

Role of Savings and Credit Cooperative Societies in Promoting Gender Equality in Agarfa District, Ethiopia

Dawit getahun¹ Mahdi Egge² Eric Ndemo Okoyo³ Solomon Tsegaye^{4*}

1. Agarfa ATVET College, Natural Resource Department, Ethiopia; P.O.Box 15

2. Dire Dawa University, Administration Vice President, Ethiopia; P.O.Box 138

3. Haramaya University, Department of Rural Development

4. Woldia University, Faculty of Agriculture; P.O.Box 400, Woldia, Ethiopia

Abstract

When the issues of cooperatives are raised participation based on gender equality is unquestionable to make the development of cooperatives fruit full. The study was aimed at assessing the role of savings and credit cooperatives in promoting gender equality and identifying the influencing constraints in the study area, Agarfa district, Ethiopia. A multi stage sampling technique was employed to select 120 (60 women and 60 men) sample respondents from four Savings and credit cooperative societies of the district and then interviewed using pre-tested semi structured interview schedule. Both primary and secondary data were collected and analysed to understand various roles of savings and credit. Qualitative data were used to supplement quantitative data. Data were analysed using descriptive and inferential statistics. The economic roles of the cooperatives in promoting gender equality were fair in some areas except in saving amount and credit term. In the social roles of the cooperatives, they were not promoting gender equality in the areas of cooperatives awareness creation, cooperatives training and cooperatives relations, except in community service. In the decision making practices of the cooperatives there was gender equality only in the general assembly meeting and gender inequality was there in others. The gender mainstreaming practices were seen in the cooperatives, but they were not properly implemented Cultural barriers, lack of awareness on cooperative ideologies and gender disparity in implementing the mainstreamed plans were the major constraints of promoting gender equality. The implications of the research show that cooperatives working intensively on awareness creation, training and education programs help to strengthen women's capacities and capabilities. Cooperatives should review their policies and plan periodically to ensure that they are gender sensitive and cooperatives need to focus on gender issues in their action plans.

Keywords: cooperatives, gender equality, gender participation, savings and credit

1. INTRODUCTION

1.1. Background of the study

Cooperatives were a reminder that economic viability and social responsibility could coexist, nothing that they were also important for combating poverty. "Cooperatives contribute directly to improving the standards of living of half the world's population", since their inception, cooperatives had not sought to simply maximize profits, but to meet the needs of their owners.

Nearly one billion people owned shares in cooperatives world wide, the principles of democracy and wider social engagement were core part of the cooperative movement. They built community cohesion and local leadership potential, and meanwhile helped to empower women. In effect, cooperatives had lifted millions out of poverty with dignity; they had also proven that they could compete effectively, and even thrive, in the marketplace with other forms of business (Dame, 2011).

More than one billion people in the world, the great majority of which are women, live in unacceptable conditions of poverty, mostly in the developing countries. In Ethiopia, women constituted almost half of the total population and 40.9% of the labour force in 2002. Women in Ethiopia face various multifaceted problems. The feminization of poverty and employment, lack of adequate financial resources, lack of equal opportunity and limited access to education and choices of professions, the multiple burden of domestic tasks, professional obligation and the community socialization, the traditional harmful practices and violence against women are prevailing socio- economic obstacles affecting women's live (World Bank, 2002).

Even though, Ethiopia has experienced strong and generally broad based real economic growth of around 10.6 percent on average between 2004 and 2011 the nation still has to significantly boost its domestic savings and export performances while keeping inflation at single digit levels (World Bank, 2012).

The belief that men are superior to women in most cultures in Ethiopia consider men to be superior in hierarchy, hence, men and women do not hold equal status socially, economically and politically. This creates dependency of women on men at every level depriving women of their right to make decisions concerning their own rights. Hence, gender equality (socially, economically, and politically) is vital for meaningful involvement of women in the development process and to benefit equally from the results as their male counterparts (Yikdem, 2009).

1.2. Objectives of the Study

The objective of the study is to identify the roles of savings and credit cooperative societies in promoting gender equality in Agarfa Woreda.

2. RESEARCH METHODOLOGY

2.1. Description of the Study Area

Agarfa District falls between Latitude 7017' N and Longitude 39⁰49' E. Agarfa town is specifically located around 453 km south east direction from Addis Ababa. The lowest and highest altitude of the district is extended from 1000 m to 3000 m above sea level respectively. The lowest area occupies the North East part of the district (around the border of Arsi zone) where as the highest elevation is Hora mountain which is found around South Western part of the district. The mean annual temperature of the district is 17.5 °c. The minimum and maximum temperature is 10 °c and 25 °c respectively. The mean annual rain fall is 800 ml whereas 400 ml and 1200 ml is the minimum and maximum annual rain fall recorded in the district respectively (Agarfa Bureau of Finance and Economic Development, 2009).

