

SCHOOLE OF GRADUATE STUDIES

THE ROLE OF SAVING AND CREDIT COOPERATIVES TO IMPROVE SOCIO ECONOMIC STATUS OF WOMENS: THE CASE OF Cheha Woreda , Gurage Zone, and Central Ethiopia.

M.A THESIS

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(SPECIALIZATION: DEVELOPMENT PLANNING AND MANAGEMENT)

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I, the undersigned declare that this research is my original work, has not been presented for a degree in any other university and that all sources of materials used for this thesis has been duly acknowledged.

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ABBREVIATION AND ACRONYMS

ACCOSCA Africa confederation of Cooperative Savings and Credit Association

CWPCEDO Cheha woreda plan commission and economy development office

FCA Federal cooperative Agency

FGD Focus group discussion

GTP growth and transformation plan

ICA International cooperative agency

ILO International Labor r Organization

KII Key Informant Interview

MoA Ministry of Agriculture

SCCs Savings and Credit Cooperative

SNNP Southern Nation Nationality and peoples

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ABSTRACT

The study analyzed the role of saving and Credit Cooperatives in improving socio-economic status of women in Cheha Woreda, Gurage Zone. To achieve this objective, the study used both primary and secondary data. Primary data were collected from 399 randomly selected women's from the members of saving and credit cooperative; FGD and key informant interview. The secondary data's are like reports, training documents and others. For data analysis, the study used both qualitative and quantitative approach. The study employed descriptive research design. The result of the study reveals that cooperatives increase the access of members to livelihood status and enabled members to improve their decision making in family affairs and local administrations, participation in cooperatives improves Socio-economic status of women's, allowed members to improve their productivity and to increase their awareness. Lack of technical support from the government, inefficient management, lack of commitment among the members is found to be among the problems that adversely affected the healthy functioning of the cooperatives. The study concluded that saving and credit cooperative has positive and significant role in improving women's livelihood status. The study recommended that continuous training is needed to enable the women's should use their income not only for consumption purpose only but for income generating purpose, cooperatives need to be managed and administrated by skilled and educated leaders, the capital of the cooperatives must be increased to meet the member's needs, the promotions through media needs to be considered in improving awareness about cooperatives.

Key words; *cooperatives; socio – economic status; empowerments of women*

CHAPETR ONE

1 INTERODUCTION

1.1-Background of the Study

Cooperatives are people-centered enterprises owned, controlled, and run by and for their members to realize their common economic, social, and cultural needs and aspirations. Cooperatives bring people together in a democratic and equal way (ICA 2014). From these definitions, one can understand that cooperative is a type of business organization that is both owned and controlled by its members, who also happen to use the service and product of cooperatives. These businesses are different from other types of business because they are formed and operate for the benefit of their members.

Ethiopian women are economically, socially, culturally and politically disadvantaged in the enjoyment of equal rights, in accessing opportunities, decision-making processes, and basic resources. In other words, although a number of polices are emerging that support and encourage women's access to and control of productive resources, information, training and education, employment and in decision making are limited(Ogato, 2013)

Cooperatives could play important developmental roles in a range of socio-economic, political, environmental, and cultural arenas if they are formed and managed according to internationally accepted cooperative values and principles, Thereby improving the livelihoods of their members. Cooperatives serve as a tool to help the poor secure equal share of goods, services, and resources and create wealth that members would not be able to achieve individually. They also enable members to act in solidarity when facing social and economic challenges and become more visible and vocal, so other organizations or government agencies may better reach them .(Munker, 2012).

Saving and credits cooperatives are Society financial institutions designed for people, to have their own proper financial service giving institutions that empowers themselves in accumulate asset by teaching thrift culture and make themselves accessible to credit in sustainable way (Getachew, 2006). What makes SCCs different from other cooperatives and financial institutions is that SCCs operations are concentrated within their own membership and a person must be a member in order to save, borrow or receive other services from the SCCs. In developing SCCs, working funds are comprised mostly of member shares; in mature SCCs working funds are mainly deposits. SCCs make loans to members, emphasizing primarily the character and ability to repay. SCCs' rely to a significant extent upon the volunteer efforts of the members; the key element in the development of SCCs' is volunteerism. The difference between SCCs and other forms of co-operatives is that

the SCCs can accept deposits from its members as savings and also issue out loans to qualifying members of the SCCs (Hanama, 2012)

There are many factors which limit women's participation in cooperatives among them limited access and control over productive assets are highly pronounced (Desta, 1999; Habtamu et al., 2004 &Majurin, 2012). Thus, gender inequality brings a burden on women and women are adversely affected by poverty. Although the problem of gender inequality is a universal phenomenon, it is highly pronounced in developing countries like Ethiopia. Although women empowerment is not a sufficient condition, it is still important condition for development process Thus, women empowerment has three dimensions. Social dimension signifies respectable and non-discriminatory positioning in the society. Political dimension important role in the government organization and administrative positions, and economic empowerment is enabling women members to have equal in employment, spending, ownership of production means and sharing benefits (Prakash, 2012)

In addition, in Ethiopia women traditionally have little to do with decision making. The vast majority of the family decision decided by men including option to choose whether to give birth or not. Even if women role in significant in socio-economic development, the problem stated above and others hold back women socio-economic development (Berhane,Gossayeetal.2001).Yet, as far as the knowledge of the researcher will concerned there is not study conducted on the subject of the role of saving and credit cooperative in related to women socio economic development of cheha woreda.

In Cheha Woreda there are different types of cooperatives operating in different economic activities and they are 4 in number. There are four types of cooperative are practice in cheha woreda. These are saving and credit, marketing, multipurpose, and other type. From these cooperatives the total number of participant where 6312. The maximum number of women's are participating in saving and cordite from the above participant 2383 are member of saving and cordite cooperative. From CWCDO reports.

1.2. Statement of the Problem

The main issues that were address in the role of saving and credit cooperatives to improve socio economic status of women's. The major challenges that hinder the achievements of cooperatives objectives, the role of cooperatives in increasing women's income and control over resources, the role of cooperatives in capacitating women's awareness ,increasing's their empowerment and lastly the benefits of women's by their participation in cooperatives.

According to" Awotide, Diran Olawale (2012) was conclude that, Majority of the women cooperators belonged to credit and saving cooperative society while others belonged to producer cooperative and multipurpose cooperative society. In the study area, no discriminatory provisions preventing women's participation in

cooperative societies were in place. However, their participation is limited by pressure from household head. This was the main barriers to women's participation in co-operative activities in the study area. Level of education, years of experience in business, forms of cooperative society (producers and credit and saving) were the major determinants of participation in cooperative society. Based on the findings of this study, it is recommended that any policy that will further increase the level of education of women would increase their participation in cooperative society.

According to Abiyot Ealiyas (2010) in potential of cooperatives in rural women's the case of chellala rural saving and cooperative union sidama zone , from this issue the finding was : Women empowerment is one of the policy approaches aimed to give responses to gender based problems and improve the condition of women in their society. It is process through which women gain access to and control over resources, get opportunity to make decisions and take action accordingly. For empowerment to come about, different empowerment instruments have been used, out of which organizing women into cooperatives is attracting the attention of many organizations. And the institutions supporting cooperatives in Ethiopia suffer from frequent structural changes. This affects the performance of cooperatives and the data management system. Overcoming these problems will enhance the role of cooperatives in economic and social development.

Numerous studies conducted on the role of saving and credit cooperatives in different context and dimension. However, this study focus on the role of saving and credit cooperatives in improving socio-economic status of women a case study of Cheha Woreda in Gurage Zone

Moreover, in Gurage Zone, Cheha Woreda there is no study at this time on the roles of saving and credits cooperatives to improve socio economic status of rural women and the challenges of women are participating in cooperatives. And also the study focuses on only the saving and credit cooperatives parte. And in have the largest participant number from other cooperative type in the study area. Their fore, this study was aimed at filling the knowledge gap in the area by investigating the social and economic advantages of cooperatives association in the society especially improving women's socio economic status.

1.3. Research question

- What is the role of women participation in saving and credit cooperative on their social and economic status in the study area?
- What are the impacts of saving and credit co-operatives on the livelihood conditions of women in the study area?
- What are the role of saving and credit cooperatives to economic empowerment of women?
- What are the challenges facing saving and credit cooperative in the study area?

1.4 Objectives of the study

1.4.1. General objective

The general objective of the study was to assess the role of saving and credit cooperatives in improving socio-economic status of women a case study of Cheha Woreda in Garage Zone.

1.4.2. Specific Objectives

- To examine the role of saving and credit co-operatives in improving the social conditions of women.
- To analyze the impacts of saving and credit co-operatives to improving the livelihood conditions of women.
- To analyze the role of saving and credit cooperatives to Economic Empowerment of Women.
- To identify the challenges that hinders the overall operation of saving and credit Cooperative in the study area.

✓ This objective aims to identify the challenges that SCCs are facing in the study area, and how these challenges are affecting the ability of SCCs to contribute to the socio- economic status of women.

1.5 Significance of the Study

The findings of this research were significant to the study area of saving and credit cooperatives and policy makers through identifying the actual implementation and role of saving and credit cooperatives and the major challenges and suggest the possible solutions to the existed problems. It also gives some suggestions to the policy makers and strategy designers, implementers and other management bodies for the sake of giving attention to the major problems existed in the Woreda. Finally, it provides a base for other researchers in order to investigate further studies in the study area.

1.6 The Scope of the Study

In this study the researcher was carried out the role of saving and credit cooperatives in improving socio-economic status of women a case study of Cheha Woreda in Gurage Zone in central Ethiopia. The scope of this study was delimited to investigate the role of cooperatives improving socio economic status of women's in saving and credit cooperatives , and various challenges in which rural women's participating and none participating in saving and credit cooperatives . The study further elaborate this point mention the independent variables that measure saving and credit cooperatives of women in the socio-economic status of women in the Gurage zone cheha woreda 38 kebeles women's participating in saving and credit cooperatives.

1.7 Limitation of the Study

The limitation of study was: limited availability of time, updated primary and secondary data on the issue of the role of saving and credit cooperative to improve socio economic status of women was the limitation of the study. Absence of some of the respondents during data collection repels another day (programs) and takes additional time requirement.

1.8 Ethical Consideration of the Study

The researcher was receive a letter of support from college of social science and Humanities at Wolkite University and was request permission from Cheha Woreda administration even before starting data collection. Participants of the study were informing about the objective of the study emphasizing that the data was utilize only for the academic purpose. The data was collect by employing various techniques with the consent of the participants of the study. The researchers was paid careful attention to respect the rights, needs and values of the participants, and it was maintained confidentiality of the data and acknowledging sources of information.

1.9 Operational definition of variables

Cooperative is as "an autonomous association of persons, united voluntarily to meet their common economic and social needs through jointly-owned and democratically control organization/enterprise". The International Cooperatives Alliance (ICA, 1995)

Saving and credit cooperatives are user-owned financial institutions that offer both savings and credit services to their members. Members of these financial institutions can be both net savers and net borrowers

Socio-economic empowerment are based on the community benefits, as a root in democracy governance of the cooperative it selves, flexible, and have participatory involvement, which makes them well suited for Socio-economic development (Gentler, 2001).

-**Socio-economic statues-** The process of developing and sustaining a cooperative involves the processes of developing and promoting community spirit, identity and social organization as a tool for economic change

The role of Cooperatives -Cooperatives play pivotal role due to poverty reduction throughout worldwide and facilitating job creation for economic growth and socio-economic development (Gibson, 2005).

-Women empowerment is to change and transform all sorts of culture and traditions that discriminate and brings unequal power relations between men and women in the society.

Livelihood: a set of activities, capabilities, assets (comprising both material and social resources) and developing and implementing strategies required for a means of living to ensure their survival.

-**Challenges:** non-economic, emotional, psychological and social consequences or challenges faced by saving and credits cooperatives.

1.10 Organization of the Thesis

The thesis consists of five major sections. In the first section, that includes back ground, statement of the problem, research questions, objective of the study, significance of the study, scope 0f the study, limitation of the study, organization of the thesis and ethical consideration of the study. The second section elaborates the review of literature; i.e. theoretical and practical conceptualization. A brief explanation of the study area and a thorough explanation of the methodology used for the study area are presented in section three. The finding of the study was presented in the result and discussion part in section four. Finally, conclusions and recommendation are drawn from the study.

CAPTER TWO
Review of Related Literature

2.1 Theoretical Review

2.1.1 Concepts of cooperatives

The International Cooperatives Alliance (ICA, 1995) defines cooperative, as "an autonomous association of persons, united voluntarily to meet their common economic and social needs through jointly-owned and democratically-controlled organization/enterprise". In its own definition, the International Labor Organization Europe Journal of Business and Management (ISSN2222-1905).

ILO also points out that members accept a fair share of the risks and benefits of their cooperative undertakings (ICA, 1995). A cooperative is a business voluntarily owned and controlled by its member patrons, and operated for them and by them on a nonprofit or cost basis. A cooperative enterprise belongs to the people who use its services, i.e., members control it, and its gains are distributed to the members in proportion to the use they make of its services. The primary goal of a cooperative is to meet members' needs in an economical, efficient manner, whereas the goal in the investor-oriented corporation, the partnership, and the sole proprietorship is to maximize profits for the owners of the business (Marvin A., 1980 Among the definitions available in the cooperative literature Dooren (1986) defined cooperative as an association of members, either personal or corporate, which have voluntarily come together in pursuit of common economic objectives.

A cooperative institution is a voluntary association of independent economic units organized, capitalized and run by and for its members providing add/or marketing goods and services on cost-to –cost basis to their members . A cooperative society has been defined as an "economic and social organization of the working people, serving not only interest of the members, but also social progress "which promotes safeguards and realizes the interest and aspiration of the working people (Ha je la, 1994).

2.1.2 Concepts Savings and Credit Cooperatives (SACCOs)

A savings and credit cooperative is a cooperative financial organization owned and operated by and for its members, according to democratic principles, for the purpose of encouraging savings, using pooled funds to extend loans to members at reasonable rates of interest and providing retailed financial services to enable members improve their economic and social well-being. Saving and credit cooperatives are recognized by law and the cooperative society's regulations. Some countries in Europe simply call them Credit Unions, others popular or people's banks. The poor lack access to safe, formal deposit services institutions that mobilize deposits like banks, Micro Finance Institutions and savings banks are often too far away, or the time and procedures needed to complete transactions are too onerous. These organizations also may impose minimum

transaction sizes and require deposits to retain a minimum balance, both of which can exclude the poor. Operating hours may not be convenient for the poor depositors, nor are they welcome as clients.

