data.

In the analysis of data collected, it was coded categorized in the form of research theme, coded and was analyzed qualitatively through description or narration, percentage, simple averages and frequency. The numerical data that was obtained was presented in tables, charts and narrations for easy interpretation.

3.8. Ethical considerations

The crucial ethical issue surrounding data collection through interviews that participants should not be affected or damaged in any way by the study (Kothari, 2004). Many people are willing to release a lot of private information during our research so we must make sure that we treat the information they provide and the participants with honesty and respect (Dawson, 2002). Hence, in this research the following points were focused:

Each Participant in the study was respected, the research was done openly and transparently that everyone knows, who the researcher is and what She is doing because unless it is so, they may not be willing to participate and whatever they participate, they may offer false or useless information, or even they may disrupt the data collection process.

Confidentiality: Information supplied by the participants was not disclosed to third parties. Ethical issues such as treating interviewees with respect and, not invading their space was focused

CHAPTER FOUR: DATA PRESENTATION, ANALYSIS AND RESULTS

4.1. Introduction

This chapter presents the results of the research study. The first sub-section provides a description of the demographic characteristic of the sample respondents. The second subsection presents a general profile of SACCOs in Degua Temben *woreda*. The third part displays the socio-cultural and financial problems for women's participation in SACCOs. The fourth part presents the existing opportunities for women's participation in SACCOs.

4.2. Demographic Characteristics of Respondents

The details of respondents in number, sex, age, number of years of membership, education level attained and family size was presented below.

Table 2: Members of SACCOs and sex composition in Degua Temben, Ethiopia, 2018

No.	"Kebelle" Name	Cooperative Name	Total members of SACCOs			Sample size of each SACCOs (our respondents are female only)
			Male	Female	Total	
1	Hagere-Selam	Hagere-Selam	244	92	336	9
2	Melfa	Chini	429	233	662	24
3	Mahbereslasie	Adigezaeti	897	439	1336	45
4	Selam	Atsela	269	165	434	17
5	Aynmbrkekin	Bisrat	523	270	793	28
6	Adi-Azmera	Marta	455	220	675	23
7	Mizane-Birhan	Mead	450	228	678	24
8	Seret	Endamariamkor aro	980	605	1585	62
9	Simret	Alula	369	349	718	36
10	Limat	Tembenterie	1098	472	1570	49
11	Aregien	Aregien	245	188	433	19
12	Degolweyane	Ferey	262	89	351	9
	Total		6221	3350	9571	345
	Percentage		65%	35%	100%	100%

Source: Degua-Temben Cooperative desk 2017

According to Federal Cooperative Agency, May 2017, women membership composition is 39% nationally and 40.4% in Tigray. But in the study area, it is only 35%, this shows lower women's participation in SACCOS in the study area.

4.2.1 Age of the respondent's participation in SACCSO in Degua Temben woreda

Age of members is a factor for development of SACCOs because young members can cope up new technologies and systems and create new ideas which are beneficial to their SACCOs. On the other hand, old aged members could contribute to acquiring skill and knowledge through experience and continuous learning.

.Table 3: Age of the respondents participation in SACCSO in Degua Temben, Ethiopia, May 2018 (n=345)

Age Category	Frequency	Percent	Mean	Mode	Median	SD
18-29 years	121	35.1	34.33	29	35	8.233
30-40 years	155	44.9				
41-50 years	59	17.1				
Above 50 years	10	2.9				
Total	345	100.0				

Source: own survey, 2018

As indicated in table 3, the age of more than 80% of respondents is below 40 years; only 20 % of the respondents are above 40 years old, majority of the sample respondents are young; this indicates the young age groups are joining to be a member of SACCOs in the study area and were actively participate in the activities of their SACCOs. The minimum age of the respondents is 18 and the maximum is 59 years. The Mean age was 34.33 with the standard deviation 8.233 and 29 is Modal of the participants.

4.2.2. Marital status of the respondent

Assessing the marital status of women believed to indicate whether the women members have domination from their partners or not. Moreover, this would also indicted that, the level of joining women to cooperatives is affected due to the members was women household headed or married. (Assefa, 2016)

Table 4: Marital status of the respondent participation in SACCSOs in Degua Temben, Ethiopia, May 2018 (n=345)

Marital status	Frequency	Percent
Never married	72	20.9
Currently Married	66	19.1
Divorced	125	36.2
Widowed	68	19.7
Separated	14	4.1

Source: own survey, 2018

Table 4 shows that 72 (21%) of the respondents are Never married, 66 (19.1%) are Currently Married, 49 (14.23%) are divorced, 68 (19.7%) are widowed and the rest 14 (4.1%) are separated. Based on collected data this indicates that the SACCOs are good opportunities for the divorced, never married, and widowed, Currently Married and separated members to enhance their livelihoods and socioeconomic status respectively.

4.2.3. Educational level of respondents

This represents the level of formal schooling completed by the cooperative member. Education serves as a channel of information which facilitates awareness creation about SACCOs and income as well. Educated members were able to have more exposure to the external environment and accumulate knowledge through learning and are active participants in new technologies. However, SACCOs face with illiteracy problems. High illiteracy level was one of the problems saving and credit cooperative societies were facing (Anguche and Mumanyi 2014).

Table 5: Education level of respondents participation in SACCSO in Degua Temben, Ethiopia, May 2018 (n=345)

Education level of respondents	Frequency	Percent	Mean	Mode	Median	S.D
Illiterate	211	61.2	2.62	0	0	4.136
1-4	54	15.7				
5-8	35	10.1				
9-10	21	6.1				
11-12	6	1.7				
TVET	9	2.6				
Diploma	9	2.6				
First degree and above	0	0				
Total	345	100				

Source: Field survey result, 2018

As indicated in the Table 5, 61.2% of the respondents were illiterates they cannot read and write, 15.7% of the respondents were grade 1-4; totally 76.9% of the respondents' education level was below grade four. The Mean of educational level is 2.62 with standard deviation 4.136, with minimum illiterate and maximum diploma.

The principle of education and training cooperatives states that, education encourages member participation in their SACCO issues and this member participation is a key for success of their SACCOs development since educated members are more familiar with their duties and rights.

4.2.4. Family size of the respondent

The more the family size, the more burden to women at household but if the majority of the RUSACCOs members are productive, women have the chance to participate in the Saving and credit cooperatives and this brings more income at the household level. (Assefa , 2016)

Table 6: Family size of the respondent’s participation in SACCSO in Degua Temben, Ethiopia, May 2018 (n=345)

Family size	Frequency	Percent	Mean	Mode	Median	S.D
1-3	110	31.9	4.71	6	5	1.74
4-6	203	58.8				
7-10	32	9.3				
>10	0	0				
Total	345	100.0				

Source: Field survey result, 2018

Table 6 depicts, 31.9% of women respondents have family size of 1-3, 58.8% of women have family size of 4-6, and 9.3% of the respondents have family size of above 6. The majority of the women participants (58.9%) have the highest number of children from 4-6. The minimum family size of the respondents was 1 and the maximum family size was 9 the Mean family size was 4.71 with a standard deviation of 1.74.

4.2.5. Occupation of the respondent

Table 7: Occupation of the respondent’s participation in SACCSO in Degua Temben, Ethiopia, May 2018 (n=345)

Occupation of respondent	Frequency	Percent
Farmer	262	75.9
Trader	36	10.4
Employee	27	7.8
Other	20	5.8
Total	345	100.0

Source: Field survey result, 2018

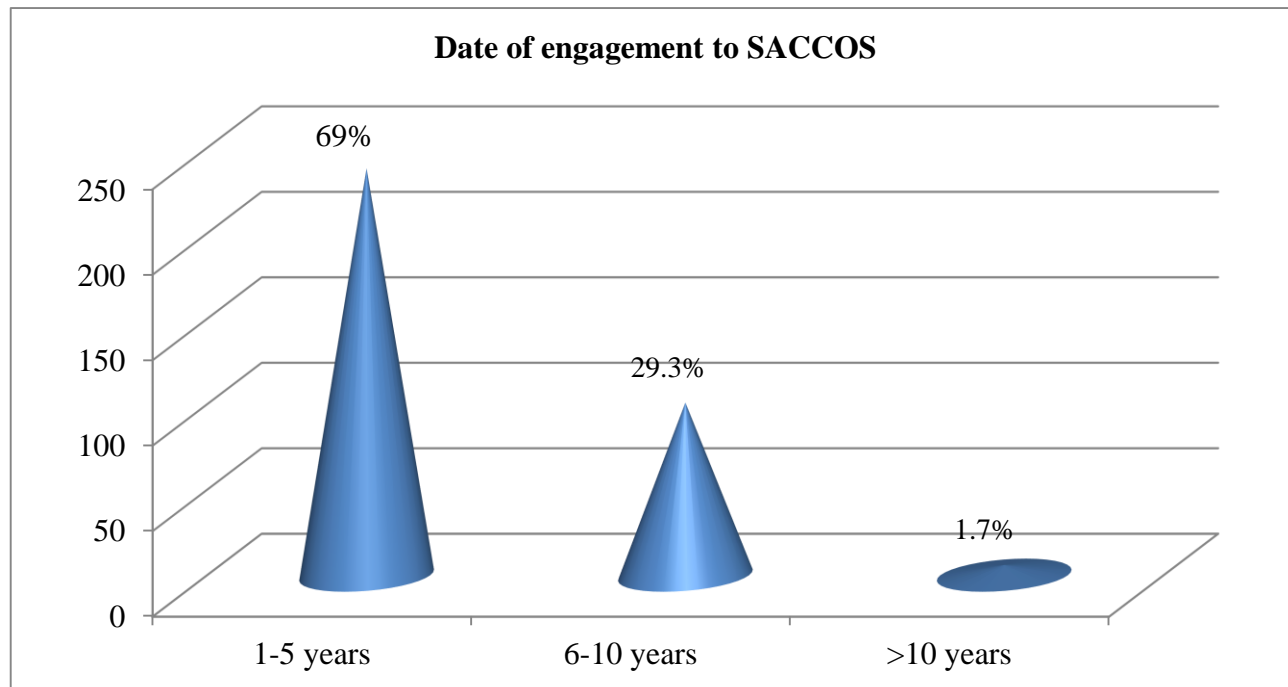
As indicated in table 7 above, 262 (75.9%) of the sampled women’s main occupation were farmer, 36 (10.4%) of the respondents engaged in Business and the rest 47 (13.7%) have engaged in other activities. Since, this sample was taken from rural area and small town in the rural areas of the Woreda; it reflects the reality of the respondents’ main occupation is agriculture.

4.2.6. Experience of membership

The longer the years of stay and experience in the membership of community based SACCOS is important for the women members to acquire better knowledge about saving and credit cooperative objectives, functions and management skill and this leads the women members to participate actively

and important for the sustainability of the institution. This is because it positively affects the knowledge of the member on the cooperative affairs.

Figure 4.1: Years of experience of respondent’s participation in SACCSO in Degua Temben, Ethiopia, May 2018 (n=345)



Source: Field survey result, 2018

Figure 4.1 reveals that 238 respondents (69%) have the membership experience of less than five years, 101 (29.3%) have the membership experience of 6-10 years and only 6 respondents (1.7%) have the membership experience of more than 10 years. The minimum membership experience is 1 year and maximum 12 years and the mean of membership experience is 4.8923 with standard deviation 2.355, and 5 years is mode of membership experience. As the above Figure Shows this women have limited information on such issues at the beginning, but increasing their participation through time. In this study, majority of the respondents have engaged in the last three years.

