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STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESES

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

FINDINGS

RECOMMENDATIONS/SUGGESTIONS

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APPENDIX/ANNEXURE

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- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
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- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

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FACTORS THAT AFFECT MEMBERS' LEVEL OF PARTICIPATION IN SAVING AND CREDIT COOPERATIVES (SACCOS) AFFAIRS IN ETHIOPIA: A CASE STUDY IN MEKELLE CITY, TIGRAY

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ABSTRACT

The objective of this study was to identify and analyze the factors that determine members' level of participation in saving and credit cooperatives (SACCOs) in Mekelle city, Tigray. Primary data was collected from 265 randomly selected members by using structured questionnaire. The data was analyzed through Tobit model regression. The Tobit model test indicated that from the total 15 explanatory variables only age has statistically significant negative influence and sex (being a male), member's saving per month, duration of membership, education, membership situation and training had statistically significant positive influence on members' active participation in SACCOs' affairs. To tackle the problem of passive participation of members, the intervention strategies of the marketing and cooperative promotion office of Mekelle city and other stake holders should focus on the members' awareness that they are owners, users and have responsibility to control SACCO's activities. The limitation of this study was that it did not compare the level of participation among the associations (Mahibers). Moreover, due to more female dominated associations (Mahibers), there was a limitation to compare the level of participation between male and female members. Thus, further researchers may focus these limitations and include on their study.

KEYWORDS
Affairs, Cooperatives, Factors, Participation, SACCOs.

1. INTRODUCTION

The people of Ethiopia have got a very long social history of working together to fulfill their socio-economic needs. Many social events are still taking place in rural Ethiopia through collective effort. In Ethiopia there are three well known traditional cooperatives or self-help group viz., Edir, Equb and Debo or Wenfal; of which Equb is a financial form of traditional cooperative formed voluntarily (Jember, 2009). The traditional money saving mechanisms such as Edir and Equb schemes are common in large parts of Ethiopia and are not unusual practices in the country. In Edir money is saved for funerals, and some people may be members of many Edirs. Equb is a communal savings scheme in which the participants take turns in getting the money contributed by members (Jember, 2009).

In Ethiopia, among other things, lack of finance is one of the fundamental problems impeding production, productivity and income of rural and urban households. Since access to institutional finance is very limited, the majority of the poor obtain financial services through informal channels, such as money lenders, 'Ekub', relatives and others. Microfinance, by offering a range of tailored financial and non-financial services to the poor can reduce poverty and contribute to economic growth (Wolday, 2004).

A service provided from organized systematic cooperatives is a very recent enterprise in Ethiopia. Savings and credit institutions are something new, they introduced a new form of dependence on others, a dependence based on a commercial way of thinking that gives a third party profit. For example, savers who repay their loans, but keeping their savings in the institution as a form of security and also instead of borrowing more money from the institutions, they take out the money they have saved to invest it in their different activities (Jember, 2009).

Members' behaviors of participation in the governance of their cooperative may be displayed in various ways. A member may become an administrator of his/her cooperative. He or she will thus participate directly in the cooperative's governance; because an administrator guides and controls the cooperative's strategy. He or she is the guarantor of its purpose and its long-term survival (Siebert & Park, 2010).

A member may also participate more indirectly in this governance during Annual General Meetings (AGM). The AGM is one of the members' means of expression, ensuring that the cooperative is running democratically according to the principle of "one man one vote". During the AGM, members participate in choosing for example, how the cooperative's outcomes will be spent or again in the election of administrators. Democracy within the cooperative takes the form of delegated democracy and is based on the results of this election (Siebert & Park, 2010).

Members can increase their role in decision-making and in the cooperative's political life by taking part in non-statutory instances (section meetings, diverse commissions, etc.). The above types of participation are left to the discretion of each individual. If there is no control, no sanction, and no reward or prize linked to farmers' participation to the governance of their cooperative. Consequently, a member's participation in the governance of the cooperative is conceptually similar to an organizational citizen-ship behavior of civic virtue (Siebert & Park, 2010).Thus, this study intended to study the factors that affect the level of members' participation in the affairs of saving and credit cooperative (SACCOS) in Mekelle city, Tigray.

2. RELATED LITERATURE REVIEW

A saving and credit cooperatives **(SACCOS)** is a cooperative financial intermediary institution, owned and controlled by members who use its services. They exist to provide a safe, convenient place for members to save money and to get loans and other financial services at reasonable rates. They play an important role in resource allocation where savings are transferred to economic units that have opportunity for profitable investment (Dougherty, 1987).

As Dougherty (1987) noted, the principal functions of SACCOs are to encourage savings and thrift, and to provide consumers credit at favorable interest rates. Njiru (2003) also agreed with Dougherty when he observed that SACCOs were established in order to promote thrift and provide source of credit at a fair rate of interest and pay members a dividend in return for their invested funds.

As explained by Hoyt (1996), members' economic participation is one of the basic principles of cooperatives that govern cooperatives. According to UNDP (1993), participation refers to the involvement of people in the economic, social cultural and political process that affect their lives. People may, in some cases, have complete and direct control over these presses- in other; the control may be partial or indirect. The important thing is that people have constant access to decision making and power.

According to Vishwanathan (1994), participation is making the members participate in the economic activity and decision making. Participation in decision making is the only means to make them realize that they are the owners of the organization.

Member's participation is the act of taking part in any activity of the society by all members of the society. According to Selvaraj (2008), in his book Cooperative in the New Millennium, for effective function of the cooperative movement, enlightened members are the pole cooperative. These members will make themselves aware of the problems and have the willingness to contribute to the progress of the cooperatives and their ideals and philosophy. Such membership ensures member participation in the business and managerial affairs of the cooperatives (Selvaraj, 2008).

Vigilant members prevent financial irregularities and the emergence of vested interest in cooperatives. Thus, the health of cooperative improves. As against enlightened members, ignorant, sleepy, inactive non-participative and indifferent members become a problem in themselves. They are prone to exploitation by the convert elements in the society (Vishwanathan, 1994).