Definition of SACCOs is user-owned financial institutions that offer both savings and credit services to their members. Members of these financial institutions can be both net savers and net borrowers. Depending on a country's legal framework, SACCOs may be authorized to mobilize member savings and non-members savings or member savings only. SACCO Society is financial cooperative society established by voluntary people based on the philosophy of building self-help society or "people helping people". SACCO Society is owned, managed, controlled by members. Members have the right to decide on its issues, members have the right to benefit from its service.

2.1.3- Historical development of Savings and Credit Cooperatives (SCCs) in Ethiopia

The development and promotion of modern savings and credit cooperatives (SCCOs) in Ethiopia is not different from that of general cooperative promotion and development in the country. It was in 1960 for the first time in Ethiopia, during the imperial regime, the government issued a "Farm workers Cooperative Decree" that aimed at organizing the landless people in to agricultural cooperatives and the ministry of national community development was charged with the responsibility of ensuring systematic cooperative promotion and development. Furthermore, in 1966, cooperative promotion No. 241/1966 was proclaimed to give basis for the promotion cooperatives and it was only after this proclamation that cooperatives began to emerge in the county. Establishment of SCC s in Ethiopia started in the mid-1960 and the first one was pioneered by the employees of Ethiopian Airlines in 1964. From 1964 to 1973, there were 28 SCCs and these societies formed their own national top body known as Ethiopia Thrift and Cooperative Societies Ltd (ENTACCS). At that time the apex had 28 SCC with 6,247 members and savings amounting to USD 627,752 and was also a member of the Africa confederation of Cooperative Savings and Credit Association (ACCOSCA).

During the Dergue regime (1974 -1991), the different types of cooperative societies (agricultural cooperatives, handicrafts and small scale industry cooperatives, housing cooperatives, saving and credit cooperative and mining cooperatives) were organized, promoted, regulated and inspected by different Ministries and Institutions like Ministry of Agriculture, Ministry of Industry, Ministry of Housing and Urban Development, National Bank of Ethiopia and Ministry of Mines respectively. The S CCO which was under the National Bank of Ethiopia during the Dergue regime unlike the other type of cooperative were not very much affected but continued to mushroom except the national apex ENTACCS which was abolished. By 1990/91 when the Dergue regime was abolished there were 495 SCCO in the country with the total membership of 119,799 and total savings amounting to 79 million birr, assets totaling of 102 million birr, and outstanding loans of 80 million birr. Following the overthrow of the military government (1991) with the adoption of economic reform program

helped the organization, promotion and development of cooperative societies within the framework of the free market economy. The government provided a legal framework which is both comprehensive in many respects (including its ability to accommodate coops in various sectors/subsectors) and incorporates universally accepted principles of cooperatives including voluntary membership (Proclamation No. 147/1998 and amendment 402/2004). As a result some improvements have been seen in that cooperatives started to distribute inputs, provide loan to their members, marketing their products in the domestic and foreign market, unions (secondary cooperatives) were formed, dividend payments were made by the unions as well as primary cooperatives. Both ADLI (the government's development program) and the Marketing Strategy explicitly envisage cooperatives to play a critical role in the development and poverty reduction efforts of the country (see Ministry of Finance and Economic Development 2003, 2003; Ministry of Agriculture and Rural Development 2005). In line with this a general legislation setting out the formal rules and procedures by which the development and activities of all types1 of co-operatives in the country are to be guided (Proclamation. No. 147/1998 and 402/2004) was issued. As such, it constitutes the incentive structure that shapes the behavior of cooperatives and their members. According to the proclamation, the objectives of cooperatives societies are to create savings and mutual assistance among its members by pooling their resources, knowledge and property, to enable them to actively participate in the free market economic system (Proclamation. No. 147/ 1998). In response to the prevailing supportive government policy and commitment for the development of genuine cooperatives their number and diversity increased rapidly. Nowadays, cooperatives is functioning through important sectors like saving and credit, coffee, beekeeping, seed multiplication, sugarcane, livestock, dairy, mining, marketing, consumer, fisheries and construction etc. Thus, cooperatives in Ethiopia are playing multi-functional roles in rural and urban areas.

2.1.4 Objectives of Cooperative

The objectives of most farmers' cooperatives are: First increase the net income and standard of living of members by minimizing their cost of farm inputs and maximizing their return from marketing the farm product they produce, Second provide a needed service or to improve existing services involved in marketing products or handling supplies, or obtaining specialization business services,3rd increase the production and marketing of high quality of supplies that will produce maximum crop yield or give tock gain (Cooperative Information Report 1, section 1). The overall objective of organizing in cooperative is to bring extended economic management, even though activities which are accomplished individually are limited.

Cooperation increases the type of activities and we rides its scope and plan for the new project so as to increase the economy of the cooperative which a direct effect on the increase of members income. The vision is improved social service is another objective. Communities living together need various social services which they cannot fir individually due to expensiveness, so people from cooperative for the fulfillment of their social

needs. Although cooperative have those objectives, the attainment of them is unbelievable without the active and equitable participation of the community of members as a whole and women in particular since they are the integral part of the society (Cooperative Management and Organization, 1998)

2.1.5. Principles of Cooperative

International cooperative Agency also revised and adopted principles of cooperatives, which serve as guidelines by which cooperatives put their values into practice. The seven internationally accepted cooperative principles are:

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

2. Democratic Member Control: Cooperatives are democratic organizations controlled by their members, who actively set their policies and make decisions. Men and women serving as elected representatives are accountable to the membership. In primary cooperatives, members have equal voting rights (one member, one vote) and cooperatives at other levels are also organized democratically.

3. Members Economic Participation: Members contribute equitably to, and democratically control, the capital of their cooperative. At least part of that capital is usually the common property of the cooperative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any or all of the following purposes: developing their cooperative, possibly by setting up reserves, part of which at least would indivisible; benefiting members in proportion to their transactions with the cooperative, and supporting other activities approved by the membership.

4. Autonomy and Independence: Cooperatives are autonomous, self-help organizations controlled by their members. If they enter into agreements with other organizations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their cooperative autonomy.

5. Education, Training, and Information: Cooperatives provide education and training for their members, elected representatives, managers, and employees so they can contribute effectively to the development of their cooperatives. They inform the general public particularly young people and opinion leaders about the nature and benefits of co-operation.

6. Cooperation among Cooperatives: Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, national, regional, and international structures.

7. Concern for Community: Cooperatives work for the sustainable development of their communities through policies approved by their members (Ortmann and King, 2007; ICA, 2018). Adherence to the cooperative principles distinguishes cooperatives from other forms of enterprise or community groups (Ferguson, 2012). The principles are universal and are adhered to by independent cooperatives throughout the world.

2.1.6. Values of Cooperative

Cooperatives are based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity (Mathur, 2002). He further stated that, in the tradition of its founders, cooperative members believe in the ethical values of honesty, openness, social responsibility and caring for others that promote the economic and social condition of weaker section.

According to Mathur (2002), the first principle, 'cooperatives are voluntary organizations open to all persons, enable everybody to use its services keeping that she/he is willing to accept the responsibilities of membership without gender, social, racial, political and religious discrimination. It would be observed from the above principles that in cooperation there is nothing that discriminates women. Rather the principles aim at ensuring equal opportunity, benefits and services without any gender bias.

2.1.7 Economic Contribution of Cooperatives

The basis for starting a cooperative organization is the necessity of satisfying a common economic need by mutual help and mutual effort. As an economic entity a cooperative is primarily responsible for seeking solutions to the common economic problems of its members (Krishnaswami, 1978). He further explained that, by satisfying their common economic need the member themselves are able to improve their economic conditions and raise them from weakness to strength. The economic objectives of cooperatives can be seen both from member and society point of view as it improves the life of the member of a society through provision of better services and also creates better society through development of weaker section.

The study by ILO (1998) indicates that the economic objectives of cooperative from member point of view include productivity increase, lower input prices, creation of farm activities, better utilization of resources, lower prices of consumer goods and provide better price for members. The same paper revealed that cooperative societies positively contribute towards the achievement of development goals of the state through increase national income, export revenues, provision of employment opportunity, better utilization of resources and promotion of thrift and credit among citizens.

2.1.8 Social Contribution of Cooperatives

Although, the ultimate goal of cooperative is to improve the economic condition of its members, cooperative has high social contribution. Cooperative is based on certain human values viz., equality, freedom, equity, self-

help and solidarity (Karunakran, 2004). Thus, promoting cooperative among rural community will help to develop such social values that are vital for the development of particular society.

According to Vinayagamoorthy (2007), the social purposes of cooperation are more diverse that include the provision of a unique education in democracy, responsibility and toleration to train for political power to evolve an industrial relationship in which the element of authority is much more evenly distributed than in private business to preserve a strong friendly or family spirit and a sense of pride and power which is impersonal to encourage a general advance rather than the advance of particular individuals to secure rational, constructive and unifying approaches to social and economic problems to prevent under-employment, to secure the moral as well as the physical satisfaction of pure, quality, correct weight, honest measure, fair dealing in trade or to achieve better physical and mental health.

The other study added that cooperative movement can take up a variety of welfare activities including education and training, housing and consumer protection of the weaker section like women. Cooperatives are based on higher values of equity and equality through which each cooperative promotes the equality of individual members that improves the social status of women through their values and principles (Krishnaswame and Kulandaiswamy, 2000: 128-131). Cooperation is a social philosophy, aimed at the creation of better social order. The same paper indicated that cooperative has the following social values. Creates better business environment. , Keeps profit at home. , Improves the wealth producing power of the community. Preserves competitive conditions. Serves as safety valves in the society.

2.1 .9 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.

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 (RGE, 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).

2.1 .10 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.

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

Cooperatives contribute a great deal to poverty alleviation through empowering rural women and these cooperatives empower women as members, employees and decision makers (Imoisili, 2001). The researcher has further explained that cooperatives help the women members to secure and protect the political, economic and social and their civil rights. Cooperatives also provide access to assets so as to make them less vulnerable. Like-wise study by Dowdle, (2003) indicates that cooperatives enable the women to get fair price for their labor that have been devalued for centuries and provide possible avenue out of their history of oppression.

2.1.11Cooperatives Movement in SNNPR Ethiopia

SNNPR government gave due attention for the establishment of cooperatives. Accordingly the region formulated cooperative proclamation a long with federal government, also organizational structure to promote cooperatives established up to village level. The policies define how the cooperatives are organized and supported by cooperative promotion institutions. Though functionally they stand as independent institutions, cooperative organizations are closely linked with the supporting government cooperative institutions. The level of organizational hierarchy varies across regions. The common organizational hierarchy of cooperative organizations and the supporting government structures at different levels.

 First level /primary cooperatives; Second level /cooperative unions; Third level /federation of cooperatives; Fourth level / confederation of cooperatives. However, only three of these hierarchies are currently functional the confederation has yet to be established. The cooperative federations are established at regional levels and form the basis for establishment of the confederation. Once the confederation is established it will further develop partnerships among cooperative unions and primary cooperatives, in order to enhance the coordination of import/export activities. It will be an advocator for cooperatives, participate in policy dialogue and represent cooperatives in national and international forums. It will not be involved in usual cooperative business activities (Bezabih, 2009). , (Abiyot Eliyas February 2010 Addis Ababa)

2.1,12 Roles of Cooperatives

The role of cooperatives as organizational forms for social and economic development, including poverty reduction, is ever emphasized following the global trends of market liberalization and globalization. This is typically so in response to the problem of market failure which is common in developing countries. The problem induced by market failure includes the exclusion of the poor from participating in income-generating opportunities and benefiting from social services. Thus, market failure opened the way for cooperatives to improve equity, inclusiveness, and democratization. According to Shigetomi (1992), the changes that follow market liberalization have bestowed new functions to cooperatives for supporting the livelihoods of members. As a result, there is an observable trend of the growing importance of cooperatives as business organizations in developing countries during the post-liberalization period.

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

In Ethiopia, cooperatives play crucial roles in the country's economic and social development. Cooperatives, both multipurpose and financial, are key grassroots level organizations and critical instruments in implementing the objectives of the various development programs and strategies such as rural development, poverty reduction, and food security programs in Ethiopia. The participation of cooperatives in agro-processing, marketing, and finance (saving, credit, and banking) is increasing. For instance, they created approximately 82,074 jobs and generated approximately half a billion Ethiopian Birr in wages during 2008. The social role of cooperatives is promoted through the voicing of common goals, enhanced participation in value chains, and protection of producers from unfair pricing. Cooperatives also create opportunities for networking and working in partnership with other agencies (Bezabih, 2009) .

2,1,13 The Role of SACCO's in Socio-economic empowerment.

The role of Cooperatives in Socio-economic empowerment are based on the community benefits, as a root in democracy governance of the cooperative it selves, flexible, and have participatory involvement, which makes them well suited for Socio-economic development (Gentler, 2001). The process of developing and sustaining a cooperative involves the processes of developing and promoting community spirit, identity and social organization as a tool for economic change. Cooperatives play pivotal role due to poverty reduction throughout worldwide and facilitating job creation for economic growth and socio-economic development (Gibson, 2005). Cooperatives are viewed as important tools for improving the living standards and working conditions of both members and non-members. Since the users of the services they provide are also the controllers. Cooperatives make decisions that balance the need for profitability with the welfare of their members and the non-members which they gave services. As cooperatives foster economies of scope and scale, they increase the bargaining power of their members providing them, among others benefits, higher income and social protection. Hence, cooperatives accord members opportunity, protection and empowerment essential elements in uplifting them from degradation and poverty (Soma via, 2002).

As governments around the world cut services and withdraw from regulating markets, cooperatives are being considered useful mechanisms to manage risk for members and keep markets efficient. In a number of ways, cooperatives play important role in global and national socio-economic development. With regard to socio-economic development, cooperatives promote the "fullest participation of all people" and facilitate a more equitable distribution of the benefits of globalization. They contribute to sustainable human development and

have an important role to play in combating social exclusion. Thus the promotion of cooperatives should be considered as one of the pillars of national and international economic and social development (Levin, 2002).

