

# Women Empowerment through Saving and Credit Cooperatives: An Empirical Study in Ejere Woreda, West Shoa Zone, Oromia Regional State

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## Abstract

*Women constitute about half of the Ethiopian population, yet their social and economic status especially in rural areas remains very low. This paper analysed women empowerment in terms of economic, social and political dimensions through services provided by saving and credit co-operatives. The study used both quantitative and qualitative methods. Data was collected from three saving and credit cooperative societies. Data were collected from 128 respondents by employing random sampling technique from sampled three cooperatives and qualitative data was collected from focus group discussion and key informant interviews. The findings indicate that women in the study area gained different economic, social and political empowerment after joining the cooperatives. In aggregate terms, there is an improvement and significant change of women status in all selected empowerment dimensions after joining saving and credit cooperatives. Moreover, the result of multiple regression analysis shows that, education, legal and rights awareness, asset ownership, credit accessibility, attendance in meeting, income, management participation, and voting right were dominantly influencing women empowerment. It is recommended that these cooperatives should orient women in different empowerment dimensions, encourage women to be in the management committee, and providing regular training on saving and credit cooperatives benefits in order to access to information, balancing family resources, business responsibilities and at large empowering women.*

**Key words:** Credit Cooperatives, Empowerment, Saving, Women Empowerment, MLR Model

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## 1. Introduction

More than one billion people in the world, the great majority of which are women, live in unacceptable condition of poverty, mostly in the developing countries. Women in Ethiopia face multifaceted problems. Their ability to contribute optimally to economic development was however, either suppressed or not recognized as a result of cultural and chauvinistic tendencies. 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, empowerment of women is vital for meaningful involvement of women in development process and to benefit equally from the results as their male counterparts (Brahme, 1984). Empowerment has always been fundamental to the saving and credit cooperative idea where weaker sections of the people get together to achieve goals that they would not be able to achieve on their own.

Saving and credit cooperatives (SACCOs) are organized on the principle of one person one vote and it provides women with the opportunity of participating on equal terms with men. Moreover, members decide the goals of SACCOs and the latter are one of the means to empowerment women. This research is an attempt to deal with the role of SACCO in promoting women empowerment.

One of the successful steps which aim to provide women with the condition for their economic independence and empowerment is allowing the poor and especially women with access to financial services (Goetz, and Gupta, 1996). This has led to the justification to develop credit delivery system for rural women. Hence, in Ethiopia, financial institutions like saving and credit cooperatives are of paramount importance in providing saving and extending credit services. In addition, past Studies in Ethiopia (Berhan, *et al.*, 2011) observed that SACCOs had substantial impact on gender equality, by contributing to some extent in generating economic activities, improved their income, to have their own assets and brought change in decision making and asset formation compared to the “before” situation of the women members.

Though SACCOs provide saving and credit services to women, the credit service, have not yet solved their financial problem as expected by women. In order to create women empowerment, scholars and field practitioners have recognized the importance of empowering women. Moreover, they should be incorporated in the economic, social, and political spheres as well as at the individual, household, and community levels in order to overcome women empowerment (Mayoux, 2000). Moreover, local studies on women empowerment particularly studies based on women empowerment through SACCOs are rare. As a result, there is lack of comprehensive knowledge

regarding women empowerment through SACCO and the factors that associated with them. This study, therefore, has been an attempt to examining women empowerment in SACCOs in Ejere Woreda by considering economic, social, and political dimensions of empowerment.