According to Marcus (1992), as cited in Vishwanathan (1994), ICA initiated debate on basic values of cooperatives; members' participation has been the first. In more practical terms, members' participation is viewed in terms of participation in management, decision making and control; in business activities and in capital. But with the growing size of the base level cooperative units, and emergence of vertical structures, decision making is gradually shifting away from the base level units. Consequently, ensuring members' direct participation in planning, decision making and control has becomes difficult, but non-the less, it is a challenge, that needs and has to be met.Members' participation in business and capital, in some way is related to the performance of a cooperative, but also to the kind of service that a cooperative offers and the degree of integration that that is achieved between the cooperative and the members (Vishwanathan, 2000).

Clark (1991) has identified the elements essential for securing active participation of farmer's groups as small homogenous group; supplementary income generation activities (institutional credit); group promoters; training to group members; group saving; ready access to extension service; participatory monitoring and evolution; and group self-reliance. Clark (1991) also observed the indicators of self-reliance of farmer's group as regulatory of group meeting and level of attendance; shared leadership and members' participation in group decision making; continuous growth in group savings; high rates of loans repayment; group problem solving; and effective link with extension and other development services.

Mukherjee (1997) observed that the level of participation tends to falcate with passage of time. Sometimes it remains at a low key and then takes off and/or dissipates. While on other occasions, there emerges a high level community participation which a lowly moderates itself and becomes steady.

Rahma and Rehman (1998) have found out the factors which determine the nature of participation of the people in development programs as the willingness to participate; the desirability to participate; the representative nature of participants in the local bodies in terms of society a whole or classes and castes; the asset distribution pattern among the participant and the resultant dynamics in interrelationship; and the conflict of interests between the stake holders and direct beneficiaries of the development programs.

2.1. WORLD -WIDE EMPIRICAL STUDIES

Rawal (1996) has described in his investigation that illiteracy and the lack of democracy in the functioning of a cooperative are important barriers to the wider and more active participation of the poor in the cooperatives. He also revealed in his conclusion that providing mass education would help the rural poor a great deal in participating actively in these cooperatives. Cooperatives can be required to hold elections to managing committees in general body meetings that have to have a minimum stipulated attendance. Mandatory representation for people from the scheduled castes and scheduled tribes and for women in managing committees should also be considered.

This finding was confirmed by Arayesh (2011). He has revealed that the correlation coefficient results showed that there is a significant relationship between the two variables of educational-extension factors and the level of participation of agricultural cooperatives' members. And this finding was also consistent with findings of the studies conducted by Aghajani (2008), Flick (2009), and Shali (2010). The study undertaken by Vahidzadeh (2004) has also showed that the members' economical features have direct impact on their participation in agricultural cooperatives.

Henry (2005) in his study revealed that the attitude towards satisfaction with credit unions in regression and scale analysis, demographic characteristics like age, gender and education did not have impact on respondents' intend to patronize credit unions. However, respondents' income was significant in explaining credit union patronization intensions. Member training, education, and the provision of a form for the discussion on their problems with management and lack of opportunity to influence the way things are done in their credit unions were identified as important variables.

Ramezani (2006) in his study about cooperatives in province of Isfahan Iran reported that the level of members' participation in co-operative affairs, and managers' expertise were assessed as being average. Managers in comparison with the members' participation, the level of members' participation in co-operative affairs were much higher than the managers.

The empirical analysis showed that satisfaction with the **democratic structure** has a positive influence on member participation in the meetings. This can be interpreted as following: members who are satisfied with the democratic structure tend to participate more in the democratic process.

Members who are satisfied with the **economic relations** that they have with their cooperative also seem to participate more in the democratic process, since the analysis showed a strong positive correlation between members' satisfaction with the economic relation and their participation in the meetings. Thirdly members who are satisfied with the **diversification of activities** of their cooperative are likely to participate more in the democratic process. On the other hand there is no strong evidence that members who are satisfied with the means of communication with their cooperative are likely to participate more in the democratic process (Christina, Kostas, & Sanjib, 2008).

Studies undertaken by Aghajani (2008) and Maghsoudi (2009) showed that the cooperatives' members' psychological features have an impact on their participation in agricultural cooperatives' activities; this finding has been confirmed by Arayesh (2011).

The correlation coefficient results showed that there is a significant relationship between the two variables of political-governmental factors and the level of participation of agricultural cooperatives' members. This finding is consistent with findings of the studies conducted by Saharkhiz (2009).

Research conducted by Shikhi (2009) showed that the members' age has an impact on their participation in agricultural cooperatives; this finding has been confirmed by Arayesh (2011).The correlation coefficient results of the study showed that there is a significant relationship between the two variables of membership history and participation level. And these results were consistent with the research findings of Khodashahri (2009).

The correlation coefficient results showed that there is a significant relationship between the two variables of income and level of participation of agricultural cooperatives' members (Khodashahri (2009). This finding is consistent with findings of the research conducted by Scrimgeour (2006).

The correlation coefficient results showed that there is a significant relationship between the two variables of socio-cultural factors and level of participation of agricultural cooperatives' members. This finding is consistent with findings of the studies conducted by some researchers as Aghajani (2008) and Scrimgeour (2006).

Studies undertaken by Flick (2009) and Shali (2010) showed that the managerial factors have direct impact on the level of participation of the agricultural cooperatives' members .This finding was confirmed by the findings of Arayesh (2011).

Arayesh (2011) concluded thatthe correlation coefficient results showed there is significant relationship between the variables like age, background history of membership in cooperatives, the members' agricultural land areas, annual income of the members, socio-cultural features, economical features, educational-extensional features, managerial factors, psychological features, political factors and communicational-informational factors from the one hand and the dependent variable of agricultural cooperatives' members' level of participation from the other.

On the whole, the multiple regression analysis results showed that variables like political, economic, managerial and social factors have positive effect on the dependent variable of agricultural cooperatives' members' participation, describing 65% of the changes of the mentioned dependent variable (Arayesh, 2011).

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2.2. AFRICAN EMPIRICAL STUDIES

The major threat to SACCOs is the competition from Banks and MFIs as they make efforts to increase outreach among low and middle income clients in both rural and urban areas and SACCOs own complacency to make the necessary changes to compete in a liberalized economy Grahm (2007).

