

Women leadership participation in Primary Savings and Credit Cooperatives in Ethiopia

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Abstract: The present study was undertaken with the main objective of analyzing the determinants of women leadership participation in select Savings and credit cooperatives of Adama Woreda, Oromia Region, Ethiopia. The study was heavily dependent on primary data source. Semi structured interview schedule was administered to elicit the required information from the women leaders. Two stage sampling technique was employed to select the sample SACCOs and women leaders. In the first stage, SACCO's which are affiliated to Abdi Gudina Saving and Credit Union having both men and women leaders as Board of directors, Control committee, Credit committee, Arbitration committee and Educational committee were selected for the study. As such 25 SACCO's fulfilling the mentioned criteria was considered as study units. At the second stage, by adopting census method all women leaders of the SACCO's were contacted for the study purpose (19 SACCOsX8 =152 + 6 SACCOsX7=42 total 194). Binary logistic regression was used to analyze the determinants of women leadership. The result of the logistic regression shows that independent variables such as age, sex, education level, contact with agent, experience of women leaders, and participation of women leaders in management and business affairs, social participation and cooperative training were found to have positive significant effect in determining women leadership. Nonetheless, variables such as family burden, exposure to mass media, and culture do not have any significant effect in determining the women leadership.

Keywords: Determinants, Women, Leadership, SACCOs, Participation

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I. BACKGROUND OF THE STUDY

The advocacy for gender equality and equity is a clear indication of the falling away of old traditions and structures, where women are regarded as inferior and subservient to men. With this growing questioning of the traditional view of women as limited in capacities and as mainly meant for household works, also comes the questioning of hierarchical structures of social organizations (traditionally dominated by men) as the most effective way of managing people. For instance, in cooperatives, with the growing awareness of the effects of unequal gender relations on the achievement of the goals of cooperatives, women are now provided with more support and opportunities to become a more active part of the organization and to become a significant part of its decision-making bodies. To appropriately respond, women have to think of how these options will make a difference in their lives, and of how taking these options will make a difference in the lives of other people and in the whole organization and society, in general. The thinking starts with having a sense of reality, and with being aware of what it going on – within the self and in the social environment.

With their emphasis on the importance of giving equal treatment to all of their members, women and men alike, cooperatives can be considered as an enabling vehicle and environment for women's empowerment. In the same vein, with their representation of half of the population of the world and with their generally proven capacity to share distinctive contributions to organizations, women can be considered as indispensable to cooperatives. Women can bring into their leadership, lots of talents and skills, and varying perspectives and experiences that will enrich and benefit the cooperatives. Women leaders can contribute to increasing the cooperative's competitiveness as businesses in the era of globalization and technology. Hand in hand, women leaders can help the cooperatives become more aware of and responsive to the members' needs that are not traditional co-op concerns. Examples of these needs are health care, literacy, child care, violence against women, library facilities, and recreation activities for women. With this background the present study has been proposed to analyse the determinants of women leadership in cooperatives.

II. PROBLEM STATEMENT

In Ethiopia, as in the past regime, cooperatives continued to experience top down management, government intervention in internal affairs of cooperatives in the form of giving directives etc especially at the grass root level, corruption by the leadership and weak and submissive management (*Bezabih Emanu, 2008*). AWCF & ICA ROAP. (1999) also attribute weak performance of cooperative to the ineffectiveness of their leadership. The word of Canadian cooperators stated as “In every flourishing cooperative, giving good services over the longer period of years; there is always loyal band of devoted men and women giving leadership,” which reveal the contribution of leaders to the success of cooperative organization (*AWCF, 1999*).