4.3. Membership Growth

Membership was the most important and first activity of saving and credit cooperative societies. The initial sources of cooperatives’ capital were member’s registration fee and share capital. Any member who needs to become a member of cooperative he/she has to pay registration fee and share capital (Tigray Region Cooperative Promotion, 2017).

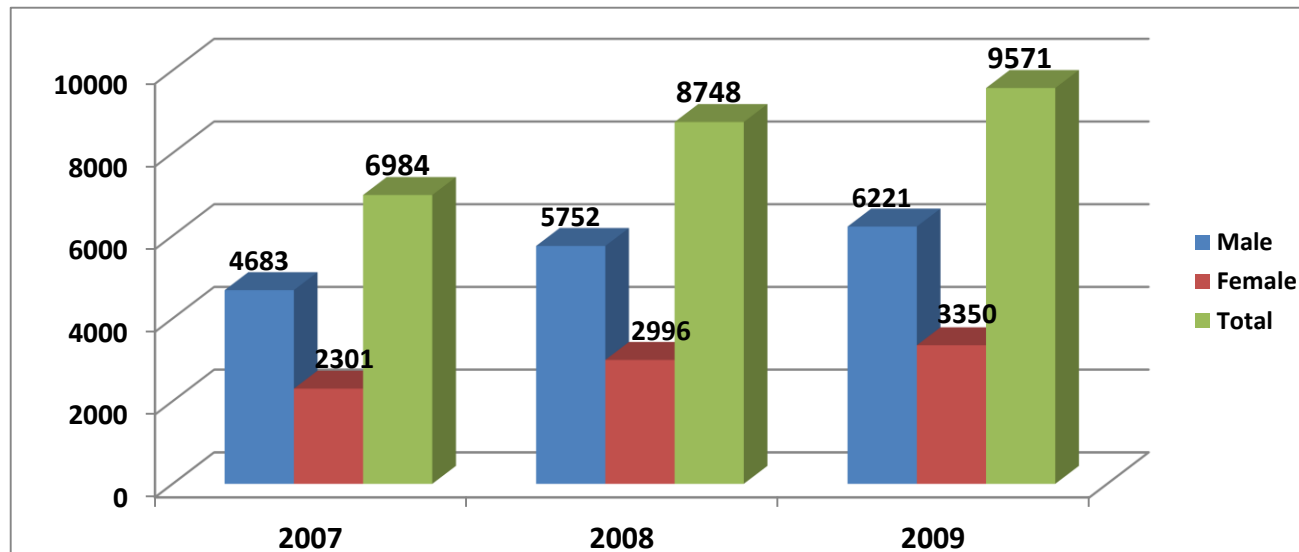
Table 8: Membership growth Per SACCOs in Degua Temben, Ethiopia, May 2018 (n=345)

No	Name of Kebele	Name of SACCOs	Total members Per SACCOs								
			2007			2008			2009		
			M	F	T	M	F	T	M	F	T
1	Hagere selam	Hagerselam	181	64	245	207	80	287	244	92	336
2	Melfa	Chini	299	135	434	330	197	527	429	233	662
3	Mahberselassie	Adi-gezati	769	354	1123	850	414	1264	897	439	1336
4	Selam	Atsela	164	70	234	269	165	434	269	165	434
5	Aynmbrkeken	Bisrat	428	216	644	523	270	793	523	270	793
6	Adi-azmera	Marta	367	177	544	440	216	656	455	220	675
7	Mizanebrhan	Meadia	331	165	496	449	228	677	450	228	678
8	Seret	Endamaryamkorar	796	508	1304	933	579	1512	980	605	1585
9	Simret	Alula	208	182	390	265	207	472	369	349	718
10	Limat	Tembenteri	874	329	1203	1021	423	1444	1098	472	1570
11	Aregien	Aregien	111	45	156	200	131	331	245	188	433
12	Degolweyane	Ferey	155	56	211	265	86	351	262	89	351
	Total		4683	2301	6984	5752	2996	8748	6221	3350	9571
	Percent		67	33	100	66	34	100	65	35	100

Source: Degua-Temben Cooperative desk 2017

The total membership size ranges from 6984 in 2007 to 9571 in 2009 (37% increment within 3 years). When we compare the membership size of women with men in the above three consecutive years (2007 E.C (33%), in 2008 E.C (34%) and in 2009 E.C (35%)), this indicates that progress of women's participation is very low and women's participation is 1/3 of men participation in SACCSO.

Figure 4.2: Trend in growth of members participation in SACCSO in Degua Temben, Ethiopia, May 2018 (n=345)



Source: Report of Degua Temben cooperative desk 2017

According to Federal Cooperative Agency (May 2017), the national average membership size of urban SACCOs is 120 members and 226 members of Tigray regional state per SACCO; but currently average. But women’s participation in SACCOs in the study area is lower (35%) as compared to the national (39%) and regional (40%) women membership composition.

4.4. Socio-cultural problems

According to Onyango, Simatwa and Ondigi (2011) who found that men are assigned heavy tasks while women are assigned light work by superiors in organizations because management is stereotyped as masculine and a male domain. In fact, in Africa it is an established fact that women are discouraged from participating in SACCOs membership and management by male colleagues and spouses due to social stereotypes and this makes women lack confidence in their abilities as managers thereby becoming ineffective

Table 9: Community encourages women to join to SACCOs Degua Temben, Ethiopia,

Community encouraging Women to join to SACCOs	Frequency	Percent
Yes	124	35.9
No	221	64.1
Total	345	100.0

Source: Field survey result, 2018

Respondents asked if the community encourages women to join to SACCOs; 35.9% of the respondents said yes and 64.1% of them said no. most of the community members did not encourage women's participation in SACCOs.

Table 10: Domestic responsibility hinders women from participation in SACCOs Degua Temben, Ethiopia, May 2018 (n=345).

Domestic responsibility hinders women	Frequency	Percent
Strongly agree	108	31.3
Agree	127	36.8
Neither Agree nor disagree	17e	4.9
Disagree	93	27.0
Total	345	100.0

Source: Field survey result, 2018

Table 10 shows 68.2% of respondents agreed that domestic responsibility hinders women from participation in SACCOs, 4.9% neutral on the issue and 27% disagreed. the Majority of the respondents were hindered by the domestic responsibilities from engaging to SACCOs on time.

Table 11: Gender bias of local officials hinders women from participation in SACCOs Degua Temben, Ethiopia, May 2018 (n=345)

Gender bias of local officials hinders women	Frequency	Percent
Yes	219	63.5
No	126	36.5
Total	345	100.0

Source: Field survey result, 2018

The respondents were asked to state that gender biases of local officials hinder women from joining SACCOs; 63.5% of the respondents responded yes and 36.5% of them said no. This indicates the

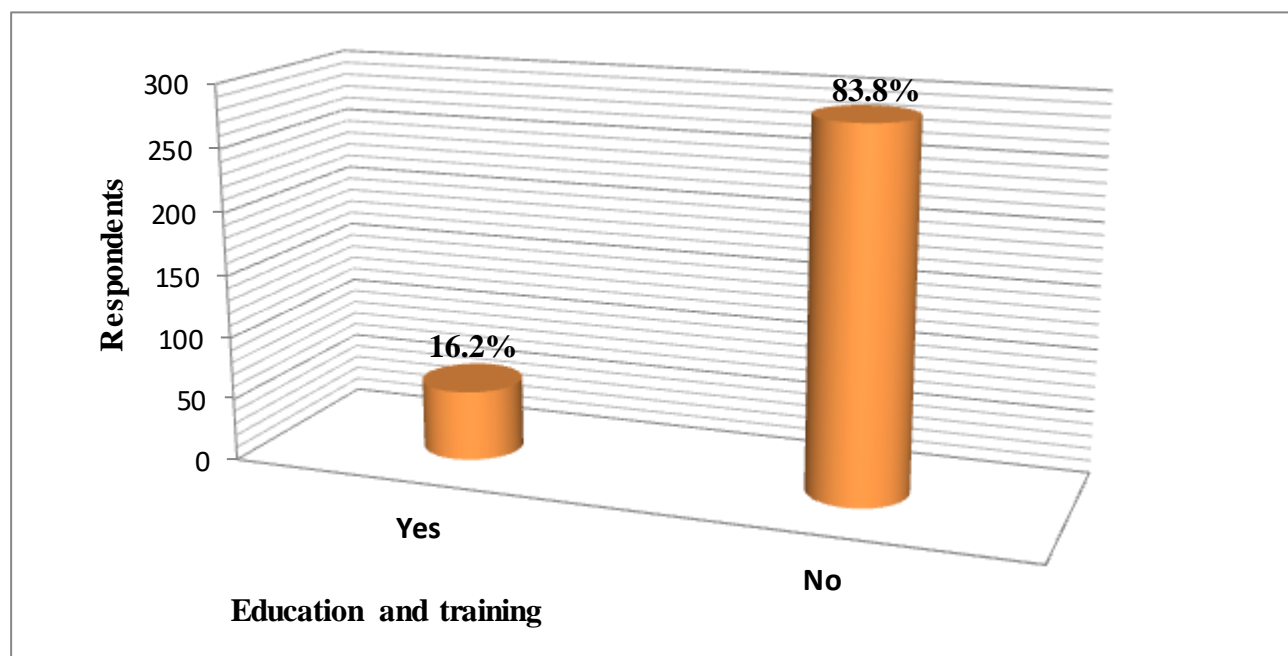
local officials' commitment to work for women to participate and benefit in different economic areas is low.

Table 12: Have you received training before and after becoming a member of saving and credit cooperative? Degua Temben, Ethiopia, May 2018 (n=345)

Access to training	Frequency	Percent
Yes	56	16.2
No	289	83.8
Total	345	100.0

Source: Field survey result, 2018

Figure 4.3: Have you got an education and training Degua Temben, Ethiopia, May 2018 (n=345)



Source: Field own survey result 2018

Education and training was one of the most critical services needed to SACCOS, especially in the early stages of their development. Without a systematic, well designed and periodically refreshed capacity building program for members, it is extremely difficult to manage or maintain a high level of operations for cooperatives at any level and attract new members especially women. Training is a basic tool for women to participate voluntarily after knowing its advantage of the cooperatives and

then to build their capacity to run the business and to carry out their responsibility in the SACCOs (ATA, 2013)

It is observed from the figure 4.3 that 83.8% of the respondents replied that there was limited training available to SACCOs members, and 16.2 % disagreed with the statement. 84% of the training was organized by woreda cooperative desk.

European Journal of Business and Management reported that 77.2% of the members of SACCOs in Degua-temben received training. Therefore, training limitation in the study area is still higher compared to the above study of SACCOS. For example respondents have asked if they know the principles of cooperatives; only 67 (19.4%) of the respondents know the cooperative principles, whereas most of the respondents 278 (80.6%) didn't know the principle which is a challenge to support their SACCOs as per the principle.

FGD members perceive that promotional efforts undertaken by the SACCOs were insufficient. Moreover, the emphasis given by SACCOs themselves towards the significance of training and development was minimal. As it indicated under the general formation and management of SACCOs, the constituted education committees of the SACCOs are not functional.