In addition to the direct benefits they provide to members, cooperatives strengthen the communities in which they operate. According to Soma via (2002) cooperatives are specifically seen as significant tools for the creation of decent jobs and for the mobilization of resources for income generation. Many cooperatives provide jobs and pay local taxes because they operate in specific geographical regions. According to Wikipedia (2006) and Levin (2002) it is estimated that cooperatives employ more than 100 million men and women worldwide. In Ethiopia, cooperatives can provide locally needed services, employment, circulate money locally and contribute to a sense of community or social cohesion. They can provide their employees with the opportunities to upgrade their skills through workshops and courses and offer youth in their base communities short and long-term employment positions. Students could also be employed on casual-appointment basis during long vacations. Through these, cooperatives will contribute to Socio-economic development (McCarthy,

2.1,14 The Concept of Livelihood

The notion of livelihoods is an umbrella concept. There is a consensus that livelihood is about the ways and means of making a living (Hossain 2005; DFID 1999). This indicates that livelihood is more than just making income. The term is well recognized as humans inherently develop and implement strategies to ensure their survival. Thus, livelihoods in this new concept is explicitly related to household resource and asset endowments, organizational capacity to command and deploy resources, ability to make choices from range of alternatives, and sense of own worth and recognition of others. Accordingly, adapting a version of Chambers and Conway (1992), the DFID (1999) give the following definition:

"A livelihood comprises the capabilities, assets (including both material and social resources) and activities required for a means of living. A livelihood is sustainable when it can cope with and recover from stresses and shocks maintain or enhance its capabilities & assets, while not undermining the natural resource base"

- Livelihood: a set of activities, capabilities, assets (comprising both material and social resources) and developing and implementing strategies required for a means of living to ensure their survival.
- Livelihood strategies: livelihood strategies are the combination of activities and choices undertaken by people to make to ensure their livelihood goals including how people access food; earn income; allocate labor, land and resources; their patterns of expenditure; how they respond to shocks and the coping strategies they pursue to ensure household survival.
- Livelihood assets: combination of both tangible and intangible belongings employed in livelihood systems to carry out their livelihood strategies.

2.1.15 Empowerment

Since mid-1980s the word empowerment has become popular among development theorists and practitioners (Rai, 2007; Batliwala, 1994). Different institutions like World Bank, Oxfam, and most nongovernmental organizations identified empowerment as one of the key constituent elements of poverty reduction, and as a primary development assistance goal. Moreover, currently gender equality and women's empowerment is the third of eight MDGs.

People from different disciplines define the term empowerment differently. For social workers dealing with poverty, empowerment is inspiring the poor to challenge the status quo. On the other hand, business managers express empowerment as a means of improving productivity within established structures (Rai, 2007). The same paper also explains the term empowerment as a process through which women and men experience as well as challenge and subvert power relationships.

2.1.16 Women Empowerment

Women empowerment is to change and transform all sorts of culture and traditions that discriminate and brings unequal power relations between men and women in the society. Empowerment is to allow women to have access and control over the factor of production and to allow them to use their ability in making decisions on how to use the factors of production. Empowerment occur where men and women are involved in the development process at all level from family, community, national and international level. Involving women in development process will allow policy makers to know women and men needs in development. Women have the power to make great changes in our society, they can lead, and they can make decisions that will influence positive changes in our nations. All this will come if they will be given a room to make use of their ability and if their mind sets will be changed by transforming the negative perception that exists in the societies.

As discussed by the following authors. Batliwala (2007); Elliot (2008); and Harcourt (2010) cited by UNDP (2010), defines women empowerment as "the process of enabling women individually and collectively to transform unequal power relations and unjust structure and institutions, being reduced to an instrument concept that is on individual right". Women will be empowered if and only if are given a chance to change important aspects like having equal power in decision making starting from family level to national level, to change community and national structures which do not give them equal opportunity to enjoy the benefits of development, but also institutions like culture and traditions that undermine their capabilities. According to Shekilango (2012), empowerment of women is when women are involved in the whole process of empowerment or is when women themselves carry out the whole process of development. When talking of the whole process of development it means, involving women in development projects, in all political, social, and economic matters as well as in developing development policies. The results of women empowerment is when

women who had no power or authority over matters that have effects over their daily lives become the center of their development matters at all levels. Peteschetal (2005) defined empowerment as the process of increasing ability of individual or groups to proper choices and capacity to transform those choices into desired actions and outcomes. This definition implies that empowerment is the process of increasing capacity of the poor, excluded and disadvantaged groups to make choices and be able to use them to realize desired outcomes. It is about the extent to which some categories of people are able to control their own destinies, even when the people with whom they interact oppose their interests. Furthermore, Cheston (2014) argues that women empowerment is all about three aspects, these are; change, choice and power. It is the process of change by which those who had no room or authority and ability to make choices regain that ability and power make choices that will have positive impacts on their daily basis.

2.1.17 Forms of women empowerment

There are three main forms of women empowerment according to Mayoux (2000). These are economic empowerment, increased wellbeing and social as well as political empowerment as explained below.

I. Economic empowerment: Economic empowerment comes about when women have all access to economic resources and opportunities including jobs, financial services such as credits, property rights and other productive assets, development skills and market information. But also economic empowerment is the capacity of women to participate in, contribute to and benefit from development processes in ways which reorganize the value of their contribution, respect their dignity and make it possible to negotiate a faire distribution of the benefits of development

ii. Increased well-being: After women have achieved economic empowerment, they will be able to contribute to the wellbeing of their families and their husbands, in the sense that if women will be economically empowered, they will be in a good position to raise income through IGAs. A raise in income will be used in improving family wellbeing.

iii. Social and political empowerment: A result of economic empowerment is the increase in confidence. Through this, women will be in a position to air out their voices, make choices and be able to contribute in political matters that affect their daily lives.

2.1.18 Importance of Women Empowerment

Gender planning recognizes that in most societies women have a threefold role: women undertake reproductive, productive, and community managing (that is decision-making) activities. All over the world, rural women meet the largest amount of the food needs of the most disadvantaged population sectors, working especially in the field of subsistence farming and horticulture, and being the main responsible for activities related to food

procession, conservation and trade. Thereby, they play a key role in ensuring their families and communities‟ food security, but at the same time, they are facing even today many forms of exclusion and discrimination. They bear the burden of guaranteeing sustainable livelihood to their families, but they often have little agency in key decisions (UN, 2015).

2.1.19 Empowerment as a means to Development

By criticizing top-down approaches to development, the new watch word have been participatory or community-led development (Mansuri and rao, 2004) and more recently, "empowerment." There has been a great deal of debate and discussion on empowerment and in particular on areas related to its conceptualization, measurement and evaluation in development processes as well as the associated outcomes. Is empowerment an end of a development process or a means to other development outcomes? For popular women movements in Latin America and Caribbean, and the feminist movement, empowerment was conceived as an improvement of self-esteem and self-confidence as well as the ability to choose what direction individual life should take for the collective power to change gender relations in the economic, political, legal, and socio-cultural spheres (Dooren, 2007). It is underscored that empowerment is the need for increasing poor people's access to opportunity, security, and empowerment for economic growth and poverty reduction (World Development Report, 2001). The Beijing Declaration, as pointed out in doormen (2007), "women's empowerment and their full participation on the basis of equality in all spheres of society, including participation in the decision-making process and to power, are fundamental for the achievement of equality, development and peace.

2.2 Empirical Review

Assessment of Women's Participation in Cooperative Society: Aselefech Hailgiorgis Belete1, Dr. Jignesh Valand2) and (Murad.A November 2021 Haramaya Ethiopia) in the role of cooperatives in improving livelihood of members on a sustainable basis the variables are more related to this study and their findings are below;

2.2.1-Membership and the Right to Participate in Cooperatives

This is to examine the membership of women as per Proclamation No. 147/98 Article 1(2) of the Negarrit Gazetta of Ethiopia a cooperative society is a society established by individuals on voluntary bases to collectively solve their economic, social problems. From the same source Sub-article, 3 state members' means any physical person or society established under this proclamation which is registered after fulfilling his or her membership obligation. In all sampled cooperative societies membership obligation is being given to women's members. the role of cooperative and also the Woreda cooperative promotion office in initiating people in order to understand the cooperative societies, as well as the benefit of cooperative, was very low as compared to women's own effort towards cooperatives at this study area.

2.2. 2, Socio-economic characteristics of women's respondents in Cooperative

This is to identify that, the range of income earned by women members in cooperative society was respondents' that are determined by the sale of commodity/basic items or others services and other revenue generated means at samples Woredas in this Sub-city(study area).

According to (Murad.A november 2021 Haramaya Ethiopia) in the role of cooperatives in improving livelihood of members on a sustainable basis: The major finding of this research has revealed, primary cooperative societies are vital as far as the livelihood of members whose lion's share of income is driven from farming is concerned. It is the transforming structure and process which could play enabling role in accessing the livelihood assets. Therefore, the cooperative had a meaningful impact on the lives of the members by enhancing them to better access livelihood capitals. It contributed to their increased access to human, social, financial capital, and physical capital. It also contributed to better management of the natural capital and enabled them to use it better.

The gap in existing literature justified carrying out this study. As discussed above, though there are ample studies carried out to investigate cooperative and livelihood issues, there was a clear gap in analyzing the role of cooperatives in the context of the vulnerability context of members of cooperatives. Hence, drawing on the DFID's sustainable livelihood framework, this study assessed the role cooperatives could play in improving the livelihood of their members by focusing on essential outcomes of sustainable livelihood; increased income improved productivity and reduced vulnerability.

2.2.3 Social Contribution of saving and credit Cooperatives

Although, the ultimate goal of cooperative is to improve the economic condition of its members, cooperative has high social contribution. Cooperative is based on certain human values viz., equality, freedom, equity, self-help and solidarity (Karunakran, 2004). Thus, promoting cooperative among rural community will help to develop such social values that are vital for the development of particular society. ILO (1998) concluded that saving and credit cooperatives organized among women improves the condition of poor women through provision of saving and credit services. For poor women, accessing such services further lead to higher income, improve educational status of other household members, increase employment in micro enterprise, increase productivity, enhance self-confidence and improve the status of women both in the family as well as in the society

2. 3 Conceptual Framework

Conceptual framework of the study which indicating the Role of Saving and Credit Cooperatives in improving on the socio-economic status of women in Cheha Woreda Garage zone.

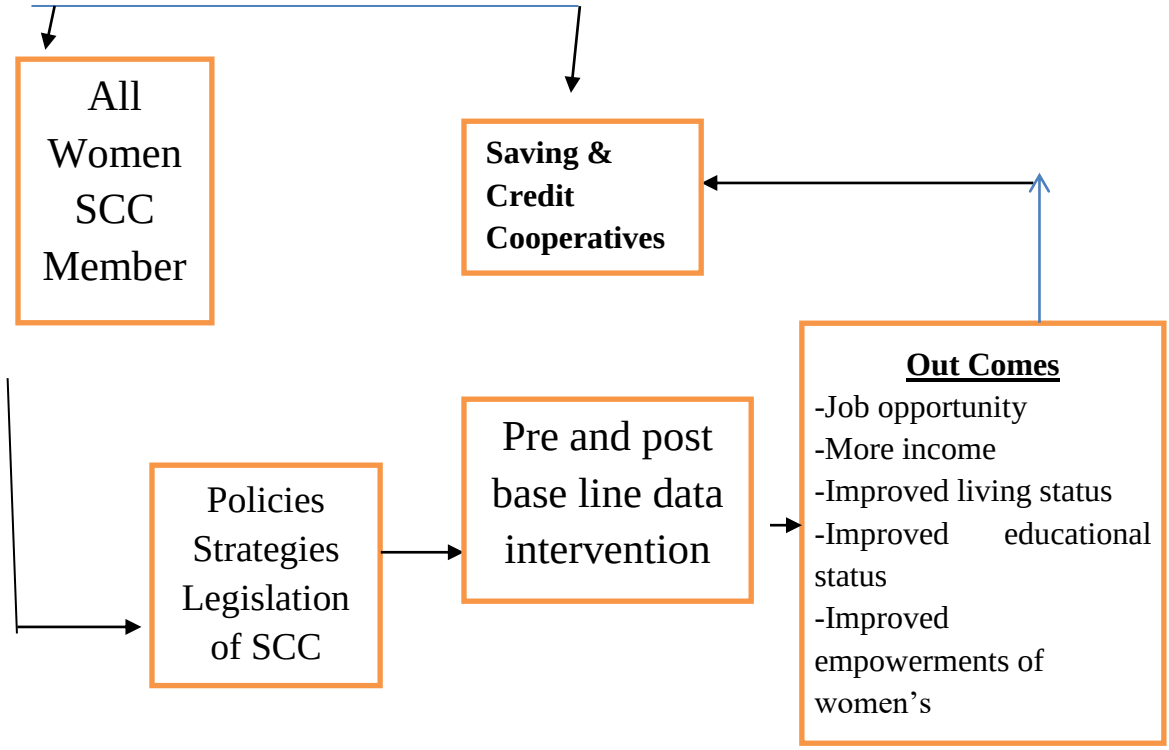


Figure 1 –conceptual frame work of the study;

CHAPTER THREE

Research Methodology'

3.1. Description of the Study area

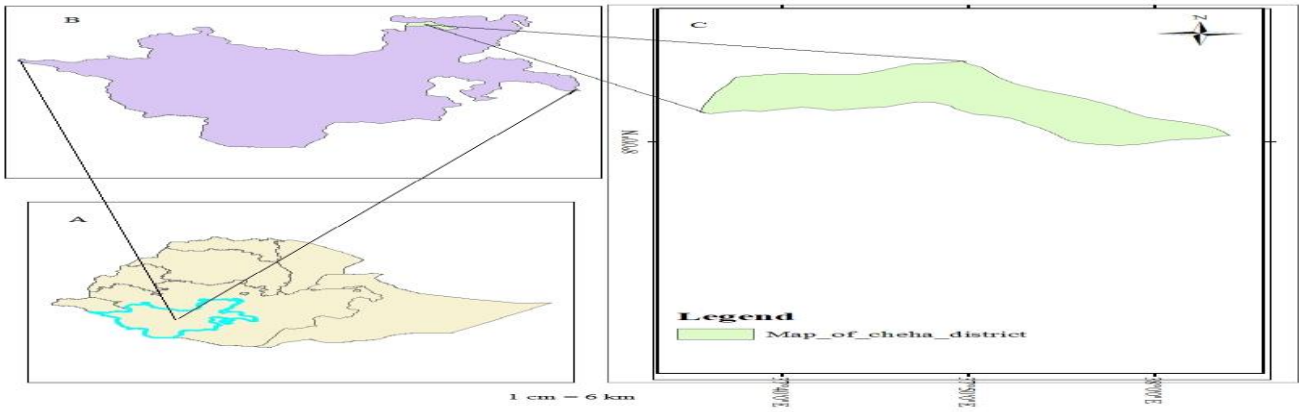
Cheha woreda is one of the Gurage Zone Woredas bordered by Abeshge district at the North, Geta and Enemor district at the south, Ezha and Gumer district at the East and both Yem especial district and Or Omiya region at the west (CASCAPE, 2015; Belachew and Fekede, 2019). Emdibir is the administrative center of Cheha district, which is located 460 km far from Hawassa, 180 km from Addis Ababa and 30 km from Wolkite, capital of Gurage zone (Bekalu and Digafe, 1996; CASCAPE, 2015; Belachew and Fekede, 2019).

