

**Achievements and Challenges of Community Based Saving and
Credit Cooperative: The Case of Kebele 16 Saving & Credit
Cooperative of Arada Sub-City in Addis Ababa**

By

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Addis Ababa, Ethiopia

**Achievements and Challenges of Community Based Saving and
Credit Cooperative: The Case of Kebele 16 Saving & Credit
Cooperative of Arada Sub-City in Addis Ababa**

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DECLARATION

I hereby declare that the dissertation entitled “ACHIEVEMENTS AND CHALLENGES OF COMMUNITY BASED SAVING AND CREDIT COOPERATIVE: THE CASE OF KEBELE 16 SAVING & CREDIT COOPERATIVE OF ARADA SUB-CITY IN ADDIS ABABA” submitted by me for the partial fulfillment of the Masters in Social Work (MSW) program of the Indira Gandhi National Open University (IGNOU) is my own original work and has not been submitted earlier, either to IGNOU or to any other institution for the fulfillment of the requirement for any other program of study. I also declare that no chapter of this manuscript in whole or in part is lifted and incorporated in this report from any earlier work done by me or others.

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CERTIFICATE

This is to certify that Mr. Tibebu Asfaw student of MSW from Indira Gandhi National Open University was working under my supervision and guidance for his/her Project work for the course **MSWP-001**. His Project Work entitled “ACHIEVEMENTS AND CHALLENGES OF COMMUNITY BASED SAVING AND CREDIT COOPERATIVE: THE CASE OF KEBELE 16 SAVING & CREDIT COOPERATIVE OF ARADA SUB CITY IN ADDIS ABABA” which he is submitting, is his genuine and original work.

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ABSTRACT

Kebele 16 SACCO is a community based cooperative established to enhance the saving habit and practice of its members and to provide loan service to them mainly for expanding and starting income generating activities. When established initially, there was an intent to target women engaged in small businesses and had a plan to do so. The primary goal of this study is to investigate achievement of the objectives of Keble 16 SACCO, to explore its benefits to the SACCO members and to identify the strengths and challenges of the cooperative in sustaining its services. The study employed descriptive research design and data was collected using semi-structured questionnaire, interview schedule and review of the different documents of the SACCO. The SACCO had 110 members and 82 of them were sampled using simple random sampling from the list of the members for the survey. Key informants for the interview were the SACCO Management Committee members, the bookkeeper and Cooperative Development Experts at Arada Sub-City and Woreda 5 Administrations. The study shows that close to 78 percent of the SACCO members are women. It also reveals that most of the SACCO members (92%) met the requirement of compulsory saving. This achievement is witnessed against the fact that some SACCO members (24%) were not made aware about the existence of compulsory saving by the SACCO. The study also indicates that 84 percent of the SACCO members had access to loan from the SACCO. It was also learnt that the last loan accessed by each SACCO member was Birr 4637 on the average while the minimum and the maximum loan amount were Birr 2000 & Birr 7000 respectively. From the SACCO members who benefited from the loan service, 79% percent of them used their last loan to expand their income generating activity and 7% to start new ones. Petty trading, weaving and pottery are the types of IGAs on which most of the SACCO members invested the money accessed though the loan. Thus, on the basis of these and related findings of the research it can be concluded that the SACCO attained its objectives. While adoption of the required SACCO structure had its own contributions for this achievement, the study found that Education and Supervisor & Control Committees of the SACCO which are vital components of its management were not functional however. The study also indicates that the SACCO had challenges which could deter sustaining its services to its members if not timely addressed. The most notable ones in this regard are non-functionality of two Management Sub-Committees (Supervisor & Control and Education Sub-committees), lack of commitment of most of the Management committee members, reduced attention to giving orientation to new members, repeated re-election of some management committee members and the resultant boredom, low level of awareness and commitment of SACCO members about their obligations and problem of securing office for the SACCO. Finally key recommendations of the study include strengthening of the management committee of the SACCO and taking measure to enhance the awareness of the SACCO members. The support of the Cooperative Development Core Process of the Sub-City and Woreda 5 administration is also considered crucial in addressing the outlined challenges of the SACCO.

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ABBREVIATIONS AND ACRONYMS

- ACCOSCA African Confederation of Cooperative Saving and Credit Associations
- DOC/UDP Daughters of Charity Urban Development Project
- IGA Income Generating Activity
- IJCRB Interdisciplinary Journal of Contemporary Research in Business
- MFIs Micro Finance Institutes
- NGO Non-Governmental Organization
- SACCO Saving and Credit Cooperative
- SACCOL Saving and Credit Cooperative League of South Africa
- SACCOs Saving and Credit Cooperatives
- WOCCU World Council of Credit Unions

CHAPTER I

INTRODUCTION

1.1. Background of the Study

A Saving and Credit Cooperative Society (SACCO) is a “cooperative financial institution that is owned and controlled by members and operated for the purposes of promoting thrift, providing credit at low interest rates and providing other financial services to its members” (Jared, Charles & Willy, 2013). Encouraging saving and using pooled funds to give loans to its members at reasonable rates of interest and providing related financial services to enable members improve economic and social conditions is the core business of a SACCO (Galor, 1995). They are financial institutions designed for people, to have their own efficient financial service giving institutions that empowers themselves in building asset by teaching thrift culture and make themselves accessible to credit in sustainable way (Getachew, 2006). SACCOs are owned and led by their members following democratic principles. As a result they are often referred as People’s Banks. SACCOS are also known by different names like Credit and Savings, Credit Cooperative Unions, Thrift and Credit Societies, Credit Unions and Credit Associations (Ministry of Agriculture of Zambia, n.d.)