Nguyen (2007) has applied probit model to estimate credit program participation and Tobit model to estimate loan amount received. By separating the source of loan, he expected that the determinants of credit participation would be different as the eligible requirements for borrowing were different between sources. He has specified credit program participation or the loan size as a function of household characteristics including gender of household head, age of household head, number of household members, education level of household head, agricultural work, value of house and land holding size; and of commune characteristics including distance from commune to the nearest Government banks and distance from commune to the nearest.

Nguyen (2007) findings were: Number of members in a household was found to have a large and significant effect on credit participation, especially from formal source. Farm work was also significant. Household was more likely to borrow if head of household was working in agriculture or self-business.

Individuals' participation in recently formed National Agricultural Advisory Services farmers' cooperatives was quite low (16 percent) compared to involvement in other forms of associational life in rural Uganda. The determinants of participation in these groups were examined. Individual characteristics such as age, education, gender and size of land ownership were found to be important in determining an individual's choice to participate in these groups, as was the level of trust an individual had in other members of their community (Ruth, Tanguy, & Reno, 2008).

2.3. ETHIOPIAN EMPIRICAL STUDIES

Tesfaye (1995) revealed that producers' cooperatives failed in the past not because of failure inherent in the collective management but because of forced membership without the interest of the farmers and formation of the cooperatives in hurry without any sufficient preparation and feasibility study. The problem of intervention of the Derg regime in the affairs of cooperatives i.e. using them for its political ends and the largeness and complexity of the organizations for the managerial capacity of the farmers were also a reason for the failures of the cooperatives.

Haileselasie (2003), reported that 78.7 percent of the members became member in cooperatives through mobilization and persuasion by the civil societies such as Farmers, Youth and Women's Associations. As a result, the members' were not aware of the duties and rights they have in the cooperative societies.

Gebru (2006) found that the participation of women accounts 20-25 percent in various cooperative types in Tigray region. And he concluded that though women are underrepresented in membership and leadership, the condition is improving from year to year in the region.

Jemal (2008) revealed that the probability of participation and intensity of participation appear to be significantly and positively influenced by education status, sex, number of paid up share capital, off-farm income, total livestock owned, access to input credit, membership status, access to alternative marketing opportunities and members' satisfaction by Perceived role performance of cooperatives; while the influence of members' age, off-farm income and access to alternative market had inverse relationship and significant to determine participation. Perceived role performance of management committee, perception of members' on transparency and accountability of management committee, total expenditure, on-farm income, total annual income, input purchased, perception on input/output prices, fertility status and farm size of the farm household, membership duration and family size were not significantly related to the dependent variable.

Alema (2008) reported that farmers who are relatively nearer to the cooperative office have the chance to participate more in the marketing activities of the cooperatives than farmers who live far away from the cooperative office and have been increased their probability to participate in the agricultural input and output marketing cooperatives. He has also concluded that farmer members at relatively distant location have less alternative marketing agents as compared to those who live near the cooperative which are influenced by other private marketing agents.

Teka(2008) explained that access to training was positively and significantly at one percent probability level related to the members' savings magnitude in RUSACCOs (Rural Saving and Credit Cooperatives). This implies that members who have participated in RUSACCOs training programs have increased the amount of saving in SACCOs. He also revealed that the educational level of the Ofla and AlamataWoreda RUSACCOs members is found statistically insignificant to determined saving behavior of members. The most important reason that educational level of respondents is not significant was due to educated and uneducated respondent's savings was similar.

Teka (2008) also explained that the results of OLS linear regression described that age of the member is significant at less than one percent and negatively relate with savings magnitude of members of RUSACCOs. As age of respondent increase by one year, the savings magnitude of members of RUSACCOs declined by 2.441 birr, by considering that other variables are constant.

In addition, Teka (2008) explained that distance of the respondent's residence from RUSACCOs office was associated with savings magnitude of members negatively and significantly at one percent probability level. Distance to rural savings and credit cooperative societies' office negatively influences the savings magnitude of members of the societies. As the distance of RUSACCOs increase or decrease by a unit of kilometer from the residence of members, the saving amount of the member's decreases or increases by 17.657 birr, other variables were constant.

Jemal (2008) described that the group statistics showed that there was a significant difference in total annual income of house hold between members who are participating and passive in participation in the cooperatives affairs at less than one percent probability level. Jemal (2008) has also concluded that there was a positive relationship between total annual income and active participation in the cooperatives affairs as less than 1 percent probability level. Kirub (2008) found that there was no a significant relationship between participation and age of cooperative members, and there is positive relationship between educational level and active participating of members.

Ahmed (2011) revealed that family size of members influences members' participation of Rural Saving and Credit Cooperatives (RUSACCO), negatively and significantly at one percent level of significance. This implies that a unit increase in terms of family size of member of RUSSACCOs leads to a decrease of participation of member in RUSACCOs.

Moreover, Ahmed (2011), in his study about the characteristics of RUSACCOs respondents by their participation groups reported that those members who have large family size have not actively participated in the affairs of their cooperatives. He revealed that these respondents were founded to be passive members in general assembly meetings; business plan development, election process, exercising leadership and decision making of RUSACCOs. Ahmed (2011) also concluded that age and alternative credit access had negative influence while ,sex ,being a male ,educational level access to loan from SACCOs ,and member ship situation(by self-interest of members) had positive influence on participation of members in saving and credit cooperatives

If family size is much large, households cannot save much amount of money than having small family size (Kifle, 2012). Family size is also a major cause of fewer saving. This result is consistent with Burney and Khan (1992) who suggested that the larger the household size, the higher the expenditure and the smaller the amount of saving by the household (Kifle, 2012).