Topography According to Cheha woreda plan commission and economy development office (CWPCEDO, 2020), topography of the district was characterized as flat, gentle slope, steep slope, very steep slope and hill (i.e., 60% was level and 40% was steep or mountainous).

Climate The rainfall and temperature conditions depend on elevation like other parts of Ethiopia. Based on the evidence of Ministry of Agriculture (MoA) (1998), the agro ecology of Cheha district was classified into three traditional agro-ecological zones. These agro-ecological zones include Dega or highlands (2300–3200 m.a.s.l), Weyna Dega or midlands (1500–2300 m.a.s.l), and Kola or lowlands (500–1500 m.a.s.l) (EIAR, 2011; Bereket *et al*., 2018; Mohammod, 2016). According to CWANRDO (2020) the agro-ecology of the district was 20% Dega, 78% Wayna Dega and 2% is Kola.

Population A simple but powerful measure of population distribution is known as density. The highest populations in Ethiopia are in the Enset Belt which covers Gurage, Hdiya, Kambata and Wolaita zones of SNNPRS (Aynalem, 2017). Cheha woreda has currently 38 rural kebeles and 57,315ha (CWANRMO, 2020). Based on the 2007 census conducted by CSA the total population number of the woreda was 115,951of whom 56,851 are men and 59,100 women. According to CWPCEDO (2020), currently the total population number of the woreda was expected to reach 176,206 of whom 86,819 (49.3%) are men and 89,327 (50.7%) are female and population density of the district was 307 person per km^2 (Aynalem, 2017).

Figure 2 Map of cheha woreda



Source: Cheha Woreda The Development of Plan commotion Office in 2010EC

key. Shows Map of Ethiopia,

Shows map of SNNPRS

shows map of Cheha Woreda or study area.)

3.2 Research Design

This study was employ descriptive research designs. The descriptive research design aims to find describing the independent variables and evaluating that the role of SACCOs improving socio-economic status of women's. Besides, in order to analyse the challenges that hinders the overall operation of saving and credit cooperatives in an in-depth and detailed manner.

3.3. Research Approach

The approach had been employ in this study was mixed research approach, which is a procedure for collecting, analyzing and "mixing" both quantitative and qualitative data at some stage of the research process within a single study, to understand a research problem more completely. The rationale for mixing is that neither quantitative nor qualitative methods are sufficient by themselves to capture the trends and details of the situation, such as the role of saving and credit cooperatives in improving socio-economic status of women and the challenges that affect the current execution of saving and credit cooperatives in the study area. When it was used in combination, quantitative and qualitative methods complement (i.e., seeking elaboration, illustration, enhancement, and clarification of the results from one method with results from the other method) each other.

3.4. Target Population

The study population was women who are engaged and members of saving and credit cooperatives in the study area. According to the annual reports of Cheha Woreda Cooperative Development office (2021), the target population of the study includes all women who are members of the saving and credit cooperatives in the study area. The total numbers of saving and credit cooperatives in the study area are 38 in 28 kebeles. From thus . The total numbers of women who are official members of saving and credit cooperatives in thus 28 kebeles of the study area were 2383.

3.5. Sampling Technique

The 399 respondents are selected randomly by giving equal proportion to all women who are official members of different saving and credit cooperatives in the study area. Simple random sampling technique was preferred because it is used to assist in minimizing bias when dealing with the population. With this technique, the sampling frame can be organized into relatively homogeneous groups before selecting elements for the sample.

3.6. Sampling methods used

Sampling size Determination

Based on Yamane (1967) sample size determination formula, from the total numbers of women who are official members of different saving and credit cooperatives in the study area were 2383. In that, had been computed sample size is 399, at 95 % confidence level and 0.05 precision levels.

The formula below was used to determine the sample size:

$$no = \frac{N}{1 + N(e^2)}$$

Where, *no*= is the sample size

N= is the population size

e = is the level of precision or sampling error (yemane,1967 statistics, an introductory analysis, 2nd edition, New York)

$$no = \frac{2383}{1+2383(0.05^2)} = \frac{2383}{5.96} = 399$$

And

7 (seven) key informant interviewee of the management body of Cheha Woreda Cooperative Development Office was purposely selected. Concerning to focus group discussion, there are 2 groups of Focus Group

Discussions (FGDs) comprising 5-7 discussants of different sections (length of membership, government body's, the women, age, types business engaged) of the participants.

3.7. Sources of Data

The necessary data for this study were collected from both primary and secondary sources to achieve its objectives. The researcher was obtained primary data from members of SCC, head of SCC, official of different public sectors. Secondary data from reports, office manuals, circulars and policy papers had been used to provide additional information where appropriate. Besides, variety of books, published and/or unpublished government documents was reviewed.

3.8. Instruments of Data Collection

To fulfilling the general and specific objectives of the study the researcher had been employ survey questionnaire, key informant interviews Guide, Focus group discussion Checklist and document review to collect primary and secondary data. In this data collection technique, the method of triangulation had employed. The study had been triangulate with theory and literatures on one hand and the data that was collected from different respondents whether data contradict or support one another to find out the truth or the validity. For the purpose and the nature of study, both qualitative and quantitative data was collected concurrently to fulfill the incompleteness of one another which is a backbone for the validity of the study findings. Taking the aforementioned, the study was desired to administer survey questionnaires, focus group discussions and key informant interviews to collect the primary data.

3.8.1 Survey questionnaire

Survey questionnaire with close ended questions will be used to collect data from the respondents at a time. Most of the questions in the questionnaire were closed-ended questions and it contains different parts like: demographic characteristics of the respondents, questions related to the socio-economic status of women and challenges of saving and credit cooperatives. Questionnaires will rich with retrospective question, containing items of different formats: asking either for one option or all that apply, dichotomous answers like "Yes" and "No and open-ended questions.

3.8.2. Key Informant Interview

As stated in Yeraswork (2010) key informant interviewing is an integral part of field research. Good informants are people who you can talk to easily, who understand the information you need, and who are glad to give it to you or get it for you (p. 106). For this study purpose, individuals considered as having a good knowledge and understanding of the issue under investigation were interviewed. To this end, interviewing of key informants 'has performed with CWCD officers 7 (seven) in number.

3.8.3. Focus Group Discussion

In order to validate the data, and to add up on the data obtained through sample survey, in-depth interview and other methods, FGD is conducted by selecting individuals considered too pertinent to provide good information in the focus group discussion session. Neuman (2014) stated that focus group discussion is a special qualitative research technique in which people are informally ―interviewed‖ in a group discussion setting (p. 471). Yeraswork (2010) also added that focus group discussion is a method in which a number of people (usually 6-8) are asked to come together in order to discuss a certain issue (p. 27). From this study the researcher use two groups (5-7 members) are selected purposely because in the study area more than two saving and credits cooperative thus are AZER and MEGENASSE kebeles .Thus, prominent women they have a member of service and credit cooperatives, kebele leaders, coordinator of cooperatives in kebele levle ,coordinator of cooperatives woreda level , environment development leaders and others.

3.9 Data processing and Analysis procedure

After the data was collected from the respondents the study was employ manual and computerized data processing technique. Before the statistical analysis of the quantitative survey results, the screening of the data was conducted. Data screening was including the descriptive statistics for all the variables, information about the missing data editing, coding and classification. The collected data was analyzed using descriptive statistics. For the quantitative analysis of the data descriptive statistics such as, percentage, frequency, means, Median and mode had been use in order to make meaningful analysis and interpretation of the research output. The qualitative data obtained through FGDs and KII was analyzing through narration.

CHAPTER FOUR

RESULT AND DISCUSSION

4.1 Introduction

The purpose of this study was an assessment of the role of saving and credit cooperatives to improve socio-economic status of women's. This chapter deals with the analysis and interpretation of the data collected primary and secondary sources like written documents reports and others. For the quantitative analysis of the data descriptive statistics such as, percentage, frequency, mean, Median, mode, and standard deviation was used in order to make meaningful analysis and interpretation of the research output. The qualitative data obtained through FGDs and KII will be analyzed through narration and ordered logistic regression and the results are presented in the form of tables, charts, figures and descriptive manner for easy understanding.

There are four main parts that were considered in this chapter based on objectives of the study. The first section deals with socio-demographic characteristics of respondents. The second section deal with the**:** Role of S CCOs in improving social status of Women's**.** The third section deals with role of SCCs on the livelihood condition of women's. The fourth section of the chapter deals with factors influencing the women empowerment. The last section of the chapter deals with the overall challenges of saving and credit cooperatives. The study used some descriptive statistics tools such as means, frequencies, percentages, and standard deviations to analyze the results. The software used for descriptive analysis was SPSS Software.

4.2- socio-Demographic characteristics of respondents

Demographic characteristics refers to the respondents profile regarding their age, marital status, family size, education level and occupation of the respondents which are important for analysis and arriving appropriate inferences. Hence an attempt has been made to analyze such variables and results are presented in table1 .

Table – 4.2. **1** socio-Demographic characteristic of respondents

		frequency	percent
educational level of respondent	no formal education	96	24.2
	grade 1-4	61	15. 3
	grade 5-8	152	38.0
	Grade 9-12	76	19.0
	certified	14	3.5
	Total	399	100.0
Family size of the respondents	<5	237	59.4
	5-8	120	30.1
	8-10	42	10.5
	Total	399	100.0
marital status of the respondents	single	23	5.8
	married	269	67.4
	divorced	39	9.8
	widowed	68	17.0
	Total	399	100.0
Ages of the respondents	*35- 45* *46- 55* *56- 65* *>66*	*158* *142* *70* *29*	*39.7* *35.4* *17.6* *7.3*
		399	*100.0*
Main occupation of respondent	farmer	167	41.9
	house wife	38	9.5
	trade	187	46.9
	others	7	1.8
	Total	399	100.0

Source: Own field study result, 2023

4.2.1 Educational level

The ability of women to transform their life through access to socially as well as financial resources depends on many factors of which education is one of the most important. If women are relatively better educated, she can have relatively better motivation to do income generating activities and obtaining more credit. Moreover, it helps to raise women's perceived contribution in the family as well as in the community. According to Kebede (2011), the low level of education might have significant impact on the low level of participation of women in cooperatives and their role in cooperative performance. It is found from the result teble.4.2.1 shows (24.1%) of

women were no formal education likewise (15.3%) of respondents grade 1-4, (3 8.0%) of respondents‟ grade 5-8, (19.0%) of respondents‟ grade 9-12 and (3.5 %) of the sample respondents have attained the level of education in certificate or others. This implies that the majority of women respondents‟ education levels were first cycle (1-4) level and no formal education. According to the result of KII and FGD and the researcher absorbs in deferent document and reports, thus women's are filing ether gap in informal education programs and they develops their skills and knowledge's in deferent trainings. In this result they are actively participating in cooperatives and increase their social contact white others and increase their incomes.

4.2.2 Size of the Family

Size of the family refers to number of family members of the household living in the same residence. As the family size is large, the active participation of women in S CCos is less since women are trapped with lots of workload in the households such as washing clothes, fetching water, bearing children, cooking food and different activities (Kebede G., 2011). The respondent's results reveal that table 4.2.1 shows, 59.4% of respondents have family size less than 5, 30.1% of respondents‟ family size 5-8 and 10.5% of respondents have a family size above 8. This indicates that women have less family size, they give a chance to saving and participating cooperatives and others locale administration.

4.2.3 Marital Status

Regarding the marital status of the respondents, 67.4% are married whereas 9.8% are divorced, 17.0% is a widow and only 5.8% is single. This indicates that the married members were most likely to get support in terms of capital and business ideas from their partners. It also goes with the belief that married individuals are considered to be more responsible and are more unlikely to break promises on their loans than unmarried individuals. Hence, it can be that majority of the respondents are married in the saving and credit cooperatives and it has its own impact on their socio –economic status**.**

4.2.4. Age of the Respondent

Age is define as the number of years that someone has lived or the length of time during which a being or thing has existed. Though it varies depending on the socio-cultural status, the age of women has an implication towards empowerment. Most of the time older women have less restriction on mobility, greater economic security, freedom to make purchase, freedom from domination within the family, and greater all round awareness. On the other side, young ages are more dynamic and take more risk in business and others areas. Also middle age women may have their own responsibilities and influences in the family and cooperative society at all aspects (CSA, 2011). So displaying age of the respondents is important to see the relationship with the empowerment. result that concerning to respondents age, the majority (39.7 %) of the samples respondents was in the category of 35-45years,Another age category 46-55 represents about (35.4 %), Another age respondents with the category of 56-65 years accounts for (17.6%) .And finally above 66 ages

was (7.3) since age is a continuous variable and measured in years, this indicates as age increases the probability to be actively participating in saving and credit cooperative is expected to decrease due to lack of physical power and fear of risks to involve in income generating activity as indicated in table4.2. 1 above. Age of women is crucial factor in determining social and economic activities of a family.

4.2.5 Occupation of the Respondents

Occupation is any activity in which respondents engaged to earn income and helps them to be the members of saving and credit cooperatives. The results shows, that in table 4.2.1 membership to the saving and credit cooperatives, (46.9%) from the total respondents were engaged in trading side by side to agriculture, agriculture is another main occupation where substantial numbers of respondents, (41.9%) were engaged . Some of the respondents (9.5 %) replied that they were just housewife and do not have income generating activities. However, in their daily activities almost all of them have mentioned that they usually participate in agricultural activities with their husbands. This indicates that, the majority of respondents their occupation type are agriculture.