According to the World Council of Credits Unions (WOCCU), in 2012 there were 55,952 Credit Unions in 101 countries worldwide with 200,243,841 members. WOCCU’s statistical report indicates that, in the same year, there were 20,831 Credit Unions in 23 African Counties which have more than 16 million members. The same source shows that there were 6,248 Credit Unions in Ethiopia in 2010 with 529,063 members (WOCCU, 2013).

In Ethiopia SACCOs are established under a legal framework. Proclamation 147/1998 is enacted to provide legal basis for establishment of cooperatives in general including SACCOs. According to this proclamation, cooperatives are established “by individuals on voluntary basis to collectively solve their economic and social problems and to democratically manage same”.

SACCOs are one of the different types of cooperatives which have a defined common bond for the purpose of regular saving and getting loan when needed. Common bond is defined as “the necessary condition or requirement that is prevailing for one to become a member of any given saving and credit cooperative” (Godfrey, 1994). There are three types of common bond for SACCOs and these are workplace/employee common bond, association common bond and residential common bond (Dejene, 1993). Dejene further clarified that workplace/employee common bond is based upon individuals who have the same employer. On the other hand association common bond is characterized by individuals who belong to a religious, social or educational group while residential common bond is based upon a geographical or political sub-division such as a sub-location, district, town or one or more villages (Dejene, 1993).

Kebele 16 Saving and Credit is a primary cooperative established in 1997 by its members who all live in Woreda 5 to develop saving habit among members, mobilize local resources and avail loans for starting and expanding small business. Thus the common bond which links the cooperative members is “residential common bond” and all of its members live in the Woreda.

The Cooperative was established with the assistance of a local NGO called Daughter of Charity Urban Development Project (DOC/UDP) to help the low income category of the society especially women in getting saving and credit services. DOC/UDP had significant role in establishing and strengthening the SACCO especially during the initial years of its establishment. The NGOs assistance include provision of seed money, recruitment of a bookkeeper, providing office furniture, giving orientations and training to its members and arranging office from the Woreda Administration and maintaining it to avail the required services. Despite the different challenges, the SACCO continued functioning after DOC/UDP phased out its programs in the Woreda.

The common objectives of saving and credit cooperatives are encouraging and promoting to develop thrift culture within the members as well as the community by teaching wise use of their money and efficient management of their limited resources, teaching people how to create an asset that helps them to have a guarantee and collateral for future loan access and making finance more accessible for members when they need it (Getachew, 2006). Kebele 16 SACCO which also shares these objectives has achievements as well as challenges in attaining them.

The study, therefore, aims to explore the success of the cooperative in achieving its objectives as well as to identify its challenges so as to draw lessons for improvement.

1.2 Statement of the Problem

Kebele 16 SACCO is established to achieve the above objectives targeting mainly female headed households. As a community based cooperative, the common bond among its

members is living in the same locality. Because of this, the SACCO cannot collect savings from payrolls of its members and they have to come to the its office for regular saving. When loans are advanced to members, they are expected to adhere to the principle of regular repayments and as such repayment cannot be taken for granted. Unless there is strong commitment to the principles and objectives of the SACCO from its members and leaders sustaining of the different services of the cooperative will not be achieved.

While Kebele 16 SACCO enjoyed the assistance of DOC/UDP during its early years of establishment, it had to face the challenge of sustaining its services to its members without external support after the NGO phased out its programs in the Woreda.

As a community based cooperative, Kebele 16 SACCO has its unique features, success as well as challenges. The aim of this study is therefore; to assess the successes and challenges of this community based SACCO in achieving its objectives. In an endeavor to address the issue in focus, the researcher raises the following research questions.

1.3 Research Question

- Was the SACCO able to achieve its objectives of helping its members to regularly save and advance loan to them from the pooled resource?
- Did the cooperative members use the loan they get from the SACCO for investment in small businesses (IGAs) and in what type?
- How much were the services of SACCO benefiting the SACCO members?

- What are the specific strengths and challenges of the cooperative as community based SACCO?

1.4 Research Objectives

The study has the following objectives:

- To investigate how far the objectives of the SACCO were achieved;
- To explore whether the members used the loan they got from the SACCO for investment in small businesses or not.
- to assess how much the services of the SACCO benefited its members,
- To identify the strengths of the Cooperative
- To explore the weakness of the SACCO and make recommendations for a better achievement.

1.5 Significance of the Study

This is a research on community based saving and Credit Cooperative and its findings will benefit the following stakeholders. First and foremost, its findings will help the Keble 16 SACCO to know how far it was able to achieve its objectives, areas of its strengths and challenges in sustaining its services to its members. Similar SACCOs will also benefit from the findings of the study. Cooperative development offices at Woreda, Kifle Ketema and Regional level will get clues on factors contributing to sustaining of services of a community based SACCO and its key challenges. This will have significant contribution to design interventions in an effort to improve the performances of similar community based

cooperatives. The research will also trigger future researches in the area of SACCOs in general and community based SACCOs in particular.