The age of the member was negatively associated with savings. As age of the household increases by 1 year it will result in a decline in household savings by 533.17 Birr. It is expected that, savings by the young member would be diminishing with age as they grow towards and beyond retirement age. This shows that the members lessen their savings, as they grow old (Kifle, 2012). This confirms with the life cycle hypothesis of savings, which claims that a person would be expected to save up to a point and then start stop saving as he grows old. Consistent with several empirical studies Rehman (2010) and Robinson (2001), this finding suggested that age of the household is negatively related to household savings (Kifle, 2012). Cooperative member demographic features such as educational status do have positive effect in the household savings but the results of the study show that this variable is negatively correlated with the dependent variable. The rationale behind such type of relationship may be their preference towards education of their children. Elite household heads would like to spend more on their children's education and wish to provide higher studies. In this way, they spend more and save less. One more year of education is attained by head of household, will reduce savings by 300.47 Birr per year (Kifle, 2012). The interpretation is in line with the literature (Burney & Khan, 1992). In contrast, the interest rate was found negative and insignificant in explaining household saving. This means the variable was negatively correlated with the household savings (Kifle, 2012).

In summary, the above empirical evidences have identified 16 factors that affect SACCOs members' participation as age of the member; sex of the members; education level of the members;family size;total monthly income in birr; total monthly consumption expenditure;access of members to loan from SACCOs;access

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of alternative saving and credit service providers;membership situation;perception of members' on transparency and accountability of the management of SACCOs;occupation of members;training undergone to members in relation to saving and credit cooperatives;duration of membership;member's saving per month in birr; distance from the extension service to members' house; and members' satisfaction by the   performance of management committee of SACCOs

3. STATEMENT OF THE PROBLEM

As shown in Peter and Nilsson study (2009), carried out with over 2000 Swedish farmers, the success of a cooperative depends on the degree of participation of its members. As voluntary organizations, cooperatives are based on a democratic decision-making process that rests upon collective participation, balance of countervailing powers, and cohesion among members (Bijman & Hen-driske, 2002). Moreover, members' participation in the governance of a cooperative is the distinctive characteristic of this form of organization (Gray, Charles, & Kraenzle, 1998). However, very few studies in management and organizational behavior have investigated the behaviors of farmers and the antecedents of these behaviors in the specific context of cooperatives (Morrow & Hansen, 2004).

Birchall and Simmons (2004) tested a model of the members' motivation to participate to the governance of their cooperative, and found that trust has a central role into farmers' participative processes.

Arayesh (2010) considering the factors influencing the participation of members of agricultural cooperatives in decisions concerning the management of agricultural cooperatives concluded that there is a significant and positive relationship between the member's age, educational level, number of shares in cooperative and the resulting profits from the one hand and the level of their participation in decision-making of the cooperative company from the other.

Participation by natives in local program enabled communities to have control over resources. Thus, have been increased their engagement and decision making and, have been improved their general wellbeing, when individuals are empowered as a consequence of active participation (Lyndon, Moorthy, & Selvaduri, 2011).

Vahidzadeh (2004) argued that the dominant cause of the failure of cooperatives can be found in three categories: poor management, lack of organizational discipline and weakness in financial vigor. The most significant weak point of the production cooperatives lies in their organizational structure and managerial issues.

Khodashahri (2009) in his study entitled" Participation effects of members of cooperatives in economic performance of the cooperatives" concluded that there is a significant relationship between the literacy, membership history, amount of shares, knowledge of cooperative principles and regulations, satisfaction from the cooperative, attending the training-extension courses and ultimately economic performance from the one hand and participation level from the other.

Flick (2009) considered the following factors as the main challenges and risks among the cooperative members, affecting the performance of the cooperatives. They are: Lack of motivation among the staff, lack of top-down planning, lack of funds and delayed allocation time, lack of educational facilities in the extension centers, low-literacy and illiteracy of majority of the farmers, lack of skilled manpower, the farmers' distrust of some experts, non-institutionalization of people's participation, extension staff involvement in administrative works, lack of proper planning in the network use of the popular forces, the lack of updated information of extension staff, lack of refresher courses (lack of trainings) and, lack of extension law in the extension system.

Concerned with the factors that affect the level of members' participation in SACCOs, most of the previous studies have concentrated on cooperatives in general, not specifically on SACCOs affairs. Due to the financial investment nature of SACCOs, they are a little bit different from other type cooperatives. Thus, even though many studies have been conducted about members' participation in cooperatives in general, there is no specific study about the factors that affect members' level of participation on the specific type of cooperatives, i.e., SACCOs' affairs.

The previous studies were mainly related to cooperatives engaged in rural agricultural activities but not in cities that the source of money for members to save in the   SACCOs is not mainly from agricultural activities. Therefore, there was a need to make an in-depth examination and analysis of the factors influencing the level of participation of members' in their SACCOs affairs in Mekelle city, Tigray.

4. OBJECTIVES OF THE STUDY

The objective of the study was to identify and analyze the factors that affect members' level of participation in their SACCO's   affairs. Its specific objectives were:
1.   To identify factors that determines the level of participation of members in SACCO's affairs.
2.   To examine the extent of the factors to affect the level of members' participation in the SACCOs affairs.

5. RESEARCH METHODOLOGY

The study was conducted based on some variables that could affect the level of members' participation in their SACCOs affairs based on literature reviews and previous empirical findings. The study was also confined to the factors that affect members' level of participation in SACCO's affairs in relation to Mekelle City only due to the financial budget and time constraints. Hence, generalization of the findings of this study is subjected to this area only, not to all SACCOs in Tigray.

5.1. STUDY   DESIGN

The research approach employed for this study was hybrid, i.e., qualitative as well as quantitative approaches.

5.2. SAMPLE   DESIGN

Because of the population of the study was heterogeneous, to give equal chance for all the study population of saving and credit cooperative societies and members, the study population was identified based on the source of income, i.e., employees dominated associations, traders dominated associations members ,and women dominated association . Firstly, the population was divided in to three strata based on the above criteria so as to geta reasonable sample size .Secondly, proportional stratified sampling was used to select 10 sample of saving and credit cooperatives from each stratum and gender(from the women dominated association only). Finally, for selecting the samples of members from each stratum simple randomly sampling (lottery method) was used by taking list of respondents from the office of   Cooperative and Marketing Promotion of Mekelle city. Thus, the sampling design of the study was proportional stratified sampling followed by simple random sampling (lottery) technique.