2.2 Sample and Sampling Technique

For the purpose of this study, a multi stage sampling technique was used to select sample respondents. In the beginning of the sampling, from the total 18 districts of Bale Zone Agarfa district was purposively selected because it is one of the areas that manifest better cooperative movement among related districts and also it is mandate area of the sponsoring organization. Then, out of the total 10 savings and credit societies eight were purposively selected because two of the savings and credit cooperative societies have only women members which make the study unable to see gender disparity.

In the next stage of sampling, the eight savings and credit cooperative societies of the woreda were stratified into two, based on lifetime or duration of registration of the cooperative societies. Hence, those cooperatives with less than five years life time were considered as new Savings and credit cooperative societies and those cooperative societies with more than five years of registration life time were considered as old savings and credit cooperative societies.

Then four Savings and credit cooperative societies (Table 1) two each from both categories, were selected randomly and then stratified as men and women members of the savings and credit cooperative societies to take 50 % men and 50% women to make it representative for the strata and to observe the gender disparity in the Savings and credit cooperative societies. Finally, by considering the proportional size of the four Savings and credit cooperative societies, a total number of 120 respondents were selected randomly based on probability proportional to size of each Savings and credit cooperative societies.

Table 1: Selection of sample respondents from sample savings and credit cooperative societies

Sample savings and credit cooperative societies	Total			population		
	Men	Women	Total	Men	Women	Total
Agarfa	104	71	175	31	30	61
Olyana	29	25	54	9	11	20
Burquitu	25	20	45	7	9	16
Walti Elabdu	43	23	66	13	10	23
Total	201	139	340	60	60	120

Source: Computed from survey data, 2013

Note: Agarfa and Walti Elabdu are old Savings and credit cooperative societies and Olyana and Burquitu are new Savings and credit cooperative societies.

2.3. Data Sources, Types and Methods of Data Collection

For this study, primary and secondary data were used. The primary data were collected from sample respondents by using interview schedule. For this purpose four enumerators, who have association with socio economic aspects and knowledge of the culture of the society as well as local language proficiency were selected, trained and employed for the data collection. In addition to this, primary qualitative data were generated through focus group discussions with individuals in the locality and key informant interviews with cooperative extension workers and cooperative experts. A total of four focus group discussions were conducted in the four selected savings and credit cooperative societies to extract additional information on the issue. In each focus group discussions, six women and six men in the locality were participated. Secondary data were collected from documented reports and unpublished materials.

2.4. Methods of Data Analysis

Descriptive statistics were employed for the description of different socio-economic characteristics of the sample respondents. These are frequency, percentage, mean and standard deviation. Moreover, inferential statistics such as Chi-square test and independent t-test were used. Chi-square test was employed to identify the existence of relationship or association between the variables and its statistical significance. While independent t-test was used to test the existence of statistically significant mean difference by comparing mean values of two sets of numbers at certain level of significance (Seifu, 2012). The constraints members face in getting services and conducting the activities of the cooperative society, were analyzed by using ranking score.

Some qualitative descriptions from data obtained through FGD and KI interviews were also presented to narrate the socio-economic and decision making participation and to fill the gap that may be observed in quantitative data analysis.

3. RESULTS AND DISCUSSION

3.1. Role of savings and credit cooperative societies in Promoting Economic Gender Equality

3.1.1 Participation of gender in saving term

The cooperative society also provides saving service for the members on monthly bases. As Table 2 depicts, 100% of male and 100% of female were using monthly saving term. There were no female and male members which have saving in weekly term. This implies that all men and women save in monthly terms, the cooperatives provide the service equally for members, the saving term of cooperatives was uniform to all members, and the cooperatives improve the saving habit of members in monthly terms to all members without the discrimination of gender. The gender gap is 0%, therefore it is clear to see that there was no difference between male and female participation in saving term because they were using similar monthly saving term. So Agarfa worda savings and credit cooperative societies have promoted gender equality in monthly saving term.

