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## Agricultural Cooperatives and Rural Women's Access to Livelihood Capitals, the Case of Garagodo and Hembecho Cooperatives, Wolaita Zone, Southern Ethiopia

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**Keywords:** *agricultural cooperatives, rural women, livelihood capitals, access.*

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AGRICULTURALCOOPERATIVESANDRURALWOMENSACCESSSTOLIVELIHOODCAPITALSTHECASEOFGARAGODOANDHEMBECHOOPERATIVESWOLAITAZONESOUTHERNETHIOPIA

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# Agricultural Cooperatives and Rural Women's Access to Livelihood Capitals, the Case of Garagodo and Hembecho Cooperatives, Wolaita Zone, Southern Ethiopia

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## I. INTRODUCTION

Various literatures have revealed that women, particularly those who reside in the rural areas are susceptible to various risks. Studies carried in Ethiopia have exposed how the discriminatory practices of the society deprived women from accessing the resources and making them vulnerable to risks and shocks. Their relatively limited access to and ownership of livelihood resources leave them vulnerable to both natural and manmade calamities (Jones *et al.*, 2010). This in turn not only makes women prone to shocks,

making their coping strategy futile and pathetic; it also greatly affects their household members (Prime Minister Office/Women's Affairs Sub Sector, 2004).

It is apparent that gender sensitive cooperatives can benefit rural women and ensure them with sustainable livelihood. If cooperatives are geared towards gender-responsive and inclusive approach, they can help women overcome gender specific constraints to improve their self-confidence, knowledge, leadership skills, income, and access to agricultural inputs, social networks, and position in value-chains. When women are more economically and socially empowered, evidence shows that there are direct and positive impacts on women's household and community decision-making power (FAO, 2011).

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

Cooperatives could yield immense benefit to the members in terms of developing their livelihood assets. Holmgren (2011:7) argued that "Education is a cornerstone in the ICA definition of a cooperative". Cooperatives hence should be providers of formal education. They can possibly also constitute effective networks for informal knowledge distribution. For women are deprived both access to formal education and limited informal means of acquiring skills, cooperative are vital way-out to overcome the wrestles. Cooperatives are an ideal training ground in the development of governance and leadership skill, contributing to the development of human capital (Ferguson, 2012:5). This has got significant meaning for women who rarely occupy leadership positions for they lack access to developing their leadership skill. Cooperatives lay conducive grounds for women representation in

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decision making area by contributing to developed leadership skill of women.

Cooperatives can serve as mechanism of building social capital which has to do with their very nature of mutual association working for common good the members. Holmgren (2011) argues that being a member of a cooperative may create feelings of belonging and purpose, as well as to improve interpersonal relations and trust. The building of networks, which is based on trust, in general is also related to security. Often, farmers build kin and friendship networks as their principal defense in case of a shock. Cooperatives are among friendship networks where members share benefits and risks together (Bacon, 2005, cited in Holmgren: 2011:8).

## II. MATERIALS AND METHODS

### a) Research Design

The general principle of research design is that the research strategy or strategies, and the methods or techniques employed must be appropriate for the questions made the researcher wants to answer (Robson, 1993:39). The study employed approximating longitudinal survey design. This is because approximation technique combines the benefit of efficiency of cross-sections surveys in collecting data at one point in time, and advantage from longitudinal survey in answering research questions involving process or the notion of change overtime (Yeraswork, 2010). Accordingly, asking respondents to furnish data relevant to the past is a device utilized in collecting the data about the past situation. While the cross-sectional survey is used to obtain data regarding the participation of women in cooperatives, the service and supports delivered to them and the benefits obtained from the participation, the approximating longitudinal survey is used to provide data relevant to their past situations.

### b) Methods of Data collection

Each research method has its strengths and weaknesses, and certain concepts are more appropriately studied by some methods than by others (Babbie, 2007:120). This is particularly true in the case of studying the impact of participation of women in cooperative and resulting outcome in their livelihoods. For instance, while quantitative measure of variables like

income and agricultural productivity can show the impact of cooperatives on livelihood of members, experience of vulnerability, and social capital are best suited to be studied using qualitative methods.

This study therefore, utilized both quantitative and qualitative methods of data collection and analysis to obtain the strengths from both methods and to address their weakness by using strengths from each other. It employed methodological triangulation of various methods of data collection and analysis in order to assure the validity and reliability of research results, and to effectively address different objectives of the research. While survey questionnaire was utilized as technique of collecting quantitative data, the qualitative was collected using interview, FGD and observation.