## **2. Literature Review**

### **2.1. Empowerment & Women Empowerment: Concept and its Meaning**

Empowerment can be viewed as means of creating a social environment in which one can make decisions and make choices either individually or collectively for social transformation. It strengthens the innate ability by way of acquiring knowledge, power and experience (Hashemi Schuler and Riley, 1996). Empowerment is the process of enabling or authorizing individual to think, take action and control work in an autonomous way. It is the process by which one can gain control over one's destiny and the circumstances of one's lives. Empowerment includes control over resources (physical, human, intellectual and financial) and over ideology (beliefs, values and attitudes). It is not merely a feel of greater extrinsic control, but also grows intrinsic capacity, greater self-confidence and an internal transformation of one's consciousness that enables one to overcome external barriers to accessing resources or changing traditional ideology. Malhotra et.al (2002) constructed a list of the most commonly used dimensions of women's empowerment, drawing from the frameworks developed by various authors in different fields of social sciences. Allowing for overlap, these frameworks suggest that women's empowerment needs to occur along multiple dimensions including economic, socio-cultural, familial/interpersonal, legal, political, and psychological. Since these dimensions cover a broad range of factors, women may be empowered within one of these sub-domains.

### **2.2. Cooperatives for Women Empowerment**

Gender equality refers to the enjoyment of equal rights, opportunities and treatment by men and women in all spheres of life. Cooperative enterprises can play a role in contributing to achieving the economic and social empowerment of women. There are inspiring examples from around the world of women using the cooperative business model to support themselves, their households and their communities. However, there is more that the international cooperative movement can and should do to put women's empowerment and gender equality at the heart of its activities and agenda for change.

### 2.3 Savings and Credit Cooperatives in Women Empowerment

Saving and credit cooperatives can contribute to the achievement of the MDGs because of their inherent characteristics. In addition, there is increasing evidence indicating that saving and credit cooperatives also contribute directly and indirectly to meeting several of the other MDGs, such as primary education for children, gender equality, women empowerment and reducing child mortality (Acharya, 2009). The saving and credit cooperative enterprise also presents an important model as many of the poorest and disadvantaged face social exclusion, lack of access to opportunities and growing economic inequality (Thapaliya, 2009).

### 2.4 Empirical Studies

A study conducted by Temu (2009) on innovations in addressing rural finance challenges in Africa showed that a cooperative movement can have a major impact in providing financial services. The financial services wing of the cooperative movement centred on saving and credit cooperatives (SACCOs) model. A women level of education, her employment status, particularly employment for cash, and media exposure are expected to be positively related to empowerment. Women who are educated, employed, and exposed to the media are likely to be better equipped with the information and the means needed to function effectively in the modern world. Together these factors are expected to influence women's inherent abilities as well as their attitudes towards gender roles. Finding from the study revealed that less than 20% of women had access to the various training opportunities in cooperatives. The world over, statistics show that women's participation in cooperative is low. In developing countries, culture and religious factors are often hindering its movement. Women's 'inside' role, discretions, not speaking in front of men, tradition of men negotiating and handling money matters, irritancy, family size supposed inferior ability and social pressures make it difficult for women to play an active and visible public role. Johnson, (2009) likewise found that, in India, decision making, mobility, and access to resources were more closely related to each other than to child related decision making, freedom from physical threat from husbands, and control over resources. Generally, past studies revealed that there is a research gap of understanding women empowerment and saving and credit cooperatives. Hence this research was undertaken to fill the research gap.

**3. Materials and Methods**

3.1. Research Design and Sources of Data

The study was carried out on the basis of quantitative and qualitative research approach. An intensive field survey was conducted. The data were obtained from primary (members) and secondary sources. Secondary data was derived from different relevant books, journals, reports, institutional publication and website.

3.2. Sample Frame

From the total 20 primary saving and credit cooperatives found in study area, three SACCOs were selected purposely based on the year of establishment, longevity of service and availability of the required data.

**Table 1: Sampled SACCOs and respondents**

S.N	Woreda	Name of the SACCOs	Establishment year (E.C.)	Members			Sample
				Male	Female	Total	
1	Ejere	Teachers & workers	1993	177	112	289	76
2	"	Agricultural office workers	1990	28	67	95	45
3	"	Admn, Finance & Health office workers	1995	46	11	57	7
		Total		251	190	441	128

Source: Ejere Woreda Cooperative Promotion Office, Basic Data 2021G.C.