TABLE 1: STRATIFIED PROPORTIONAL SAMPLE OF SACCOS

S/N	Type of specific SACCOs	Number of SACCOs in the city	StratifiedProportional Sample of SACCOs taken	Remark
1	Women members dominated association	28	4	28*10 ≈4 71
2	Employees members dominated association	20	3	20*10 ≈3 71
3	Traders members dominated association	19	3	19*10 ≈ 3 71
4	Others(mixed)	4	-	-
	Total and sample of saving and credit cooperatives	71	10	10

Source: Cooperative Marketing and Promotion (2013).

NB: The four mixed types SACCOs were assumed to be dominated by the result of the 67 SACCOs and they were not considered in   the sample design.

5.3. SAMPLE   SIZE

The whole population of total members and total saving and credit cooperatives were taken as 6000 and 71, respectively.   From this total population, the study has considered only 10 saving and credit cooperative societies and from these 10 SACCOs, 265 members have been   taken as a sample study. These 265 members have been selected by proportional random (lottery) sampling method. The reason why this study has considered 10 SACCOs is that it has been

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assumed these 10 SACCOs can represent well to the study population better than less of this number of SACCOs. The sample size (i.e., 265) was determined by using the scientific formula given by Yemane (1967) at 6% error.

TABLE 2: SAMPLE OF SACCOs TAKEN

S/N	Name of SACCOs	Type of SACCOs	Number of Members			Proportional Number of Sample Respondents Selected		
			Male	Female	Total	Male	Female	Total
1	Netsanet-1	Women	-	58	58	-	10	10
2	Netsanet-2	Women	-	76	76	-	13	13
3	Silassie	Women	-	40	40	-	7	7
4	Mihzinet	Women	-	150	150	-	26	26
5	Mayhiwet	Employees	30	29	59	5	5	10
6	Walta	Employees	60	35	95	11	6	17
7	Tiena	Employees	54	29	83	9	5	14
8	Embeba	Traders	213	81	294	37	14	51
9	Daero	Traders	388	199	587	70	35	105
10	Felamit	Traders	35	30	65	7	5	12
	Total		775	732	1507	139	126	265

Source: Cooperative and Marketing Promotion (2013).

Proportional numbers of sample respondents weredetermined as follows:

Example: $\dfrac{256*58}{1507}$ = 10 (respondents from Netsanet-1)

5.4. DATA COLLECTION PROCEDURES AND SOURCES

As stated earlier, in order to achieve the aforementioned objectives, the study used both quantitative and qualitative approach and the source of data was only primary. To collect the data, three data enumerators were trained and oriented by the researcher how to collect the data. After training and orientation have been given to the data enumerators, the data was collected by them through 200 close ended questionnaires and 65 semi-structured interviews with the members of the saving and credit cooperatives of the study area under the supervision of the researcher.

5.5. METHOD OF DATA ANALYSIS

The Tobit model was used to analyze the primary data collected.The Tobit model was specified as follows:

$Y_i = \alpha_+ \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7 + \beta_8 X_8 + \beta_9 X_9 + \beta_{10} X_{10} + \beta_{11} X_{11} + \beta_{12} X_{12} + \beta_{13} X_{13} + \beta_{14} X_{14} + \beta_{15} X_{15} + e$

Where;Y_i = Members' Participation and intensity of their participation in saving and credit cooperatives; α = Constant; B_i=Vector of unknown parameters; X_1= Age; X_2= Sex; X_3= EDUC; X_4= FMZE; X_5= TMIM; X_6= TMCN; X_7= DIS; X_8= ACTR; X_9= ACALT; X_{10}= M STN; X_{11}= PMTAMGT; X_{12}= PMSMGT; X_{13}= TRNG; X_{14}= M SAPM; X_{15}= DUTN; X_{16}= OCUP; and e = error term

TABLE 3: SUMMARY OF DEFINITION, TYPE, AND EXPECTED SIGNS OF MODEL VARIABLES

S/N	Variable	Definition	Type of variable	Expected result on participation of members
1	Age	Age of respondent	Continuous	Negative
2	Sex	Sex of respondent	Dummy(2= female,1= male)	Being "1"= Negative
3	EDUC	Education of respondent	Discrete	Negative
4	FMZE	Family size of respondent	Continuous	Positive
5	TMIM	Total monthly income in birr	Continuous	Negative
6	TMCN	Total monthly consumption expenditure	Continuous	Positive
7	DIS	Distance from the extension Service to members' house	Dummy(2= no; 1= yes)	Being "1"= Positive
8	ACTR	Access of members' to credit from SACCOs.	Dummy(2= no; 1= yes)	Being "1"= Negative
9	ACALT	Access to alternative service providers	Dummy(2= no; 1= yes)	Being "1"=Negative
10	M STN	Membership Situation	Discrete	Being "1"=Negative
11	PMTAMGT	Perception of Members' on Transparency and Accountability the management of SACCO	Dummy(2= no; 1= yes)	Being "1"= Negative
12	PMSMGT	Perception of members' Satisfaction by the management of SACCO	Discrete	Being "1"= Negative
13	TRNG	Training undergone to members in relation to saving and credit cooperatives	Dummy(2= no; 1= yes)	Being "1"= Negative
14	M SAPM	Member's saving Per month	Continuous	Negative
15	DUTN	Duration of membership	Continuous	Negative

Prior to running the Tobit model, the hypothesized explanatory variables were checked for the existence of multicollinearity and heterosedasticity problems. Accordingly, the continuous and discrete explanatory variables were tested for multicollinearity and except occupation of members that has been omitted due to this problem; there was no multicollinearity problem among others (i.e., VIF < 10); Similarly, coefficients of contingency was computed to check if the contingency coefficient (CC) is greater than 0.75, which shows that there is very high degree of association between the qualitative variables (Gujarati, 1995). Except for occupation of members which had problem of multicollinearity with others and this variable was not included in the Tobit model analysis, all the dummy independent variables CC is less than 0.75 and have no multicollinearity problem. Besides, it was tested for its heterosedasticity by using Hettest Breusch-Pagan/Cook-Weisberg test for heterosedasticity and found free from heterosedasticity, i.e., the result showed that Prob> chi^2 was 0.1542 (15.42%)(i.e., $chi^2(1)$ =2.03; Prob > chi^2 = 0.1542), which is greater than that of the significance level of 5%. Therefore, this result indicated that there is no heteroskedasticity problem and there is equal variance among the error terms. Therefore, the model is properly specified and well fitted for further analysis.