The stereotyped roles of women and men lead to the non-recognition of the contributions of women in the productive arena, and the ridicule of men doing household chores and caring of children. This situation also leads to a conception of women as unfit for leadership positions from the community to the national and international levels. For this reason, men dominate the leadership structures of organizations in different sectors, public and private, including cooperatives, leading to their better access to and control of resources. Because of the social perception of women as inferior to men, and the lack of opportunities for more access to and control of resources, women, in general, have low self-esteem, and hence lack skills and self-confidence in participating in development work. Women leadership in cooperative societies is extremely low. Only very few women serve on the Boards of Directors. Their simple and clear perception is that the administrative and decision-making domain rests with the men and women do not wish to overburden themselves with financial responsibilities in case something goes wrong with the cooperative. In cooperatives in the majority of African countries, women remain under-represented as both employees, members and in particular leaders. For instance, Coop AFRICA research reveals that in Ethiopia, only 18% of cooperative members are women and ICA data from Kenya show that women comprise 40% of employees in agricultural cooperatives, only 26% of members, and a mere 9% of management (*ILO, 2012*). Keeping in view the above stated problems, the present study is an attempt to analyze the determinants of women leadership in select SACCOs in Adama District by taking into account the research gap as it was found that no foolproof study has been attempted so far in Ethiopia.

Objective of the study

The main objective of the study was to analyze the determinants of women leadership in select SACCOs in Adama District of Oromia Region, Ethiopia.

III. MATERIALS AND METHODS

Description of the study area: Adama Woreda (District) is one of the 10 Woreda found in East Shoa Administrative Zone of Oromia Regional State. The head office of the Woreda is located in the Adama Town which is found at the distance of 100 Km away from Addis Ababa, the capital city of the Oromia Regional State and the country as well. From the data obtained from the Woreda Cooperative Promotion Office, it is understood that there are 16 types of cooperative societies; namely multipurpose, saving and credit, Mining, consumers and Artisans cooperative societies. In the study area, there are 360 cooperative societies registered until 2012 with 33514 total numbers of members. From the total female members accounted for (9740) only 29.17 percent and the rest (23774) are males accounted for 70.93 percent of the total membership.

IV. SAMPLING PROCEDURE

Selection of the study area: Adama Woreda was selected purposively as the study area based on the concentration of SACCOs.

Selection of SACCOs: SACCO's which are affiliated to Abdi Gudina Saving and Credit Union, and having both men and women leaders as Board of directors, Control committee Credit committee, arbitration committee and educational committee has been selected for the study. There are 25 such SACCO's fulfilling the above criteria and they were been the study units.

Selection of respondents: All 194 women leaders of the selected SACCO's were selected as study population. The selected women leaders were represented from different committees such as Board of Directors (50), Control Committee (34), Credit committee (35), Arbitration Committee (40) and Education and Communication Committee (35)

Data source: The study was heavily dependent on primary data which was collected from women leaders.

Tools and method of data collection: Semi structured interview schedule was administered to elicit the required information from the women leaders (respondents). Two enumerators were recruited and trained on data collection process.

Method of data analysis

Binary logistic regression model was used to analyze the determinants of women leadership. For estimation of the model SPSS was used. Before pursuing the regression model, all the selected independent variables were tested for multicollinearity with the help of contingency ratios.