4.3 The Social dimension of socio-economic status of women

Social contribution of Cooperatives although, the ultimate goal of cooperative is to improve the economic statues of its members, cooperative has high social contribution. Cooperative is based on certain human values, equality, freedom, equity, self-help and solidarity (Karunakaran, 2004). Thus, promoting cooperative among rural community will help to develop such social values that are vital for the development of particular society.the results of survey questioner, showed that women after the members improving their socio-economic status.

Access to health service women's after member of cooperative they get training about; child care, family treatment, about before and after pregnancy treatment qualify them to attaining knowledge, skills and attitudes in the form of trainings and information. And about how to save , how accumulate asset, how to increase their productivity , how to manage their income ,how to manage their family ,how to participate in local administration, and others .they have better education and Information and new ideas in different experts like health office, agricultural office ,cooperatives and development office and education office after a members of saving and credit cooperative the respondents are improves their contact by listening's and exchanging ideas . From this result; after a member of cooperative women's have improve their socio- economic statues.

4.3.1 Educational level

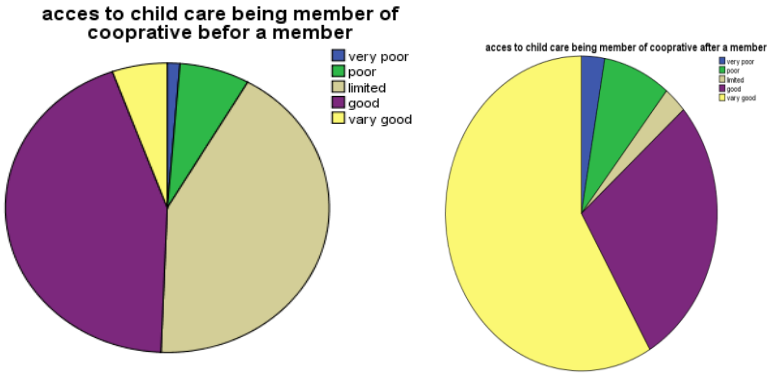
The ability of women to transform their life through access to socially as well as financial resources depends on many factors of which education is one of the most important. If women are relatively better educated, she can have relatively better motivation to do income generating activities and obtaining more credit. Moreover, it

helps to raise women s perceived contribution in the family as well as in the community. According to Kebede (2011), the low level of education might have significant impact on the low level of participation of women in cooperatives and their role in cooperative performance. It is found from the result table 1 shows (24.1%) of women were no formal education likewise (15.3%) of respondents grade 1-4, (3 8.0%) of respondents grade 5-8, (19.0%) of respondents‟ grade 9-12 and (3.5 %) of the sample respondents have attained the level of education in certificate or others. This implies that the majority of women respondents‟ education levels were first cycle or 1-4 level and no formal education. According to the result of KII and FGD and the researcher absorbs in deferent document and reports, thus women's are filing ether gap in informal education programs and they develops their skills and knowledge's in deferent trainings. In this result they are actively participating in cooperatives and increase their social contact and increase their incomes.

4.3.2 Access to health services

According to cheha woreda health office evaluate women health access was their standard. That mines woman's collected for saving and credited activities they aware s about health access per 52 hour each years and evaluate external body's and lastly certify them. From this standard, the survey questioner result showed that women members‟ access to health services has been improved after membership. The respondents confirmed that they had very poor access to health services before but after the membership in cooperative, their access to health services has improved as they started to earn income through involving in income generating activities. As shown below in figure 3 after membership, access to knowledge about child care before membership of SCCo on poor (14. 5 %) after membership(,8.0 %) , before membership of SCCo on limited (42.4%) after membership of SCCo on limited (2.8 %) , before membership of SCCo on good (43.9%) , after membership of SCCo on good (28.1%) , before member ship on very good (5.5%) but after membership of SCCo on very good (58.4%).and the same progress on access to pregnancy care and access to family treatment increased from each one. There is also improvement in provision of rural health services through extension. Therefore, the improvement in access of this service in SACCs meetings alone.

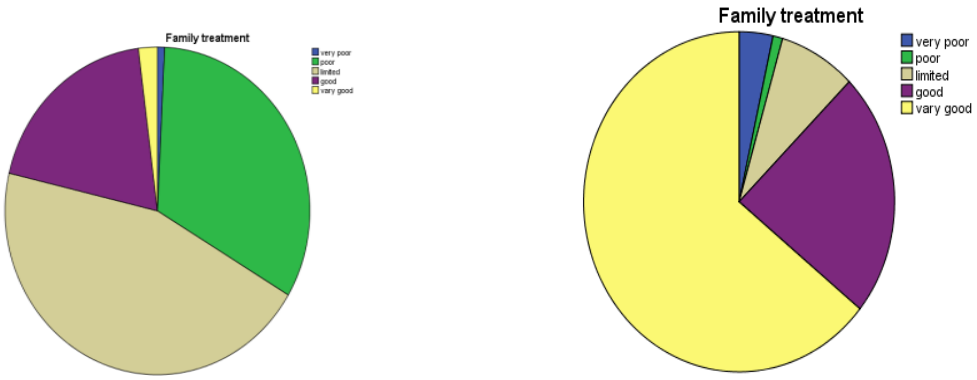
Figure;4. 3.1 Access to child care women being member of before and after member of scco.



The result of the above figure 4.3.1 shows that access of child care being after a member of cooperatives increase each categories women's before a member of cooperative. Women before member of cooperative very poor (2.8 %) but after a member of cooperative (1.3 %).women before a member of cooperative in poor (8.0%), after a member of cooperative (7.0%), Women before a member of cooperative limited (42.4 %) but after a member of cooperative (2.8 %), before a member in good (28.1%) but after a member of cooperative (43.9%).and Women before a member of cooperative very good(5.5 %) but after a member of cooperative increase in (58.4 %) .This result shows that women's after a member of saving and cordite cooperative was beige improvement in child care serves.

Figure 4.3.2 Family treatments before member of cooperative and after members of cooperative

Before a member of cooperatives after a member of cooperatives



Source; Own field study result, 2023

The result of above figure 4.3.2 shows that access of family treatments women after a member of saving and credit cooperatives increase each category women's before a member of saving and cordite cooperative. This result shows that, there was a change in decision making in the family affairs after the respondents joined in S CCOs. Because of they have their own income, accumulation of asset; they are awards in different ways.

4.3.2 Respondents access to information and new ideas

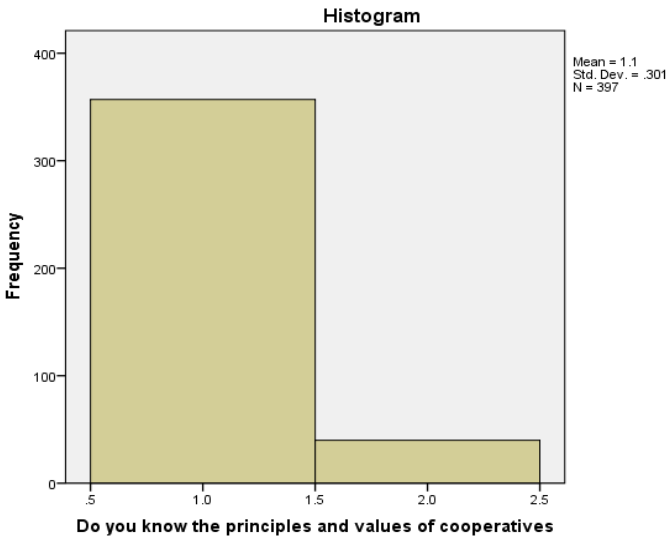
Thus, organizing women in cooperatives provide an opportunity to get information that helps them to make use of available opportunities. However, this does not mean that there is no information exchange at all. They are discussing important issues every month when they come to member of their savings and credit cooperative. This helped them to exchange important information to expand their business, know more about importance of cooperatives and gender equality and others. Their movement away from their home for business is their cooperative enabled the women members to get information. Thus, one or other way, the women members started to get information. Therefore, there is certain improvement in the information access for women

members after joining cooperatives. The results of the respondents it is clear to understand that members having television after cooperatives increased and telephone ownership increased and radio ownership increased. This is due to majority of the respondents engaged income generating activities and starts to earn income after joining saving and credit cooperatives. The key informant interview and FGD explained that there is good improvement of their information access.

4.3.3 Awareness on cooperative principles and values

This implies that SACCOs need to arrange and organize scheduled programs in awareness creation on values and principles on cooperatives, training and education which increase level of women's empowerment in such a way SACCOs can help to strengthen women's capacities also increase.

Figure 4.3.3 Do you know the principle and value of cooperatives?



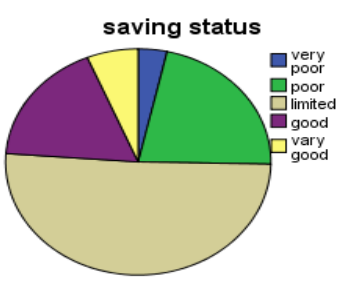
Source; Own field study result, 2023

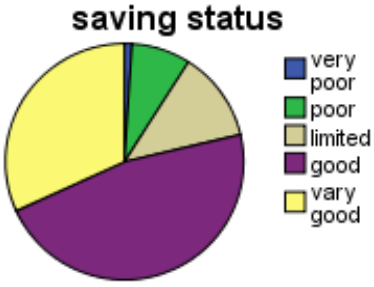
Generally, Social Contribution of saving and credit Cooperatives the ultimate goal of cooperative is to improve the economic condition of its members, cooperative has high social contribution. Cooperative is based on certain human values, equality, freedom, equity, self-help and solidarity (Karunakran, 2004). Thus, promoting cooperative among rural community will help to develop such social values that are vital for the development of particular society. ILO (1998) concluded that saving and credit cooperatives organized among women improves the condition of poor women through provision of saving and credit services. For poor women, accessing such services further lead to higher income, improve educational status of other household members, increase employment in micro enterprise, increase productivity, enhance self-confidence and improve the status of women both in the family as well as in the society.

4.4 The role of SCCs on the livelihood statues of women

Analysis of the Livelihood Status of women's before and after a member of saving and credit of Cooperatives. The livelihood status of members of cooperatives was analyzed based on survey questionnaire key informant interview and FGD (focuses group dissection) after a member of SACCs are highly improved in Health Situations, information and new ideas, generating income and accumulation of assets .Cooperatives are improve their members health through providing overall education , training and by enhancing their income. The result showed that women's are getting a positive chance to improve their economic status after joining saving and credits cooperatives.

Figure 4.4.1 saving status before member and after membership



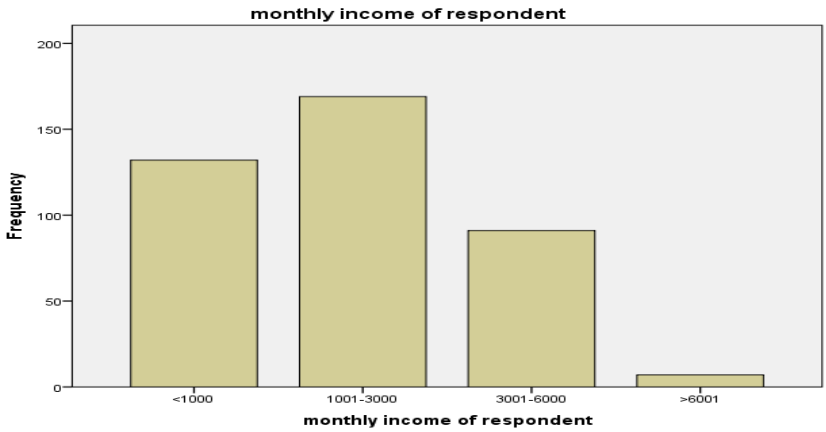


Saving status before a member ' saving status after a member of cooperatives

Source; Own field study result, 2023

The result of the above figure 4.4.1 shows that in each category there was beg improvements the saving status of after member. in before a members the results of respondents in very poor (3.5%) ,poor (21.8%) in limited (50.9%) in good(17.5%) and in very good (6.3%) of the respondents are save but after a member of savage and credited was increase in v/poor (1.0%),poor (8.0%),in limited (12.3%) in good (46.9%) and in v/good (31.8%) was saved .So women's are after joining SACCs improvement there saving status. Their saving status is strong, improve their income, increase their asset, increase their working habits and others.

Figure 4.4 .2. How much your income per month



Source; Own field study result, 2023

- The survey questioner result showed that women after the members of their economic statues was improves in saving statues, increasing their monthly income, and they accumulate their own different asset. And they are economically manage their family.

Interest rate on saving: The result of the respondents key informant interview and focuses group discussion the Interest rate on saving was decide on their own agreements from 7.5%-15 % .

Loan size: The result of the respondents, key informant interview and focuses group discussion the amount of Loan was depend on their interest and the member decision

Loan repayment period: The result shows' that regular for all cooperatives in the study area .they repay in one year. They use as a gerund rule.

4.5 The role of saving and credit cooperatives in Empowering Women

Cooperation is viewed as an organization for the promotion of economic interest of its members; it does not keep itself only to the economic aspect. It also permeates the social aspect of life and aims at establishing a new democratic social order based on freedom and equality, where people live in harmony, caring and sharing like a family, where there is a unity of sprit and common economic bond (Karunakaran, 2004). Thus, this section discusses the contribution of cooperatives in improving socio-economic empowerment of women.

4.5.1 Economic empowerment of Women's

Economic empowerment of women is a necessary condition to strengthen women's independence, enabling women to seek justice and equality and their rights. Generally in Ethiopia women lack access to resources such as land, time and capital, as well as financial services**.** Beyond farming, women are still mostly found in the resource-strapped informal sector where income is low and unstable and where government protection is minimal (Ogato, 2013). Hence, economic empowerment of women has significant contribution for the improvement of livelihood at household level, community level and national level. Being economic enterprises, cooperatives are expected to play a crucial role in enhancing the economic wellbeing of their members. One of the visible economic contributions of cooperatives is to improving member's income. The survey questioner, key informant interview and focus grope discussion result showed that women access improve their economic status has been improved after membership saving and cordite cooperatives.