### c) Sampling Technique

Among the six multi-purpose agricultural cooperatives that are currently operating in Bolloso Sore Worada, two cooperatives namely Garagodo and Hembecho multi-purpose agricultural cooperatives, were selected purposely. The reason for purposely selecting the cooperatives was due to the higher proportion of women member in the cooperatives (26%) than other cooperatives and the higher span of cooperatives as enterprise since their establishment which makes them best suited to see their impact on women's livelihood. Simple random sampling technique was employed to select sample elements. Accordingly, a total of 65 sample elements were selected from both cooperatives.

## III. RESULTS AND DISCUSSION

### a) Benefits of Participating in the Cooperative

#### i. Access to Credit Service

As table 9 shows, though the percentage of respondents who joined the cooperative to access credit service accounts for 77%, only 40% of the respondents replied that cooperative provide them credit service. This is low as compared to the country's performance which is 71% (Bernard, et al: 2013). Respondents who joined earlier the cooperatives to which they are member responded that the cooperative provide them with credit and saving service while those are late to join replied that they didn't get the services.

Table 9 : Frequency and percentage distribution of respondents by their access to Credit Service

Does the Cooperative Provide You with Credit Service?	Did You Join the Cooperative to Access Credit Service?		Total
	Yes	No	
Yes	24(37%)	2(3%)	26(40%)
No	26(40%)	13(20%)	39(60%)
Total	50(77%)	15(23%)	65(100%)

Source: Field Survey (2015)

The chairman of Garagodo cooperative has replied to the researcher that the cooperative used to provide credit to its members but now it is facing

difficulties in delivering the service. He forwarded the following idea about the problem:

Garagodo Cooperative have been providing credit and saving services to its member as one of its objectives. Accordingly the cooperative used to deliver the services to majority of the members. But as the numbers of members with demand for credit service outweigh that of the financial capital of the cooperative, we decided to look for alternative. In collaboration with Omo-micro finance, we created opportunity for credit services to the members demand. In addition to credit service, women save their money in Omo micro finance. They also save money in the form of the capital of the cooperative when 30% of the profit obtained is deposited. This helped women to address their financial stress.

The same is true to Hembecho MPC. They chairman of the cooperative in interview which I had with

b) *Agricultural Input Supply*

The frequency & percentage distribution of respondents who consume input supply is presented in the following table

Table 10 : Frequency and percentage distribution of respondents by their access to Agricultural Inputs

Does the Cooperative Provide You with Agricultural Input?	Did You Join the Cooperative to Access Agricultural Input?		Total
	Yes	No	
Yes	27(42%)	24(36.5%)	51(78.5%)
No	9(13.5%)	5(8%)	14(21.5%)
Total	36(55%)	29(45%)	65(100%)

Source: Field Survey (2015)

As it is presented in table 9, 78.5% of respondents replied that the cooperative to which they are member provided them with agricultural input supply. The result is closer to the performance level at national level which is 92% for input supply (Bernard, etal, 2013). Yet the percentage of respondents who joined the cooperative in order to get farm inputs account for 55% & this shows that 28.5% of respondents accessed the service though it was not their reason to join the cooperative. Women who were provided with the inputs are those who earn their subsistence through farming, either through mixed farming or crop cultivation only. Among the respondents who get agricultural input from the cooperatives, while 95% said that the cooperative provides fertilizers to them, mainly UREA and DAP, 29% replied that the cooperative provide them with high yielding seeds.

Nigatu is working as an officer in Bollosore Sore woreda marketing and cooperative development office. He has been working in the office since 2001. He is supervisor of Garagodo MPC, and he provided the following opinion regarding input supply:

*The fertilizers, UREA and DAP, are distributed so as to enhance the productivity of members of the cooperative including women. The fertilizers are provided based on the willingness of women, their farm land size, and purchasing power. Since the cooperative subsidize the price of the fertilizers, it is not costly and many can afford*

him forwarded the following view regarding credit service:

*One of the main services which Hembecho MPC was to provide to its members is credit service. The credit service was aimed at empowering the members financially there by to allow increased investment and better economic returns. But the inadequate capital of the cooperative limited the service delivery to few members. As we look for way-out from the problem, we found working with Omo micro-finance, and Wisdom micro-finance institutions as better solution. We provide institutional support to our members so as to get the credit services.*

*it. High yield seeds were delivered to women directly through the cooperative. The good quality seeds are to be distributed mainly for women who are household heads.*