A similar idea was raised from the interview participants that there was limited provision of training and inadequate promotional activities by education committees. The interview participants added that women members have less participation in trainings compared to men members.

The principle of education, training and information is fundamental, especially for cooperatives in the study area where the majority of the members were illiterate. However, most of the SACCOs haven't given emphasis. So, education and training were one of the problems that limit knowledge related to SACCOs' services and to know the overall importance of cooperatives as a result its limits engagement of new female members to SACCOs.

4.5. Financial challenges

4.5.1 Limitation of finance in the SACCOs

Lack of adequate funding source to support SACCOs' financial demand for their loan programs was one of the challenges. Shortage of capital is one of the biggest challenges, saving and credit cooperative societies are facing today; due to this reason, members reduce engaging to SACCOs (Kimberly and Roert, 2004, Nwankwo et al., 2013).

Table 13: In your cooperative, there is limitation of finance Degua Temben, Ethiopia, May 2018 (n=345)

Limitation of finance	Frequency	Percent
Strongly agree	97	28.1
Agree	146	42.3
Neither Agree nor disagree	46	13.3
Disagree	32	9.3
Strongly disagree	24	7.0
Total	345	100.0

Source: Field survey result, 2018

Respondents were asked if there is a financial limitation in their SACCOs. Accordingly, 70.4% of them perceive that there was a shortage of finance because they said that they couldn't get loan size as they request from their SACCOs. Moreover, they wait a long period of time (6 months) until money is collected from monthly savers and loan repayments.

FGD participants revealed that SACCOs need ample loan fund to expand the outreach of their members. However, all the SACCOs in the study area have limited financial resource. This was mainly due to the small amount of savings, members' limited capacity to buy additional shares to raise the capital of the SACCOs. Besides, SACCOs have a shortage of capital due to poor internal saving mobilization strategy, lack of skillful financial management practices, low levels of institutional capital.

In the same way, participants of the interview explained that many of the members need a large amount of loan in order to do business. However, the amount of loan offered was limited because of a shortage of finance in SACCOs. In addition, they were not generating sufficient profit to maintain a strong capital position other than their weak members saving. SACCOs couldn't mobilize sufficient fund and couldn't provide enough loan and new members didn't attract to be members.

According to the interview participants, SACCOs don't have any linkage with other financial institutions like commercial banks, DECSI, and private banks except some of the SACCOs made linkage with SACCO union. Moreover, they do not have the chance to get any loan or other support because they have low capital; and they are asked heavy collateral. In addition, these financial institutions don't have confidence on SACCOs to repay their loan. Since, bank interest rate is higher than the interest rate that SACCOs charge to their members, they will not get any profit rather they

would incur a loss. Therefore, finance limitation was a challenge for saving and credit cooperative societies to increase the number of members in the study area.

Table 14: Status of SACCOs' capital Degua Temben, Ethiopia, May 2018 (n=345)

No	Name of SACCOs	Capital	Membership	Capital per member (Birr)	Audit in		
					2007	2008	2009
1	Hagereslam	787691	336	2344	✓	X	✓
2	Chini	699744	662	1057	X	X	X
3	Adi-gezati	2258132	1336	1690	✓	X	X
4	Atsela	267757	434	617	X	X	X
5	Bisrat	659199	793	831.3	X	✓	X
6	Marta	589021	675	872.6	X	X	✓
7	Mead	220218	678	324.8	X	X	X
8	Endamaryamkorar	2529353	1585	1596	✓	X	X
9	Alula	279425	718	389.2	X	X	✓
10	Tembenterie	1538403	1570	983	✓	X	X
11	Aregien	28439.2	433	68.86	X	✓	X
12	Ferey	38263.2	351	1690	X	X	X
	Total	9895642	9571	1038	4	2	3

Source: Degua Temben cooperative desk 2017

The average deposit size of respondents in the study area per member is Birr 1038 and the minimum and maximum deposit amount is Birr 324.8 and Birr 2344 respectively.

Table 15: Respondents own annual income before joining SACCOs (in birr) Degua Temben, Ethiopia, May 2018 (n=345)

Annual income before joining SACCOs	Frequency	Percent	Mean	Median	Mode	S.D
<2000 Birr	236	68.4	1550.97	750	500	1367.261
2000-4000 birr	69	20.0				
4001-6000 birr	40	11.6				
>6000 birr	0	0				
Total	345	100.0				

Source: Field survey result, 2018

Annual income is one of the parameters to measure the changes in economic gain after joining the SACCO.

Table 15 shows that 68.4 percent of the respondents have less than 2000 Birr deposit, 20 percent have between 2000 and 4000 Birr deposit, 11.6 percent have between 4001 and 6000 birr deposit and none of the participant have greater than 6000 birr deposit. An Annual income before joining to SACCOs. was minimum 100 Birr and maximum 5000 Birr respectively. The Mean annual income was 1550.97 with standard deviation 1367.261, Mode 500 and Median 750.

Table 16: Respondents own annual income after joining SACCOS Degua Temben, Ethiopia, May 2018 (n=345)

Annual income after joining SACCOS	Frequency	Percent	Mean	Median	Mode	S.D
<2000 Birr	64	18.6	3950.9681	3800	2500	1801.9653
2000-4000 birr	121	35.1				
4001-6000 birr	117	33.9				
>6000 birr	43	12.5				
Total	345	100.0				

Source: Field survey result, 2018

Table 16 shows that 18.6 percent of the respondents have less than 2000 Birr deposit, 35.1 percent have between 2000 and 4000 Birr deposit, 33.9percent have between 4001 and 6000 birr deposit and 12.5 percent have greater than 6000 birr deposit. Annual income after joining to SACCOS is minimum

1250 Birr and maximum 10,800 Birr respectively. The Mean annual income was 3950.968 with standard deviation 1801.965, Mode 2500 and Median 3800.

As indicated in tables 15 and 16, the income changes are clearly stated, so SACCOs brings ultimate changes for women in increasing their annual income. 68.4% of the respondents who had an annual income of less than 2000 birr before joining SACCOs have reduced to 18.6%, 20% of the respondents who had an annual income of between 2000 and 4000 birr before joining SACCOs have raised to 35.1%, 11.6% of the respondents who had an annual income of between 4001 and 6000 birr before joining SACCOs have reduced to 33.9%. No one of the respondents had an annual income of greater than 6000 birr before joining SACCOs but 12.5% them raised to >6000 birr annual income after they join SACCO. This shows that there was an annual income increment of the women respondents after they joined to SACCOs.

4.5.2 Saving

Saving is an important aspect of the RUSACCOs activities. RUSACCOs main objective is to promote saving habits and give loans to its members. The members of RUSACCOs receive reasonable interest rate on their savings and dividends from the profit of RUSACCOs (Meniga, 2014).

Table 17: Do you have a regular saving program? Degua Temben, Ethiopia, May 2018 (n=345)

Do you have regular saving program?	Frequency	Percent
Yes	345	100
No	0	0
Total	345	100.0

Source: Own field survey data, 2018

Table 17 shows, 100% of the respondents know that they have a regular saving program in SACCSOs, and as focus group discussion and in-depth interviews indicates there are some members did not follow the program due to forgetting specific date of saving.

Table 18: Amount of money participants save per month Degua Temben, Ethiopia, May 2018 (n=345)

Amount of money participants save per month	Frequency	Percent	Mean	Median	Mode	S.D
<50 birr	165	47.8	51.4348	54	27	34.75
51-100	144	41.7				
101-150	32	9.3				
151-200	2	.6				
>300 birr	2	.6				
Total	345	100.0				

Source: Own field survey data, 2018

The main objective of saving in SACCOs is to promote saving habits and to give loans to its members with reasonable interest rate. Table 18 shows that 47.8% of the respondents save below 50 birr, 41.7% save 51-100 birr and the rest save above 100 birr monthly. About 90% of the respondents save up to 100 birr monthly; this money is not enough to solve the financial problems of the SACCOs to provide loan to their members. The Mean amount of saving per month 51.435 with standard deviation 34.75.

Further, discussants in the FGD mentioned that SACCOs couldn't mobilize surplus funds because of small size of saving habits by their members. Rural SACCOs members save 27 birr and urban (Hageresalam and endamariam-koraro) SACCOs members save 100 birr per month. The type of saving products offered by all SACCOs under the study woreda was almost only compulsory saving that a member is forced to save monthly on a regular basis according to the SACCO bylaws. Other types of savings like time deposit saving (contract saving), voluntary savings were not practiced in the SACCOs except there was a beginning of child saving. In general, SACCOs in the study area couldn't mobilize the required amount of members' savings and equity consequently, they were not able to mobilize and efficiently intermediate for investment. SACCO society's financial sustainability depends on continuing membership promotion and member's internal savings mobilization and proper cost recovery strategies. But, continuous membership promotion and member's internal saving mobilization were the most deficient practice in almost all SACCO societies in the study area. Hence, there was low level of saving in the SACCOs under study (especially women).

Table 19: What is the reason for not saving more than this? Degua Temben, Ethiopia, May 2018 (n=345)

What is the reason for not saving more than this?	Frequency	Percent
Income is low	223	64.6
High social expenditure	46	13.3
High cost of living	70	20.3
Lack of confidence in SACCO	6	1.7
Total	345	100.0

Source: Own field survey data, 2018

Respondents were asked the major reasons for the low level of saving and respond that low level of income; high cost of living; high social expenditure and lack of confidence in SACCOs respectively are challenges of the respondents for not saving more.

Table 20: participant own cultivable land Degua Temben, Ethiopia, May 2018 (n=345)

Participant own cultivable land	Frequency	Percent
Yes	240	69.6
No	105	30.4
Total	345	100.0

Source: Field survey result, 2018

According to table 20, 69.5 percent of the respondents have cultivable land; while the other participant 30.4% did not own cultivated land. This shows that a considerable number of women have not cultivated land.

Table 21: How large is it in hectare? Degua Temben, Ethiopia, May 2018 (n=345)

How large is it in hectare?	Frequency	Percent	Mean	Median	S.D
<0.25 ha	32	9.3	0.2674	0.25	0.25792
0.25 ha	88	25.5			
0.5 ha	95	27.5			
0.75 ha	25	7.2			
Total	240	69.5			
Who have no land	105	30.5			
	345	100.0			

Source: Field survey result, 2018

Majority of the rural communities' main livelihood is agriculture. The Land is the most important fixed asset/natural resource and basic input for agricultural production. Farm landholding leads to opportunities and demand of RUSACCOs provisions. Table 21 shows that out of them 34.8%

respondents have up to 0.25 hectare land, 27.5% of the respondents have 0.5 hectares, and the rest 7.2 percent of the respondents have 0.75 hectares cultivable lands. Mean of cultivated land in hectare is 0.2674 with standard deviation 0.25792.and minimum 0, maximum 0.75 hectares.

Table 22: How much is the absence or the availability of cultivable land for women, affecting them from joining to SACCOs? Degua Temben, Ethiopia, May 2018 (n=345)

The availability of cultivable land for women affecting them from joining to SACCOs?	Frequency	Percent
Highly affect them	166	48.1
Moderate	116	33.6
Has no influence	63	18.3
Total	345	100.0

Source: Field survey result, 2018

In table 22, respondents asked if the absence or availability of cultivable land affecting women in joining SACCOs; 48.1% of the respondents responded that it highly affecting them, 33.6% as moderate and 18.3% perceived as ha no influence. We can conclude that the availability of cultivable land encourages women to engage to SACCOs but absence of cultivable land affects women from engaging to SACCOs.