1.6 Scope of the study

The study focuses on the successes as well as challenges of a single community based saving and credit cooperative in achieving its objectives. Its scope is therefore limited to operations of the SACCO and its services to members. Though scientifically determined, the survey for the study will use sample selected from among the members of the SACCO.

1.7 Limitation of the study

The study could have two limitations. The research specifically focuses on a SACCO which is community based where the common bond for its members is same residential area and as a result its findings could not be applicable to SACCOs in general. The second limitation is because of resource constraint the study will not dwell much on the impact of the services of the cooperative on the life of the SACCO members.

1.8 Organization of the study

The study was organized into five chapters; chapter one presents the introduction and contains background of the study, statement of the problem, the research question, objectives of the study, significance of the study, scope of the study, limitations of the study, definition of significant terms as used in the study and organization of the study. Chapter two provides

a review of literature containing brief history of saving and credit cooperatives, their nature, their distinctions from other financial institutions and their significance. Chapter three focuses on the research methodology with the sub-headings of research design, target population, sample size determination, sample selection, data collection tools/instruments, data processing and ethical issues in research. Chapter four gives the data analysis, presentation, interpretation and discussion, while chapter five provides summary of findings, conclusion and recommendations.

1.9 Operational or contextual definition of the study

Within the context of the study the following key terms are operationally defined as follows.

Cooperative: A group of persons who jointly conduct affairs for socio economic interests on the basis of self help and mutual assistance.

Cooperative Society: A Society established by individuals on voluntary basis to collectively solve their economic and social problems and to democratically manage same.

Primary Cooperative: Means a cooperative formed by persons whose objective is to provide service to its members and to facilitate self help among members.

Member: A person who is registered in the SACCO after fulfilling his/her membership obligation.

Management Committee: Is defined as body elected and empowered by the General Assembly of the Cooperative with the responsibility of managing the activities of the society.

Credit: The purchase of the present use of money with the promise to pay in the future according to a prearranged schedule and at a specific cost defined by the interest rate.

Saving: Money that members regularly keep in a cooperative to be used as a credit.

CHAPTER TWO

LITRATURE REVIEW

2.1 Brief History of Saving and Credit Cooperative

There are various sources which document history of SACCO globally and a few on the Ethiopian context. Most of these sources indicate that the first Credit Union was established in Germany in 1840's where phenomenon of draught and usury capital had deepened. Freidrich W. Reifeisen and Herman Schultze- Delitsche are the two community business leaders who are considered as the founding fathers of the saving and credit cooperatives movement (Getachew, 2006). While Herman Schultze-Delitsche established a saving and credit cooperatives for minor artisans and the urban middle classes, Freidrich Reifeisen is considered the founder of the rural saving and credit cooperatives (Getachew, 2006). The idea moved to North America in 1900 with European migration and gradually took root in Canada, the United States and Australia (SACCOL, 2013).

In Africa these cooperatives were introduced by missionaries from Canada. The first SACCO was formed in Ghana in 1956 (ACCOSCA, 2013). In Ethiopia the first cooperative was established in 1957 by the Ethiopian Road Authority and SACCO of the Ethiopian Airline Employees' was then formed in 1964 (Wolday, 2004).

2.2 Nature of Saving and Credit Cooperatives

Saving and credit Cooperatives are in general governed by co-operative principles, which contrast strongly with the profit-oriented business model of conventional financial

institutions (Byrne, Power, McCarty and Ward, 2010). Members' interests, and the promotion of thrift and prudent use of credit, are primary considerations for credit unions.

In SACCOs, people join together under the principle of self help and mutual help to deal with their financial and economic problems. It is well recognized and accepted that in their operations SACCOs have basically a saving and credit aspects.

By their nature, they are cooperatives which encourage their members to save money and enable them obtain loans they may require for various purposes from their accumulated savings. Hence first and foremost SACCOs enable members to save their money within the framework of the cooperative.

SACCOs offer a variety of savings products to their members. Their common practice is that they start their savings products from compulsory savings, and step by step introduce voluntary and other purposive savings (Sharma, Simkhada and Shrestha, 2005). Sharma, et al (2005) further elaborate that the ultimate goal of availing these savings products is "to develop thrift among members, generate internal fund for on-lending and make savings available to members in times of emergency". Generally, members earn interest on every saving product and cannot withdraw compulsory savings up to an agreed term or till they give up membership. SACCOs cannot return compulsory savings because these are their main sources of capital and they are also considered collateral against loans (Sharma, et al, 2005)

The other pillar in the nature of SACCO is that they grant loans to their members. SACCOs offer a variety of loan products to their members such as productive, social and emergency loans (Sharma, et al., 2005). Loans are granted from the members' accumulated saving. Members are granted loans in accordance with their savings in the cooperative. The member pays the cooperative interest on the credit received. In most cases the rate of interest is lower than that at other commercial financial institutions because this is part of the services the cooperative provides to its members.

2.3 Saving and Credit Cooperatives Versus other Financial Institutions

While SACCOs have some common features which they share with other financial institutions, they also have their own unique features. The World Council of Credit Unions (WOCCU) in its website properly presented what differentiates credit unions from other financial institutions (commercial banks and Micro-finance Institutions) which are summarized as follows (WOCCU, 2013).

The first distinguishing feature of SACCOs is their structure. While SACCOs are not-for-profit, members owned financial cooperatives funded largely by voluntary members deposits, commercial banks are owned by stakeholders and are institutions established for profit. Micro Finance Institutions (MFIs) on the other hand are institutions typically funded by external loans, grants and/or investments.