V. RESULTS AND DISCUSSION

Women leaders Participation in Decision making

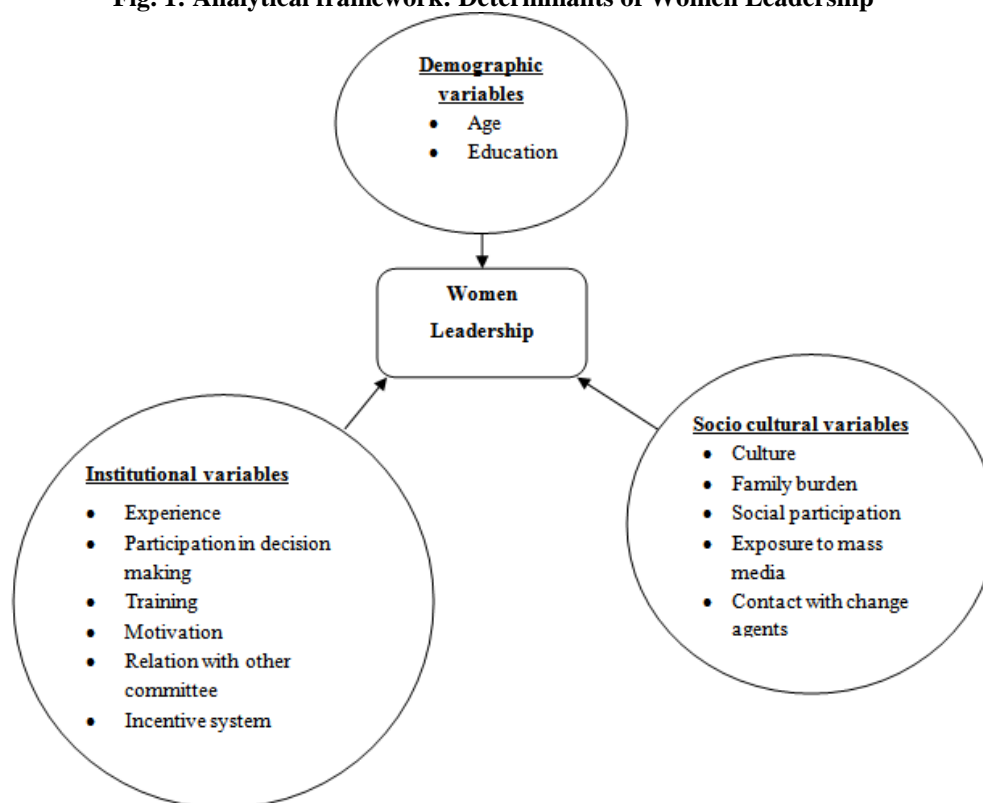
Since women constitute significant portion of cooperative membership they are expected to actively participate in decision making process of their cooperatives. The response of women leaders' participation in different committees has been furnished in Table 1.

Table 1: Women leaders' participation in decision making

Response	Frequency	Percent
Yes	194	100.0
No	--	--
Total	194	100.0

Source: Field survey, 2018

Fig. 1: Analytical framework: Determinants of Women Leadership



As table 1 indicates all of the respondents actively participate in decision making process of their cooperatives. This indicates women are playing good leadership role in cooperatives decision making process.

Table 2: Women leaders' participation in different decision areas

Decision area	Frequency	Percent
Annual planning	75	38.67
On dividend allocation	50	25.77
On election procedure	25	12.88
On activity expansion	44	22.68
Total	194	100

Source: Field survey, 2018

As the above table indicates out of 194 respondents 75 (38.65%) women leaders have participated in annual planning, 50 (25.77%) of them on dividend allocation, 44 (22.68%) took part on activity expansion decisions making and the rest 25 (12.88%) respondents have participated in election procedure decision which would affect the number of women leaders those which represented in leadership position

Determinants of women leadership participation

The summary results of the logistic regression model estimates are reported in table 3. The chi-square (χ^2) distribution was used as the measure of overall significance of the model. As a result, from a total of 194 observations it was found that the chi square distribution (84.45) with 18 degree of freedom (*df*) at 5% level of significant was greater than the table value (28.87). This implies that the joint null hypothesis of coefficients of all explanatory variables included in the model were zero was rejected. This implies that the model fitted the data.

The results of logistic regression analysis show that among the 14 explanatory variables, all the demographic variables, socio-cultural variables such as social participation and contact with change agents and institutional variables such as experience, participation in decision making and training were found to have significant positive effect in determining women leadership participation. All other variables included in the model do not have any significant effect in determining women leadership.