Table 23: Do you have gotten loan from your SACCO? Degua Temben, Ethiopia, May 2018 (n=345)

Date of engagement to SACCO	Have you got loan from your SACCO?		
	Yes	No	Total
	Count	Count	Count
1-5 years	133	105	238
6-10 years	53	48	101
>10 years	4	2	6
Total	190	155	345

Source: Field survey result, 2018

Table 23 reveals that 55.1% of the respondents took loans from their SACCOs but the rest 44.9% have not taken loan. Most of the members who stayed in SACCOs for 5 and above years took loan from their SACCOs.

Table 24: Saving interest rate is fair in your saving and credit cooperative Degua Temben, Ethiopia, May 2018 (n=345)

Saving interest rate is fair in your saving and credit cooperative	Frequency	Percent
Strongly agree	33	9.6
Agree	154	44.6
Neither Agree nor disagree	91	26.4
Disagree	59	17.1
Strongly disagree	8	2.3
Total	345	100.0

Source: Field survey result, 2018

The saving interest rate of the SACCOs is 7%; in this case 54.2% of the respondents agree with the rate, 26.45 neutral and 19.4% of the respondents disagree with the lending interest rate.

4.5.3 Loan repayment

Table 25: There is on time loan repayment problem in your cooperative Degua Temben, Ethiopia, May 2018 (n=345)

There is on time loan repayment problem in your cooperative	Frequency	Percent
Strongly agree	96	27.8
Agree	110	31.9
Neither Agree nor disagree	71	20.6
Disagree	68	19.7
Total	345	100.0

Source: Field survey result, 2018

Respondents were asked if there was a loan repayment problem, based on this most of them or 60% agreed that there was loan repayment problem, 21% of them have no awareness on it; only 19% disagree that they believe members pay their loan on time.

According to FGD, there are arrears, in line with this, almost all of the interview participants explained that lack of business orientation, small size of the loan (1000-5000 birr only) which was not enough to meet the investment demand of members and short repayment period (two years), limited business ideas as well as absence of information about good investment opportunities have been stated as important limitations of members to invest the money in intargeted activity. As a result, members got difficulty of loan repayment and finally they get into arrears. Hence, there is a loan repayment problem in SACCOs of the woreda.

Table 26: Committee members promote non-members to be member to mobilize more finance Degua Temben, Ethiopia, May 2018 (n=345)

Committee members promote non-members to be member to mobilize more finance	Frequenc y	Percent
Strongly agree	38	11.0
Agree	197	57.1
Neither Agree nor disagree	63	18.3
Disagree	34	9.9
Strongly disagree	13	3.8
Total	345	100.0

Source: Field survey result, 2018

Table 26 shows 68.1% of the respondents agreed that committee members try to promote the non-members to be members of SACCOs in order to mobilize financial resources. The interviewees agree with the majority of the respondents ,but the committee members do work regularly and not effective.

4.5.4 Interest rate of credit and saving in SACCOs

Interest rate is amount charged, stated as a percentage of principal, by a lender to a borrower for the use of the money. One of the core factors useful to achieve financial sustainability in any SACCOS is applying proper cost recovery. Odera (2012), stated that SACCOs face problem of dominating by net borrowers, primarily interested in cheap and easy loans, rather than the institution’s financial profitability.

Table 27: The current lending interest rate of SACCOs (9-12%) Degua Temben, Ethiopia, May 2018 (n=345)

Current lending interest rate	Frequency	Percent
Higher	23	6.7
Moderate	262	75.9
Low	60	17.4
Total	345	100.0

Source: Field survey result, 2018

Table 27 indicates, the lending interest rate of each SACCOS differs from 9%-12% and respondents were asked if the current lending interest rate of SACCOs is high, moderate or low. Accordingly 6.7% of them agreed as It is fair. Hence, most of them (75.9) agreed that the current lending interest rate is moderate. When compared to commercial bank 12% and Dedebit Credit and Saving microfinance 18%, it is lower and this contributes to SACCOs’ low mobilization of finance

Concerning lending interest rate charged, some members of FGD argued that interest rate was fair because SACCOs are not for profit maximizing. On the other hand, some members of the group argued for SACCOs should not necessarily provide cheap loans to members, SACCOs societies should give their services to their members with fair interest rates does not mean that they should lend at a loss rather they have to charge interest rate that cover their operational cost. Majority of them agreed that interest rate that SACCOs are charging to their members on loan should at least 12%. Members of the FGD are also agreeing with the 7%, saving interest rate of the SACCOs which is the same with the saving interest rate of other banks.

4.6. Low number of women in SACCO management committee (Culture of men dominating and over-controlling women)

4.6.1 Size and composition of SACCOs' committee members

Women's participation is very limited as members and as leaders in cooperatives and usually women in developing countries lack basic education which is essential for training in such kind of management positions (Woldu and Fanaye , 2012). As women are half part of a society, considering sex composition as a member and as a leadership is important for cooperative development and democratic governance.

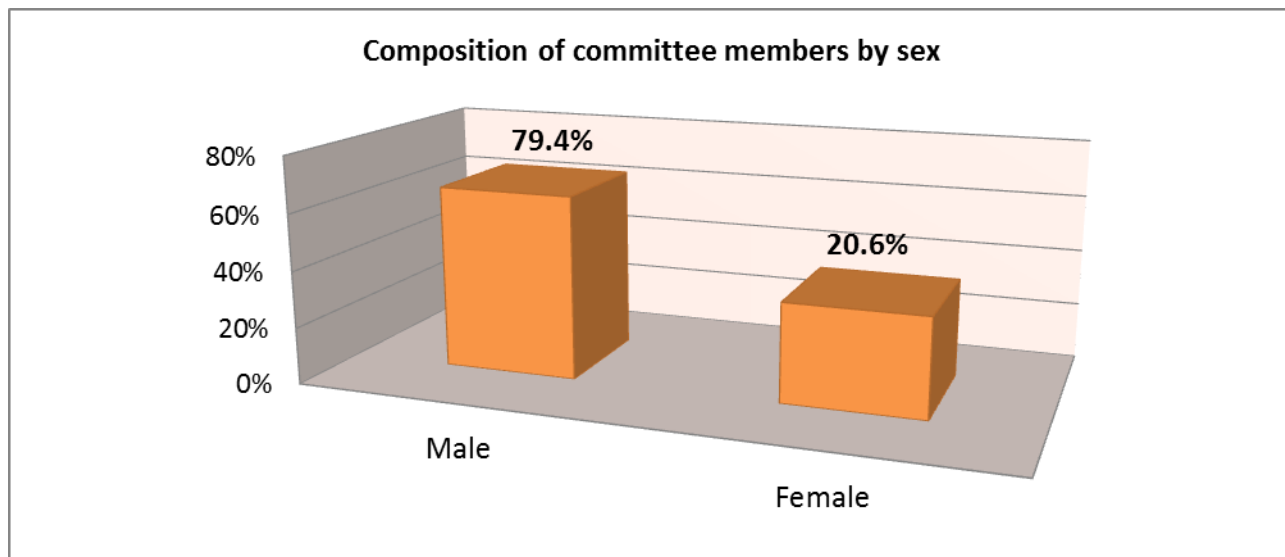
Table 28: Committee members' composition Degua Temben, Ethiopia, May 2018 (n=345)

No	Name of SACCOs	Mgt.	Control committee	Saving committee	Loan committee	Dispute Resolution committee	Education & training committee	M	F	Total
1	Hagereselam	5	3	3	3	0	3	12	5	17
2	Chini	5	3	3	3	0	3	14	3	17
3	Adigezati	5	3	3	3	0	3	13	4	17
4	Atsela	5	3	3	3	0	3	14	3	17
5	Bisrat	5	3	3	3	0	3	14	3	17
6	Marta	5	3	3	3	0	3	13	4	17
7	Mead	5	3	3	3	0	3	15	2	17
8	Endamaryamkorar	5	3	3	3	0	3	14	3	17
9	Alula	5	3	3	3	0	3	13	4	17
10	Tembenterie	5	3	3	3	0	3	14	3	17
11	Aregien	5	3	3	3	0	3	13	4	17
12	Ferey	5	3	3	3	0	3	13	4	17
	Total	60	36	36	36	0	36	162	42	204
	P							79.4	20.6	100

Source: Degua Temben *woreda* cooperative promotion desk report 2018

Table 28 shows that female's participation in the management, controlling committee, saving committee, loan committee, dispute resolution committee and education committee is very low. Only 20.6% women participate on the above activities whereas males participation is 79.4% this implies that there is men domination.

Figure 4.4: Committee members' composition Degua Temben, Ethiopia, April 2018 (n=345)

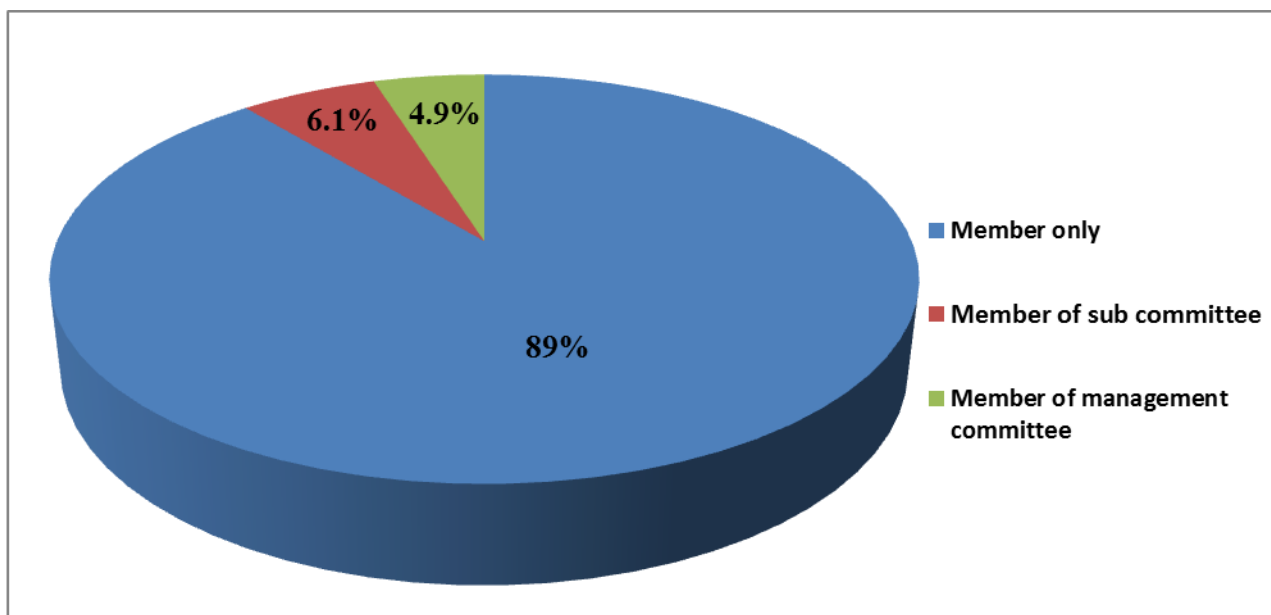


Source: Degua Temben cooperative promotion desk report 2017

As illustrated in the figure 4.4, composition of committee members varies among the SACCOs in the study area. All SACCOs haven't established dispute resolution committee. Even the established education committees are weak. So, SACCOs without strong education and training committee, and without dispute resolution committees; it is difficult to perform their duties properly.