Table 2: Participation of the respondents in saving term by gender

Sex		Saving terms of the respondents		Total number
		Weekly	Monthly	
Men	Count	0	60	60
	% with in sex	0	100	100
Women	Count	0	60	60
	% with in sex	0	100	100
	Gender gap (%)	0	0	

Source: Computed from survey data, 2013

3.1.2 Participation of gender in saving amount

In the cooperative societies, members were saving their amount of money in different levels based on their level of income, business transaction and extent of freedom in their home by their partners. Based on the cross tabulation result indicated in Table 3, 32% of male members were saving 50-100 Birr in each month, 45% of men save 101-200 Birr, and 23% of men save greater than 200 Birr in each month. The average amount of saving for sampled male members was 149.58 Birr. The standard deviation is 64.02. The minimum and maximum amount of saving for male sampled members was 65 and 305 Birr respectively. The majority of male members were saving from 101-200 birr. On the other hand, 67% of women members were saving from 50-100 Birr, 28% of women were saving 101-200 Birr, and the remaining 5% of women were saving greater than 200 Birr in each month.

The average amount of saving in female sampled members was 105.00 Birr. The standard deviation is 50.94. The minimum and maximum amount of saving was 50 and 250 Birr respectively. The majority of female members were saving 50-100 Birr in monthly bases. This implies that the saving amount of men was higher than their counter part, men income was higher than women and save in larger amount than women, the issue of land and business ownership reduce the level of income for women by depriving their economical opportunity to earn stable economy. According to the independent samples T-test result there is statistically significant mean difference (t-value =3.669 at p=.000) between men and women in their saving amount at less than 1% level of significance. The findings of Berhan (2010) revealed that women saving amount was less than their counterparts.

Table 3: Participation in saving amount by gender

Sex		Saving amounts			N	Mean	St. Dev	t-value	p-value
		50-100	101-200	>200					
Men	Count	19	27	14	60	149.58	64.02		
	% with in sex	32	45	23	100				
Women	Count	40	17	3	60	105	50.94		
	% with in sex	67	28	5	100				
Gender gap(%)		35	17	18			3.669	0.000***	

Source: Computed from survey data, 2013

Note: *** significant at less than 1%

3.1.3. Participation of gender in accessing credit

Members in Agarfa woreda savings and credit cooperative societies have equal opportunity to access credit within the cooperatives. As Table 4 depicts, 56 (93%) of male and 57(95%) of female members within the savings and credit cooperative societies had access of credit. This implies that the participation of male and female in access of loan from the cooperative was high, so the cooperative provides loan to almost all members without any artificial discrimination of gender, a member in the cooperatives has equal access of service. The gender gap in this service was 2% (more than men) as a result there is little gap between male and female participation in access to credit. The result is consistent with previous research findings; 98.6% of women members had access of credit from their savings and credit cooperative societies (Dessalew, 2009), 94.7% of women members had credit access from their cooperatives (Daniel, 2006).

According to the FGD, KI and individual respondents Agarfa woreda savings and credit cooperative societies has been promoting gender equality in such a way that: First the savings and credit cooperative societies have horizontal and vertical integration with micro finance and Commercial Bank of Ethiopia respectively. Second, affirmative action was carried out to female members. Third credit access is provided if and only if wife and husband come together.

Table 4: Gender participation in credit access

Sex		Access of credit by the respondents		Total number
		Yes	No	N
Men	Count	56	4	60
	% with in sex of the respondents	93	7	100
Women	Count	57	3	60
	% with in sex of the respondents	95	5	100
Gender gap (%)		2	2	

Source: Computed from survey data, 2013

3.1.4. Gender participation in credit term

As Table 5 depicts, 66.7% of male members have got short term credit, 25% of male member have got medium term credit, and 8.3% of male member have got long term credit. The majority of male members were getting short term credit. On the other hand 25% of female have got short term credit, 58.3% of female have got medium term credit and 16.7% of female have got long term credit.

Majority of female members have got medium term credit because they credited large amount of money than men. This implies that female members within the cooperative participated better than men in getting of medium and long term credits because men credited small amount of Birr, so for small amount of Birr short term credit was appropriate. The finding is in line with the result of Amare (2005) but inconsistent with the results of Dessalew (2009).