In terms of clientele, SACCO members share a common bond such as where they live, work or worship. They are service oriented primarily addressing their members at lower interest rates on loans. Commercial banks on the other hand serve middle-to-high income clients with

no restrictions on clientele while MFIs target low-income members/clients, mostly women, who belong to the same community (WOCCU, 2013).

For leadership and governance, SACCO members elect a volunteer board of directors (committee members) from their membership. Each member has one vote in board election, regardless of their amount of saving or shares in the SACCO. In commercial banks stockholders usually vote for a paid board of directors who may not be from the community or use the bank's services (WOCCU, 2013). Voters are weighted based on the amount of stock owned. MFIs on the other hand are run by an appointed board of directors or salaried staff.

2.4 Significance of Saving and Credit Cooperatives:

SACCOs are legally constituted cooperative financial institutions established, in most cases, under national cooperatives law to meet the basic financial service needs of primarily low and middle income citizens who generally cannot obtain these services through the existing banking system (Galor, 1995). It is well recognized that SACCOs provide a means to learn the value of regular saving and wise use of credit. Some even consider them as a form of economic empowerment, where members collectively control and manage their own financial institution which provides saving, credit and financial management services (Galor, 1995).

As a result SACCOs are appreciated for creating an opportunity for people to take responsibility for their own financial organization (SACCOL, 2013). SACCOs mobilize local resources and return them to members in the form of loans and hence the money stays

and works within the members. SACCOL in its website listed a number of advantages of SACCOs and among these the notable ones are: better interest rates on both saving and loans, low overhead costs compared to banks, encouraging members to save with the objective of economic empowerment and educating members on prudent handling of money (SACCOL, 2013).

In SACCO each member is not another customer to the cooperative, he/she is rather a member as well as an owner of the cooperative who even gets a share of the profit in the form of dividends. Savings are mobilized locally from the members and are returned to them in the form of loans and this way the money stays and works within members. SACCOs encourage and educate members to regularly save their money and aim at liberating their members from dependence on money lenders and unfriendly banking terms.

CHAPTER THREE

RESEARCH METHODOLOGY/METHODS

3.1 Introduction

This chapter contains the research methodology that will be used in the study. By sub-sections of the chapter topics like research design, the target population, sample size determination and sampling technique, data collection tools, data process, analysis and ethical issues are presented.

3.2 Research Design

In the study, the researcher employed a descriptive research design. This design was chosen because it ensures in-depth analysis and description of various phenomenons under investigation. Thus the study involved both qualitative and quantitative data.

3.3 Target Population

The study assesses Kebele 16 SACCO which is found in Addis Ababa Arada Sub-City. The SACCO had 110 members who all live in Woreda 5 of Arada Sub-city of Addis Ababa. .

3.4 Sampling Size Determination and Sampling Techniques

The Slovene's Formula of sampling technique is used to determine the sample size of respondents for the survey from the target population, who are 110 SACCO members.

Using the technique, the sample size before making adjustment became 86. Considering the response rate of 95%, the sample size is adjusted to be 91 ($n/0.95$). Hence 91 members of the cooperative were asked to complete the survey to get the required number of responses.

3.5 Data Collection Tools

The study employed both quantitative and qualitative data collected from primary and secondary sources.

Primary data was collected using semi-structured questionnaire targeting members of the SACCO. An interview schedule was also be used to collect information from Management Committee and bookkeeper of the cooperative and experts in Arada Sub-City Cooperatives Promotion and Development Core Process and Woreda 5 Administration.

Secondary data was also collected through review of the different reports and records of Kebele 16 SACCO.

3.6 Piloting Instruments

A pilot study was conducted to test the accuracy of the survey questionnaire. This was done just before the actual fieldwork. This involved 6 SACCO members (6% of the sample) who were part of the sampling frame but who were not in the sample. As some questions may have been vague or difficult and may not elicit the wanted responses, or may fail to elicit any response at all, testing of the instrument is justifiable. The pilot study was also expected to provide an estimation of the time required for completing one instrument.

3.7 Data Processing and Analysis

The collected quantitative data was compiled, sorted edited and classified for entry in to a computer. The data was analyzed using Statistical Package for Social Science (SPSS) software and frequencies and percentages were calculated using the software to describe the findings.

For qualitative data analysis, tape records of the in-depth interview was thoroughly listened and transcribed so as to be able to narrate and summarize findings. In addition data obtained from the different records of the SACCO with the help of document schedule was also analyzed and used in triangulation of overall findings.

3.8 Ethical Issues

During the planning and period of carrying out the research, as well as in reporting research findings, there were certain considerations and obligations that the researcher followed and respected. While collecting the data, the management committee of the SACCO, the bookkeeper, experts in Cooperative Promotion and Development Core Process and individual participants (SACCO members) which were approached in the course of doing the study were informed about the nature of the study though a formal letter, requesting their permission to carry out data collection. In doing so the purpose of the study was clearly discussed and confidentiality of identity of respondents and the information collected was ascertained. Moreover, all the research participants were informed that the research finding will be solely used for academic purpose. When participation is approved signature of agreement was secured for their willingness.