From three (3) primary saving and credit cooperative societies the respondents were selected in a representative way to increase its reliability and validity of the samples. Accordingly, the sample size of the study or the number of member respondents was determined by using Kothari (2004) sampling design formula:

$$n = \frac{z^2 pq N}{e^2 (N-1) + z^2 pq}$$

Where:

n= sample size

N=total population (190)

Z=95%confidence interval under normal curve (1.96)

e= acceptable error term (0.05) and

P and q are estimates of the proportion of population to be sampled (P=0.5 and q= 0.5)

To get the p and q values the researcher has undertaken a pre test on 20 members of SACCO members in the study area. From 20 members only 10 of them said SACCO contributes for the empowerment of women, and 10 of them said not. So, the value of p is 0.5 and value of q is 1-0.5 = 0.5.

$$n = \frac{z^2 pqN}{e^2 (N-1) + z^2 pq}$$

$$= \frac{(1.96)^2 (0.5) (0.5) (190)}{(0.05)^2 (190-1) + (1.96)^2 (0.5) (0.5)}$$

$$= 182.48/1.43 = \underline{128} \text{ respondents}$$

Thus, according to the above formula, the number of respondents was 128. Those 128 respondents were selected by using simple random sampling technique based on the proportionality to their population size from three primary cooperative societies.

### 3.3. Methods of Data Collection

For the research both primary and secondary data were used. Primary data was collected from field survey using interview schedule, key informant interview, and FGD. Likewise secondary data was collected from woreda and Zonal cooperative promotion office, websites and internet, report of the NGOs or INGOs, relevant books, journal, magazine, and other related research literature. For the study following techniques were used to collect primary data.

**Table 2: Categories of Respondents and Data Collection Tools and Methods**

S.No	Types of respondents	Method of data collection	Number of respondents	Tools used to collect data
1	Cooperative members	Survey	128	Interview schedule
2	Zonal promoter experts	Key informant interview	3	Interview guide
3	Woreda promotion experts	Key informant interview	2	Interview guide
4	Management committee of	FGD	15	Checklist

	sample SACCOs			
<b>Total</b>			<b>148</b>	

### 3.4: Method of Data Analysis

First and second objectives were analysed using descriptive statistics namely frequency, and percentage. The third objective was analysed by employing econometric model.

#### 3.4.1. Econometric Model

For third objective economic model was employed in order to know the extent of women’s empowerment in selected SACCOs, Cumulative Women Empowerment Index (CWEI) was calculated. The CWEI is a composite of three empowerment indicators combining both quantitative and qualitative data in order to get a comprehensive feature of women empowerment. The quantitative part represents three categories (e.g., 1= low, 2= moderate and 3= high), which was done on the basis of total obtained score for each empowerment indicator from the survey. The qualitative dimension stems out from total weighted scores indicated by one focus group participants (where 3 denote ‘very important’ and 1 denotes ‘less important’). Thus, all specific attributes were added together to develop CWEI in order to understand the economic, social and political dimensions of women empowerment.

Study conducted by Deribi (2012) followed the same procedure to measure empowerment of rural women by developing cumulative empowerment index. The Multiple Linear Regression Model was applied for analysing the determinants of women empowerment in selected SACCOs. This model was used Cumulative Women Empowerment Index (CWEI) as dependent variable. Cumulative Women Empowerment Index (CWEI) in SACCOs was hypothesized to be influenced by a combined effect of various factors as seen in the conceptual framework. Based on literature review, in this research, a total of 19 variables were used as predictors in order to check for their significance as women empowerment determinants. In order to understand the combined effects of all the conceptualized variables, a multiple linear regression model was used. This provides an estimate of the combined explanatory power of the independent variable on the CWEI. Under the above assumption the researcher estimated the following equation: -

Specification of the Multiple Regression Model

$$Y = a + b_1X_1 + b_2X_2 + \dots + b_{19}X_{19} + e$$

Where;

