Determinants of Women Empowerment in Cooperative Societies A Survey in South Eastern Zone Tigray Region of Ethiopia

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Introduction

Empowerment has always been fundamental to the cooperative idea where weaker section of the people get together to achieve goals that they would not be able to achieve on their own. The members themselves decide the goals and, since cooperatives are organized on the principle of one person - one vote, the cooperative form of enterprise provides women with the opportunity of participating on equal terms with men. Cooperative enterprises can take on different forms: they can be set up by a group of enterprises or by individual entrepreneurs wishing to benefit from shared services, cheaper goods, and easier access to markets or higher prices for their products(Mayoux, C.L. (2003). However, what they all have in common is that, as a group, members are able to create economies of scale and increase their influence and bargaining power. In many developing countries women work individually, often isolated, in the informal economy, operating at a low level of activity and reaping marginal income. Joining forces in small-scale cooperatives can provide them with the economic and social leverage they need(Kishor, S & Gupta, K. (2004).

Various literatures also state that cooperatives are one of the means to empowerment women. There are few cooperative organizations in Ethiopia operate in the area of women empowerment using cooperatives and; Saving and Credit Cooperatives found in D/Tembien is one among them. This research has made an ideal attempt to deal with the role of cooperative in promoting women empowerment, taking member households of this particular organization in focus.

Empowerment of women is crucial for their emancipation and meaningful participation in the decision making process at every level. Hence, to bring about this change women's socially and economical empowerment is crucial. Ethiopian women are no exception from the existing deprivation of rights of decision-making and therefore, need empowerment at every level. Besides, it is believed that increasing women's access to financial products will in itself increase household income, which will then translate into improved well-being for women and enable women to bring about wider changes in gender inequality. In economic empowerment, women's access to savings and credit through saving and credit programs gives them a greater economic role in decision making through participation in terms of optimize their own and the households welfare. Therefore, taking this gloomy picture of women's situation into account, this paper aims at to identify the determinants women empowerment in of cooperative society taking SACCO found in Degua- Tembien Wereda, Tigray region of Ethiopia is a acase study for this particular research. As the research was based mainly up on primary data from the sample SACCO members and documentation from Wereda the Cooperative. The next section offers a review of the basic concepts employed in the paper concerning women empowerment. The following section describes the survey and the methods applied to analyse the data collected, while the results of the analysis are illustrated in the subsequent section. The last section concludes and recommendation for further investigation and action.

Empirical Review of Literature

Many studies have recognized the importance of economic empowerment in improving the status of impoverished women. (Lennie, 2002) states that "the most straightforward vehicle to 'empower' poor women is to increase their productivity in home and market production and the income they obtain from work." (Kishor, etal , 2004) has proposed various strategies to combat these problems, such as increasing women's access to land and other assets. (Kabeer, 2005) contends that providing security of tenure will encourage more women to use their domestic space for income-generating activities. Other recommendations include investing in human capital such as training for productive employment, providing financial resources with a focus on credit, expanding wage employment opportunities, improving social protection for female workers and empowering women through greater organization.

Income-generating activities are seen as "entry points for channels of communication and vehicles by which women can meet their needs" (. Gabriel, 1991). They provide effective ways to address inequalities in the areas of health, education and poverty alleviation. Many researchers have recognized that women can only sustain improvements in health care, nutrition and education with an increase in household income and greater control over financial resources (Evans, 1985). The Women's Empowerment Program in Nepal, conducted a study that showed an average of 89,000 out of 130,000 (68 percent) women in its program experienced an

increase in their decision-making roles in the areas of family planning, children's marriage, buying and selling property, and sending their daughters to school – all areas of decision making traditionally dominated by men (Kabeer, 2005).

Study by Burkey, S. (1993) point out that the impact of the financial cooperatives on women empowerment, four dimensions to evaluate the empowerment among women participating in cooperatives: more than half(76.2%) stated that they control their own resources, 76% state they participate in family decision making, 40.2%consider they have increased their participation in community activities and 80.2% declared that they have increased their interaction with other women entrepreneurs. However, other literature suggests that some women are worse off with loans. In some cases because of loans and/or activities in which they are invested, women face increased tension and violence in the home, male economic withdrawal and even abandonment. Although a study in Bangladesh concludes that violence against women is pervasive and that it is unclear if overall credit makes matters better or worse. Although there have been a few studies that have asserted that women's participation in microfinance leads to an increase in domestic violence, most practitioners have reported the opposite experience (Lennie, 2002)