Table 4.5.1 Generating income and Right to make decision in family affairs after a member

Count

		Right to make decision in family affairs after a member					Total
		very poor	poor	limited	good	very good	
Generating income	poor	6	1	12	14	16	49
	limited	4	9	3	34	38	88
	good	2	16	35	52	106	211
	very good	2	0	0	2	47	52
Total		14	26	50	102	196	399

Source; Own field study result, 2023

The results of the above table 4,5,1 shows that women's increase their income the decision making of the family was increase in socially like children care , children formal education, family health care and all economic activity in the households.

4.5.2 Social empowerment of women

Cooperative among rural community will help to develop such social values that are vital for the development of particular society.

The survey questioner result showed that women after the members improving their social status.in below table 4.5.2 Shows that Information and new ideas after a member of saving and credit cooperative the respondents are improves their contact by listening's and exchanging ideas information and new ideas after a

member .and they discuss about how to manage their family and their environments. And they are surcease of pieces in their environments.

Table 4.5.2 Informal educations before a member and after a member

Informal educations before member

		Frequency	Percent
Valid	Very poor	37	9.3
	poor	162	40.6
	Limited	86	21.6
	good	89	22.3
	very good	25	6.3
	Total	399	100.0

Informal educations after a member

		frequency	percent
valid	v/poor	19	4.8
	poor	28	7.0
	limited	81	20.3
	good	161	40.0
	v/good	98	24.6
	total	387	97.0
Missing item		12	3.0
total		399	100.0

Source; Own field study result, 2023

This result shows that, the respondents was after joining saving and credit cooperative they get more access to informal education and get a chance for participating in different training , and they improve their economic statues, social contact and haw to manage their live .

table 4.5.3 Right to make decision in family affairs after and before a member

Right to make decision in family before a member

		Frequency	Percent
Valid	poor	66	16.5
	limit	176	44.1
	goo	139	34.8
	v/g	18	4.5
	total	399	100.0

Source; Own field study result, 2023

Right to make decision in family after a member

		Frequency	Percent
Valid	very poor	16	4.0
	poor	26	6.5
	limited	51	12.8
	good	110	27.6
	very good	196	49.1
	Total	399	100.0

The result of the above table 4 .5.3 shows that the respondents was after joining saving and credit cooperative the right to make decision in family affairs are great different .in poor from 16.5%to 6.5%, limited 44.1%to 12.8%, in good from 34.8%to 27.6%, and in very good from 4.5% to 49.1%.frome this result the women's are a big deferent in decision making in family affairs. there was a change in decision making in the family affairs after the respondents joined in S CCOs.

4.5.3 Political empowerment of women

4.5.3.1 Participation of Women in Management

According to Dessalegn (1989), in rural Ethiopia the authority is under the control of men. According the study area from the result of data women's are the member of SACCs more actively participate in different locale areas like SACCs ,school, health ,and in different developmental activities ,Community development committee . From these results women are participating in cooperatives empower in politically socially and economically.

Table 4.5.4 women's has participation in locale administration before and after a member of cooperative

Participation in local administration before memo

		Frequency	Percent
Valid	poor	58	14.5
	limited	179	44.9
	good	116	29.1
	very good	46	11.5
	Total	399	100.0

Participation in local administration after a member

		Frequency	percent
Valid	very poor	30	7.5
	poor	23	5.8
	limited	58	14.5
	good	141	35.3
	very good	147	36.8
	Total	399	100.0

Source; Own field study result, 2023

The result of the above table 4. 5.4 women's have participating in locale administration before a member of cooperative in poor 14.5% to7.5%,inlimited 44.9% to5.8% in good from 29.1% to 35.3% and in very good 11.5% to 36.8% so women's have participating in locale administration before a member of cooperative was very lese but them participating in cooperative or after a member of cooperative a number of women's are participating local administration.in this result they increase political awareness and ,social contacts .

4.5.3.2Awareness on Gender Equality and Decision making in Family Affairs

There is low participation in the cooperatives organization of saving and credit cooperatives is almost new development strategy to solve the credit need of people as mentioned by cooperatives promoters, but discriminating women in cooperative comes from the past experience. However, the respondents confirmed that it is possible to increase the participation of women through education, advocacy, and advice. As shown in table 6 below cooperative membership, from each variable of respondents awareness on equality ,on informal education and others are improve after members of cooperatives

4.5 The major challenges of saving and credit cooperatives in the study areas

According to the result of key informant interview and focus group discussion participant result in qualitative data analyses showed that Challenges of Savings and Credit Cooperatives are Lack of awareness they have note the members of SCCOs. A Savings and Credit Cooperative Society (SACCO) is a member owned financial cooperative whose primary objective is to mobilize savings afford access to Loans (productive and provident) on competitive terms as a way of enhancing member's socio- economic wellbeing. SACCOs are formed by people having a common bond.

Most of the challenges that SACCOs are facing highly relies to the management related issues as cooperatives are not audited on time, limited training opportunities are available to the SACCO members, lack of proper saving, lack of knowledge in line of income generating activities, lack of professional man power and, lack of awareness on saving habits.

5.1, Lack of awareness

In the study area all women's are not well informed about the basic cooperative principles and values and create the inspiration among members to rally around their grass root financial service institutions. Regrettably, no special efforts have been made in this direction. People look upon these institutions as means for obtaining loans from the government and / NGOs. Likewise, the SACCO unions established are based on the weak primary SACCOs that were established mainly to access loan fund from rural financial intermediation program (RUFIP). So long as people expect to get something from the government, they see to it that societies somehow continue to function

5, 2 Weak governance

Management committee members have no knowledge about financial management. In most cases SACCOs are unable to employ high caliber management staff and the burden of due diligence is left to members who may have limited education on management. The committee members elected by the general assembly to lead the affairs of the societies for fixed period do not have the necessary capacity to bring good governance, not undergone in skill upgrading. Thus, good governance is the main and crucial weakness of SACCOs.

5.3 Weak financial management system

The financial system in place including accounting and audit works are very weak. Most of the primary SACCOs are not maintain proper financial records and produce reports timely. Similarly, the accounts of the societies are not timely audited with three to four years lag in the case of certain primary societies. This is mainly due to limited capacity and inadequate personnel base of the regional cooperative agency and Woreda cooperative desk to provide such type of services timely as required by the cooperative proclamation 147/1998

and by laws. Following, SACCO are not in a position to pay dividends to members yearly unless the accounts are audited and the societies confirm profitable.

5.4 Lack of differentiated products

Apart from the above stated problems, cooperatives have not yet provided demand driven products that could address the needs of their members in spite of their older age and better outreach to the grass roots level and unbanked community. In general, there are no planned and structured ways of developing new products or revising the existing.

5.5 Lack of Regular Training

According to the FGD participant, key informant interviews and also survey questioner report there is no regular training in the primary cooperatives and in the union. Some of the women members said that they are not interested to take more credit without training since they do not know where to invest their money. Especially in banking activities where the cooperatives deal with cash, it is very important to provide regular and appropriate training for board members. Here, the cooperatives must have good balance sheet and good record of performances or activities. To do so at least the office holders need training on basic accounting principles. But many of these people in the cooperatives did not get training. Moreover, training is very important for members to analyze the principles and values of the cooperative so that they can practice them in the cooperative. On the other hand, there is interference of external body in the internal affairs of the cooperatives resulted from lack of knowledge partly. In addition there is lack of belongingness in members that can be enhanced through training. The promoters mentioned different reasons for lack of training of which lack of budget is the main problem. However, in the primary Cooperatives that are situated very near to the Cooperative Office did not get training. For this promoters replied that the members do not participate on the training unless they are paid per dime. But this needs special attention of different partners (community elders, people working with the cooperative) to convince the community not to expect money from the trainings as the trainings are meant for their own good. Awareness raising works should be commenced by promoters and concerned bodies including the government and NGOs.

5.6 Lack of Coordination

There are many organizations working directly or indirectly with the cooperatives like cooperative office, women affairs, NGOs and others. But there is lack of proper coordination between them .

5.7 Policy and regulatory environment

Lack of appropriate supervisory and regulatory environment for financial cooperatives including SACCOs could hamper the development of sustainable, financially prudent, and economically viable institutions. There is a need for special financial cooperative law due to the unique feature of financial cooperatives. On the one hand

a good legal framework governing financial cooperatives should empower them, enabling their development and encouraging outreach towards their target population while on the other hand, it should ensure that financial sector rules are appropriately applied to protect members against poor financial management. So, the state should have a regulatory role emanating from its responsibility of establishing procedures to protect both the cooperatives and their representatives.

A number of The women's are not participate any types of cooperatives .from the cheha woreda plan and development commotion office; the total number of women's above age of 18 was 44,649 but member of cooperatives from all types are only 6,349 .14%of the study area was a members .the reset are not well informed about the basic cooperative principles and values and create the inspiration among members to rally around their grass root financial service institutions. Regrettably, no special efforts have been made in this direction. People look upon these institutions as means for obtaining loans from the government and / NGOs. Likewise, the SACCO established are based on the weak primary SA CCOs that were established mainly to access loan fund from rural finance like cooperatives. So long as people expect to get something from the government, they see to it that societies somehow continue to function.

CHAPTER FIVE:

CONCLUSIONS AND RECOMMENDATION

5.1 Conclusion

Cooperative is used as an effective instrument to up lift the economically and socially weaker Sections of the society like women through their own solidarity and collective action. The general objective of this study was to assess the role of saving and Credit Cooperative in improving socio-economic status of women a case study of Cheha Woreda in Gurage Zone.

Thus, this study is aimed at filling the knowledge gap on the contribution of cooperatives in achieving economic and social status of women. For quantitative analysis respondents were drawn from cooperative members and descriptive design. The data was conducted with 399 women by using simple random sampling techniques from 38 SACCs where selected. In addition for the qualitative analysis, two FGDs and key informant interviews 7 management body of wereda cooperative and development office were also used to collect the necessary data. The analysis was done by using descriptive statistics and SPSS software descriptive versions.

The cooperatives provide saving and credit services for the women that enabled them to start income generating activities. As a result, their average yearly income has increased .Apart from increasing member's income; the cooperatives have contributed a lot on member's asset creation. The women have also get an opportunity of information and training; it is a big thing for people like women access to training, they get chance contacts with their friends they discuss in different issues and sharing experience. Women movement away from home for their small business provides an opportunity for them to access information. So SACCOs is important role in improving socio economic status of women's.

Majority of the respondents confirmed that their access to health services, education and contact with others has been improved after joining the cooperative. And also active participant in family treatments, child care activities and the formal and informal education activity. The respondents are elaborate that cooperatives play crucial role or positive impacts in promoting livelihood status of women's.

The respondents confirm that cooperatives play crucial role empowerment of woman's, in promoting gender equality and creating awareness on democracy , create opportunity participating local administration**,** .give a chance their Owen accumulation of assets .and they encouraged decayed in family and local affairs.so they improve their social ,political and economic empowerment.

In conclusion, based on the study's findings, it is possible to argue that cooperatives are important aspects of transforming structure within improving Scio-economic status of women's, which increased access of members to livelihood capital and enabled members to build their social lives, improve economic status ,and to improves empowerments of women. Increased income, reduced vulnerability, access to better education and health services are all. So cooperatives are important aspects within improving Scio-economic status of women's**.** However, low participation of women, lack of coordination and proper or regular training, Weak financial management system and Weak governance.

The study found that SACCOs had positive effects on household well-being and contributed to poverty reduction by providing access to credit and savings for women and their families. This, in turn, led to an increase in household income and savings, improved access to education and healthcare, and reduced vulnerability to unexpected expenses. Therefore, the results of this research suggest that SACCOs play a crucial role in promoting gender equality and socio-economic empowerment of women in rural communities.

5.2 RECOMMENDATION

Understanding the level of socio-economic status of women in the study area would help policy makers to design and implement more effective policies and programs for the women and there by helps to cover the way to improve women empowerment. Hence following recommendations are forwarded on the basis of the study finding.

- Members should use the income they generated from their cooperatives not only just to meet their household consumption needs but also to enhance potential income-generating capacity together with investing in education and health care requirements. There should be continuous awareness creation schemes through education, training, and other means to enable them to diversify income generation.
- Effective and acceptable, cooperatives must take the members' views and their felt needs into consideration, regular dialogue among farmers, cooperatives and other type of cooperatives should be undertaken to resolve problems. To this end, cooperatives should be led and managed by energetic, professional, and dynamic persons.
- The study shows that women's education and training programmers in order to develop women member's personal skills and awareness about cooperative principles and values. Cooperative office should give focus for women's non-formal and continuing education besides, Functional Literacy programmers are to be organized. Because, women to increased self-confidence and enabling them to increase their level of empowerment.

- Improvement in cooperative governance and management: These cooperatives are managed by cooperative management committees that lack modern cooperative management skills. Therefore important to build the capacity of primary cooperative management committees.
- The study show that membership of women in S CCOs is very important. Because awareness campaign has to be conducted by the cooperative workers, cooperative management committee and extension workers through drama show and propaganda about benefit of cooperatives. So that may have positive towards on S CCOs.
- Most of the study area depends on their income generating activities from agriculture and petty trade. Non-farm activities among women have to be expensive So as to earn additional income which will be the source for purchase shares and to be increase saving capitals members in the S CCOs.
- Women in the study area face multiple burdens in the domestic household, attitudinal and behavioral change in the community is essential to share responsibilities that they will get enough time to participate in the S CCOs. So awarded them about the important of cooperatives.
  - Women in cooperatives to provide an opportunity to get information that helps them to make use of available opportunities. However, promotion through media is to be improved.
  - Finally, in the study area women participation in saving and credit cooperatives is low. And allot of women's are out of cooperatives. So each and every professional person (cooperatives agent agrikalcher, OMO micro finance agent, health extension and other professional person have awardees them and they participate in saving and credit cooperatives and to enjoy with the fruit of it.

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Appendices

Appendices 1: Survey Questionnaire Administered to Members of saving and credits Cooperatives in chiha worda Gurage zone.

WOLKITE UNIVERSITY

COLLEGE OF SOCIAL SCIENCE AND HUMANITIES

DEPARTMENT OF GOVERNANCE AND DEVELOPMENT STUDIES (Development planning &management stream)

QUESTIONNAIRE FOR SCCs MEMBERS

Dear respondent, the purpose of this questionnaire is to study the role of saving and credit cooperatives to improving socio economic states of women's . The following questions are aimed at obtaining information about the socio economic status of women's they participate in saving and cordite cooperatives and How to improve their livelihood and what are their challenges. This study is conducted as a requirement for the degree in Masters of Developmental planning and management, and any findings from the research will serve as a valuable resource for further studies on the issue at the same time revealing the existing reality.