CHAPTER 4

DATA ANALYSIS PRESENTATION, INTERPRETATION AND DISCUSSION

4.1 Introduction

This chapter presents the analysis and results of the study. The analysis is based on the data collected through review of Kebele 16 SACCO records, the questionnaires sent to the SACCO members and interview with key informants (the SACCO committee members, the bookkeeper, officers at Arada Sub-City Cooperative Promotion and Development Core Process and the Woreda 5 Administration using the interview schedule.

4.2 Organizational Structure of SACCO, its Saving and Credit Services and Operational Procedures

4.2.1 Organizational Structure

Review of the by-law of the SACCO, related documents and the interview with management members of the SACCO & the Officer at Arada Sub-City as key informants show that the General Assembly and the Management Committee are major components of the SACCO's organizational structure. The General Assembly is the highest governing body of members where every SACCO member is represented. The SACCO Management Committees elected by the General Assembly had the following five sub-committees.

1. Executive Committee: Its main function is to manage and follow up the operations of the SACCO in general. The Executive committee has five members.

2. The Supervisor & Control Committee: It oversees whether operational regulations are followed and ensures that timely corrective measures are taken. This Committee has three members.
3. The Credit Committee: The credit committee has the responsibility of carefully inquiring into the character and financial conditions of each applicant for a loan to ascertain his ability to repay his/her loan fully and promptly. It will also determine whether the loan is for a worth purpose and will be of probable benefit to the borrower before submitting its recommendations to the Executive Committees. The Credit Committee also has three members.
4. The Education Committee: with three members is responsible to give education to SACCO members and potential members.
5. The Arbitration Committee: Its measure responsibility is to take arbitration measures when a member is out of the rules and regulations of the SACCO.

The SACCO members are organized in group of five to enable them develop group cohesiveness and solidarity. A member can take loan when four of the other members endorse and recommend loan requests. Group members also have responsibility to advice members not to default, and to repay their loans as scheduled.

The SACCO also used to have a full time employed bookkeeper with responsibilities of following up the day to day operations and routines of the SACC. The bookkeeper has a responsibility of collecting savings and loan repayments with interests, handling cash transactions, depositing cash collected and keeping the records the books of the accounts.

However, the bookkeeper who is currently working for the SACCO is employed on part time basis working only on Saturdays.

Data collected from three Committee Members and the bookkeeper of the SACCO through the interview schedule reveals that from the five different committees the Education and Supervisor & Control Committee are not actively executing their duties and responsibilities. Furthermore the study reveals that there is commitment gap among some members of the other management committees (Executive, Credit and Arbitration) which has its own reflections on the day-to-day functions and management of the SACCO.

4.2.2 Saving and Credit Services and Operational Procedures

4.2.2.1 Saving Component

One of the services of the SACCO is collecting savings from members that is decided and endorsed in the by-law. At the time of establishing the SACCO members agreed to save a minimum amount of 5 Birr every month as compulsory saving. The minimum compulsory saving was later increased to 10 Birr. This is the only saving product of the SACCO. The SACCO pays 5% interest on savings to members every year. Financial records of the SACCO show that the 110 SACCO members have a total saving of 272,160 Birr with the SACCO by the end of 2005 Ethiopian Fiscal Year.

4.2.2.2 Loan Service and approval procedure

The other service rendered to members is credit facility. In the by-law it was stated that members can get credit five times of their saving. This on the other hand means members should save 20 % of the loan they want to borrow. Furthermore even though it is not incorporated in the by-law, on one of the annual general meetings members agreed on an upper loan ceiling of 7000 Birr. Members pay 10.5% annual interest on loan.

To benefit from the loan service of the SACCO, a member should have a group to serve as a group-collateral and develop peer pressure. There are, however, some SACCO members who prefer to present their own individual collaterals. The practice in this regard is to present individuals who are permanent employees of an organization who will get a letter from his/her employer.

As a procedure for loan approval, first a loan application will be presented to the bookkeeper. Upon receiving the application, the bookkeeper then screens the application using the following criteria:

- i. whether the applicant is regularly saving,
- ii. whether the applicant has bad loan records previously or not,
- iii. whether the loan request is within the limits of the by-law,
- iv. whether the applicant has the capacity to use the money for the productive purposes.

Then the application will be sent to the credit committee. The credit committee will review the loan request and will send the application to the executive committee for final approval.

As records of the SACCO indicate, from the time of its establishment in 1997 up to end of

August 2013, the SACCO was able to advance 1,057,660.00 Birr loan to its members on revolving basis.

4.3 Support to SACCOs from relevant government structures

As results of the interview with the officers at Woreda and Sub-City level reveal, in terms of establishing and strengthening cooperatives in Addis Ababa the most relevant government structures are the Cooperative Promotion and Development Core Process at the and the Woreda Administration. The Woreda Administration has two officers (Program & Finance) who can be considered part of the Cooperative Development process of the Arada Sub-City. The support to SACCOs from the Sub-City and the Woreda Administration can be categorized into pre and post certification supports as discussed here under.

The Pre-Certification Support includes:

- Giving awareness education to the potential SACCO members about cooperatives in general and Saving and Credit ones in particular.
- providing technical assistance and guidance in the process of electing members to the different management committees,
- Providing assistance to fulfill the different formalities for registration which include opening bank account, preparing by-law and guidelines for credit provision, supplying of different formats and members pass books.