Table 5: Gender participation in credit term

Sex		Credit terms of the respondents			Total
		Short term	Medium term	Long term	N
Men	Count	40	15	5	60
	% with in sex of the respondents	66.7	25	8.3	100
Women	Count	15	35	10	60
	% with in sex of the respondents	25	58.3	16.7	100
Gender gap (%)		41.7	33.3	8.4	

Source: Computed from survey data, 2013

3.2. Social Roles of savings and credit cooperative societies in Promoting Gender Equality

3.2.1. Participation of gender in cooperative awareness creation

Awareness plays a great role in cooperative societies by doing things pursuant to the knowledge that is built about cooperatives. As indicated in Table 6, 46 (77%) of male respondents had awareness about bylaws, rules and regulations of the cooperative, whereas 14(23%) had not. On the other hand, 25(42%) of female respondents had the awareness and 35(58%) had not. Regarding awareness about the principles and values of cooperative, the majority men 42(70%) had the awareness while 18(30%) had not.

Regarding women only 20(33%) of the respondents had the recognition, whereas the majority 40(67%) of the respondents did not know the basic principles and values of the cooperative. Accordingly members awareness about their rights and obligations in the savings and credit cooperative societies, 53(88%) of male respondents had the awareness and 7(12%) had not the awareness, whereas 42(70%) of female respondents had the awareness about their rights and obligations while 18(30%) of them had not. This shows that the gender gap on awareness in the Savings and credit cooperative societies is 35%, 37% and 18% for creating awareness on rules and regulations, values and principles and rights and obligations of the members in their savings and credit cooperative societies respectively.

The Chi-square result (13.042 at p=0.001) indicated that there is statistically significant difference between men and women in their awareness in cooperative issues. This implies that the savings and credit cooperative societies create more awareness platforms for men than women members. According to the key informants awareness creating mechanisms are not attentively planned and executed by the cooperatives and the woreda cooperative promotion office, even if they are sometimes conducted it is men members who are primarily recruited to participate in the sessions. The result goes in line with the findings of Nega (2010).

Table 6: Gender participation in cooperative awareness creation platforms

Sex		Awareness about bylaws and rules		Awareness about values and principles		Awareness about rights and duties		χ^2	p-value
		Yes	No	Yes	No	Yes	No		
Men	Count	46	14	42	18	53	7		
	% with in sex	77	23	70	30	88	12		
Women	Count	25	35	20	40	42	18		
	% with in sex	42	58	33	67	70	30		
Gender gap		35%		37%		18%		13.042	0.001***

Source: Computed from survey data, 2013

Note: *** significant at less than 1%

3.2.2. Participation of members in cooperative training by gender

The training was mainly conducted by the woreda cooperative promoters and organizers of the Oromia Region. Table 7 depicts that, out of the total sampled male and female members, 70% of male members were participating in the training arranged by the savings and credit cooperative societies and the remaining 30% did not. On the other hand 16.7% of female members were participating in the training and the rest 83.3% did not participate.

The Chi-square result (34.751 at p=0.000) indicated that there is statistically significant difference between men and women in their training access in the cooperative societies. The gender gap in the cooperative training is 53.3 % which shows a higher domination of men in the training provided and implies that the Savings and credit cooperative societies create more training sessions for men than women members. Therefore as there is larger gap in the participation of men and women members in the training platforms of the society.

The outcome is consistent with the findings of Desalew (2009), but this finding shows lower participation of both men and women in training access in terms of percentage.

Table 7: Participation in cooperative training by gender

Sex		Participation in cooperative training		Total Number N	χ^2	p-value
		Yes	No			
Men	Count	42	18	60	34.751	0.000***
	% with in sex	70	30	100		
Women	Count	10	50	60		
	% with in sex	16.7	83.3	100		
	Gender gap (%)	53.3	53.3			

Source: Computed from survey data, 2013

Note: *** significant at less than 1%

3.2.3. Participation of members in community service by gender

Cooperative is an organization that generally exists for the benefit of the members and the community at large. As Table 8 reveals, out of the total sampled members 78% of male members were participating effectively in community service activities in bridge construction and in infrastructural activities of the community, while 22% were not there. Accordingly the participation of women members in the community service was almost similar to that of their counter parts which is 73% in the participation and the remaining 27% were out of the participation. The Chi-square result (0.409 at $p=0.522$) indicated that there is no statistically significant difference between men and women in their community service activities.

The gender gap is only 5%, which implies the savings and credit cooperative societies had undertaken good promotional activities to engage the majority men and women members to participate actively in the community service area. There is limited gap between male and female participation in community service. Therefore Agarfa woreda savings and credit cooperative societies has promoted gender equality in this aspect.