Y = Estimated value of the dependent variable (CWEI)

a = constant

$b_1, b_2 \dots b_{19}$  = slope associated with  $X_1, X_2 \dots X_{19}$  respectively

$x_1$  = age

$x_2$  = family size

$x_3$  = marital status

$x_4$  = level of education

$x_5$  = leadership

$x_6$  = training

$x_7$  = household decision making

$x_8$  = exposure to mass media

$x_9$  = legal and right awareness

$x_{10}$  = participation in political activities

$x_{11}$  = income

$x_{12}$  = access to and control of family resources

$x_{13}$  = occupation

$x_{14}$  = asset ownership

$x_{15}$  = credit accessibility

$x_{16}$  = management participation

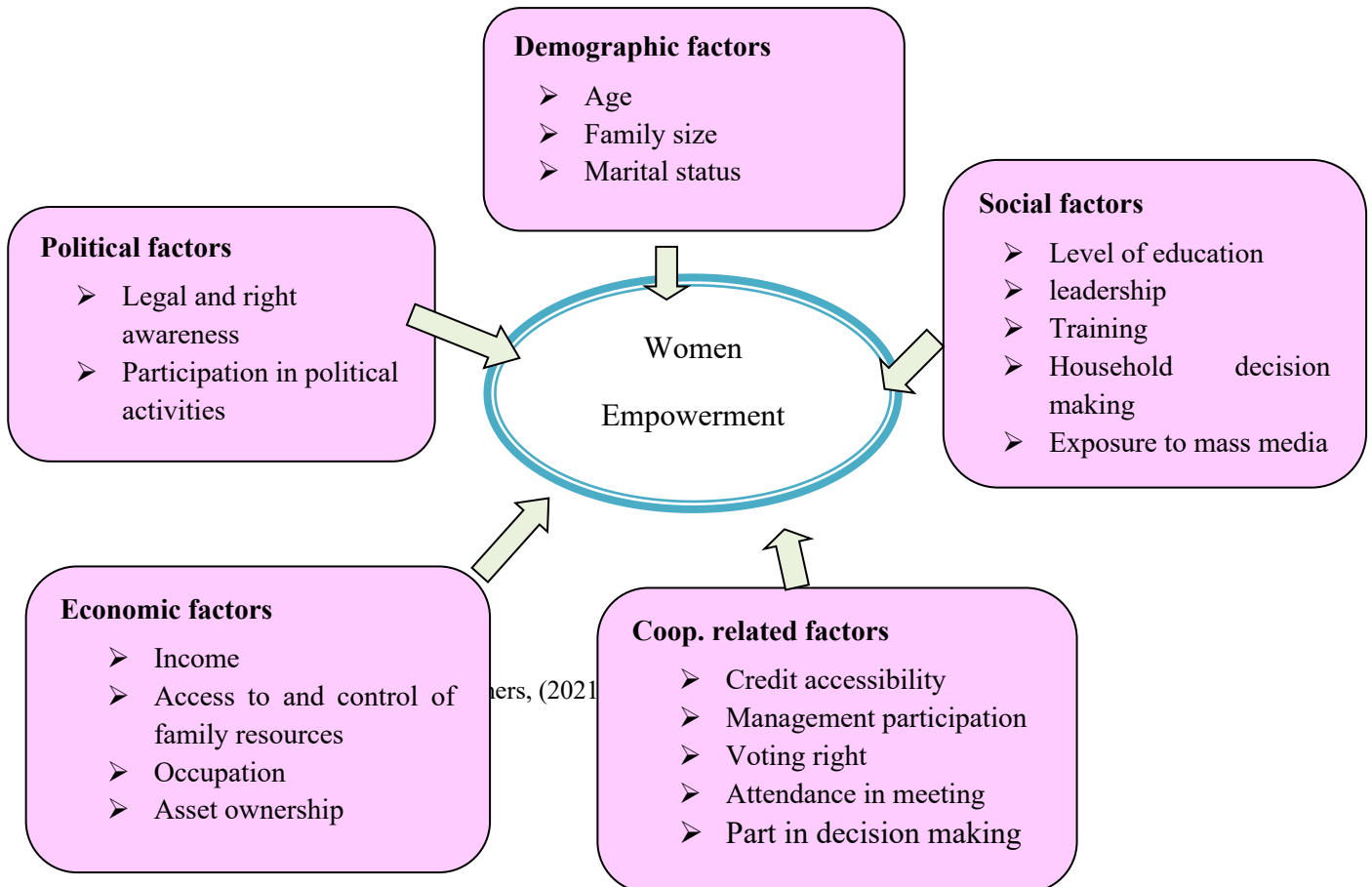
$x_{17}$  = voting right

$x_{18}$  = attendance in meeting

$x_{19}$  = part in decision making

**Conceptual Framework of the Study**

**Figure 1: Effect of independent variables on women empowerment**





#### 4.1. Services provided by SACCOs to members

SACCOs have been considered as means of empowering resource poor women who have no access to formal financial facilities economically. They promote the provision of saving, loan, training, asset ownership right, household decision making power, participation in local political institution, voting right, participation in management committee, and information services to the members. Savings and credit cooperatives will become a stronger influential in political force if more women are actively participating in SACCO's movement. Growth trends of saving and loan by the members of selected SACCOs shows fluctuating growth rate year after year. In recent years it shows the higher trends of saving and loan growth rate.

#### 4.2. Contribution of SACCOs to Women Empowerment

The findings show that, the contribution of SACCOs for women empowerment as of economic dimension, most of respondents (67.2%) and (19.5%) have used the loan for the purpose of house construction and for household consumption respectively. The respondents' income increased due to SACCO's membership was 52.7%, similarly financial services provided to members increased through SACCOs was 57%, respondents started a business due to SACCOs membership was 37.5%, respondents asset status increased due to membership of SACCOs 58.6%, and generally respondent's empowerment increased to an average extent due to membership of SACCOs.