Making sure that all requirements for registration are fulfilled the Cooperatives Promotion and Development Core process issues an official certificate of registration to

the new SACCO. Then follows post-certification supports which are meant to help the newly formed SACCOs to stand on their feet. These include provision of training and arranging experience sharing sessions for the management committee members, inspection and supportive supervisions which focus on provision of saving and credit services as per the by-law and the credit guideline, functioning of the different management committees, keeping of the records and accounts, pre-audit services and conducting annual audit of the SACCO's accounts.

4.4 Survey Response Rate

This study targeted a total of 91 respondents who are all members of the SACCO. Eighty two respondents returned the questionnaire with their responses. Hence the response rate is close to 90 percent which is found adequate enough for analysis and reporting. The researcher made use of frequency tables, graphs and charts to present data

4.5 Demographics information

In this section the researcher sought to find out the personal characteristics of respondents who took part in the study. The information sought include gender, age, marital status, level of education, family size, type of occupation, housing ownership/renting status, length of stay in the Kebele.

4.5.1 Gender and age of respondents

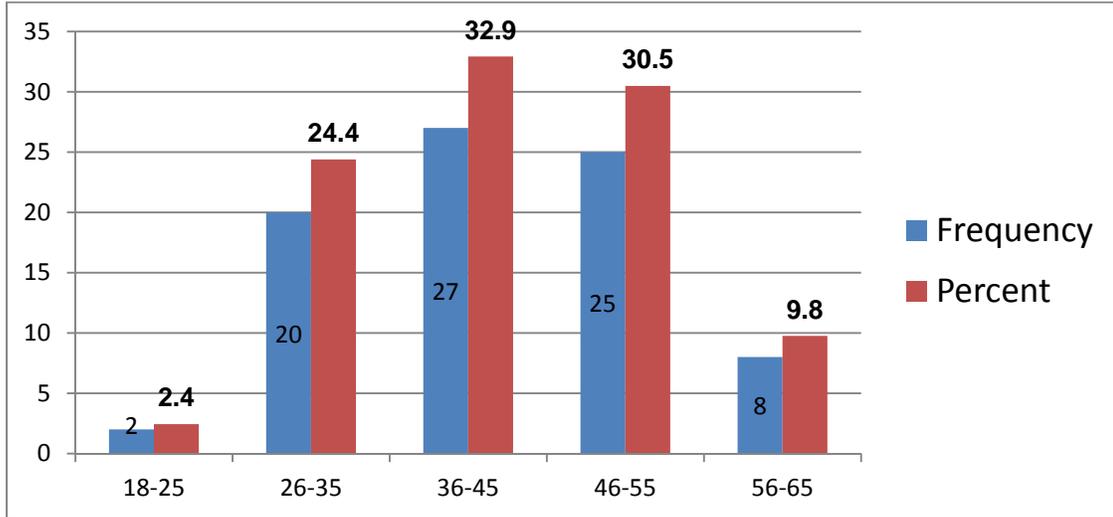
The survey finding presented in Table 1 revealed that there were more female than male respondents that participated in the study. At the time of its establishment with the support of DOC/UDP the intention was to target women (especially women who are heads of a family and engaged in petty trades) as SACCO members. The survey finding shows that even though there are male SACCO members (19.5%), females comprise the majority (80.5%).

Table 1 Gender of Respondents

	Frequency	Percentage
Male	16	19.5
Female	66	80.5
Total	82	100

The results of the study regarding age of the sample respondents show that 24.4 percent of the sample respondents fall in the age bracket of 26 to 35; 32.9% between 36 to 45 age; 30.5% between 46-55 ages. While only 2.4 percent of the sample respondents fall in the age bracket of 18-25, 9.8% of them had 56 years and above (Refer Fig. 1).

Figure 1 Age of Respondents



4.5.2 Marital Status, Level of education and Family Size of Respondents and their length of stay in the Woreda.

Interms of marital status (as presented on Table 2), out of the 82 respondents approximately 47 (56%) reported to be married. 10 of the respondents (12.2 % of the total) reported that they are never married and about 18 (22%) and 7 (8.7%) reported to be widowed and divorced respectively.

Table 2 Marital Status of Respondents

Marital Status	Frequency	Percentage
Married	47	57.3
Single	10	12.2
Widowed	18	22
Divorced	7	8.5
Total	82	100

Table 3 presents the survey finding on the literacy level of the the sample respondents. Accordingly, from the total of 82 sample respondents 42 of them (51%) reported that they attended junior secondary and high school level of education. While 35.4% of the sample respondents have attained primary level of education, 8.5% (7 respondents) have no formal education.

Table 3 Respondents Level of Schooling

Level of Schooling	Frequency	Percentage
No formal education	7	8.5
Primary school level	29	35.4
Junior secondary level	22	26.8
High school level	20	24.4
Diploma and above	4	4.9
Total	82	100

The study result presented on Table 4 reveals that close to 67.1 percent of the sample respondents have household size of four and above. Only 32.9 percent of the sample respondents have a family size of three and less.

Table 4 Respondents Family Size

Family Size	Frequency	Percentage
Between one and three (inclusive)	27	32.9
Between four and six (inclusive)	41	50.0
more than six	14	17.1
Total	82	100

The common bond for Kebel 16 SACCO is residential common bond which requires relatively stable stay in the locality as the basis for the bond. On the other hand, households' stay in the Woreda is believed to have correlation to their residential house ownership condition. As presented on Table 5, the study reveals that 73.2% of the sample respondents live in their own houses and in a house rented from Kebele and 26.8% of them live in houses rented from individuals.