Table 3: Determinants of women leadership: Binary Logistics Regression Analysis

Variables	Odds Ratio	Std. Err	z	P> z/
Demographic variables				
Age	1.065972	.0370328	1.84	0.066**
Education	6.276732	4.790369	2.41	0.016**
Socio-cultural variables				
Culture	.4958501	.6549717	-0.53	0.595
Family burden	.2973507	.2960268	-1.22	0.223
Social participation	7.511995	5.087928	2.98	0.003***
Contact with change agents	469.6558	.683.3728	4.23	0.000***
Exposure to mass media	3.785224	5.556991	0.91	0.365
Institutional variables				
Experience of women leaders	27.16902	24.70701	3.63	0.000***
Relation with other committee	.8428276	.629697	-0.23	0.819
Participation in decision making	16.09479	20.14913	2.22	0.026**
Training	19.63109	17.76821	3.29	0.001***
Incentive system	5.505764	9.298733	1.01	0.312
Level of motivation	1.031475	.6706096	0.05	0.962
Government involvement	.1616633	.2069171	-1.42	0.155

Number of observations - 194

Wald . χ^2 (15 Variables) = 84.45

Prob. > χ^2 = 0.0000

Log pseudo likelihood = -38.99045

Pseudo R² = 0.8481

Note: ***, and **indicate significant level at 1%, and 5% respectively.

As far as demographic variables are concerned, age and education of the women leaders as continuous variables were found to have positive significant effect in determining women leadership in SACCOs. It indicates that a year increase in age and education will lead an increase in the probability of quality of women leadership. It is further argued that the older the age the more the leader acquire experience and knowledge. Similarly, Education is an essential tool that helps modern leaders to manage modern organization which need the aid of technologies. Through formal education leaders able to know what is happening, what will be expected of them and how to respond to this dynamic environment (Cubillo, L. & Brown, M. 2003). The higher the level of education leads to enhance the ability of the leader to integrate the theoretical ground with the practical world.

As to socio-cultural variables, categorical variables such as social participation and contact with change agents were found to have positive significant effect in determining women leadership. It indicates that more the leader participate in social activities the more the leader is good in leading the organization. Cooperative leaders may be the leaders and members of other organization and vice versa and the support of these organizations is very important to get position in cooperative (Subburaj, 2000 and Sivaprakasam, 1999). Further historically women in Ethiopia used to involve themselves in traditional forms of cooperation (SHG, Micro credit enterprise) which could have helped them to take up leadership position in cooperatives. It was also assumed that the change agent can assist women leaders in conducting leadership training programmes. Thus the frequent the leader have a contact with those change agents the more the effectiveness of the leader.

With regard to institutional variables, experience of women leaders as a continuous variable was found to have positive significant effect in determining women leadership. It is quite natural that experience helps

leaders to know activities that should be done in time and also helps to develop a solution or a coping mechanism even in unsecured working conditions.

Similarly participation in decision making as a categorical variable was found to have positive significant effect in determining women leadership in SACCOS. This indicates that higher the participation of women leaders in management of cooperatives would result in enhancement of the quality of women leadership. It was also observed that the Ethiopian Cooperative Societies Proclamation No.137/1998 proclaimed women should take up leadership position in cooperatives on a reservation basis.

Training as a dichotomous variable was found to have positive significant effect in determining women leadership. Training is a mechanism to enhance the skills, credibility and abilities of the leaders which may lack through formal education. There are much in leadership which does not demand outstanding talent but can be learned by experience or acquire training (ICA, 1963).

Family burden of women leaders which is a continuous variable hampers women accessing and practicing leadership because of their multiple roles (Neville, M. 1988). Women have to look after their family, especially children, housework, balancing their work and family makes the burden very heavy. Shakeshaft (1987) regards home and family responsibilities as barriers for female.

Exposure to mass media as a categorical variable does not have any significant affect in determining women leadership which is a surprising finding. Similarly, culture as a continuous variable also does not have any significant effect in determining women leadership. Cultural perception that says a woman is lesser than man are embodied in our culture which led the women especially the rural women to be confined to the domestic sphere with little or no exposure to the public sector.

Motivation as a dummy variable does not have any significant effect in determining women leadership. Lack of motivation by the male leaders might be reason for many of the women leaders. The assumption is that motivated women leaders are highly committed to accomplish their task. But the result of descriptive analysis shows that women leaders are not being motivated by the fellow leaders and members. Relation with other committee members as a categorical variable does not have significant effect in determining women leadership. Unless leaders have close contact with their members, they are likely to lose a "sight of their members' aspiration" which eventually jeopardizes their future (ILO, 2010).