Number of women were only 42 (20.6%) out of the total 204 management committee members. As cooperative values and principle states, SACCOs are voluntary organizations so that they have to be open and participatory to all members without gender, social, political or religious discriminations. But in the study area, due to lack of awareness on the advantages, social backgrounds, women were underrepresented and not encouraged to be in a position of decision-making and leadership. Therefore, this is a problem in operation and good governance of the SACCOs in the study area.

Figure 4.5: Position of women members in SACCOs Degua Temben, Ethiopia, April 2018 (n=345)



Source: Field survey result, 2018

As it indicated in figure 4.5, out of the 345 women respondents, 307 (89%) of them are members in their SACCOs, while only 38 (11%) respondents are members of the management committee and subcommittee.

Table 29: If you think the proportion of women in the management and sub committees is very low or low, what is the reason? Degua Temben, Ethiopia, May 2018 (n=345)

Reason of low proportion of women in the management and sub committees	Frequency	Percent
Men domination	98	28.4
Domestic workload of women	130	37.7
low education level of women	28	8.1
Other	89	25.8
Total	345	100.0

Source: Field survey result, 2018

The respondents understand that the proportion of women in the management and sub committees very low; and they asked the reason for that, 28.4% of the respondents said men dominated, 37.7% said domestic workload of women, 8.1% said low education level of women and the rest 25.8% rise

other reasons. From this result, we can conclude that domestic work load and men’s domination respectively, are the main reasons for not participating women in management and sub committees.

Table 30: Do women need to become a member of management committee? Degua Temben, Ethiopia, May 2018 (n=345)

Do women need to become a member of management committee?	Frequency	Percent
Yes	199	57.7
No	146	42.3
Total	345	100.0

Source: Field survey result, 2018

About 58% of the respondents need to become a member of management committee, 42% of the do not need to serve their SACCOs as a member of management committee. So, women members themselves have no interest to work in their SACCOs as a member of management committee.

Table 31: How do you evaluate the effectiveness of women in management committee as compared to men? Degua Temben, Ethiopia, May 2018 (n=345)

the effectiveness of women in management committee as compared to men?	Frequency	Percent
Very effective	50	14.5
Effective	236	68.4
Weak	59	17.1
Total	345	100

Source: Field survey result, 2018

Respondents have asked to measure the effectiveness of women if they got the chance of management committee member, 83% of the respondents replied as effective and 17% responded as weak performance. So, if we bring women for management committee, they can serve the SACCOs effectively.

4.7. Opportunities of saving and Credit Cooperative Society to raise new women members

SACCOs have the advantage of being grass roots’ level institutions with lower transaction costs and have comparative advantage of mobilizing saving and changing the saving culture of the community level (Wolday and Tekle , 2014, p.152). Branch (2005) also asserts that, SACCOs have an opportunity to attract clients in areas that are unattractive to banks, such as poor areas.

4.7.1. Access to extension service

Table 32: Access to extension service is an opportunity for women to engage to SACCOs Degua Temben, Ethiopia, May 2018 (n=345)

Access to extension service	Frequency	Percent
Strongly agree	136	39.4
Agree	179	51.9
Neither Agree nor disagree	12	3.5
Disagree	18	5.2
Total	345	100.0

Source: Field survey result, 2018

Table 32 reveals, that 91.3% of the respondents agreed that access to extended service is a good opportunity for women to engage to SACCOs because different extension services like awareness creation were being provided by the woreda cooperative promotion office.

FGD results show that the existence of government regulatory structure from federal to woreda level to provide extension services with different professionals were in place. Training for SACCOs managers, management committee and members are also extension services.

4.7.2. Government support

Government should work for member Women empowerment through intensive cooperative education and building members' capacity, loyalty, advice, training, funding and material support.

Table 33: Government support is an opportunity for women to engage to SACCOs Degua Temben, Ethiopia, May 2018 (n=345)

Government support	Frequency	Percent
Strongly agree	150	43.5
Agree	168	48.7
Neither Agree nor disagree	2	.6
Disagree	25	7.2
Total	345	100.0

Source: Field survey result, 2018

European Journal of Business and Management reported that 76% of the members of SACCOs in D/temben appreciated the government support to increase members of their SACCOs.

From table 33, respondents were asked if they agree that government support could be an opportunity for women to engage to SACCOs. Accordingly, 92.2 percent agreed that government support is an

opportunity because practically government is helping women to benefit from SACCOs in different ways.

In line with this, focus group overall perception was that government support in relation to making laws and by-law, enforcing by-laws, assist SACCOs in court cases and presence of legally mandated federal level agency, Regional and woreda level offices to register, build their capacity, supervise, render audit and provide legal service until they mature and stand by themselves. Availabilities of NGOs to create linkages with the help of government are other opportunities. In essence, SACCOs are not different from the indigenous institutions like Iqub and Idir which helps them to be easily understood by the community. Since they are established run and owned by members themselves, it helps them to be approachable. Government of Ethiopia had already paved the way for better cooperative development in the country through creating legal basis, expansion of human resource development at a higher institution level. Therefore, it is high time for the cooperating agency, cooperative experts, higher institutions, and cooperative staffs to maximize the existing policy environment to the advantage of cooperative development so that members, including women will engage to SACCOs and benefit from it and cooperatives can contribute to the social and economic development of the nation.

Key informants views concerning government support reveal that government's commitment to support and promote cooperative, including SACCOs through growth and transformation plan that highlights the growth of cooperatives as a key pathway by which agricultural cooperative and the economy as a whole to grow is important opportunity. From government support, SACCOs can benefit in training, fund, and material support, advice tailored to members' need if sound linkage is made with non-governmental and governmental organizations. SACCOs have simple premises profit exempted from taxes, managed by elected committees which make their cost structure lower than other finance providers such as banks and microfinance institutions. Even donors can channel funds through SACCOs to target specific types of clients and SACCOs can charge interest on lending. The above overall support attracts women to engage to SACCOs and benefit from it.

4.7.3. Support from non-governmental organizations

Nongovernmental intuitions are institutions that take port on addressing the problems of the community. NGOs should fill the gap of the government in providing and supporting in training, revolving funds, material support and empowerment.

Table 34: Donors/NGOs support (for financial, training etc.) is an opportunity for women to engage to SACCOs Degua Temben, Ethiopia, May 2018 (n=345

Support from non-governmental organizations	Frequency	Percent
Strongly agree	121	35.1
Agree	102	29.6
Neither Agree nor disagree	25	7.2
Disagree	53	15.4
Strongly disagree	44	12.8
Total	345	100.0

Source: Field survey result, 2018

From table 34, respondents were asked if they agree that NGOs’ support could be an opportunity for women to engage to SCCOs. Accordingly, 64.6 percent of the respondents agreed that NGOs’ support is an opportunity if they practically help women to benefit from SACCOS in different ways like providing credit with less credit interest rate and training related to the business they employed. For example, three SACCOS have received financial credit in the revolving fund with 6% interest rate from WOCCU (world council of credit union) and World Bank. But in the study area, the samples SACCOS are 12; so 3 SACCOS which received support from NGOs which is 25%.

4.7.4. Access and ownership of land

Access and ownership of land is a determinant factor for women’s participation on the SACCOs, because land is a source of income and productivity for women in rural areas

Table 35: Access and ownership of land for women is an opportunity for women to engage to SACCOs Degua Temben, Ethiopia, May 2018 (n=345

Access and ownership of land	Frequency	Percent
Strongly agree	165	47.8
Agree	105	30.4
Disagree	68	19.7
Strongly disagree	7	2.0
Total	345	100.0

Source: Field survey result, 2018

In table 35, respondents asked if availability of cultivable land is an opportunity for women in joining SACCOs; 78.3% of the respondents agreed as an opportunity, 19.7% neutral and 21.7% disagree. We

can conclude that the availability of cultivable land increased the annual income of women and encouraged to engage to SACCOs. The researcher has observed that clients are practically receiving income from their cultivable land, so the income helps them to pay the monthly payment of SACCOs.

CHAPTER FIVE; SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 summary

Saving and credit cooperative societies (SACCOs) supply loans at lower interest rates than other financial providers do. Consequently, these institutions have opportunity to attract clients in areas that are unattractive to banks, such as rural or poor areas (Branch, 2005). One of those broader values of SACCOs is promoting equality between women and men within society (Opecity, 2005). In most societies, including advanced societies; we can find economic inequality among men and women. Such inequality is wider in developing countries like Ethiopia due to various socioeconomic factors such as lack of education, lack of employment opportunities, and lack of recognition. In the developing world, cultural and religious factors often hinder women's participation in SACCOs. Issues such as women's inside role, discretion, fearing to speak in public, the tradition of men negotiating and handling financial matters, illiteracy, and social pressures make it difficult for women to play an active and visible public role in cooperatives (Roger & Nall, 2003, p. 44). According to Hanger (1999) the gender division of labor assigns women in the domestic responsibility within the household while men are engaged the major responsibility in the economic or other extra domestic roles regardless of other commitments.

The proportion of women members in SACCOS is small compared to men in the study area which is below the national and regional average.

Domestic work load, gender biases of local officials, respondents themselves do not need to serve as management committee and men's domination are the main reasons for not participating women in management and sub committees.

Currently the average deposit amount per member is Birr 1038 and the minimum and maximum deposit amount are Birr 324.8 and Birr 2344 respectively. The major reasons for the low level of saving are low level of income; high cost of living; high social expenditure and lack of confidence in SACCOs respectively. The annual income of respondents has increased after they joined SACCOs but the SACCOs are not effective in dividend distribution. In the case of opportunities, 91.3% of the respondents think that access to extension service is good opportunity for women to engage to SACCOs, 92.2% of respondents think that government support is an opportunity, 64.6 percent of the respondents think that NGOs' support is an opportunity, and 78.3% of the respondents think that availability of cultivable land is an opportunity for women to engage to SACCOs.

5.2. Conclusion

This study aimed to assess challenges and opportunities for women's participation in SACCOs in Degua-Temben woreda and then to increase women's participation and leadership in male-dominated cooperatives. First the researcher investigated the proportion of women in SACCOs of the study area, and then determinants of cooperative members specifically for women were identified.

The study revealed that majority of the sampled respondents and committee members are illiterate and at low level of education. 61.2% of the respondents were illiterates they cannot read and write, 15.7% of the respondents were grade 1-4, totally 76.9% of the respondents' education level was below grade four. The participation of women in SACCOs is lower (35%) compared to the national and regional women's participation which is 39% and 40% respectively and composition of women respondents in management committee and subcommittee is only 38 (11%); practically as report in the woreda indicates number of women composition compared to men was only 42 (20.6%) out of the total 204 management committee members. Only 16.2% of the respondents have got training, but most of them (83.8%) of the respondents were still not.

In this study, the total membership size of the sample SACCOs ranges from 6984 in 2007 to 9571 in 2009 (37% increment within 3 years). When we compare the membership size of women with men in the above three consecutive years is (2007 E.C(33%), in 2008 E.C (34%) and in 2009 E.C (35%) .This indicates that progress of women's participation is very low and women percentage of participation is almost 1/3 of men participant in SACCSO.