Respondents with whom I had interview have also replied that they obtain fertilizers and high yield seeds for better prices. By doing so the cooperative enhanced their productivity and saved their money from unwanted expenses. They can access the service based on their farm land size and the following demand for the intended production. Yet some of them complain that the input delivery is not timely and the distribution is not fair. This issue will be discussed later in depth.

c) *Training*

Among respondents from both cooperatives, 88% of them have replied that they have participated in trainings as provided by the cooperative. Despite the fact that majority of the respondents attended trainings which the cooperative provided to them, the frequency of attendance shows significant variation among the respondents in terms frequency of attending training. Accordingly, while 61% of the respondents attended only 1-3 times, 37% of the respondents attended 4-6 times. Only 2% of the respondents trained 7 and more times. Respondents who participate in committee are those who participated more than other members. The mean frequency of attendance is 3.

As the interview with officials from Bolloso Sore woreda has exposed, training is rendered to women with objective of ensuring better benefit for women who are participating in the cooperatives. Human capital development is at the center of the service provision. Training is rendered for women on different aspects. Among others, cooperatives give training for women regarding the rules and regulations, and organizational structure of the cooperatives. This is with intention to attain the better understanding of women so that they can participate in the cooperative in effectively, and get benefit in sustainable way.

The cooperatives also provide training on agricultural activities with the aim of inducing the agricultural productivity of member women. Consequently, the cooperatives provide training regarding appropriate use of fertilizers, conservation of soil, trees, grazing areas, water bodies and other natural resources, utilizing effective farming system, efficient use of financial resources, creating business and investing further, accumulation of assets and resources as aspects of the livelihood of women. In carrying out these activities, the cooperative closely works with the *woreda* agricultural and rural development office.

Since producing cash crops, mainly coffee and ginger, is one of the main sources of earning livelihood for the members, the cooperatives train the members including women, about producing quality coffee and ginger. The members are equipped with skills for producing and keeping quality coffee and ginger so that it can meet international standards. By doing so, the cooperative is ensuring the fair benefit of the members particularly of women.

The Bolloso Sore Woreda marketing and cooperative development office works with other stakeholders so as to develop the human capital of the cooperatives through training and financial support. As the coordinator of cooperative development core work process of the office has discussed, among these organizations are the women, youth and children affair's offices, gender office, Techno Serve Ethiopia, IMC, and SAFE Catholic Relief Ethiopia are the outstanding ones. While the office of women, youth and children affairs and gender office provide the cooperative members with training service only, Techno serve Ethiopia, IMC, and SAFE provide both training and financial and material assistance to the members. This is vital for there is increasing consensus among development experts that cooperatives need to work with NGOs so as to come through trends and challenges they face (Borzaga & Spear, 2004).

Discussions with managerial staffs of both cooperatives has also revealed how working NGOs is benefiting the cooperatives. The chairman of Hembecho MPC expresses how the support from Techno Serve Ethiopia which is NGO, has benefited the cooperative:

*Techno Serve Ethiopia is one of our esteemed partners. It provides the cooperative with both technical service as well as financial support. The technical support includes rendering training to both members and the leaders particularly with aim of producing quality coffee. In addition to the technical support, the organization funded the cooperative with 790, 000 birr in 2013. In addition to this, the organization bought coffee mill for the cooperative which worth more than one million birr. This contributed to production of quality coffee than previous time. Being member, women has also benefited from the support particularly with regard to producing quality coffee and earning better cash.*

#### d) Agricultural Marketing Service

Markets are believed to play key role in the development of rural economy and ensuring sustainable livelihood for rural poor. In light of lack of good access to markets, women may face challenges including difficulties for market they produce, obtain inputs, sell labor, obtain credit, learn about or adopt new technologies, insure against risks, or obtain consumption goods at low prices. Cut off from markets, they are forced into self-sufficiency, whether for food, labor, or other items. Its own subjective valuations, rather than market prices, then determine how its resources are used.

Under the current free market situation, small holder farmers have faced the difficulty of high competition in the market. To alleviate this difficulty, the role of cooperatives has become bigger than ever before (Alemu, 2011). In the case of output market, the market share of cooperatives is very low due to shortage of finance, poor infrastructure, inadequate and poor quality warehouse, and weak entrepreneurship skills including business management, planning and financial management.

The marketing service which the cooperatives provide to their members are bargaining for better prices, providing market information, and purchasing for better prices. As it is presented in the following table, 95% of the respondents replied that the cooperative provided them with bargaining for better prices. While all of the respondents replied that they obtain market related information timely, 97% of the respondents replied that the cooperative provide them with purchasing for better prices.