The following three analyses were made by using the Tobit model:

1. The change in the probability of participating in SACCOs as independent variable X_i changes:

$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 \ldots \beta_{15} X_{15} + e_i$ …………. (1)

Where, Y= Members' participation and intensity of their participation in saving and credit cooperatives; β=vector of unknown parameters;e_i = residuals that are independently and normally distributed with mean zero and a common variance σ^2; X_1-X_{15}= Explanatory variables that affect members' participation and index of participation.

RESEARCH HYPOTHESES

H_1:   Age positively influences members' participation and members' intensity of participation in SACCOs.

H_2:   Male members have less experience and access in participating in SACCOs than female members.

H_3:   Educated members have passive effect on participation.

H_4:   High family size positively influences members' participation and members' intensity of participation.

H_5:   High monthly income negatively influences members' participation and members' intensity of participation.

H_6:   The probability of participation and intensity of participation in cooperatives is significantly related to total expenditure of members.

H_7:   Access of members to creditfrom SACCOs has negative influence on their participation intensity.

H_8:   Access to alternative saving and credit service providers have positive influence on members' participation intensity in SACCOs.

H_9:   Members those who become members through means of self-initiatives or clear understanding of the objectives have negative influence on members' participation intensity.

H_{10}:   The probability of participation and intensity of participation of cooperative members is significantly related on their perception on transparency and accountability of management committee of cooperatives.

H_{12}:   There is significant relationship between duration of membership in cooperatives and intensity of participation in SACCOs.

H_{13}:   The amount of saving per month negatively influences the level of participations in SACCOs.

H_{14}:   Members at relatively distant location have more alternative to actively participate in SACCOs as compared to those who live near the SACCOs.

H_{15}:   Satisfaction by good performance of management committee of SACCOs negatively influences participation and intensity of participation of members.

2.   **The marginal effect of an explanatory variable on the expected value of the dependent variable.**

3.   **The change in intensity of participation with respect to a change in an explanatory variable among active participants.**

Using the above discussed methodology, the explanatory variables that are summarized above are analyzed and discussed in the next section.

6. RESULTS AND DISCUSSIONS

This section presents the analysis of the explanatory variables influencing members' participation and the extent of their influence on participation.Therefore, except occupation of members which had multicollinearity problem, all the hypothesized explanatory variables were included in the model. The estimated coefficients of the Tobit model along with the levels of significance are presented in Table 4 below.Estimates of the parameters of the variables expected to determine the probability of participation and level of participation are also displayed in the Table 4below. A total of 15 explanatory variables were considered in the Tobit model, out of which only 7 variables were found to be significantly influence the probability of participation and extent of participation.

TABLE 4: DETERMINANTS OF PROBABILITY OF PARTICIPATION AND INDEX OF PARTICIPATION

Var.	Coef.	Std. Err.	t	P>t	Change in Probability
AGE	-.1040647	.0370787	-2.81	0.005 *	-.0098426
SEX	.2792033	.084541	3.30	0.001 *	0.0264074
FSZ	-.0597212	.0511497	-1.17	0.244	-0.0056485
SPNZ	.024734	.0795765	0.31	0.002*	0.0023394
EDUC	.3440311	.0756383	4.55	0.000 *	0.32538
TMIM	.0385705	.0784886	0.49	0.624	0.003648
TMCMN	-.0143441	.0391272	-0.37	0.714	-0.0013567
ACRE	.0626212	.0660796	0.95	0.344	0.0059228
MSTN	.0888253	.029366	3.02	0.003*	0.0084012
ALTCR	.0818595	.0862465	0.95	0.343	0.0077424
PMTAM	-.078618	.0518116	1.52	0.130	-0.0074358
ACTNG	.1123096	.0455901	2.46	0.014**	0.0106624
PMSMG	.0916818	.0421033	2.18		0.0086673
DIS	.0452313	.0289068	1.56	0.119	0.004278
MDUR	.1011553	.0378648	2.67	0.008 *	0.0095674

Source: Own Survey (2013).

***, **, * Represents level of significance at 10%, 5%, and 1 %, respectively.

6.1.   **CHANGE IN THE PROBABILITY OF PARTICIPATING IN SACCOS AS INDEPENDENT VARIABLE X_i CHANGES**

HYPOTHESIS TESTING (TOBIT MODEL)

This section presents the change in the probability of participating in SACCOs as independent variable X_i changes. The below listed variables are those which have significant relationship with members participation of SACCOs such as age ,sex , educational level, saving per month, member ship status, access to training ,and membership duration (Table 4). The interpretation and discussion of these significant variables are presented below as follows.

Hypothesis: Age positively influences members' participation and members' intensity of participation in SACCOs.

Age was negatively influencing the change of probability of members' decision to participate in SACCOs affairs (significant at 1 per cent level). The direction of the coefficient of this variable shows a negative relationship with members' participation. This means that a decrease in the age of members increase the likelihood for the members to participate on the affairs of SACCOs by 0.98% in the study area. Thus, the hypothesis is rejected.

This result may be possible because as members get more and more experience in their accumulate wealth and use better planning than the younger ones, the behavior of members averting risk increases with increasing in age and experiences of the member. Hence, they may prefer to refrain from actively participating (e.g., saving more money) in cooperatives. On the other hand, the inverse relationship of age with participation in saving and credit cooperatives may happen due to the fact that the younger members want more credit from SACCOs to run different businesses or to support their livelihood compared to the older members .

Hypothesis: Male members are active participants than female members in SACCOs.

Being a male was positively influencing the decision to participate and intensity of participation (significant at 1 per cent level). This result indicates that being a male- member increases the probability of participation in SACCOs by 2.6%. Thus, the hypothesis is not supported. This is may be attributed to the female role at house hold, i.e., mainly their productive and house hold management role .Thus, they lack sufficient time to actively participate in the SACCOs affairs.