The study result presented on Table 5 also shows that more than three fourth of the sample respondents lived in the Woreda of over ten years. The sample respondents who lived in the Woreda for over six years exceeds 92 percent of the total respondents. As a result the study confirms that the residential common bond for the SACCO members has strong basis.

Table 5 Respondents Housing ownership condition and length of stay in the Kebele

Housing ownership condition	Frequency	Percentage
Own it	24	29.3
Rented from Kebele	36	43.9
Rented from individual s	22	26.8
Total	82	100
Length of Stay in the Kebele		
More than 10 years	63	76.8
Six to ten years	13	15.9
Two to five years	5	6.1
One year and less	1	1.2
Total	82	100

4.6 Membership to the SACCO

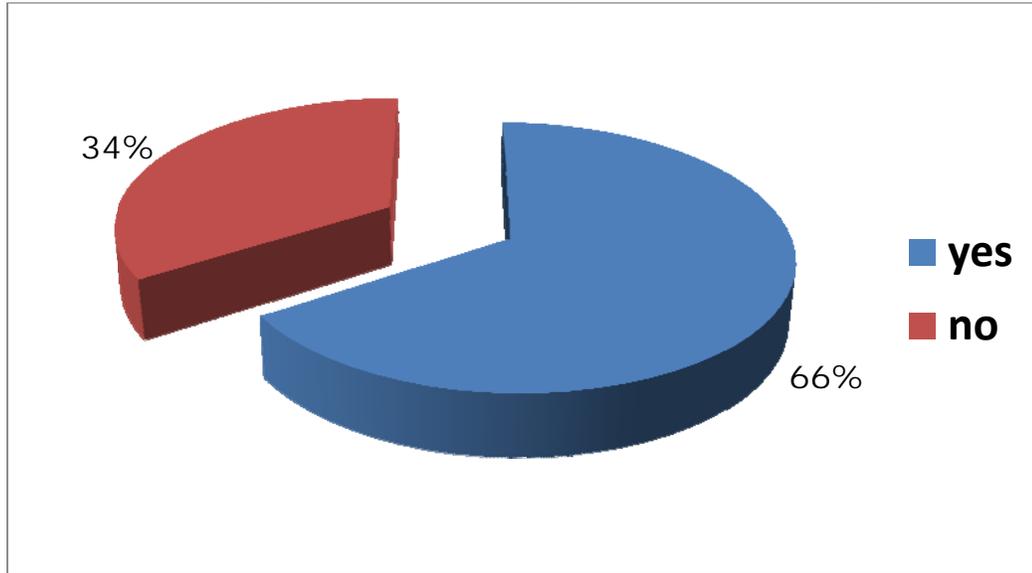
The study sought to find out for how long the sample respondents have been a member of the SACCO. As summary of the study result presented on Table 6 show, about 47.6 percent of the sample respondents are members of the SACCO for six and more years. While 40.2 percent were member of the SACCO between two and five years and 12.2 percent had a membership which lasted for less than two years.

Table 6 Respondents' Years of membership in the SACCO

Number of years of membership	Frequency	Percentage
More than 10 years	13	15.9
Between 6 and 9 years (inclusive)	26	31.7
2 to 5 years	33	40.2
Less than 2 years	10	12.2
Total	82	100

SACCOs as cooperatives have unique features and its members need to respect the peculiar principles of saving regularly, borrowing wisely and paying promptly. Adhering to these principles requires continuous education and this is the reason for inclusion of “Education Committee” in the structure of the SACCO. One of the opportunities of inculcating these habits among members is through the initial orientation given to them when joining the SACCO. Result of the survey, presented hereunder in Figure 2, indicates that almost two-third of the SACCO members were given orientation when they join the cooperative. Never the less, slightly more than one-third of the sample respondents responded that they were not given orientation about the SACCO at the time of joining the cooperative. This is significant proportion and indicates that there is missed opportunity in this regard.

Figure 2 Members who got orientation when joining the SACCO



For those sample respondents who were given the orientation while joining the SACCO, the orientation was given by bookkeeper of the SACCO (38.9%), Committee members (29.6%) and staff of DOC/UDP (29.6%). In principle giving orientation and education to the newly joining SACCO members is among the responsibilities of the Committee members and it seems that this function is gradually pushed to be shouldered by the bookkeeper.