Table 11 : Frequency & percentage distribution of respondents by their access to Marketing Service

NO	Type of Marketing service	Did the Cooperative Provided you with the Service		Total
		Yes	No	
1	Bargaining for better prices	62(95.5)	3(4.5%)	65(100%)
2	Providing marketing information	65(100%)	0(0%)	65(100%)
3	Purchasing for better prices	63(97%)	2(3%)	65(100%)

Source: Field survey (2015)

The marketing service which the cooperatives provide to their members mainly is marketing of agricultural input and output. For this study, I will take Garagodo cooperative to elucidate its service in providing marketing of agricultural input, and Hembecho cooperative for marketing of agricultural output service it. The marketing of agricultural input include purchasing of farming input for better price and distributing them to the members. Accordingly, the Garagodo cooperative has purchased 276 quintals of DAP and 8 quintals of UREA for birr 207,894 in 2013. The fertilizers were distributed to members living in Garagodo, DacheGofara, AdimanchoArifta, BassaGofara, and Tokisa. The mean amount of DAP distributed to the members in the kebeles is 0.5 quintal and that of UREA is 0.02 quintal. This was intended to escalate the productivity of the members for *belg* farming. Meanwhile, during the same year the cooperative has purchased 1096.75 quintals of DAP and 53 quintals UREA for *meher* season cultivation, and distributed to the members. The price for purchasing DAPS and UREA was 443604.5 birr and 80013.2 birr respectively.

Hembecho Cooperative provides marketing of various types of agricultural output, yet marketing of fresh coffee comprise the lion share of its marketing activity and source for cash. Accordingly, the cooperative provided 91328.00 Kg of fresh coffee and 96104.00 Kg of *Jenifel* or dry coffee to EXC market between years 2009-20013. The total amount of cash obtained from selling the coffee is 9418176.00 birr. From this, the sell for fresh coffee in 2013/14 is 9126 Kg and *Jenifel* coffee is 23452 Kg. 1,702, 461.00 birr was obtained from selling coffee in 2013/14. Though the total profit for all the years can't be computed for the data for profit obtained in 2009 is missing, the cooperative has gained profit of 312, 542. 00 birr in 2013/14. From this, 62641 birr is distributed to the members in terms of their participation while 34 26 birr was divided based on their share or *sama*.

Access to agricultural marketing is very essential for the women from various perspectives. First of all, it initiates them to produce beyond what is needed for home consumption. In other word, they employ marketed oriented productivity so as to enhance their cash base. For instance, Taylor (2008) stated that poor roads and information about buyers could make marketing perishable crop too expensive and risky. So the farmers may decide to produces a few baskets for

their family's own consumption, and spends the rest of their time doing low-wage work. However, if they could become part of the export supply chain, they decision price would increase to the market price. They could be more efficient, shifting some or all of their time from low wage work to crop production, and would have an incentive to invest in their farm. Most importantly, they could generate badly needed cash for their family. The data from FGD and interview discussions also confirms this view. One of the FGD discussant forwarded the following view as how the marketing service helped her:

*Before joining the cooperative, I just strive to produce foods for my family's consumption. Many factors force me to decide so. First of all, I faced challenge in accessing farm inputs which worsen the problem of productivity combined with declining fertility of soil. Even if I produce for market sell, I can't access transportation to bigger markets, like market in Areka town (capital of the woreda). My income doesn't allow me to afford the transportation costs. But after joining the cooperative, I accessed farm inputs for low price. I also learned how to produce better quality products of both cereals and cash crops. Through the cooperative, I could access market chain. The cooperative provided me with better profits which in turn motivated me to produce more and more.*

From the data it is possible to understand that the cooperatives are serving their members with better marketing service. The purchasing of agricultural input for lower price and marketing of agricultural output for higher price contributed its part in augmenting the income of members and safeguarding them from unpredictable market trend. Despite these promising activities of the cooperatives in providing better marketing service to their members, there are problems which the respondents raised during the FGD session and interview.

#### e) Perception of Women towards the Role of Cooperative

One of the objectives of the study was to understand the perception of women towards the role of cooperatives in helping them to attain sustainable livelihood. Cooperative function to ensure that member's economic and social needs are attained and thereby to scale up their satisfaction. The satisfaction of members towards the performance of the cooperative in not only vital for the members, it is also crucial for the performance of the cooperative. When members are

satisfied in the performance of the cooperative, they are more likely to actively participate in the affairs of the cooperative (Jamal, 2008). This section of the paper therefore deals with analyzing the perception of the respondents towards the role of cooperative in building sustainable livelihood for them.