Table 8: Participation in community service by gender

Sex		Participation in community service		Total Number N	χ^2	p-value
		Yes	No			
Men	count	47	13	60	0.409	0.522 NS
	% with in sex	78	22	100		
Women	count	44	16	60		
	% with in sex	73	27	100		
	Gender gap (%)	5	5			

Source: Computed from survey data, 2013

Note: NS= Non significant

3.3. Role of Savings and credit cooperative societies in Promoting Gender Equality in Decision Making Practices

3.3.1. Participation of members in the general assembly meetings

As depicted in Table 9. Out of the total sampled members, 100% of sampled male members and 100% of sampled female members were participating in the general assembly meeting. This implies that in general assembly meeting all members was attending the meeting to take decisions as they are supreme organ of the societies. The gender gap is nil based on the cross tabulation result there is no difference between male and female participation in attending the general assembly meeting.

Table 9: Participation in attending general assembly meeting by gender

Sex		Participation in general assembly meeting		Total Number N
		Yes	No	
Men	Count	60	0	60
	% with in sex of the respondents	100	0	100
Women	Count	60	0	60
	% with in sex of the respondents	100	0	100
	Gender gap (%)	0	0	

Source: Computed from survey data, 2013

3.3.2. Participation in management committee

As depicted in Table 10 the total number of management committee was 28 in number out of which 71.4% of them were male members and 28.6% were female members within the cooperatives. This implies that in the

management committee the majority of members were men in comparison with women, decision of the society was under taken by the male members domination, they lack equal representation, and gender mainstreaming was not undertaken effectively.

The gender gap in this aspect is 42.8%, it shows that there is higher difference between male and female participation in management committee. Therefore, Agarfa woreda savings and credit cooperative societies have not promoted gender equality in this position. Research conducted in Addis Ababa University entitled as the participation and role of rural women in agricultural cooperative also shows similar result, the participation of women in management and credit committee was low as compared to men (Bikila, 2003).

Table 10: Participation in management committee by gender

Sex		Participation in management committee		Total Number
				N
Men	Count	20	8	28
	% with in sex	71.4	28.6	100
Women	Count	8	20	28
	% with in sex	28.6	71.4	100
	Gender gap (%)	42.8	42.8	

Source: Computed from survey data, 2013

3.3.3. Participation in credit committee

As Table 11 depicts, out of the total members of credit committee 66.7% were male members and the rest 33.3% were female members. The majority of credit committee was occupied by male members compared with female members. This implies that the credit committee of the society was ruled and governed by the male members dominance, the gender mainstreaming was not implemented properly for the distribution of power through gender base. The gender gap in this position is 33.4%. Therefore, Agarfa woreda savings and credit cooperative societies has not promoted gender equality in this position.

Table 11: Participation in credit committee by gender

Sex		Participation in credit committee		Total Number
				N
Men	Count	8	4	12
	% with in sex	66.7	33.3	100
Women	Count	4	8	12
	% with in sex	33.3	66.7	100
	Gender gap (%)	33.4	33.4	

Source: Computed from survey data, 2013

3.4. Gender Mainstreaming Practices of Savings and credit cooperative societies

A gender mainstreaming perspective is the process of assessing the implications for men and women of any planned action, including legislation, policies and programs, in all areas and at all levels.

The mainstreams were taken in the areas of economic, social and decision making areas. More specifically the economic mainstreaming was effectively implemented and practiced in credit access and saving term. As the findings of the study reveals there were little or no gender gap in the aforementioned areas. There were almost 100% gender mainstreaming practices due to this there was equal participation of gender and gender equality was ensured. On the other hand, there was gender inequality in the areas of saving amount and credit term due to lack of proper implementation of the mainstreaming activity.

In the social aspect of the savings and credit cooperative societies there was gender mainstreaming practices in the areas of cooperative awareness creation and cooperative training. But the mainstreaming was not properly implemented as a result there was gender inequality except ensuring of equality in community service.

The decision making practices of the savings and credit cooperative societies were undertaken through management committee, control committee, credit committee and general assembly. For decision making in all aspects, equal representation of men and women is important to pass sound and effective decisions. However, it was only in the annual general assembly meeting that there was gender mainstreaming practice and equal participation of men and women. The other areas of the decision making practices like participation of men and women in management committee and credit committee was unbalanced, hence there were gender inequalities in this areas due to lack of proper gender mainstreaming practices.

3.5. Constraints which Hinder Gender Participation in the Selected Savings and Credit Cooperative Societies

Primarily as the study integrate both men and women, the constraints are seen from the point of each perception that they consider to be a problem that affect them not to actively participate in the savings and credit cooperative societies and minimize the benefits or services they gained from the cooperative. Hence, Table 12 shows the constraints that are ranked according to their sensitivity by men respondents and Table 13 shows the ordered constraints by women respondents.