As of social dimension, financial sustainability and poverty alleviation at household level due to SACCOs membership was 39.1%, members of SACCOs have got empowered through training was 32.8%, most of the respondents were decided on the control and usage of credit by jointly with their husband (75.8), and decision making power of women was increased from 15.6% to 52.3% after membership of SACCOs, and it is possible to conclude that, SACCOs had improving the power of decision making for women.

As to political dimensions, women participation increased in local political institutions due to SACCOs membership was 41.4%, members aware of their voting right in different committees meeting in SACCOs were 63.3%, and respondents participated in management committee was 21.9%.

#### 4.3. Extent of Women Empowerment

On the basis of the CWEI score range, a composite level of women's economic, social and political empowerment was assessed by scoring women empowerment level and categorized into three levels such as low, medium and high level of empowerment. The following Table 3 presents the level of

women empowerment as the three women empowerment dimensions, and the Cumulative Women Empowerment is also shown.

**Table 3: Women Empowerment level of sample respondents**

Level of Empowerment	Women Empowerment Dimensions			Cumulative Women Empowerment
	Economic	Social	Political	
Low (0-5)	52(40.6)	10(7.8)	7(5.5)	27(21.1)
Moderate (6-11)	65(50.8)	54(42.2)	71(55.5)	75(58.6)
High (12-17)	11(8.6)	64(50.0)	50(39.1)	26(20.3)
Total (18)	128(100)	128(100)	128(100)	128(100)

Source: Computed from survey data, 2021

\*Figures in brackets represent percentage to column total

\* Level of empowerment in percentage: Low= 0-29.41, Moderate 29.42- 64.71, High >64.71

As depicted in the Table 3, majority (50.8%) respondents are at moderate level of economic empowerment followed by low level (40.6%), which indicates that most of the respondents are at moderate level with respect to economic empowerment. As for social empowerment, majority (50.0%) respondents are at high level followed by 42.2% at moderate level, which shows that most of the respondents have achieved high level of women empowerment. Majority (55.5%) respondents are at moderate level of political empowerment followed by 39.1% are at high level. The reason high empowerment level for social dimension is that as implied in Table 4, most of the respondents are literate and easily aware to participate in social activities like decision making on the control and usage of credit, household decision making equally or jointly with their husband. As far as cumulative women empowerment is concerned, majority (58.6%) are at moderate level. In other study conducted in Ethiopia, Dawit (2014) found the empowerment of women was limited to the low to medium level.