Various techniques are employed in this study so as to determine the perceptions of respondents towards the role of cooperative in improving their livelihood. In survey sample the respondents' participation in the cooperatives, their willingness to continue or not in participating in cooperatives, and Likert scale are among techniques utilized to determine the perception of respondents. The qualitative data from interview and FGD is also analysed to determine the perception of respondents towards the role of cooperative in improving their livelihood.

Accordingly, asked whether they want to continue participating in cooperative, all respondents from Hembecho cooperative, and 97% of respondents from Garagodo cooperatives replied that they are planning to continue participating in the cooperatives. This shows that majority of respondents held favorable perception towards the role that cooperative had in improving their livelihood. The data obtained from interview and focus group discussion also affirms this idea, though the respondents raise ample of complains which the cooperative should address soon.

One of the respondents with whom I had the conversation during the interview forwarded the following opinion regarding the role of cooperative in improving her livelihood, and of her family:

*Farming is the major source of livelihood for my family. I work with my husband in farming activity, yet I devote*

*most of my time to petty trading of coffee and ginger. Joining the cooperative provided me with access to farm inputs and better marketing service. While I can save money from purchasing agricultural inputs for low price, the marketing service which the cooperative delivers guaranteed me with higher profits. With more cash I obtained from profit, I was able to intensify my trading activity. I can now save more and I can accumulate assets further. I do have more cattle than which I had before joining the cooperative.*

Likert scale is also employed so as to determine the perception of the respondents towards the role of cooperative. The respondents were asked whether they agree to particular statements that give implication regarding their perception towards the role of cooperatives. Then the total summation score is measured so as to label them as those with favorable or unfavorable perception towards the role of cooperatives. The higher score in the scale signifies the more favorable perception. Since the maximum possible score is 40 and the minimum is 10, score of 25 is taken as the cut-off point to decide their perception as favorable or unfavorable. Accordingly, the survey result shows that the average score for respondent's perception is 31, where the minimum score is 18 and the maximum is 38 with the standard deviation of 6. The average score 31 shows that the respondents have favorable perception towards the cooperatives.

Moreover, test for correlation was administered so as to find-out whether there is significant relationship between the perceptions of respondent's towards the role of cooperatives in improving their livelihood and their stay in the cooperative or length of membership.

Pearson Correlations

		Year of membership	The perception of respondents towards role of the cooperative
Year of membership	Pearson Correlation	1	-.502**
	Sig. (1-tailed)		.000
	N	65	65
The perception of respondents towards role of the cooperative	Pearson Correlation	-.502**	1
	Sig. (1-tailed)	.000	
	N	65	65

\*\* . Correlation is significant at the 0.05 level (1-tailed).

As one can see from the table, the correlation coefficient of -0.502 (Sign. =0.000) shows that there is a moderate positive relationship between perception of respondents and length of membership in cooperative. Correlation is significant at the 0.05 level (1-tailed). The moderate positive correlation between perception of the respondents and length of their membership could be traced to the increased benefit they enjoy as the more they stay in cooperative, as well as the better understanding about how the cooperative performs.

#### IV. CONCLUSION AND RECOMMENDATIONS

##### a) Conclusion

This study has revealed that primary agricultural cooperatives are vital as far as the livelihood of rural women whose lion's share of income is driven from farming, is concerned:

- The participation of women in primary agricultural cooperatives enabled women to better access

productive resources including access to agricultural inputs, marketing service, training and credit service. This in turn contributed to augmenting of their income and to better access social service like education and health services.

- The study has also revealed that those women which stayed longer had a favorable perception towards the role cooperatives in increasing their access to productive resources and improving their livelihood. This implies that with increased duration as member, they enjoy more benefits.

#### b) Recommendations

- It is apparent that cooperatives shall be geared in direction of the seven internationally accepted principles as far as their effectiveness is concerned. This in turn could serve as catalyst in aiding these primary cooperatives to better benefit their members, particularly the women members.
- Working with donors, and other cooperatives could help the cooperatives in overcoming their challenges and being more effective. Working with donors can help cooperatives in overcoming their challenges through various ways. It allows cooperatives to access revolving loans and funds, bank guarantees, or equity capital to increase the capitalization of financial cooperatives.

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