Furthermore, your identity and the information you provide in this questionnaire will remain confidential, hence I request you to be honest and forthcoming in your response. Whenever necessary you can contact me using my phone number ---------- Thank you in advance for your collaboration.

- Note: No need writing your name To this end
  - You are kindly requested to give genuine response
  - Tick (x) the corresponding letter of choices from the given alternatives
  - Feel free to respond

Part I. Demographic Information

1. Age 1)30-40 2)41-50 3)51-60 4) 61 -70

2. Marital status: 1) Single 2) Married 3) Divorced 4) Widowed

3. Your Family numbers? 1) Less than 5 2) Bee twin 5 -8 3)8-10 4) Above 10

4. Your educational level 1 No formal education 2) Grade1-4 3) Grade 5-8 4) Grade 9-12 5) Certificate 6) other specify_

5. What is your main occupation? 1. Farmer 2.House wife 3.Trader 4. Other (Specify) -------

6 .*H*ow much your income per month? 1) Below 1000 2) 1001-3000 3) 3001-6000 4). 6001and above

7. How much do you save per month? 1. 20- 100 2 .101-500 3. 501-1000 4. 1001and above

8. How often do you save with you SCCo? 1. Every week 2. Every two weeks 3. Every month 4 every two months 5. Not regularly

Part II. Level of Women's to improve Livelihoods

10) Indicate your access to the following services both before and after becoming a member of the Cooperative by rating from very good to no access at all. Use (√) to show your access.

Very good (VG) =5 Good (G) = 4 Limited (L) = 3 Poor (P) =2 Very poor (VP)

	Services	Before SCCOs					After SCCOs				
		Very good (VG)	Good (G)	Limited (L)	Poor (P)	Very poor (VP)	Very good (VG)	Good (G)	Limited (L)	Poor (P)	Very poor (VP)
1	Health										
1.1	Pregnancy care										
1.2	Child care										
1.3	Family treatment										
2	Information and new ideas										
2.1	Access to TV										
2.2	Access to telephone										
2.3	Access to Radio										

3	Generating income										
3.1	Asset accumulations										
3.2	saving status										
4	Quality of food										
5	Education										
5.1	Formal education for children										
5,2	Training										
5.3	Informal education										
6	Contact with change agent										
7	Awareness democracy										
8	Awareness on equality										
9	Right to make decision in family affairs										
10	Participation in local administration										

Part III. Role of S CCos in Improving Socio-Economic status of Women

A. Role of S CCOs in Improving Economic status of Women's

11) What is your main occupation? 1. Farmer 2.House wife 3.Trader 4. Other (Specify) -----

12) How much your income per month? 1 below 1000 2 1001-3000 3. 3001-6000 4. 6001and above

13) How much do you save per month? 1. 20- 100 2 .101-500 3. 501-1000 4. Above 1001

14) How often do you save with you S CCs ? 1. Every week 2. Every two weeks

3. Every month 4 Every two months 5. not regularly

15) Are you participated in the activities of S CC 's? 1. Yes 2. No

16). If your answer is yes what was your position in cooperative?

1. Administrative Committee 2. Credit Committee 3. Management board 4. Control commit 5. Member

17) Why did you become a member? 1. Access for credit 2. Savings 3.Increase bargaining power 4. Reduce marketing risks 5. Other (specify) _____

18) Is there any improvement on your income after becoming member of SCCOs? 1. Yes 2. No

19). If you say yes In what income generating activities you engaged after joining S CCOs?

1. Agriculture 2.Petty trade 3. Livestock Rearing 4. Others_____

B. Role of S CCOs in Improving Social status of Women's

20) The following items access the before and after becoming women member of the S CCOs in your area.

No	Items	Before S CCO's		After S CCO's	
		yes	**no**	**yes**	**no**
1	Knowledge about child care				
2	Knowledge about family treatment				
3	Do you access to TV				
4	Access to telephone				
5	Access to radio				
6	Able to eat enough amount of food				
7	Able to eat quality food				
8	Formal education for children				
9	Improvement in your status				
10	Awareness on equality				
11	Right to make decision in family affairs				
12	Participation in local administration				
13	Visiting friends or relatives				
14	Able to fulfill your basic needs				
15	Visiting health services				

Part IV. Factors Influencing Women Empowerment

A Factors Influencing Economic Empowerment of Women's

21. Do you engaged in income generating activities 1. Yes 2. No

22). If you say yes, in what income generating activities? 1. Agriculture 2.Petty trade 3.Dairy farm 4.Other (Specify) _____

23) How much your income per month?

1) 20- 1000 2) 1001-3000 3) 3001-6000 4) 6001and above

24) How much do you save per month? 1. 20-100 2 .101-500 3. 501-1000 4. Above 1000

25) How often do you save with you S CCs ? 1. Every week 2. Every two weeks

3. Every month 4 Every two months 5. not regularly

26) Interest rate on saving? 1) 5000-10,000 2)11000-2000 3) 21,000 -25,000

27) Loan size ? 1)15% 2) 12% 3)9.5% 4)7.5%

28). Interest rate on loan? 1) Unfair 2) Fair

29) Loan repayment periods ? 1) 3 month 2) 6 month 3) 1year 4)2 year

B Factors Influencing social Empowerment of Women's

30) Do you have access to information social life on your cooperatives? 1. Yes 2. No

31) If you say yes, when? 1) Always 2) Often 3.) Sometimes 4).Very sometimes 5). Not at all

32). Do you know the principles and values of cooperatives? 1. Yes 2. No

33). Do you have access to extension services? 1. Yes 2. No

34). Are you participated in the activities of S CCo 's? 1. Yes 2. No

35). If your answer is yes what was your position in cooperative? 1. Administrative Committee 2. Credit Committee 3. Management board 4. Control commit 5. Member

Thank you for your cooperation!!!

Appendices 2:

Interview Schedule for key informants to management body of Cooperatives and development office in cheha worda Gurage zone.

Interview Schedule for key Information

WOLKITE UNIVERSITY

COLLEGE OF SOCIAL SCIENCE AND HUMANITIES

DEPARTMENT OF GOVERNANCE AND DEVELOPMENT STUDIES (development planning &management stream)

Dear interviewers first for all, I would like to thank you in advance for your willingness to give your valuable ideas. Without your participation, the purpose of the study will not be achieved. This interview is prepared for the purpose of the study "Assessment of women to improve socio economic states on saving and credit cooperatives. In "Cheha Woreda, Gurage Zone, SNNPRS, Ethiopia". The information that you are going to give will be used only for academic purpose. Therefore, you are kindly requested to provide genuine information.

1. How many a long way established saving and credit cooperatives?
2. How many members are in the saving credit cooperative?
3. What is role of saving and credit Cooperatives in improving socio economic states of women? 4.What roles are identified for women in society

5 What are the challenges of woman's participating in saving and credits cooperatives ?

6. Is there any outcome/impact of social & economic empowerment on women as members of S CCOs? Explain.

7. How do you expect women to make a difference in the economy after becoming a member of the saving and credit cooperative?

8. What has been done till now to empower women?

9. How women members have been participating in decision making in the area?

10. What is status of women members on S CCOs?

Thanks for your support and kindness

Appendix 3: Focus Group Discussion Guide lines in cheha worda Gurage zone

Focus Group Discussion Guidelines

WOLKITE UNIVERSITY

COLLEGE OF SOCIAL SCIENCE AND HUMANITIES

DEPARTMENT OF GOVERNANCE AND DEVELOPMENT STUDIES (development planning &management stream)

Dear participants! You are well come to this Focus Group Discussion on "Assessment of the imperilment of socio economic states of women through saving and credit cooperatives. In "Cheha Woreda, Gurage Zone, SNNPRS, Ethiopia". I hope the discussion we will be having with you is very useful to enhance understanding of community participation in rural development projects and its implication on poverty reduction at selected study in cheha Woreda. Before going to discussion, I would like to thank you all of you for your willingness to participate in focus group discussion by sacrifice precious time.

1. How many a long way established saving and credit cooperatives?

2. what the important yes of cooperatives.

3. What is role of saving and credit Cooperatives in empowering women?

4. What roles are identified for women in society?

5. What is a woman's problem in participating in SCCs the area?

6. what are the major challenges SACCs

7. How do you expect women to make a difference in the economy after becoming a member of the saving and credit cooperative?

8. What has been done till now to empower women?

9. What is status of women members on S CCOs?

Thanks for your support and kindness!!

Appendix 4 Survey Questionnaire Administered to Members of saving and credits Cooperatives in cheha worda Gurage zone. In Amharic versenes.

ወልቂጤ ዩኒቨርስቲ

የ ማህብራዊ ሳይንስ እና ህዩማኒቲ ኮሌጅ

ገ ቭርናንስ እና በደቨሎፕምነ ታል ስተዲ ትምህርት ክፍል

(ድቨሎፕምን ታል ስተደይና ማኔ ጀመን ት)

ለ ሴቶች ቁጠባ ና ብድር ህብረ ት ስራ ማህብር አ ባ ላ ት የ ተ ዘ ጋ ጀ መጠ ይ ቅ

የ ተ ከ በ ሩ መልስ ሰ ጪዎ ች ፤ ውድ የ ዚ ህ መጠ የ ቅ ተ ሳ ታ ፊ ዎ ች ፤ ስ ሜ ልክ ነ ሽ ህ ብ ቴ እ ባ ላ ለ ሁ የ ም ማ ረ ው በ ወ ል ቂ ጤ ዩ ን ቭ ረ ስ ቲ በ ማ ህ ብ ራ ዊ እ ና ህ ዩ ማ ኒ ቲ ኮ ሌ ጅ ገ ቭ ር ና ን ስ እ ና በ ደ ቨ ሎ ፕ ም ነ ታ ል ስ ተ ዴ ይ ት ም ህ ር ት ክ ፍ ል ው ስ ጥ በ እ ቅ ድ ል ማ ት ና አ ስ ተ ዳ ድ ር የ ሁ ለ ተ ኛ ዲ ግ ሪ ተ ማ ሪ ስ ሆ ን ፤ የ ዚ ህ መ ጠ ይ ቅ አ ስ ፈ ላ ጊ ነ ት “ሴ ቶ ች ን በ ቁ ጠ ባ ና ብ ድ ር ህ ብ ረ ት ሥ ራ ማ ህ በ ራ ት ው ስ ጥ አ ባ ል በ መ ሆ ና ቸ ው ማ ህ ብ ራ ዊ እ ና ኢ ኮ ኖ ሚ ያ ዊ ተ ጠ ቃ ሚ ነ ታ ች ው ም ን ይ መ ስ ላ ል ሚ ል ለ ው መ ረ ጃ ለ መ ስ ብ ሰ ብ ሲ ሆ ን ” የ ዚ ህ ጥ ና ት ው ጤ ታ ማ ነ ት ና ት ክ ክ ለ ኛ ግ ኝ ት ላ ይ ለ መ ድ ረ ስ የ እ ና ን ተ በ ን ት ብ ብ ር እ ና እ ው ነ ተ ኛ ም ላ ሽ ለ ጥ ና ት አ ገ ል ግ ሎ ት ብ ቻ

የ ሚውል መሆኑን አ ውቃችሁ ለ ምትጠየ ቁት ጥ ያ ቄ በ ቅን ነ ት ና በ ታ ማኝ ነ ት ምላ ሹን እ ን ድት መልሱልኝ በ ት ህ ት ና እ ጠይ ቃለ ሁ ፡ ፡

ለ ሚሰ ጡት ት ብ ብ ር በ ቅ ዴ ሚያ አ መሰ ግ ና ሦ ሁ !!

አ ጠ ቃ ላ ይ መ መ ሪ ያ ፤

- ስ ም ዎ ን መ ፃ ፍ አ ያ ስ ፈ ል ግ ም ፤
- በ እ ያ ን ዳ ን ዱ ጥ ያ ቄ ዎ ች መ ል ስ ነ ው ብ ላ ች ሁ ለ አ ሰ ባ ች ሁ ት ም ር ጫ ላ ይ በ ማ ክ በ ብ እ ና ተ ጨ ማ ሪ ሌ ላ ካ ለ ዎ ት በ ሚ ለ ው ላ ይ የ ራ ሶ ዎ ት ን አ ስ ተ ያ የ ት ያ ስ ቀ ም ጡ ፤

ክ ፍ ል አ ን ድ ፡ -የ እ ር ሶ ዎ እ ና የ ቤ ተ ሰ ብ ሁ ኔ ታ ፤

1. ዕ ድ ሜ ፤ ----------

2. የ ጋ ብ ቻ ሁ ኔ ታ ፤ 1)ያ ላ ገ ባ ች 2)ያ ገ ባ ች 3)የ ፈ ታ ች 4)ባ ሏ ን በ ሞ ት ያ ጣ ች

3. የ ቤ ተ ሰ ቦ ዎ ብ ዛ ት ፤ 1 ከ 5 በ ታ ች 2) ከ 5 እ ስ ከ 8 3)ከ 8እ ስ ከ 10 4)10እ ና ከ ዚ ያ በ ላ ይ ና ቸ ው

4. የ ት ም ህ ር ት ደ ረ ጃ ፤ 1) መ ደ በ ኛ ት ም ህ ር ት ቤ ት ገ ብ ተ ው ያ አ ል ተ ማ ሩ 2)ከ 1ኛ -4ኛ ክ ፍ ል 3)ከ 5ኛ -8ኛ ክ ፍ ል 4)ከ 9ኛ - 12ኛ ክ ፍ ል 5)ሰ ር ተ ፍ ኬ ት 6)እ ባ ኮ ዎ ት ን ሌ ላ ካ ለ ይ ግ ለ ጹ --------

5. የ እ ር ሶ ዎ የ ስ ራ ሁ ኔ ታ ፤ 1) አ ር ሶ አ ደ ር 2) የ ቤ ት እ መ ቤ ት 3) ነ ጋ ዴ 4) የ መ ን ግ ሥ ት ሠ ራ ተ ኛ 5) እ ባ ኮ ዎ ት ን ሌ ላ ካ ለ ይ ግ ለ ጹ ----------