#### 4.4. Effect of Independent Variables on Women Empowerment

The third objective of the study was to assess the effect of independent variables on women empowerment. Accordingly, the most important nineteen selected demographic, economic, social, political and cooperative related explanatory variables in which expected to have influence on women empowerment were hypothesized and Multiple Linear Regression was used to assess the effect of independent variables (explanatory variables) on the dependent variable (women empowerment). For the analysis purpose, Cumulative Women Empowerment Index (CWEI) was

calculated by scoring the results of economic, social, and political empowerment. The analysis and results are discussed in detail below.

#### 4.4.1. Regression Analysis

In order to observe the influence of explanatory variables on dependent variable or to identify the major factors which influencing women's empowerment, multiple regressions was applied to explore the actual contribution of each selected independent variables to the dependent variable. Before running the model, it was necessary to see the problem of multicollinearity (MC) among the variables. According to Gujarati (2004), there are various indicators of multicollinearity and no single diagnosis will give complete information about the problem. Hence, for this research MC among the dummy variables and association between the discrete variables were checked using the contingency coefficients respectively. The results of these tests confirmed that there was no multicollinearity problem with dummy variables. A common rule of thumb is that correlations among the independent (dummy) variables between -0.7 and 0.7 do not cause difficulties. The usual remedy for multicollinearity is to drop one of the independent variables that strongly correlated and compute the regression equation (Robert, 1999).

Accordingly, in this study the variable which its value of correlation coefficients exceeds 0.7 showing there is serious MC problem, is removed from the model since it was found highly correlated with one of the other dummy variable. As to this study there is no variable exceeds the correlation coefficients 0.7, hence, for further analysis a total of 19 variables which were believed to have effect on women empowerment were entered into the model and regression analysis was performed by using SPSS version 21.

The Table 4 depicts the result of regression analysis and it is observed that the multiple correlations of coefficients(R), coefficient of determination ( $R^2$ ) and the adjusted  $R^2$  values are 0.673, 0.453 and 0.345 respectively implying that there is intermediate relationship between independent variables and a women's empowerment.

**Table 4: The effect of independent variables on women empowerment: MLR Model**

Factors	Standardized Coefficients	t	Sig.
	Beta		
(Constant)		-.640	.523
Age	.081	.843	.401
Family size	.003	.042	.967
Marital status	.031	.371	.712
Level of education	.424***	4.851	.000
Leadership	-.019	-.229	.819
Training	-.067	-.870	.386
Household decision making	.127	1.554	.123
Exposure to mass media	-.019	-.233	.816
Legal and rights awareness	.231***	3.050	.003
Participation in political activities	-.024	-.316	.753
Income	-.182*	-1.824	.071
Access to and control of family resources	.065	.837	.404
Occupation	-.059	-.753	.453
Asset ownership	.245**	2.128	.036
Credit accessibility	.151*	1.775	.079
Management participation	-.185**	-2.139	.035
Voting right	-.169**	-2.142	.034
Attendance in meeting	.307***	3.848	.000
Part in decision making	-.178	-1.516	.132

$N= 128, R=0.673, R^2=0.453, \text{ and Adjusted } R^2=0.345$

\*\*\* Significant at 1%, \*\* significant at 5%, \* significant at 10%, probability level

Source: Computed from survey data, 2021

#### 4.4.2. Interpretation of Model Results

A multiple linear regression model was used to assess the effect of independent variables on women cumulative empowerment index. The Multiple regression results show that, out of nineteen independent variables, eight independent variables (level of education, legal & rights awareness, income, asset ownership, credit accessibility, management participation, voting right, attendance in meeting) do have effect on Women Empowerment in SACCOs.