Around 68.2% of the respondents were hindered by the domestic responsibilities from engaging to SACCOs, and 63.5% of the respondents were hindered from joining SACCOS by gender biases of local officials and 42% of the respondents do not need to serve their SACCOS as a member of management committee. From this result, we can conclude that domestic work load, gender biases of local officials, respondents themselves do not need to serve as management committee and men's domination are the main reasons for not participating women in management and sub committees.

SACCOs have high financial limitation, members wait long period of time for loan (6 months –one year) until money is collected from monthly savers and loan repayments; this is due to the small average monthly deposit of respondent which is 27 birr in rural and 100 birr per member in urban SACCOs. 47.8% of the respondents save below 50 birr, 41.7% save 51-100 birr and the rest save above 100 birr monthly. About 90% of the respondents save up to 100 birr monthly; this money is not enough to solve the financial problems of the SACCOs to provide loan to their members on time.

The major reasons for the low level of saving are low level of income; high cost of living; high social expenditure and lack of confidence in SACCOs respectively.

No one of the respondents who had annual income of greater than 6000 birr before joining SACCOs have raised to 12.5%, This shows that annual income increment of the women respondents after they joined to SACCOs, but this increment is low. The study reveals that only 55.1% of the respondents were participating in credit from their SACCOs but the rest 44.9% have not taken loan. Most of the members who stayed in SACCOs for below 5 years took most of the loan from their SACCOs. Dividend is a factor for women to participate in SACCOs, but SACCOs are not effective in dividend distribution. The annual income of respondents has increased after they joined SACCOs.

In the case of opportunities, 91.3% of the respondents think that access to extension service is good opportunity for women to engage to SACCOs, 92.2% of respondents think that government support is an opportunity, 64.6 percent of the respondents think that NGOs' support is an opportunity, and 78.3% of the respondents think that availability of cultivable land is an opportunity for women to engage to SACCOs.

Most of the SACCOs don't have any linkage with other financial institutions like commercial banks, Debit Saving and Credit (except limited linkage with WOCCU, World Bank and SACCO union). Saving products offered by all SACCOs under the study woreda is only compulsory saving that a member is forced to save on a regular basis (except limited child saving). There is high loan repayment problem in the SACCOs (60%).

In short, the main determinant factors that cause for low participation of women members in SACCOs are: lack of access to educational and training facilities, domestic work load, gender biases of local officials, respondents themselves do not need to serve as management committee, men domination, shortage of capital, unable to pay dividend to members. At the same time, access to extension service, government support, NGOs' support and availability of cultivable land are opportunities for women to engage to SACCOs.

5.3 Recommendations

In this part of the study, recommendations were made with the purpose of resolving the challenges and opportunities of SACCOs in Degua-Temben woreda in particular and Tigray and Ethiopia in general. The recommendations have been drawn from the findings with the hope that increasing the

participation of women in SACCOs and increasing the participation of women in management committees within the SACCOs.

Therefore, based on the findings of the survey, the following interventions are recommended to overcome the challenges for women's participation in SACCOs.

- Encouraging and supporting women is important to participate and to be elected in various committee and groups. This enhances female enrolment activities in SACCSO, so Tigray's Cooperative Desk, women's association, women's affire and the woreda Degua Temben Administration should work together to Improve this.
- Provision of training and education, according to the values and principles of cooperatives is crucial for engagement of new members and for the growth of SACCOs. The members and Board of Directors should be continually trained, and advised to enhance their capacity of management, to improve skills of adequately discharge their duties and responsibilities. Type of training required include: use of saving, governance, leadership skill for Board of directors and other Committee members that meets capacity qualifications, basic recording and bookkeeping system, basic accounting principles, business management, saving and loan product development, internal control, and audit.
- The result of this study indicated that the amount of saving depositing at this time by the members is very low and it is not enough to give credit services for all members of the SACCOs. Therefore, there is a need to strengthen the financial potentials of the cooperatives through increasing membership, increasing monthly saving amount, decreasing unnecessary wastages like different ceremonies.(Marriage,Teskar).on the other hand government and non-governmental organizations should be given external credit to meet the loan demand of the members and implement other business activities through SACCOs.
- The participation of women in SACCOs is lower (35%) compared to the national and regional women's participation which is 39% and 40% respectively; and composition of women in management committee and sub-committee in the study area is only 38 (11%); 307 (89%) of them are members in their SACCOs, practically as report in the woreda indicates number of women compared to men was only 42 (20.6%) out of the total 204 management committee members. So, the cooperative desk should provide gender related training to their members as well as to the community to minimize the problem of cultural thinking on women.

- The study reveals that only 55.1% of the women respondents were participating in credit from their SACCOs but the rest 44.9% have not taken loan. Most of the members who stayed in SACCOs for below 5 years took most of the loan from their SACCOs. So, wereda cooperative desk in collaboration with SACCOs boards should work on female members to take enough loan and should be helped in identifying profitable working areas.
- Dividend is a factor for women to participate in SACCOs, but SACCOs are not effective in dividend distribution. So, SACCOs should conduct on time audit and distribute dividends to members in order to benefit members and to attract new members.
- Government and stakeholders (NGOs, Women's Association, and related bodies) should work for member's empowerment through intensive cooperative education and building members, capacity, loyalty and confidence while providing cooperative training to committee and sub-committee.

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Appendixes

Mekelle University

Institute of population studies

Research questionnaire for saving and credit co-operative members

Dear respondent:

I am a student of Population and development post graduate in Mekelle University. The purpose of this Questionnaire is to collect data for the title entitled challenges and opportunities for women's participation in saving and credit co-operative society the case of Degua emben Woreda of Tigray Regional state and to recommend possible interventions to decision makers. More importantly, the study is required for academic purpose. Therefore, your co-operation in filling the questionnaire is crucial and makes the study more validate and objective. So, please take a little time to fill the questionnaire and be objective while putting your answer. You are not required to write your name and the information you give will be strictly confidential. Thus, it will not be given to third party without your consent. Thanks in advance for your cooperation!

Prepared by Ale mat Amare

I. General information

1. Name of the kebele _____ (1)Hagere-Selam (2)Melfa (3)Mahbereslassie (4)Selam (5) Aynmbrkekin (6)Adi-Azmera (7) MizaneBirhan (8)Seret (9) Simret (10)Limat (11)Aregien (12) Degolweyane
2. name of the SACCO _____(1)Hagere-Selam(2)Chini (3)Adigezaeti (4)Atsela (5)Bisrat (6)Marta (7)Meadi(8) Enamariamkoraro (9)Alula (10)tembenterie (11)Aregien (12) Ferey
3. Name of the enumerator _____ Sig _____, date _____

Choose on the answer you believe to be appropriate under each question

Demographic information

1. Age of the respondent: _____ Years (1) 18-29 (2) 30-4 (3) 41-50 (4) >50
2. Marital status:(1) Never married (2)Currently married (3) divorced (4) Widowed (5) Separated
3. Educationalstatus:_____Grade (1)Illiterate (2)1-4(3) 5-8 (4) 9-10 (5) 11-12 (6) TVET (7) Diploma (8)degree and above
4. Family size: _____ (1) 1-3 (2) 4-6 (3) 7-10 (4) >10
5. Mainoccupation of the respondent: (1)Farmer (2) Business(3)other, specify _____
6. Member experience: _____ (1) 1-5 (2) 6-10 (3) > 10

II. Questions related to socio-cultural problems

7. Is the community encouraging women to join to SACCOs? (1) Yes (2) No
8. Do Husbands willing to give priority to their wives to become member of SACCOs? (1) Yes (2) No
9. Most of the time, women have the domestic responsibility; this hinders women from participation in SACCOs. (1) Strongly agree (2) Agree (3) neither agree nor disagree (4) dis agree
10. Do you think that gender biases of local officials hinder women from participation in SACCOs? (1) Yes (2) No
11. Have you received training before becoming a member of saving and credit cooperative? (1) Yes (2) no If your answer is yes, who organized the training?
(1).Cooperative 2. Government 3.NGO 4. others (specify) _____
12. Have you received training after becoming a member of saving and credit cooperative related to SACCO? (1) Yes (2) no If your answer is yes, who organized the training?
(1) cooperative 2. Government 3.NGO 4. others (specify) _____ -

13. Do you know the principles of cooperative? (1) Yes (2) no

III. Concerning financial constraints

14. Respondents own annual income before joining SACCOs _____Birr

(1) <2000 (2) 2000-4000 (3) 4001-6000 (4) >6000

15. Respondents own annual income after joining SACCO?_____Birr

(1) <2000 (2) 2000-4000 (3) 4001-6000 (4) >6000

16. In your co-operative, there inadequate finance (1)Strongly agree (2) agree (3) neither agree nor disagree (4) disagree (5) strongly disagree

17. Do you have regular saving program? (1) Yes (2) no If your answer is yes, how much do you save per month ?_____Birr

(1) <50 (2) 51-100 (3) 101-150 (4) 151-200 (5) 200-300 (6) >300

What is the reason for not saving more than this?

(1) Income is low (2) high social expenditure (3) high cost of living (4) Lack of confidence in SACCO (5) better service from others banks

18. Do you have cultivable land? (1) Yes (2) No if yes how large is it in ha?

(1) <0.25 (2) 0.25 (3) 0.5 (4) 0.75

19. How much the absence or the small cultivable land sizes of women affect them from joining to SACCOs? (1) Highly affect them (2) moderate (3) has no influence

20. Do you have got loan from your SACCO? (1) Yes (2) No how much _____birr?

21. Saving interest is fair in your saving and credit cooperative

(1) Strongly agree (2) agree (3) neither agree nor disagree (4) disagree (5) strongly disagree

Whatcouldbeyourjustification?_____

22. There is on time loan repayment problem in your cooperative

(1) Strongly agree (2) agree (3) neither agree nor disagree (4) disagree (5) strongly disagree

What could be your justification? _____

23. Committee members promote non-members to be member to mobilize more finance

(1) Strongly agree (2) agree (3) neither agree nor disagree (4) disagree (5) strongly disagree

24. Interest rate of credit in SACCOs is low (1) Very high (2) Moderate (3) Low

What is your justification? _____

IV. Concerning low number of women in SACCO management committee and sub committees

25. what is your position in your SACCO: (1) Member only (2) member of management committee (3) Member of subcommittee

26. Do women need to become a member of management committee? (1) Yes (2) no if your answer is no, why? _____

27. Is there any affirmative to give priority to women as management committees? (1) Yes (2) No

28. Do you participate in any decision making in your SACCO? (1) Yes (2) no

29. What is the proportion of women in the management committees or in sub committees?

(1) Very low (2) low (3) medium (4) high

30. If you think the proportion of women in the management and sub committees is very low or low, what is the reason? (1) Men domination (2) domestic work load of women

31. How do you evaluate the effectiveness of women in management committee as compared to men? (1) Very effective (2) effective (3) weak (4) very weak

V. Concerning opportunities of saving and credit cooperatives societies

3 2	The following are opportunities for SACCO members particularly for women	(1)Strongly agree	(2)agree	(3)Neither agree Nor disagree	(4) Disagree	(5) Strongly disagree
	Access to extension service					
	Government support					
	Donors/Nonsupport (for finance, training etc.)					
	Access and ownership of land for women					

If others specify _____

How do you justify your answer for each of them?

