The Role of Cooperatives in Empowering Women

Berhane Ghebremichael, College of Business and Economics, Mekelle University, PO box 1368, Mekelle, Ethiopia

ABSTRACT
Cooperative effort is ultimately the group instinct in human beings, which enables to live together and help each other in times of stress and strain. Unconsciously, the principle has always penetrated the life of human race. The history of modern civilization is in fact, the history of cooperation, for without it social and economic progress would have been impossible. “As women are generally the poorest of the poor and, at the same time, key actors in the development process, eliminating social, cultural, political, and economic discrimination against women is a prerequisite of eradicating poverty...ensuring quality family planning and reproductive health services, and achieving balance between population and available resources and sustainable patterns of consumption and production.” Cooperatives play a great role in empowering women.

Keywords: Cooperative, Women, Empowerment

Introduction
Cooperation means working together. It is a way of living, a philosophy of life, and has been the very basis for human civilization. The principle of cooperation is as old as human Society. It is truly the basis of domestic and social life. Cooperative effort is ultimately the group instinct in man, which enables him to live together and help each other in times of stress and strain. Unconsciously, the principle has always penetrated the life of human race. The history of modern civilization is in fact, the history of cooperation, for without it social and economic progress would have been impossible.

A cooperative is defined by the ICA’s statement on the Cooperative identity as

“An autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through jointly-owned and democratically-controlled enterprises.”

“Development cannot be achieved if fifty percent of the population is excluded from the opportunities it brings.” Helen Clark, UNDP Administrator

According to International Conference on Population and Development Programme of Action, 1994 paragraph 3.16

“As women are generally the poorest of the poor and, at the same time, key actors in the development process, eliminating social, cultural, political, and economic discrimination against women is a prerequisite of eradicating poverty...ensuring quality family planning and reproductive health services, and achieving balance between population and available resources and sustainable patterns of consumption and production.”

The lack of economic opportunities for women creates economic dependence on the husband. This makes a woman extremely vulnerable if something happens to the husband or to their marriage. Because these women have no economic opportunities, in resource-poor settings, such women may be forced to use sex as a commodity in exchange for goods, services, money, food, accommodations and other basic necessities. This can result in HIV, pregnancy or sexually transmitted infections (STIs).

Women also often bear the brunt of environmental degradation because the household duties for which they are responsible (fetching firewood and water, food preparation and agriculture) are tied to the land and the available resources. When these resources become scarce, women can be forced to travel for miles each day to provide for their families.

1.1 Concept
In the primitive societies the terms of cooperation could be observed in religious institutions and traditional customs. The working of these customs and institutions throw light on the instinct and tradition of mutual assistance, joint possession and joint management, which are found in the thinking and in the life of the people in all ages and all countries.

In Ethiopia, for instance, the principle of cooperation has been practiced from times...
immemorial. The spirit of Ethiopians was almost entirely cooperative. In the modern technical sense the genesis of cooperative movement and its applications in the economic field can be traced after the industrial revolution which took place in England during the second half of eighteenth and the first half of the nineteenth century.

Today, cooperatives are the most important type of voluntary organization throughout the world. In some countries, they are principal form of organization in agriculture, marketing and provision of credit and distribution of consumer goods. The cooperative societies have helped: to improve security of tenure of land; to consolidate holdings; to promote conservation of natural resources; to facilitate land settlement; to foster the all important growth and speed of technical knowledge for better farming; to secure savings and administer credit; to reduce the charges made for production requisites and use of the larger capital items for farm and small scale industrial production; to reduce charges for consumer goods and services including housing; to improve the marketing of farm products; to minimize risks and to lower the costs of insurance.

They have promoted education both general and vocational. They have provided effective training in democracy and self-government. They have been neither class-bound nor state-bound. They have maintained or increased that sense of interdependence so important for social progress.

Cooperatives in Ethiopia are mainly economic entities performing economic functions that contribute to sustainable economic development. Their ultimate aim is to increase the living standards of their members and thereby the nation as a whole. For this reason, the number of primary cooperatives and cooperative unions is steadily increasing, particularly in the last five years.

1.2 Objective of the Study
The objectives of the study were:
- To assess the role of cooperatives in empowering women
- To recommend on what can be done to promote women's economic and social integration

1.3 Major findings
A survey, which has been conducted among the women beneficiaries of cooperative sector in Mekelle city in this regard; reveals the following: the average age is 37, having different education from illiterate to diploma level graduates, doing various activities like agriculture, business, tailoring and other employment, and the average income is 8,000 Birr.

They have availed loan under various schemes for women and the average amount taken by them is 5,000 Birr with the average interest rate of 7-8%. They have utilized the loan under various purposes like self employment, agriculture, business, family expenditure etc. The impact of getting loan has been analyzed by considering the respective items both before and after availing the loan.

The result or impact in getting loan and the utilization of the same lies in the increase in the income and the reflection on increase in the expenditure, assets, home appliances, reduction in the loan and improvement of the standard of living. The survey that has been conducted on studying the impact of loans through cooperatives to women reveals the following.

Out of the sample beneficiaries, 92% are able to increase their income whereas the remaining 8% not yet.

67% have reduced their loan while the 33% have not yet reduced their loan.
Figure 3. Pattern of expenditure
56% are able to increase their expenditure pattern. For all the respondents (100%), increase their assets in the way of business, agricultural equipments, land, building and the like are possible.

Figure 4. Increase their livestock
62% are able to increase their livestock whereas the remaining 38% do not increase their livestock.

Figure 5. Level of change in Home Appliances of the respondents
86% are able to increase the home appliances while the 14% not yet.

Figure 6. Change in living standard of the respondents
52% have shifted their standard of living from low to average, 30% from average to high and 12% from low to high with overall improvement of 94%.

Regarding the attitude of the respondents towards the preference of SACCOs, they do prefer it mainly: because of the easy installment facilities which is followed by the services rendered by them, the prevalence of less formalities, less interest rate, counseling they got and training facilities are among others.

1.4. Conclusion
On an overall assessment, it can be concluded that cooperatives are rendering fruitful services to the society concerned especially to women. The survey reveals that the women are able to enrich their lives. They are fully satisfied with services rendered by these cooperative societies. They got recognition in the society and also economic interdependence in the family. Hence, it is needless to say that cooperatives are playing a very important role in the empowerment of women through various schemes.

1.5. Recommendation
• What can be done to promote women's economic and social integration?
Training, education and information have an important role to play in increasing women's involvement in cooperatives. But they would be more effective if: Policy and legal frameworks for cooperatives were more gender sensitive and supportive of women's concerns; Programmes were focused not only on cooperative principles and operation but on women's broader concerns (health, education, community development); A policy of promoting equal and active participation of women (e.g. management training, financial services, upgrading of skills and so forth) were implemented; Training programmes took account of additional data on the role of men and women in
agriculture and cooperatives: their contributions, participation in decision-making, access to and control of resources, which could be made available by selected local gender-sensitive data gathering; More female trainers were available, making it easier for women to join in the courses; Less stress were placed on written training materials, of little use to illiterate women; Radio cooperative programmes were provided more in local languages (all too often they are in timing took account of the women's daily schedules). The FCA (Federal Cooperative Agency) has regular airtime in the Ethiopian radio program called, “The Voice of Cooperatives” which is transmitted in Amharic weekly for 15 minutes, but the programme is not well known by the district promoters all over the country and due to language barrier not known in all regions and have listeners around Addis and the peripheries.

References