Women comprise approximately 65% of the informal sector (ADB, 2004). In addition, they form the core of the family and household, they work longer hours than men and do more of the total work than men and contribute more to the development of society. Despite their contribution, women have not been enjoying the fruits of development equally with their male counterparts due to the multi-faceted, gender-based problems they face. Women also lack decision-making power in the household and community as well as access and control of productive resources. In addition, women are subject to multiple harmful traditional practices such as female genital mutilation, early marriage and rape (ADB, 2004, World Bank, 2005). Likewise women continue to have fewer rights, lower education and health status, less income, and less access to resources and decision-making than men. Nevertheless, women's critical roles in food production, income generation, and management of natural resources, community organization and domestic responsibilities are essential for sustainable development.

Culturally, women do not have power as compared to their husbands. They cannot take decisions on their own without the consultation of their husbands and they have controlled over household productive activity. However, these women usually contribute to productive activity such as service, business and handicraft production, which are controlled by men. Meanwhile, these urban women have multiple household welfare needs such as buying of kerosene, paying children's school fees, clothing the children, buying drugs, household provisions, among others to provide. Once these women are married, have no financial independence but have a duty to find the resources for the upkeep of the family. This therefore means that depending on the good will of their husbands to be able to fulfil their household welfare needs likewise their gender-based responsibilities.

Women take on a triple role as producers, reproducers and community organizers in an urban environment, with the gendered division of work placing them at the greatest risk for environmental hazards, such as exposure to smoke from cooking fires, pesticides from home sprays and cross infection from children Women are also affected by high rates of gender-based violence (Burkey, 1993).

It might be expected that urbanization would improve the status of women; various studies have shown that impoverished urban women face many of the same constraints as their rural counterparts. Like rural women, they are affected by low socio-economic status, lack of property rights, environmental degradation and limited health and educational resources. Rapid urbanization also leads to increased unemployment and underemployment in urban areas, expanding the informal sector and intensifying the shortage of urban social services, which can no longer meet the needs of a growing population (Evans, 1985).

Attaining equal opportunity between men and women is a long process and cooperatives in all parts of the world still have a long way to go before they are able to claim that they are truly gender responsive (Ishengoma, 2004). However, the very fact that cooperatives, as opposed to other types of enterprises, have to pay attention to the needs and interests of their members, give them a special role to play. Members, clients and customers very often perceive co-operatives as having a high regardless of business ethics, therein-included equality issues. So in order to attract new members and loyal clients and customers, cooperatives should take advantage of this.

The empowerment of women is an essential precondition for minimizing of world poverty and the upholding of human rights in particular at the individual and household level, it helps building a base for social change. The World Bank study in Ethiopia highlights that women constitute about half of the total population, but their status has been ranked the lowest in the world on the basis of twenty indicators related to health, marriage, children, education, employment and social equality.

The assessment of role of micro finance institutions like saving and credit cooperative is a daunting task. Still its application with respect to the empowerment of women makes it more complex. But literature points out that the empowerment of women could be analyzed in terms of the role of SACCO on income, consumption, decision on various elements like consumption, health education, small and large purchase, access

to children's facilities, effect on the savings they make, etc.

Control methodology is one of the methodologies for impact assessment in microfinance institutions. It requires before and after credit comparison of member and identical population that did not participate in the program. However, it is a daunting task to assemble control groups that are perfectly similar to beneficiaries group. In other word it is difficult to find allocation at which the control group's economic, physical, and social environment coincide with the beneficiaries group, or the loan to these group may be transferred to the control group and create a problem for role analysis based on such groups (Ishengoma, 2004). In addition to being costly and time consuming, establishing a perfect control group is totally impossible. Because of these difficulties with the control group, the role analysis was done by studying the before and after situations of participants. Despite a few limitations like the difficulty knowing the situation of women before being the member of the cooperative, this method has been used by many scholars in the field of microfinance for assessing the impact of SACCOs on their members. In this connection, the Wilcoxon Signed Rank Test (WSRT) was used to analyze the role of the SACCOs on members based on before and after joining the cooperative.