Incentive system as a dummy variable does not have significant effect in determining women leadership. It implies that incentive system adopted by the cooperatives for leaders are not attractive enough. Government intervention as a dummy variable does not have significant effect in determining women leadership. Cooperative societies are political free associations organized on the mutual benefit basis. Excessive government interference leads to the leaders' loss of freedom of choice or decision making and politicization of leaders which finally converts the cooperative in to body of government structure.

VI. CONCLUSION

It may be concluded from the above analysis that demographic variables such as age and education, socio-cultural variables such as social participation and contact with change agents, and institutional variables such as experience of women leaders, cooperative training and participation of women leaders in decision making process were found to be the predominant factors which determines the women leadership in cooperatives. Although women are occupying leadership position in SACCOS, the finding shows that practicing leadership is shrinking owing to cultural barriers and family burden. The pervasive and long lasting influences of patriarchal culture have been acknowledged as major obstacles to women's access to leadership roles and their career progress. Performance is the function of motivation and ability and in cooperatives an individual ability alone will not lead to performance unless there is motivation to work together. Motivation leads to successful achievement of objectives. This is a general truth in any organization and nothing is special to cooperative. However the study finding shows that women leaders are not being motivated properly by their fellow leaders and members ultimately hampers their active involvement in leadership position. Having a good relationship with other members is one of the prerequisites for an individual to be elected as a leader or representatives of cooperatives. Nonetheless, relation with other committee members does not have any significant effect on women leadership. The absence of incentive for majority of the leaders implies that it put the quest for their motivation under question because leaders should be rewarded for their effort. The reason for absence or low pay is due to absence of standard payment system followed by government. As cooperatives in Ethiopia are sponsored by the government, it is obvious that government will interfere in the day to day affairs of the cooperatives which in turn deteriorate involvement of women leaders. Thus, women leadership can be motivated and enhanced in cooperatives by overcoming the mentioned problems.

V. RECOMMENDATIONS

1. **Enactment of provisions in Cooperative law:** The Cooperative Proclamations /Laws /Acts of countries need to be amended in such a way that all types of cooperatives are to be insisted to reserve one-third or one-fourth of the seats in management and other sub-committees to women members. In the case of the election of the president of a cooperative, a turn system may be arranged i.e., every two turns one woman may be elected as the president of the society. As an alternative, when the president post is occupied by a male member, the post of vice-president may automatically go to a women candidate. Such arrangements will facilitate women's participation in policy making and decision making in various areas.
2. **Amendment of bylaws of each cooperative** Bylaw of all types of cooperatives except women cooperatives may be suitably amended to make provisions for women members to get elected to the management committees and other sub-committees. The turn system as mentioned in the above must be introduced in the bylaws and implemented strictly. Penalties may be imposed for the non-implementation or willful violation. If suitable women candidate is not available that post may be kept vacant till suitable women candidate is elected.
3. **Special types of cooperatives:** In special types of cooperatives like consumer cooperatives, dairy cooperatives, SACCOS and cooperative banks, the promoters may be officially informed to admit one-third of the members from women. Because, women are the prime users of such cooperatives and this will help them in decision-making and giving suggestions for policy making in the respective areas.
4. **Joint membership:** Joint membership of husband and wife may be made in cooperatives like primary agricultural cooperatives. Because in the absence of land ownership; such joint membership will boost the morale of women. When a particular type of work is done jointly by men and women, in a family, both of them should be made members of cooperatives.
5. **Cooperative education and training:** Special educational programmes for women need to be arranged on a routine and continuous basis. As far as possible, women trainers would as far as possible be recruited for such women's training programmes. Special training funds may also be created for such purposes.
6. **Special funds by cooperatives:** Every cooperative society must set forth a portion of the net profit every year towards the education and development of women members. Ways and means of spending such money for women's development must be clearly spelt out.

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