Generally to measure women empowerment level four economic indicators (women income, starting a business, access to financial service, asset ownership right), five social indicators (enhanced women status in the community, financial self-sustainability at household, training, decision making in a family, and social participation), and five political indicators (the confidence to participating in various leadership positions of SACCOs, participating in local political institutions, voting right, participating in SACCOs committee members, participating in community leadership ) were considered to measure women empowerment by developing Cumulative Women Empowerment Index (CWEI). Then as cumulative women empowerment is concerned, majority of respondents (58.6) are at moderate level of empowerment. Among the explanatory variables level of education, legal & rights awareness, asset ownership, credit accessibility, attendance in meeting) have significant positive effect on Women Empowerment while income, management participation, voting right have significant negative effect on Women Empowerment in SACCOs.

## **5. Conclusions and recommendations**

To conclude, the results obtained from the study regarding women empowerment provide sufficient evidence that SACCOs, the newly emerging institutions in Ethiopia, have a trend to contribute to some extent in women empowerment. The analysis shows that the overall level of women empowerment is at moderate level. The level of women empowerment after membership is relatively better than that of before joining saving and credit cooperatives. Hence, from the analysis, it can be concluded that SACCOs are seen to be quite helpful for opening up economic, social, and political opportunities for the women. It is possible to upgrade economic, social and political status of women by providing them with access to SACCO's services. The finding shows that level of education, legal and rights awareness, asset ownership, credit accessibility, and attendance in meeting have positive influential effect on women empowerment, and income, management participation, and voting right have negative effect on women empowerment in the study area. Generally, the effect of participation on the empowerment of women is positive for most women as a function of the indicators showed. For most of the women, participation in saving and credit cooperatives is observed as a contribution to their economic, social and political empowerment; or it has at least drawn women from their disempowered position. Therefore, the analysis suggests the need for implementing holistic strategies for women (particularly in the areas of human resource development, which makes women to acquire knowledge and skill to choose the strategy of their life) that may enhance women empowerment.

On the basis of the main findings discussed above few recommendations could be drawn with the purpose of improving and sustaining the level of women empowerment in saving and credit cooperatives. Therefore, to improve women empowerment through saving and credit cooperatives, the following recommendations have been formulated to be undertaken by SACCOs, governments, Non-Governmental Organizations (NGOs), and other stakeholders aimed at stimulating the process of women empowerment.

1. Raising gender awareness, through group discussion, training and general assembly meeting, about gender difference and the important of women empowerment at home and community.
2. Promote women knowledge and position by providing regular training on saving and credit cooperatives benefits, byelaws, cooperatives proclamation, cooperatives principles and values. This type of training might increase their knowledge and skill and may create opportunities of self-employment and increase income earning for strengthen their self-esteem and improving their participation in the household decision making process, which eventually empowered the women in their family as well as in the society.
3. Monitoring and follow up supervision and support from NGO and Government credit extension workers can help to prevent misuse of loans money and at the same time motivates women to manage their loan by themselves efficiently. This could undoubtedly act as catalyst to promote economic, social, and political uplift of women in the study area.
4. SACCOs should provide adequate knowledge to members to increase their savings in the SACCOs; this could ensure sustainability of SACCO's activities and better provision of services.
5. Promoting women in the management committee enables them to have access to information, education and training, balancing family resources and business responsibilities and at large empowering them.
6. Women members should be encouraged to participate more actively in discussion and deliberations to attendance in meetings of SACCOs.
7. Beyond financial support, the contribution of credit services to women empowerment should be enhanced through a combination of more effective motivation support activities. These includes exposure visit with other successful saving and credit cooperative which allows first hand experiences to be passed from one beneficiary to another.

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