The Wilcoxon Signed Rank Test (WSRT) was used for the first two hypotheses in order to examine the role of cooperative on income, consumption expense, monthly household expense, educational expense, and access of private health service of women before and after joining the cooperatives. WSRT is a non-parametric counter part of student t-test of Ho: m=mo. Non-parametric (distribution free) test do not rely on any assumption about certain properties of the parent population from which sample is taken. To apply this test, we have to first find the difference between each pair of value and assign rank to the differences from the smallest to the largest without regard to their sign. If the difference became zero (i.e. in the case of tied pairs), the observation was dropped and the sample size was reduced accordingly. The exact signs of each difference are then put to corresponding rank and the sum of the positive ranks, symbolized by T+ or the sum of the negative ranks symbolized by T- are computed. The test statistic is either T+ or T- depending on the alternative hypothesis after (Lovel & Feuerstein, 1985).

If a variable Y is observed before and a certain change, symbolized by Y_b and Y_a then the alternative hypothesis and the test statistic become:

Alternative hypothesis	Test statistic
H1: Ya < Yb	T+
H1: Ya > Yb	T-
H1: Ya Yb	Smaller of T+or T-

The null hypothesis is rejected if the test statistic is equal to or less than the critical value given in W-table (i.e. Wilcoxon table shown in statistical book for number of observations (n) <=25). For the distribution of both T+ and T- can be considered normal with mean mT and standard deviation sT defined as: $Z = (T- mT)/sT$) is the test statistic

In order to know the extent of women's empowerment in MWSEWSCCO, Cumulative Empowerment Index (CEI) was calculated. The CEI is a composite of four empowerment indicators combining both quantitative and qualitative data in order to get a comprehensive feature of women's empowerment. The quantitative part represents five categories (e.g., 1 = Very low, 5 = Very high), which was done on the basis of total obtained score for each empowerment indicator from the survey. The qualitative dimension stems out from total weighted scores indicated by three focus group participants (where 4 denote 'very important' and 1 denotes 'less important'). Thus, all specific attributes were added together to develop CEI in order to understand the economic, soc-political dimensions of women's empowerment. Hence, CEI varied from 25 to 79, where 25 indicates the lowest level of empowerment and 79 means the highest level of empowerment. Study conducted by Ramanjaneyulu, M. (2006) followed the same procedure to measure food insecurity by developing a cumulative food security index.

The **Multiple Linear Regression Model** applied for analyzing major determinants of women empowerment in MWSEWSCCO. This model uses **Cumulative Empowerment Index** (CEI) as dependent variable. As observed in different empirical studies, this variable can be expressed in terms of percentage and ratio depending on the purpose of the study. For example, Handya and Kassamb (2004) used Empowerment Index (EI) ratio in the study of women's empowerment in rural India.

Cumulative Empowerment Index (CEI) of women in WSESACCO hypothesized to be influenced by a combined effect of various factors at individual, household and social level. Based on literature review, in this research, a total of seven variables were used as predictors in order to check for their significance as women's empowerment determinants. Their operational definitions and measurement techniques are presented in Table 2.

Thus, I expect the CEI to be a function of formal education, training, monthly income, Loan Size, Number of year of member-ship, Number of dependent, and age of respondent. In order to understand the combined effects of all the conceptualized variables, I used a multiple linear regression model. This provides an estimate of the combined explanatory power of the independent variable on the CEI. Under the above assumptions, I estimated the following equation: -

Specification of the Multiple Regression Model

Y= a + b1X1 + b2 X2 + - - - + b8 X7 + e

Where;

Y= Estimated value of the dependent variable (CEI)

a=Constant

b1, b2 --- b7 = slop associated with X1, X2 - - - X7 respectively

> x_1= Monthly income
>
> x_2=Loan Size
>
> x_3= Number of dependents
>
> x_4= Educational level
>
> x_5=Years of membership
>
> x_6= Age
>
> x_7=Training
>
> **e** = error term

Description of the Study Area

According to the new zone administration classification Degua Tembien woreda are found in south eastern administration zone to North West direction of Mekelle. it has a longitude and latitude of 13°39′N 39°10′E with an elevation of 2625 meters above sea level. According to the information obtained from the Woreda Capacity Building Desk, the total area of the woreda is 1,852.89 square kilometres; Degua Tembien has a population density of 61.31, which is greater than the Zone average of 56.29 persons per square kilometre. A total of 25,290 households were counted in this woreda, resulting in an average of 4.49 persons to a household, and 24,591 housing units. More than 83 percent of the people depend on agriculture for their livelihood.