Interview guide for two SACCO expert and two promotion expert of the woreda, coordinator of co-operatives in the Woreda, and regional saving and credit cooperative expert

I. Questions in relation to socio cultural problem

1. How do you explain the commitment of cooperative boards to participate 50% women in their SACCOS?
2. Is education and training being practicing in SACCOS?
3. Is the community encouraging women to join to SACCOS?
4. Most of the time, women have the domestic responsibility; do you think this hinders women from participation in SACCOS?

5. Do members of the SACCOs provided training on the principles of cooperative after joined to saving and credit cooperatives?

II. Questions concerning finance

1. How do you think is the availability of finance in SACCOs?

2. What problems have faced in relation to borrowing and repayment of members?

3. Is there regular saving by members of SACCOs? How do you evaluate the amount of savings by female in comparison with men?

4. How do you see the interest rate of SACCOs?

5. How is the linkage of SACCOs with other financial institution to solve the financial scarce?

6. What options do we have for rising financial capital of SACCOs?

7. What is the status of distributing dividend?

III. Concerning low number of women in SACCO management committee and sub committees

1. Do women need to become a member of management committee?

2. Is there any affirmative to give priority to women as management committees?

3. What is the proportion of women in the management committees or in sub committees? In percent?

4. If you think the proportion of women in the management and sub committees is very low or low, what is the reason?

5. How do you evaluate the effectiveness of women in management committee as compared to men?

6. What solutions can you suggest to solve the low participation of women in management and sub committees in saving and credit cooperatives?

IV. Questions in relation to SACCOs opportunities

1. How do you explain the following opportunities for your saving and credit cooperative members particularly for women?

- Access to extension service
- Government support
- NGOs support
- Access and ownership of land for women

Thank you for scarifying your precious time!

Checklist prepared for focus group discussion of saving and credit co-operative leaders

How do you explain problems in relation to the following?

1. Dividend
2. Financial constraints of SACCOs
3. Reasons for less participation of women in your SACCOs
4. Reasons for withdrawal of members from SACCOs membership
5. Reasons for less saving in SACCOs members particularly women
6. Reasons for preferring of saving in another financial institutions
7. How do you explain SACCOs opportunities (Extension service, government support, NGOs support and availability of land for women) in attracting women to join SACCOs
8. Possible solutions for the existing socio-cultural problems, finance and less participation of women in management and sub committees.

Thank you!

ዩኒቨርሲቲ መቀስ፣ ስነ ህዝቢ ፅንፍት ሲንሰቲቱድ

ናይ ፅንፍት መሕትት፡- ንኣባላት ዕቋርን ልቓሕን

ዝኸበርኩን መሰሰቲ

ኣነ ኣብ ዩኒቨርሲቲ መቐስ ናይ ስነ ህዝቢ ተምሃሪት እዩ። ዕላማ እዚ መሕትት ኣብ ወረዳ ደገዓ ተምቤን ኣብ ዘለዎ ዕቋርን ልቓሕን ሕ/ስ/ማሕበራት ደቂ ኣንስትዮ ምስ ደቂ ተባዕትዮ ብማዕረ ክይሳተፉ ዝዕንቅፉዎን ነገራትን ሙቹው ኩነታትን ኣፅኒዕኻ መፍትሒ ሓሳባት ንምቅማጥ መረዳእታ ምእካብ እዩ። እዚ ፅንፍት ውሳኔ ንዝህቡ ኣካላትን ኣብዚ ዙርያ ተወሳኺ ፅንፍት ንዝገብሩ ኣካላትን ስለ ዝጠቅም ነዚ መሕትት ንምምሳኔ ናትክን ምትሕብባር ሓቀኛ ፅንፍት ንክፅናዕ ዓብይ ኣስተዋፅኦ ኣሎዎ። ስለዚ ውሱን ግዜ ወሲድክን እቲ ዘሎ ሓቂ ቦቲ መሕትት መሰረት ክትመልከሱይ ይሓትት። ኣብ እትመልከኩ መሕትት ስምክን ምፅሓፍ ኣየድልን ንባዕሰይ ኣገልግሎት ፕራሕ ዝውዕል ስለ ዝኾነ ክይተሸቕረክን ብነፃነት ክትመልከኩ ይላቦ። ንእትገብሩሰይ ምትሕብባር ኣቕዲመ ዩመስግን!

ኣስማት ኣማረ

I. ሓፈሻዊ ሓበሬታ

1. ስም ጣብያ _____ (1) ሃገረ ሰላም (2) መልፋ (3) ማህበረሰላሴ (4) ሰላመ (5) ስይንብርክኽን (6) ዓዲኸዘመራ (7) ምዛነብርሃን (8) ሰረት (9) ስምረት (10) ልምዓት (11) ስረገን (12) ደገልወያነ

2. ስም ሕ/ስ/ማሕበር _____ 1) ሃገረሰላም (2) ጭኒ (3) ዓዲገዛእቲ (4) ዓፀላ (5) ብስራት (6) ማርታ (7) ማእዲ (8) እንዳማርያምቆራሮ (9) ስሎሳ (10) ቲምቤንትርኢ (11) ስረገን (12) ፈረይ

3. ስም መጠይቅ ዝመልክ _____ ፈርማ _____ ዕስት _____

ትክክለኛ መልሲ ኣብ እትብልኩ ሕድሕድ መሕትት ስብቲ ዝተውሃበ ቁፅሪ ክኸበበሱ ግበሩ

ዲሞግራፊክ ሓበሬታ

1) ዕድሙ፡- _____ ዓመት (1) 18-29 (2) 30-40 (3) 41-50 (4) >50

2) ኩነታት መርዓ፡- 1) ፍፁም ዘይተመርፀወት 2) ዝተመርፀወት 3) ዝተፋተሐት 4) በዓል ገዝኣ ብሞት ዝተፈለደ 5) ምስ በዓል ገዝኣ ዘይትነብር

3) ኩነታት ትምህርቱ፡- ____ ክፍሊ 1) ዘይጀመረት 2) 1-4 (3) 5-8 (4) 9-10 (5) 11-12 (6) ቲቪ (7) ዲፕሎማ (8) ዲግሪን ስዕሲኡን

4) በዝሒ ስድራ፡- ____ (1) 1-3 (2) 4-6 (3) 7-10 (4) > 10

5) ስራሕ፡- (1) ገባር (2) ንግዲ (3) ቁፃር ስራሕተኛ (4) ካሊኦ

6) ኣባል ኣዚ ማሕበር ኮይና ዘፀንሖትሉ ግዜ፡ ____ ዓመት (1) 1-5 (2) 6-10 (3) > 10

II. ምስ ማሕበራዊን ባህላዊን ፀገማት ርክብ ዘለዎም መጠይቓት

7) ሕብረተሰብ ደቂ ኣንስትዮ ናብ ዑቕርን ልቓሕን ክኣትዎ የተባብዕ ዶ? (1)እው (2)ኣይፋፍ

8) ሰብኡት ኣንስቲም ናብ ዑቕርን ልቓሕን ክኣትዎ ቅድሚያ ዕድል ይህቡዎን ዶ? (1)እው (2) ኣይፋፍ

9) መብዛሕትኡ ግዜ ደቂ ኣንስትዮ ኣብ ናይ ገዛ ስራሕ ስስ ዘፀመዱ ናብ ዑቕርን ልቓሕን ክደኣትዎ ፅልዎ ይፈጥረሎን እዩ፡-(1) ብጣዕሚ ይስማዕማዕ (2) ይስማዕማዕ (3) ሞንጎኛ (4) ኣይስማዕማዕን

10)ናይ ከባቢያዊ መራሕቲ ኣብ ስርዓተ ፆታ ዘለዎም ዝተዛበዑ ኣመሰኻክታ ደቂ ኣንስትዮ ናብ ዑቕርን ልቓሕን ክደኣትዎ ይገብር እዩ ኢልክን ዶ ትኣምና? (1) እው (2) ኣይፋፍ

11)ቅድሚ ኣባል ዑቕርን ልቓሕን ሙኪንክን ሰልጢንክን ዶ ትፈልጣ? (1) እው (2) ኣይፋፍ

12)መልስክን እው እንተኾይኑ ብመን ሰልጢንክን? (1) ብሕብረት ስራሕ ማሕበር (2) ብገበርቲ ሰናይ (3) ካልኦት ይገለጹ

13)መትከላት ሕብረት ስራሕ ማሕበር ትፈልጠኩም ዶ? (1) እው (2) ኣይፋፍ

III. ሕፅረት ገንዘባዊ ጉዳይ ዝምልከት

14)ቅድሚ ናብ ዕ/ል/ሕ/ስ/ማሕበር ምእታዎን ዝነበረክን ዓመታዊ ኣታዊ ክንደይ እዩ? ____ብር (1) <2000 (2) 2000-4000 (3) 4001-6000 (4) >6000

15)ድሕረናብዕ/ል/ሕ/ስ/ማሕበር ምእታዎን ዝነበረክን ዓመታዊ ኣታዊ ክንደይ እዩ? ____ብር (1) <2000 (2) 2000-4000 (3) 4001-6000 (4) >6000

16)ኣብ ማሕበርክን ሕፅረት ገንዘብኣሎ(1) ኣይስማዕማዕ 2)ይስማዕማ (3) ሞንጎኛ (4) ኣይስማዕማን(5) ኣዚ ኣይስማዕማን

17)ስራሪ ናይ ዑቋር ፕሮግራም ኣሰኩም ዶ? (1) እወ (2) ኣይፋል መልስክን እወ እንተኾይኑ ኣብ ወርሒ ክንደይ ትዓቕራ? _____ ብር(1) <50 (2) 51-100 (3) 101-150 (4)151-200 (5) 200-300 (6) >300

ካብዚ ንሳዕሲ ከይትዓቕራ ዘሰንቀፈክን ነገር እንታይ እዩ?