Hypothesis: Educated members have passive participation experience.

The level of education was positively influencing the probability of participation and intensity of participation (significant at 1 per cent level). Education (the change in status of members from illiterate to literate) increases the probability of participation of members by 3.3%. Thus, the hypothesis is rejected. This may be possible due to members' better intellectual capital have the ability to improve their access to seek information so that they can easily understand the benefit of collective efforts, their duties and responsibilities, and the principles and values of cooperation in the study area.

Hypothesis: The amount of saving per month negatively influences the level of participations in SACCOs.

As members' monthly saving increases, their participation in the SACCOs increases by 0.23%. The result of the Tobit model revealed that this variable is significant at 1% probability level and has positive association with members' participation. Thus, the hypothesis is rejected. This explanatory variable affects participation of members in such a way that participation in SACCOs reflect through keeping monthly savings .Therefore, those who mobilize more monthly savings in their SACCOs considered as active members and vice- versa. The positive effect of this explanatory variable indicates that the importance of more saving influencing members participation.

The reason why this happen may be attributed to the senses of ownership and commitment to participate in SACCOs of members increases as their saving per month increases. This may be possible in such a way that if the magnitude of saving per month of members' increases, their motivation and sense of ownership

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also increases and this helps members to accumulate saving and to get loan with fair interest rate, at reasonable time, and to encourage thrift through savings and channel them in to small loans for productive purpose at the member level.

Hypothesis: Members who become members through means of self-initiatives or clear understanding of the objectives have negative influence on members' participation intensity.

The Tobit model result revealed that the participation of members is influenced by the condition which allows them to become members (Significant at1% level). The sample respondents who became member through self-initiation and convinced by the promotional works were participating actively better than the other groups. This means that being a member through self-initiation and convincing manners (that is through the efforts of awareness raising activities) more likely encourage them decide to participate in various activities of SACCOs actively by 0.84% .The implication is that convinced members are keen to be aware of what is going on in the SACCOs and encouraged to have active role in patronizing the business. Thus, the hypothesis is rejected.

Hypothesis: Trained members are passive participants than non-trained members.

Access to training was positively influencing the probability to participate and intensity of participation (significant at 5% level). The study result revealed that this variable is significant at 5% probability level and has positive association with members' participation in SACCOs. As Access to training increases, participation increases by 1%. Thus, the hypothesis is not supported. The positive effect of this variable indicates that the importance of training influencing members participation. This variable may affect participation of members in such a way that participation in SACCOs reflects knowledge and awareness about SACCOs through training of members'. Therefore, those trained members were considered as active members and vice- versa. **Duration of membership**

Hypothesis: There is significant relationship between duration of membership and intensity of participation in SACCOs.

Duration of membership was also positively influencing the probability of participation and intensity of participation (significant at 1% level). In this study, as duration of membership increases, participation of members increases by 1%. Thus, the hypothesis is accepted. This result may be possible due to the benefit of active participation of members in the previous cooperatives they had gained from their experience.

In summary, the Tobit model test indicated that total monthly consumption expenditure, family size, perception of members' satisfaction by the management of SACCO, access of members' to credit from SACCOs, access to alternative credit providers, perception of members' on transparency and accountability of the management committee of SACCO, total monthly income in Birr and distance from the extension service to members' home had no significant influence. On the other hand, sex, age, member's saving per month, duration of membership, education, membership situation and training had statically significant positive and negative influence on members' active participation on SACCOs' affairs.

The next section has presented the effect of changes of significant variables on the only active as well as to the whole sample members.

6.2. EFFECTS OF CHANGES OF SIGNIFICANT VARIABLESON THE INDEX OF PARTICIPATION INTENSITY

The Tobit model was also used to identify the effects of marginal changes of the significant explanatory variables on the level of participation of members in SACCOs. Table 5 below presents the effect of marginal changes of explanatory variables only on the intensity of participation among actively participating members (APMs) as well as the entire sample respondents.

TABLE 5: THE EFFECT OF CHANGE IN SIGNIFICANT EXPLANATORY VARIABLES ON INTENSITY OF PARTICIPATION

Variables	Coef.	Change among APMs	Marginal effect among the whole sample
AGE	-.1040647	-.0523193	-.0098426
SEX	.2792033	.1403717	.0264074
EDUC	.3440311	.1729644	.0325389
MSHN	.0888253	.0446576	.0084012
ACTNG	.1123096	.0460937	.0074358
SPNZ	.0916818	.0564645	.0086714
MDUR	.1011553	.0508566	.0095674

Source: Own Survey (2013).

Among the significant variables, members' age was the only explanatory variable which had inverse relation with the intensity of participation. The increase in one year in age reduces the probability of participation by 0.052(5.2%) for APMs and by 0.0098 (0.98%) for the whole sample respondents. This may be because as the age of member's increases their decision on resource allocation including time to participate in SACCOs depends on the tangible and expected outputs which they thought it can bring for them and may be because age taught them to thoroughly see the risks and benefits associated with participating in cooperatives.

Sex of the member (being a male) increased the intensity of members' participation by 0.14(14%) among APMs, and by 0.026(2.6%) among the entire sample. This implies that male members have relatively sufficient time to patron and actively participate on SACCOs affairs than female members.

The marginal effect result revealed that the change in the education status of the members (from illiterate to literate) increases participation index by 0.1729(17.3%) among APMs, and by 0.03(3.2%) among the whole sample respondents. This may be possible due to members' better intellectual capital have the ability to improve their access to seek information so that they can easily understand the benefit of collective efforts, their duties and responsibilities, and the principles and values of cooperation in the study area.

Access to training opportunities was also significant explanatory variable, which represents institutional characteristics. The study revealed that as members have accesses to more training opportunities, the probability of participation in SACCOs increases. An increase in the number of the training opportunities increases the level of participation by 0.046(4.6%) for APMs and by 0.0074(0.74%) for the whole sample respondents. This variable may affect participation of members in such a way that participation in SACCOs reflects knowledge and awareness about SACCOs through training of members'.