Land and water are important natural resource's input for agricultural activities. A large proportion of the land in D/Tembien has been cultivated for many years. The hills are bare; the forest resources of the woredas were cleared for arable land, fuel and construction wood. The main source of water for crop and livestock production is rainfall. Rainfall distribution is uneven and more than half of annual rainfall falls in July and August. There are rivers and perennial streams in the area, used both for the irrigation of farmland, and for the supply of drinking water for human and animals.

There was a promising Cooperative movement in D/Tembien Woreda in the years 2004 - 2009. There were 14 SACCO, eight construction Cooperatives, one mining Cooperative, three handcraft Cooperatives, five irrigation Cooperatives, five beekeeping and honey marketing Cooperatives, two sheep and goat fattening Cooperatives, and one youth entertainment Cooperative (2007).

Figure 1.1: Map of D/Tembien Woreda, the Study Area
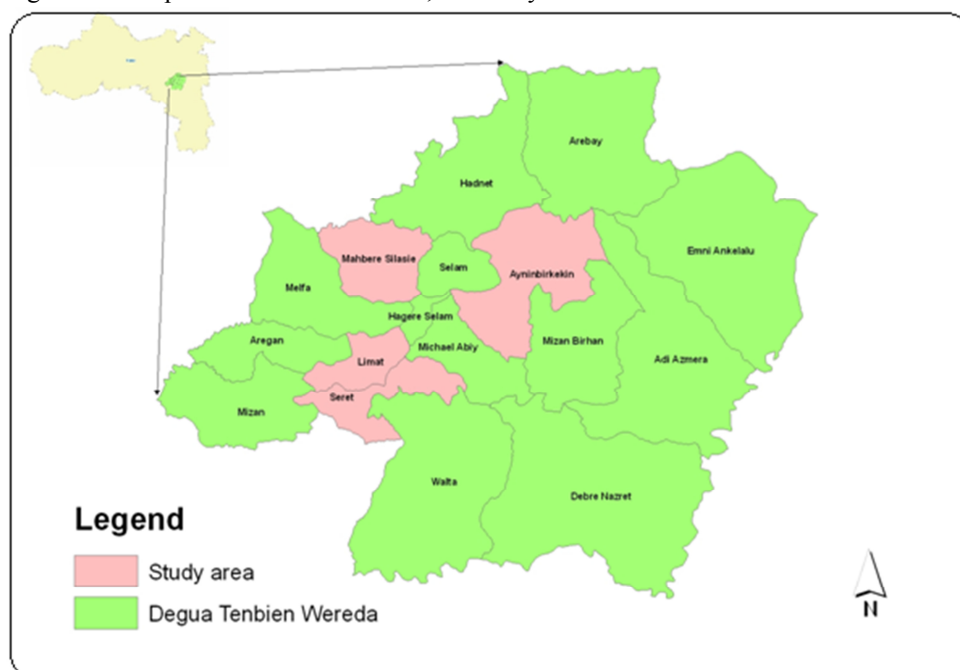
In the study area primary SACCOS was established in 2004.The total membership of the societies in its establishment period were on average 25 of which 14 was male while the remaining 11 was female. The society registered under proclamation number 141/97 the share value of the society was 10 birr and the registration fee is

5 birr. The operational area of the society is limited to the specified village. Now a days the membership growth is increased to 62 of which 34 was male and the rest 28 was male.

Trend of Membership

To assess the trend of membership of SACCOs in the study area, secondary data on the number of members, including their gender proportion were taken from the limitedly available documents of the cooperatives. The table below presents the data.

Table 4: Trend of Membership of SACCOs in the study area

Rural SACCO	Year 2004			Year 2011			Growth Rate
	Male	Female	Total	Male	Female	Total	
Tembian-trae	39	26	65	103	46	149	129.23%
Aedi -gezaeti	46	21	67	132	47	179	1673.16
Enda korar	38	27	65	98	44	142	118.46
Mizan	18	11	29	56	13	69	137.93
Megeseta	24	9	33	76	19	95	187.87
Total	165	94	226	465	169	634	180.53

Source: Documents of the SACCOs

All of the five piooner SACCO were establishment in the year May 2004 with a total number of 226 individual members, both male and female. The same status of membership was sustained also in the year 2005. After about six years of its establishment, this increased the membership to 634. The five primary Cooperatives in the year 2011 added about 408 individual members to the total membership of the cooperative, which increased to 634 members. Moreover, the SACCOs membership growth rate has shown increment over the study period with different rates of growth, leading the SACCO outreach to rise in the period from 2004 to 2011 on average by180.53 percent.