(1) ኣታዊዩይ ትሑት ሙኺን (2) ንማሕበራዊ ጉዳይ ቡድኑ ስለ ዘውፅእ (3) ናብራ ምክባራ (4) ኣብዚ ማሕበር እምነት ስለ ዘሰኣንኩ (5) ካብ ካልኦት ባንኪታት ዘሐሽ ግልጋሎት ስለ ዘሎ

18)ተሓራሲ መሬት ኣሰክን ዶ? 1) እወ (2) ኣይ ፋል ክንደይ ሂክታር? _____

(1) <0.25 (2) 0.25 (3) 0.5 (4) 0.75

19)ተሓራሲ መሬት ዘይምህላው ደቂ ኣንስትዮ ናብዚ ማሕበር ከይኣትዎ ክንደይናይ ይፀልወን?(1)ብጣዕሚ ይፀልወን (2) ብመጠኑ ይፀልወን (3)ፅልዎ ዩብሱን

20)ካብ ማሕበርክን ልቓሕ ተሰቂሕክ ዶ ትፈልገ? (1) እወ (2) ኣይፋል መልስክን እወ እንተኾይኑ ክንደይ? _____ ብር

21)ኣብ ማሕበርክን ንዑቋር ዘክፈል ወሰድ ፍትሓዊ እዩ (1) ኣዜ ይስማዕማዕ (2) ይስማዕማዕ (3) ሞንጎኛ (4) ኣይስማዕማዕን (5) ኣዜ ኣይስማዕማዕን

ከመይ ክኾውን ነይሩዎ ትብላ? _____

22)ኣብ ማሕበርክን ዘተወሰደ ልቓሕ ኣብ ሰዓቱ ናይ ዘይምምላስ ፀገም ኣሎ

(1) ኣዜ ይስማዕማዕ (2) ይስማዕማዕ (3) ሞንጎኛ (4) ኣይስማዕማዕን

ከመይ ክኾውን ነይሩዎ ትብላ? _____

23)ኣባላት ኮሙቴ ሓደሽቲ ኣባላት ብምእታው ኣታዊ ማሕበር ንምዕባይ ሳዕሪ ይገብሩ

(1) ኣዜ ይስማዕማዕ (2) ይስማዕማዕ (3) ሞንጎኛ (4) ኣይስማዕማዕን (5) ኣዜ ኣይስማዕማዕን

ከመይ ክኾውን ነይሩዎ ትብላ? _____

24) ኣብ ማሕበርክን ዘወሃብ ልቓሕ ወሰዱ ከመይ ትሪኡኡ

(1) ልዑል (2) ማእኸላይ (3) ትሑት

IV. ተሳትፎ ደቂ ኣንስትዮ ኣብ ዘተፈላሰዩ ኮሙቴታት ዕ/ል/ሕ/ስ/ማሕበራት ትሑት ሙኺል ዘምልከት

25)ኣብ ማሕበርክን እንታይ ሓሳናት ኣሰክን:(1) ተራ ኣባል (2) ኣባል ማኔጅመንት (3) ኣባል ንእስተይ ኮሙቴ

26)ደቂ ኣንስትዮ ኣባል ማኔጅመንት ኮሙቴ ክኾኑ ደደልዎ ዶ? (1) እወ (2) ኣይፋል መልስክን ኣይፋል እንተኾይኑ ንምንታይ? _____

27)ደቂ ኣንስትዮ ኣባላት ማኔጅመንት ንክኾኑ ዝግበረሎን ሓሰፋ ኣሎ ዶ? (1)እወ (2) ኣይፋል

28)ኣብ ማሕበርክን ኣብ ዘኾነ ውሳኔ ተሳተፊክን ዶ ትፈልግ? (1) እወ (2) ኣይፋል

29)ኣብ ማኔጅመንትን ንእስተይን ኮሙቴታት ተሳትፎ ደቂ ኣንስትዮ ኣብ ማሕበርክን እንታይ ደመስል?

(1) ኣዘዩ ትሑት (2) ትሑት (3) ማእኸላይ (4) ልዑል

30)ተሳትፎኡን ትሑት እዩ ዘብል እምነት እንተሃልዩክን ምክንያቱ እንታይ እዩ ትብላ? (1) ደቂ ተባዕትዮ ስለ ዘሰብልዎ (2) ደቂ ኣንስትዮ ናይ ገዛ ስራሕ ስለ ዘበዘሎን (3) ደቂ ኣንስትዮ ትሑት ደረጃ ትምህርቲ ስለ ዘለዎን

31)ደቂ ኣንስትዮ ምስ ደቂ ተባዕትዮ እንትነፃፀሩ ኣብ ኮሙቴ ኣትዮን ዘለዎን ስራሕ ውፅኢታዊነት ከመይ ትገምግሙኦ?

(1) ብጣዕሚ ውፅኢታዊ (2) ውፅኢታዊ (3) ድኩም (4) ብጣዕሚ ድኩም

V. ዕድላት ዕቋርን ልቓሕን ሕ/ስ/ማሕበራት ዝምልከት

32 እዞም ዘስዕቡ ንዕቋርን ልቓሕን ሕ/ስ/ማሕበራት ብፍላይ ንደቂ ኣንስትዮ ኣባላት ዓበይቲ ዕድላት እዮም (1) ኣዚ ደስማዕማዕ (2)ደስማዕማዕ (3)ሞንገኛ (4)ኣይስማዕማዕን (5)ጠቅሲስ ኣይስማዕማዕን

እዞም ዘስዕቡ ንዕቋርን ልቓሕን ሕ/ስ/ማሕበራት ብፍላይ ንደቂ ኣንስትዮ ኣባላት ዓበይቲ ዕድላት እዮም	(1)ኣዚ ደስማዕማዕ	(2)ደስማዕ ሰማዕ	(3)ሞን ገኛ	(4)ኣይስ ማዕማዕ ን	(5)ጠቅሲስ ኣይስማዕማዕን
ናይ ኢክስቴንሺን ኣገልግሎታት					
ድጋፍ መንግስቲ					
ድጋፍ ገበርቲ ሰናይ					
ተሓራሲ መራት ምህላው					

ካልኦትተወሰኛቲ ዕድላት እንተሃልዩም እንትገለጹ _____

ንሕድሕዲኦም ዕድላት ከመይ ትገልፀኦም?

ንዕ/ል/ሕ/ስ/ማሕበር ክሊሳ፣ ንዕ/ል/ሕ/ስ/ማሕበር ዲስክ መተሓባበሪን ክልል ዕ/ል/ሕ/ስ/ማሕበር ክሊሳን ንምሕታት ዝተዳለወ ቃስ መሕትት

1. ማሕበራዊን ባህሳዊን ፀገማት ዝምልከቱ ቃስ መጠይቓት

- 1. ኣብ ዕ/ል/ሕ/ስ/ማሕበር ዝህልዎ ደቂ ኣንስትዮ 50% ክኾና ናይ ማሕበራት ቦርድ ድልውነት ከመይ ትገልጹዎ?
- 2 .ኣብዕ/ል/ሕ/ስ/ማሕበራት ትምህርትን ስልጠናን ይህባ ዶ?
- 3 .ደቂ ኣንስትዮ ብበዘሒ ናብ ዕ/ል/ሕ/ስ/ማሕበራት ንክኣትዎ የተባበሩዎን ዶ?
- 4.መብዛሕትኡ ግዜ ደቂ ኣንስትዮ ኣብ ገዛ ስራሕቲ ይፅመዳ እዮን እዚ ኣብ ዕ/ል/ሕ/ስ/ማሕበር ከይኣትዎ ይፀልወን ዶ?
- 5.ንደቂ ኣንስትዮ ኣባላት ዕ/ል/ሕ/ስ/ማሕበር መትከላት ሕብረት ስራሕ ማሕበር ኣመልኪቱ ስልጠና ተዋሂቡወን ደዩ?

24.ይናንሳዊ ፀገማት ዝምልከቱ ቃስ መሕትታት

- 1.ኣብ ማሕበርኩም ዘሎ መጠን ገንዘብ ከመይ ትግምግሙዎ (መጠኑ)?
- 2.ኣብ ልቓሕ ምሃብን ምምሳሌን ዘጋጥሙኩም ፀገማት እንታይ እንታይ እዮም?
- 3.ብደቂ ኣንስትዮ ዝፅቕር ውልቀ ቡቋር ደቂ ተባዕትዮ ምስ ዝዓቕርዎ እንትነፃፀር ከመይ እዩ? ዝተሓተ እንተኾይኑ ምክንያቱ እንታይ ይመስሎኩም?
- 4.ማሕበርኩም ዘለዎ ናይ ገንዘብ ሕፅረት ንምፍታሕ ምስ ካልኦት ገንዘባዊ ትካላት እንታይ ዝተገበረ ምትእስሳር ኣሎ?
- 5.ትርፌ መቐሎ ዝምልከት ዘሎ ኩነታት እንታይ ይመስል?

3 ተሳትፎ ደቂ ኣንስትዮ ኣብ ዝተፈላሰዩ ኮሙቴታት ዕ/ል/ሕ/ስ/ማሕበራት ትሑት ሙኻል ዝምልከት

- 1.ደቂ ኣንስትዮ ኣባላት ማኒጅመንት ኮሙቴ ክኾና ይደልዎ ዶ?

2.ደቂቅ ሳንስትዮ ሳባሳት ማኔጅመንት ኮሙቴ ንክኾና ዝግበረሱን ሓሰፊ ሳሎ ዶ?

3.ሀዚ ዘሎ ተሳትፎ ደቂቅ ሳንስትዮ ሳብ ማኔጅመንት ኮሙታ ብተርሰንት ክንደይ እዩ?

4.ተሳትፎ ደቂቅ ሳንስትዮ ሳብ ኮሙቴ ትሑት እንተኾይኑ ክትሕት ግዘበርዎ ምክንያታት እንታይ እንታይ እዮም?

5. ደቂቅ ሳንስትዮ ሳብ ኮሙቴ ሳቴን እንተሰራሕን ዘሰወን ውፅኢታዊነት ከመይ ትግምግሙዎ?ምስ ደቂቅ ተባሕትዮ እንትነፃፀር ከ?

4 ዕድሳት ዕ/ል/ሕ/ስ/ማሕበራት ዝምልከቱ መሕትታት

2. እዞም ሳብ ታሕቲ ዝተዘርዘሩ ዕድሳት ንሕብረት ስራሕ ማሕበርኩም ብፍላይ ድማ ንደቂቅ ሳንስትዮ ዘሰዎም ረብሓ ከመይ ትገልፁዎም?

- ናይ ሌክሰቴንሽን ሳገልግሎት
- ድጋፍ መንግስቲ
- ድጋፍ ገበርቲ ሰናይ
- ምህሳው ተሓራሲ መራት

ወርቃዊ ግዜኹም ሰዊእኹም ንዝገበርኩሙሰይ ምትሕብባር ይመስገን።

ንዕ/ል/ሕ/ስ/ማሕበራት ሓላፊቲ ንጉጅስ ዘተ ዝተዳሰወ ችክሲስት

ምስዞም ዝስዕቡ ዝተሓሓዙ ፀገማት ከመይ ትገልፁዎም?

1.ትርፌ መቐሎ

2.ዕ/ል/ሕ/ስ/ማሕበራት ዘሰወን ገንዘባዊ ፀገም

3. ሳብ ዕ/ል/ሕ/ስ/ማሕበራት ተሳትፎ ደቂቅ ሳንስትዮ ዝተሓተሱ ምክንያታት፣ ሳብ ኮሙቴታት ከ?

4.ሳብ ዕ/ል/ሕ/ስ/ማሕበራት ሳባሳት ዝስቐሱ ምክንያታት እንታይ እዩ?

5.ሳብ ዕ/ል/ሕ/ስ/ማሕበራት ዝዕቕር ገንዘብ ዝንእሱ ምክንያታት እንታይ እዩ?

6.ሳባሳት ሳብ ዕ/ል/ሕ/ስ/ማሕበራት ገዲፉ ሳብ ባንኪታት ዝዓቕሩ ምክንያታት እንታይ እዩ?

7.ዕድላት ዕ/ል/ሕ/ስ/ማሕበራት (ናይ ጌክስቴንሽን ኅገልግሎት፣ ድጋፍ መንግስቲ፣ ድጋፍ ገበርቲ ሰናይን ምህሳው ተሓራሲ መራትን) ሓደሽቲ ኅባላት ናብ ዕ/ል/ሕ/ስ/ማሕበራት ክኅትዋ ኅብ ምግባር ዘለዎ ኅስተዋፅኦ ከመይ ትገልፅዎ

8.ንዘሰዉ ናይ ማሕበራዊ፣ ባህሳዊ፣ ገንዘባዊን ትሑት ተሳትፎ ደቂ ኅንስትዮ ኅብ ኮሙቴታትን መፍትሒታት ኅንታይ ኅንታይ ኅኖዎ?

የመስገን!