The condition members joined to cooperatives had positively influenced the intensity of members' participation. The condition of membership to be member in cooperatives influenced positively the level of participation. The marginal effect result showed that being a member through self-initiation and convincing mechanisms (promotional efforts) increases the index of participation by 0.044(4.4%) for the actively participating members and by 0.084(8.4%) for the whole sample respondents. Promotional effort is so essential to enhance self-initiated membership so that members' level of participation in cooperatives can be improved.

The marginal effect result showed that as members' saving per month increases, the intensity of participation of members increases by 0.056(5.6%) for the actively participating members and by 0.0087(0.87%) for the whole sample respondents. This may be attributed to the senses of ownership and commitment to participate in SACCOs of members increases as their saving per month increases.

The marginal effect result revealed that as member's membership duration increases, the intensity of participation of members increases by 0.05(5%) for APMs and 0.009 (0.9%) for the whole sample respondents. This implies that long duration of members' in cooperatives, increases the members' sense of ownership and commitment to participate in SACCOs affairs.

In summary, the significant variables identified (sex, age; member's saving per month,duration of membership, education,membership situation and training) to have statistically significant impact on members participation on SACCOs affairs proved that they have significant impact on intensity of members participation among the active participant members and the whole sample respondents.

7. CONCLUSIONS AND RECOMMENDATIONS

Based on the results of the study, the following recommendations are forwarded in order to overcome the low level of participation of members in their SACCOs affairs and, to be considered in the future intervention strategies which are aiming to enhance the level of participation of members on their SACCOs affairs.

To tackle the problem of passive participation of members, the intervention strategies of the marketing and cooperative promotion office of Mekelle city and other stake holders should focus on the members' awareness that they are owners, users and have responsibility to control SACCO's activities.

The Tobit model has indicated that male members are active participants than male members'. So, the Government, NGOs and, especially the office of marketing and cooperative promotion of Mekelle city need to give a due attention to enhance the level of participation of female members. The Tobit model has also revealed that most of the members in the study area were not joined through self-initiatives or convinced with the objectives and benefits of the cooperatives but to get NGO /GO funds. Thus, the office of marketing and cooperative promotion should change this situation to self-initiatives or convinced with the objectives and benefits of the cooperatives to be a membership by working hard on raising the members' awareness.

The study result has indicated that the level of education of members has positive effect to become active participant members. This is a good opportunity and strength that can help members to understand their rights easily to be a member, use available services like loan and also meet their obligation such as contributing share capital and, the role of education to motivate and let members participate on cooperatives' affairs actively. Moreover, the Tobit model result has showed that as members' saving per month increases, the intensity of participation of members' also increases. Therefore, the office of marketing and cooperative promotion should focus on how to increase members' saving per month to enhance the level of their participation in the cooperatives by raising the members' awareness on this issue.

The marginal effect result has revealed that as member's membership duration increases, the intensity of participation of members' increases. Thus, the Government, NGOs and specially the office of marketing and cooperative promotion need to give a due attention to how the members of cooperatives continue as membership by working hard on different promotional activities and by using different Medias. The marginal effect result has also showed that as members' age increases, the probability of participation of members decreases (i.e., age has inverse relationship with the intensity of participation). Thus, this situation should be adjusted in a way that regardless of their age, all members should participate actively in the SACCOs affairs.

It would not be realistic to entirely rely on the development of SACCOs on government regulatory agency's support for promotion, training, auditing, fulfilling facilities and other supports important for them. SACCCOs should enhance their capability to become self- help institutions to finance their own affairs. As they become more relied on external supports, they would potentially compromise their autonomy. Efforts by the office of marketing and cooperative promotion have to be done to raise awareness of members on the principles, values including their duties and responsibilities. Besides, the Board of SACCOs is expected to run and follow up all the activities of these cooperatives

The office should give emphasis (due attention) on the level of members' participation on the SACCOs affairs and, work strongly on raising awareness of members, up grading the overall capacity of Boards and management committee, specifically, to improve active participation of members and the performance of SACCOs in general. Poor participation of sample respondents in various activities of SACCOs was not only indicators of limitations on organizational and institutional capacity of the SACCOs of the study area. Also it implies for the need of effective intervention measures to improve the situation. Therefore, to overcome the problems of passive participation of members in SACOOs affairs sustainably, the Government, NGOs and other cooperatives should focus on the factors that affect active participation of members in these cooperatives.

Research based comprehensive technical and legal support should be introduced in order to enhance the level of participation of members. The level of participation of members in the SACCOs affairs may affect the organizational and institutional overall performance capabilities. Therefore, this requires proper design to adopt area and activity specific management system or procedure and operational manual and needs to be introduced into all SACCOs. So, the office of marketing and cooperative promotion of Mekelle city and the government need to give due attention. Besides, involvement of the members in designing, developing and demonstrating the appropriate SACCOs' policy, regulations/procedures and approaches that enhance proper identification of social, cultural, political and economic constraints should be enhanced by the office.

Well designed and developed approach is essential to promote vertical and horizontal integration among SACCOs, other cooperatives, and other financial institutions to promote available and cost effective credit to bring about efficiency in the level of participation of members and performances SACCOs in general. Finally, union of SACCOs (secondary level of SACCOs) should be established by the help of marketing and cooperative promotion of Mekelle city and other stake holders to give technical, financial and other supports to the primary SACCOs in the study area.

8. LIMITATIONS AND SUGGESTIONS FOR FURTHER RESEARCH

The study has taken four women members dominated associations ("Mahibers") as representative for a sample by stratified random sampling method and, the other six sample associations ("Mahibers") were employee member associations and trader member associations ("Mahibers") including female members. Thus, there was a limitation in taking the samples to compare whether male or female members are active participants.

The second limitation was that among the 10 sample SACCOs, no comparison was made by their name, that is which associations ("Mahiber") has the most active members and which association ("Mahiber") has the most passive members in their participation in the SACCOs affairs and why. Thus, the study suggests that the above two limitations should be resolved by taking a sample that contains proportional number of sample members by their sex and make comparative analysis on gender as well as association("Mahiber") basis.

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