The most important pull factor that attracted new members to join the Cooperatives was found out to be embers are more aware in the benefits of the cooperatives , saving which leads to acquire agricultural input at lower price and better output prices dividend obtained from membership also contributed their own share in attracting new members.

Methodology

The aim of this research is to identify the determinants of women empowerment in cooperative societies. Empowerment issues are measured in both qualitative and quantitative terms. It is a well known fact that employing various suitable methods of data collection helps a researcher evaluate the data source and to detect inconsistent answers. In the light of this, various sources of data collection methods were adopted in order to obtain a reliable data and achieve the stated objective of this research. This paper analyzed using primary and secondary sources of data collection.

Method of Data Collection

The study has utilized primary and secondary, qualitative and quantitative data from different sources. The primary data were collected using semi-structured interview guides. In short, both quantitative and qualitative methods of data collection were employed in order to collect the data. However, the quantitative method was the main focus in the presentation and analysis process of the empowerment index. The the structure interviews were translated to in local language in order to avoid misinterpretations and to create creditability and confidence to in the respondents. The questionnaire was also pilot tested on other sister cooperative; following the pilot study, essential corrections were done. Secondary Sources of data was sought from documentary sources such as journals, newspapers and other researches related to this study. The essence was to review literature about actors-perspective, women empowerment and cooperatives. The literature review serve as both theoretical and empirical base for the analysis of the data collected.

Sampling Design

Tembian-trae, Aedi –gezaeti, Enda korar, Mizan, Megeseta Saving and Credit Cooperative were selected using purposive sampling technique for this research. The purposive sampling allowed the picking of interview objects that fit the focus of the study (Osuala, 2001). Also, according to Kumekpor (1989) cited in Mensah (1997), with the purposive sampling, the samples units are selected not based on random procedure but intentionally selected for the study. This is based on the fact that they have certain characteristics that suit the study or because of certain qualities they posses, which are not randomly distributed in the universe but necessary for the study. This cooperative is, therefore selected based on the fact that their year of establishment and women dominated cooperatives. Hence, it helped me to get information from their own experience regarding the effect of cooperatives in their empowerment in different circumstances.

The research required a focus on a targeted sample of women members, and was selected based on systematic random sampling techniques. The sample of these parameters of interest was drawn from cooperative society's members' list. When we come to sample size, out of the total number 94 of women members47 number of respondents were selected based on probability proportion to size (50% from each SACCO).

Discussion and Analysis
Socio Economic Characteristics of Rural Women
All the respondents were female. The age distribution of the respondents was skewed towards the age group of 30 and above indicating that there were a relatively high proportion of young and energetic age respondents in the village. About 33.8% of the subjects, mostly those over 45 years of age, had never been to school while the rest added primary, secondary and tertiary levels of education. Farming is an important economic activity in the areas. During the peak periods of farm operations, from June to August all the clients were involved in one farm operation or the other while marketing was the minor occupation. After the peak period most managers and other members of informal women co-operatives clients usually engaged in gathering of farm products in the hands of consumers. They go into full time occupation in post harvest agric business including distribution of fruit and vegetables and cereals crops etc mainly produced by other farmers. The respondents own and cultivated less than one hectare of land. The size of credit received by rural women varied from 3000 to 10, 000 mainly for marketing activities. They were able to repay 99.9% of loan obtained from NGOs as a result of using peer pressure for collateral. If any member defaults the whole group will be forced to pay for such clients. Thus the members must be aware of the reputation of each of their clients and that each uses her loan in marketing to avoid default.

Estimation of the Model and Analysis of the Result
The multiple regression technique was applied to explore the effects of seven key factors on women's empowerment. Before we go to the estimation of the model, it is better to see the characteristics of the variables briefly. Table 1 shows us the minimum, maximum and mean of each variable, which, to a certain extent helps us to understand the nature of the variables used in the analysis of the model. The mean monthly income of the respondents is 1950 birr while the mean loan size, number of dependent, educational level, age of respondents, type of training and length of membership are 4500, 4.0, 5.5, 5.0 ,41.5 and 2.0 respectively.

To know if any linear relation between dependent and independent variables, correlation test and linearity test were made. The result indicates that all independent variable have linear relation with dependent variable and income, loan size, educational level, year of membership and training are positively correlated where as number of dependants and age are inversely correlated with CEI.