Table 12: Major constraints in promoting gender equality in the studied cooperatives(N=60)

No.	Attributes	Relative importance of the attribute(men)						Score	Rank
		Most Important(3)		Important(2)		Not Important (1)			
		n	%	n	%	n	%		
1	Lack of awareness on cooperative ideologies	35	58.3	15	25	10	16.7	145	1st
2	Cultural barrier that prohibit participation in cooperative	33	55	14	23.3	13	21.7	140	2nd
3	Existence of gender disparity in social, economic and decision making activities of the society	30	50	12	20	18	30	132	3rd
4	Shortage of cooperative agents that support the society	27	45	17	28.3	16	26.7	131	4th
5	Weak monitoring and evaluation mechanisms of the society	25	41.7	20	33.3	15	25	130	5th
6	Remoteness of the society from members residence	21	35	25	41.7	14	23.3	127	6th
7	Absence of gender mainstreaming policy in the bylaws of the society	20	33.3	24	40	16	26.7	124	7th
8	Presence of unethical committee	10	16.7	15	25	35	58.3	95	8th

Source: Computed from survey data, 2013

Table 13: Major constraints in promoting gender equality in the studied cooperatives(N=60)

No.	Attributes	Relative importance of the attribute(women)						Score	Rank
		Most Important(3)		Important(2)		Not Important (1)			
		n	%	n	%	n	%		
1	Cultural barrier that prohibit participation in cooperative	40	66.7	15	25	5	8.3	155	1st
2	Existence of gender disparity in social, economic and decision making activities of the society	35	58.3	14	23.3	11	18.4	144	2nd
3	Lack of awareness on cooperative ideologies	32	53.3	16	26.7	12	20	140	3rd
4	Weak monitoring and evaluation mechanisms of the society	31	51.7	15	25	14	23.3	137	4th
5	Remoteness of the society from members residence	28	46.7	20	33.3	12	20	136	5th
6	Absence of gender mainstreaming policy in the bylaws of the society	25	41.7	23	38.3	12	20	133	6th
7	Shortage of cooperative agents that support the society	23	38.3	20	33.3	17	28.3	126	7th
8	Presence of unethical committee	13	21.7	10	16.7	37	61.7	96	8th

Source: Computed from survey data, 2013

4. CONCLUSIONS AND RECOMMENDATIONS

Generally the economic roles of the cooperatives in promoting gender equality were encouraging in the areas of saving term and credit access. Even though, it was not successful in saving amount and credit term. The social

roles of the cooperatives in promoting gender equality shows that the cooperatives were not striving their best in promoting gender equality in the areas of cooperative awareness creation and cooperative training except community participation, hence there was no equal participation of men and women in these areas. In the decision making practices of the cooperatives, the result showed how far women are from achieving equal participation in decision-making and leadership; women share of decision-making and leadership is small and, in most cooperatives, shows no clear trend towards improvement. Gender equality role of the cooperatives were seen in the general assembly meeting alone but in participation of management committee and credit committee there was no gender equality. Among the constraints that inhibit women and men members from actively participating in the cooperatives activities and services: cultural barriers that prohibit participation, existence of gender disparity in social, economic and decision making activities and lack of awareness on cooperative ideologies were mentioned as the major ones in the list.

The results of the study in general revealed that, gender inequality was observed in the cooperatives in economic services and mainly in the areas of social, decision making positions and rate of involvement in making decisions. To improve the role of cooperatives in promoting gender equality among its members in the study area, the following issues are forwarded as recommendations to be addressed by the concerned government sectoral bodies, non governmental agencies and the community as a whole. Cooperatives deserve to consult and involve gender issues when decisions are taken in the areas of socio-economic aspects, particularly those concerning women or women's interests in saving amount, cooperative awareness creation, cooperative training, cooperative relations and cooperative decision making activities. Cooperatives should review their policies and plan periodically to ensure that they are gender sensitive in the areas of saving amount, cooperative awareness creation, cooperative training, cooperative relation, management committee, control committee, credit committee and rate of participation in decision making so that cooperatives should focus on gender equality in their action plans.

Cooperatives should establish "gender committee" or units whose tasks is to identify gender-related problems and gender gaps. By identifying the gender gap it is possible to minimize the gender inequality. Gender mainstreaming strategy should be properly planned and applied in management committee, control committee, credit committee, participation rate, saving amount, credit term, cooperative awareness creation, cooperative training and cooperative relations.

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