6፣ የ እ ር ሰ ዎ የ አ ን ድ ወ ር ገ ቢ ዎ ስ ን ት ነ ው 1) ከ 1000 በ ታ ች 2) ከ 1001-3000 3) ከ 3001-6000 4) ከ 6001 በ ላ ይ

7፤ በ ው ር ው ስ ት ከ ሚ ያ ገ ኙ ት ገ ቢ ም ን ያ ህ ሉ የ ቆ ት ባ ሉ 1) ከ 100ብ ር በ ታ ች 2) ከ 101-500 3) ከ 501-1000

4) ከ 1000ብ ር በ ላ ይ

8፤ በምን ያህል ጊዜ የቆጥባሉ 1)በየሳምነቱ 2) በየሁለት ሳምንቱ 3)በየወሩ 4) በየሁለት ወሩ 5)ውስን ጊዜ የለንም

9፤ የየትኛው እምነት ተከታይ ኖት 1) አርቶዶክስ 2) ሙስሊም 3)ፕሮቴስታንት 4)ካቶሊክ 5) ሌላ

ክፍል ሁለት፡ - የሴቶችበሁለንተናዊ የኑሮ ደርጃቸው የቁብህ ስማአባልከመሆናቸው በፊት እና በሀላ ያለውለውጥ፤

10)ከዚህ በታች ሰንጠረዥላይ በእያንዳንዱ ጥያቄዎች ፊትለፊት ባለው ሳጥኖች ውስጥ በቁጠባናህብረት ሥራ ማህበር አባልከመሆኖ በፊት እና በኃላ ያሉ በት ደረጃ የሚያሳይ ሲሆን በሁለቱም ክፍል አንዱን በመረጡት ላይ ብቻ በመምረጥ "√" ምልክት በማድረግ ይመልሱ ፡ ፡

ተ.ቁ	አገልግሎት	ከቁናብህ/ማ አባልከመሆኖ በፊት					ከቁናብህ/ማ አባል ከመሆኖ በኋላ				
		በጣም ጥሩ	ጥሩ	መጠነኛ	ዝቅተኛ	በጣም ዝቅተኛ	በጣም ጥሩ	ጥሩ	መጠነኛ	ዝቅተኛ	በጣም ዝቅተኛ
1	ጠየናን በተመለከተ										
1.1	የእርግዝና ክትትል										
1.2	የህጻናት ክትትል										
1.3	የቤተሰብ ህክምና										
2	መረጃ										

	የ ማግ ኘ ት										
2.1	ቴ ሌ ቪ ቭ ን አ ሎ ት										
2.2	ስ ል ክ አ ሎ ት										
2.3	ራ ዲ አ አ ሎ ት										
3	የ ኔ ነ ው የ ሚሉ ት ሀ ብ ት አ ሎ ት										
3.1	ሃ ብ ት የ ማ ቆ የ ት ሁ ኔ										
3.2	የ ቁ ጠ ባ አ ቅ ም ት ም ን የ መ ስ ላ ል										
4	የ ቤ ተ ሰ ቦ እ ና የ እ ር ሶ የ መ መ ገ ብ ሁ ኔ ታ										
5	የ ት ም ህ ር ት ሁ ኔ ታ										
5.1	ል ጆ ች ወ ደ መ/ት /ቤ ት የ ማ ስ ገ ባ ት ሁ ኔ ታ										
5,2	የ ስ ል ጠ ና ሁ ኔ ታ										
5.3	ኢ መ ደ በ ኛ ት /ት										
6	ከ ተ ለ ያ ዩ አ ካ ላ ት ጋ ር										

	ያ ሎ ት የ ግ ን ኙ ነ ት ሁ ኔ ታ										
7	ግ ን ዛ ቤ የ ማ ግ ኘ ት ሁ ኔ ታ										
8	ስ ለ ሴ ቶ ች እ ኩ ል ነ ት ግ ን ዛ ቤ የ ማ ግ ኘ ት										
9	በ ቤ ተ ሰ ቦ ሁ ኔ ታ ላ ይ የ መ ወ ሰ ን ሁ ኔ ታ ዎ										
10	በ ማ ህ በ ራ ዊ ስ ብ ሰ ባ ዎ ች ላ ይ ይ ሳ ተ ፋ ሉ										

ክ ፍ ል ሦ ስ ት ፡ -ቁ ጠ ባ ና ብ ድ ር ህ ብ ረ ት ሥ ራ ማ ህ በ ራ ት የ ሴ ቶ ች ን ማ ህ በ ራ ዊ እ ና ኢ ኮ ኖ ሚ ያ ዊ ሁ ኔ ታ ከ ማ ሻ ሻ ል ረ ገ ድ ያ ለ ው ሚ ና ፤

ሀ) ቁ ጠ ባ ና ብ ድ ር ህ ብ ረ ት ሥ ራ ማ ህ በ ራ ት የ ሴ ቶ ች ን ኢ ኮ ኖ ሚ ያ ዊ ሁ ኔ ታ ን ከ ማ ሻ ሻ ል ረ ገ ድ ያ ለ ው ሚ ና ፤

11)የ እ ር ሶ ዎ የ ስ ራ ሁ ኔ ታ ፤ 1)አ ር ሶ አ ደ ር 2)የ ቤ ት እ መ ቤ ት 3)ነ ጋ ዴ 4) የ መ ን ግ ሥ ት ሠ ራ ተ ኛ 5)እ ባ ኮ ዎ ት ን ሌ ላ ካ ለ ይ ግ ለ ጹ ----------

12) የ እ ር ሰ ዎ የ አ ን ድ ወ ር ገ ቢ ዎ ስ ን ት ነ ው 1)ከ 1000 በ ታ ች 2)ከ 1001-3000 3)ከ 3001-6000 4) ከ 6001 በ ላ ይ

13)፤ በ ወ ር ው ስ ት ከ ሚ ያ ገ ኙ ት ገ ቢ ም ን ያ ህ ሉ የ ቆ ት ባ ሉ 1)ከ 100ብ ር በ ታ ች 2)ከ 101-500 3) ከ 501-1000

4) ከ 1000ብ ር በ ላ ይ

14)፤ በምን ያህል ጊዜ ይቆጥባሉ 1)በየሳምነቱ 2) በየሁለት ሳምንቱ 3)በየወሩ 4) በየ ሁለት ወሩ 5)ውስን ጊዜ የለንም

15) በብድርና ቁጠባው ውስጥ ሀላፊነት አሎት 1)አዎ 2)የለኝ

16) መልስዎት አዎን ከሆነ ያሎት ሃላፊነት ምንድን ነው

1)ሰብሳቢ 2)የብድር ኮሚቴ 3)ምክትል ሰብሳቢ 4)የቁጥጥር ኮሚቴ 5) አባል

17).እርስዎ ቁጠባና ብድር ህብረት ሥራ ማህበር አባል የሆኑት ለምንድን ነው? 1) የብድር አገልግሎት ለማግኘት

2)ለቁጠባ 3)በራስ የመተማመን አቅምለመጨመር 4)የገበያ ስጋትን ለመቀነስ

5)እባኮዎትን ሌላ ካለምይግለጹ፡ -----

18).በቁጠባና ብድር ህብረት ሥራ ማህበር አባል ከሆኑ በኃላ በእርስዎ ገቢላይ ለውጥ አልዎት? 1)አዎ 2)አይ የለም

19).በቁጠባና ብድር ህብረት ሥራ ማህበር አባል ከተቀላቀለ በኃላ እርስዎ በየትኛውም የገቢ ማስገኛ ሥራ ውስጥ ይሳተፉ ነበር? 1)በግብርና ሥራ 2)በንግድ ሥራ 3)ከብት በማርባት 4)እባኮዎትን ሌላ ካለ ይግለጹ፡ -----

ለ)ቁጠባና ብድር ህብረት ሥራ ማህበራት የሴቶችን ማህበራዊ ሁኔታን ከማሻሻል ረገድ ያለው ሚና፤

20).ቀጥሎ በቀረቡት ሰንጠረዥ ውስጥ ዝርዝር ተግባራት በእርስዎ አከባቢ የሴቶች ቁጠባና ብድር ህብረት ሥራ ማህበር አባል ከመሆንዎ በፊትና በኃላ ያለውለውጥ በተመለከተ ለመመለስ የተዘጋጀ ነው፡ ፡ መልስዎ አዎ ወይም አይደለሆም በማለት "√" ምልክት ይመልሱ፤ ፤

ተ፣ቁ ፣	በዝርዝር ተግባራት	አባልከመሆንዎ በፊት	አባልከመሆኑዎ በኃላ

		አዎን	አይደለም	አዎን	አይደለም
1	ልጆዎን የመንከባከብ ብቃት ጨምሯል				
2	ቤተሰቦዎን የማስተዳደር ብቃት ጨምሯል				
3	ቴሌቭዥን ገዝተዋል				
4	ስልክ ገዝተዋል				
5	ሬዱዮ ገዝተዋል				
6	በቂ ምግብ ይመገባሉ				
7	የተመጣጠነ ምግብ ይመገባሉ				
8	ልጆች መደበኛ ትምህርት ያገኛሉ				
9	አሁን ያለውየኑሮ ደረጃ ተሻሽሏል				
10	የሴቶችእኩልነት ላይ ግንዛቤ አለኝ				
11	በቤበተሰብጉዳይውሳኔ የመስጠትመብት አለኝ				
12	አከባቢዮን በማስተዳደር እሳተፍለሁ				
13	ጓደኛዮን ወይምዘመዴን እጠይቃለሁ				
14	መሰረታዊ ፍላጎቶችን ለሚሟላትችያለውሁ				
15	የጤና አገልግሎትተቃሚሆኛለሁ				

ክፍል አራት፡ -ሴቶችን በማብቃት ላይ ያሉ ጉዳዮች ፤

ሀ)ሴቶችን በኢኮኖሚያዊ ጉዳዮች የማብቃት ሁኔታ

21). እርስዎ በገቢማስገኛ ሥራዎች ላይ ይሳተፋለ? 1) አዎ 2) አይደለም

22) መልስዎ አዎ ከሆነ በየትኛው የገቢ ማስገኛ መስክ ላይ ይሳተፋለ? 1) በግብርና 2) በአነስተኛ በንግዴ

3) የወተት ላም በማርባት 4) እባኮዎትን ሌላ ካለ ይግለጹ ----------

23) የ እ ር ሰ ዎ የ አ ን ድ ወ ር ገ ቢ ዎ ስ ን ት ነ ው 1)ከ 1000 በ ታ ች 2)ከ 1001-3000 3)ከ 3001-6000 4) ከ 6001 በ ላ ይ

24)፤ በ ወ ር ው ስ ት ከ ሚ ያ ገ ኙ ት ገ ቢ ምን ያ ህ ሉ የ ቆ ት ባ ሉ 1)ከ 100ብ ር በ ታ ች 2)ከ 101-500 3) ከ 501-1000

4) ከ 1000ብ ር በ ላ ይ

25)፤ በ ምን ያ ህ ል ጊ ዜ ይ ቆ ጥ ባ ሉ 1)በ የ ሳ ምነ ቱ 2) በ የ ሁ ለ ት ሳ ምን ቱ 3)በ የ ወ ሩ 4) በ የ ሁ ለ ት ወ ሩ 5)ው ስ ን ጊ ዜ የ ለ ን ም

26)የ አ ን ድ ሰ ው የ ብ ድ ር መ ጠ ን ምን የ ህ ል ነ ው---------

27.)የ እ ር ሶ ዎ የ ብ ድ ር ወ ለ ድ መ ጠ ን ምን ያ ህ ል ነ ው? ----------

2 8)በ ብ ድ ር ላ ይ የ ወ ለ ድ ተ መ ን ምን ይ መ ስ ላ ል ? 1)ፍ ት ሃ ዊ ያ ል ሆ ነ 2)ፍ ት ሃ ዊ የ ሆ ነ

29)የ ብ ድ ር ከ ፊ ያ ጊ ዜ እ ን ዴ ት ነ ው? ----------

ለ)ሴ ቶ ች ን በ ማ ህ ብ ራ ዊ ጉ ዳ ዮ ች የ ማ ብ ቃ ት ሁ ኔ ታ

30)በ ህ ብ ረ ት ስ ራ ማ ህ በ ሩ ስ ለ ማ ህ በ ራ ዊ ህ ይ ወ ቶ የ ተ ሉ ያ ዩ ግ ን ዛ ቤ ዎ ች ያ ገ ኛ ሉ

1)አ ዎ 2)አ ላ ገ ኝ ም

31)ከ ላ ይ በ ተ ጠ የ ቁ ት ጥ ያ ቄ መ ል ስ ዎ አ ዎ ን ከ ሆ ነ 1፤ ሁ ል ጊ ዜ 2፤ ብ ዙ ጌ ዛ
3፤ አ ል ፎ አ ል ፎ 4፤ በ ጣ ም ቆ ይ ቶ

32) እ ር ስ ዎ ስ ሆ ህ ብ ረ ት ሥ ራ ማ ህ በ ራ ት መ ር ሆ ዎ ች እ ና እ ሴ ቶ ች ን ለ ይ ተ ው ያ ው ቃ ሉ ? 1)አ ዎ
2)አ ይ ደ ለ ም

33) .የ ኤ ክ ስ ቴ ን ሽ ን አ ገ ል ግ ሎ ቶ ች ን አ ግ ኝ ተ ው ያ ው ቃ ሉ ? 1)አ ዎ 2)አ ይ ደ ለ ም

34) በ ብ ድ ር ና ቁ ጠ ባ ው ው ስ ጥ ሀ ላ ፊ ነ ት አ ሎ ት 1)አ ዎ 2)የ ለ ኝ

35) መ ል ስ ዎ ት አ ዎ ን ከ ሆ ነ ያ ሎ ት ሃ ላ ፊ ነ ት ም ን ድ ን ነ ው

1)ሰ ብ ሳ ቢ 2)የ ብ ድ ር ኮ ሚ ቴ 3)ም ክ ት ል ሰ ብ ሳ ቢ 4)የ ቁ ጥ ጥ ር ኮ ሚ ቴ 5) አ ባ ል

ለ ት ብ ብ ር ዎ በ ድ ጋ ሚ አ መ ሰ ግ ና ሃ ን !!