Table: 1 Summary Statistics of the Variables

Variables	Minimum	Maximum	Mean
Monthly Income (MI)	900	3000	1950
Loan Size (LS)	0	9000	4500
Number of Dependent (ND)	0	8	4.0
Educational Level (EL)	1	10	5.5
Years of Membership (YM)	2	8	5.0
Age (A)	23	60	41.5
Training (T)	0	4	2.0

The (Table 2) below presents the multiple linier regression analysis with cumulative empowerment index (CEI) as dependent variable. The analysis shows positive and highly significant effect of monthly income, education level, training and years of membership on CEI. However, number of dependents, age of the women and loan size are insignificant in affecting CEI. Loan size is positively related to women CEI where as both number of dependents and ages of the women have negative effect on CEI. This indicates that women with more dependent and older women had lower CEI.

Table: 2 Effects of Determinants on Women's Empowerment

Independent Variable	Dependent Variable: Cumulative Empowerment Index (CEI)		
	Coefficient	t-Value	Significant Level
Constant	19.799	5.709	.000
Monthly Income (MI)	.007	3.471	.001
Loan Size (LS)	.001	2.382	.019
Number of Dependents (ND)	-.561	-.561	.124
Educational Level (EL)	1.917	3.108	.002
Years of Membership (YM)	2.057	4.299	.000
Age (A)	-.013	-.173	.863
Training (T)	2.433	4.629	.000

N= 47; Adjusted R2= 89.6%; R2= 90.3 %; F= 123.755 (Significant Level 0.000) Std. Error of the Estimate= 4.92638

What needs further explanation is why the variables, such as number of dependents, loan size and age of respondents were not significant in the regression model. One explanation may be, the social tradition and ceremonial or formal occasions of women were similar regardless of their education or age; the loan size variation of the respondent was also fairly minor, as qualitative note showed. Moreover, the negative relation between women CEI and the age of the respondents as well as number of dependents indicates that as women grows older, the level of empowerment became lower; similarly, women with more internal as well as external dependents had lower CEI.

Findings from earlier study regarding attitudes towards education (Handy & Kassam, 2004) indicated that it is one of the significant explanatory variables on empowerment index of women. According to (James & Trail, 1995), improving literacy skills of women have a beneficial impact on their socio-economic condition. Proper training and implementation of literacy programs are essential for the empowerment of women and this could be one of the best solutions to rural poverty. Literate women can more easily demand and protect their rights in order to change and improve their situations. Furthermore, as we observed, length of tenure with the cooperative has significant effect on CEI of women. This implies that the women who stayed more years in cooperatives had higher CEI. In this case experience allows a woman to see that the lack of autonomy in her life choices and several interventions made by the cooperative for the women in general give how changes can be made and the impetus to make further change in their own lives.

However, these variables do not explain the whole situation of women's empowerment. There are several quantitative and qualitative factors, which could contribute to women's empowerment, particularly qualitative ones, for instance, religious belief, household type, husband's attitudes etc. Therefore, the regression analysis suggests the need for implementing holistic strategies for women (particularly in the areas of human resource development) that may enhance women's status and quality of life in the face of extremely disabling social conditions.

Conclusion and Recommendations

For such type of cooperative to continue empowering women's in a sustainable way, it is essential to know the determinants of women empowerment. Hence, examining factors that affect women's empowerment in cooperatives has crucial importance in today's turbulent environment. In the determinants of women (CEI), it was found that monthly income, education level, training and years of membership are the most influential factors that enhance women's empowerment. conversely, number of dependents and age of the women are inversely related with CEI, while loan size is directly related but all are insignificant in affecting women's empowerment in SACCO in the study areas. All in all, the cooperative had positive and significant role in the economic empowerment of the members. Participation in cooperative has also enhanced the women's decision-making power in the household with respect to economic issues. However, it has basically failed to bring about the desired gender awareness and political empowerment of women.

Recommendations

To move forward, some concrete steps need to be undertaken by the major intervening agencies, namely public-private partnership, women's organizations (WOs) and more importantly by cooperatives aiming at stimulating the process of women empowerment. Interventions should be in the nature of legislative, planning, programme or structural steps to provide greater opportunities to reduce gender based domestic violence practices against women and enhance confidence and interest of women to claim for their political and legal rights.

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