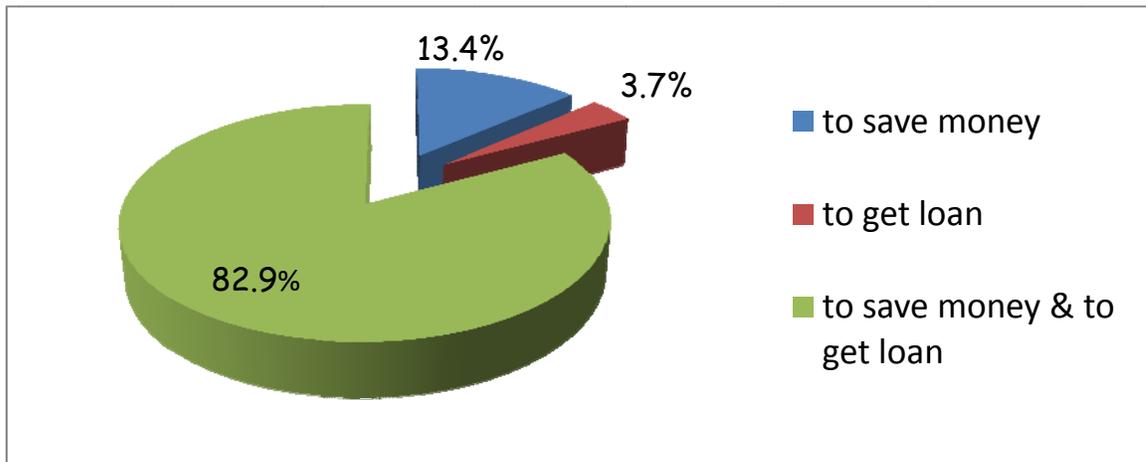
Table 7 Orientation to members while joining the SACCO

Orientation given by	Frequency	Percentage
Staff of DOC/UDP	16	29.6
Committee members	16	29.6
Bookkeeper of the SACCO	21	38.9
Another SACCO member	1	1.9
Total	54	100

Source: Credit Cooperatives Members Survey, 2014

The sample respondents were also asked to express their reasons of joining the SACCO. Findings of the study presented on Table 8 show that the most commonly cited reason for joining the SACCO is to have access to credit by first saving in the SACCO. Almost 83 percent of the respondents had this motivation when they joined the SACCO. While 13.4 percent of the sample respondents stated that their sole reason of joining the SACCO was to save money and 3.7 percent responded that they joined the cooperative to get loan.

Figure 3 Respondents' Reason for joining the SACCO



4.7 Saving in the SACCO

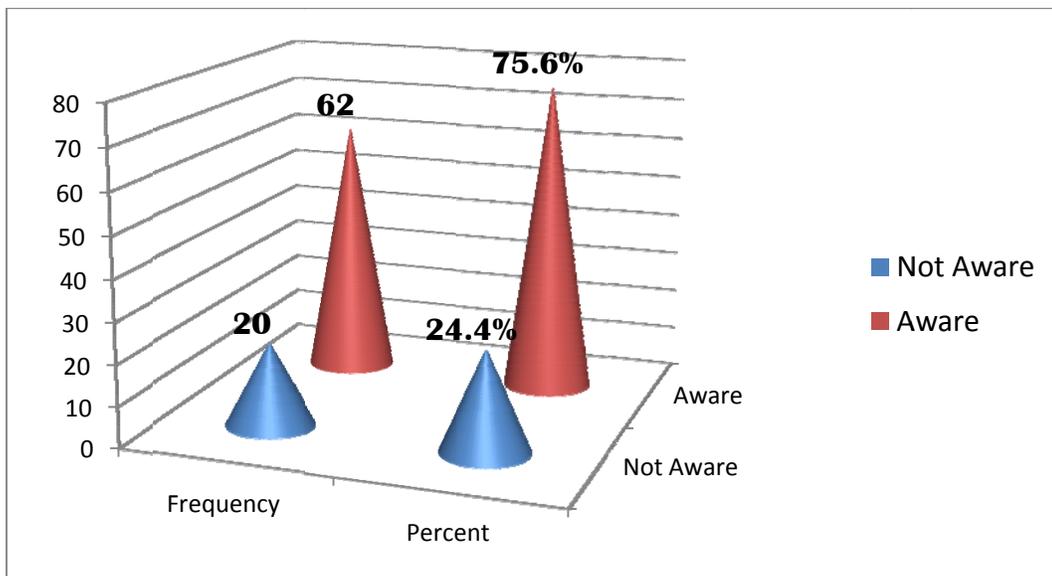
4.7.1 Knowledge about the existence of compulsory saving with the SACCO

To efficiently serve financial services to members, a SACCO society has to have a regular saving flow from members. Compulsory saving is a saving that a member is forced to save on regular basis and serves as a loan guarantee for members and a regular source of investment fund for the SACCO (Getachew, 2006). According to the by-law of Keble 16 SACCO, each member is required to save 10 Birr on monthly bases as compulsory saving. This saving can be withdrawn only upon termination of membership by giving prior notice to the management committee. SACCOs pay interest to members on this saving.

It is therefore crucial that all members of the SACCO are aware about existence of compulsory saving and frequency of its payment. This explains why the study tried to find this out through the survey. The study result presented on Figure 4 below shows that 75.6

percent of the sample respondents are aware that each member of the SACCO had to keep a minimum amount of saving with the cooperative. Nonetheless, significant proportion of the sample respondents (24.4 percent) reported that they were not aware about the existence of compulsory saving. This is critical gap in awareness about the principles of the SACCO and members obligation.

Figure 4 Sample respondents Knowledge about the existence of compulsory saving



4.7.2 Practice of regularly saving with the SACCO

In response to the question on the frequency of their saving with the SACCO, most of the sample respondents (92.7%) responded that they have a regular saving with the SACCO. The disaggregated result shows that 13.4, 78.1 & 1.2 percent of the sample respondents save weekly, bi-monthly and monthly in the SACCO. Even though there is significant gap in the awareness about the existence of compulsory saving in the SACCO, more than 91.5 percent

of the members adhere to required practice of regularly saving as stated in the by-law of the SACCO. The survey result in this regard show that close to 8.5 percent of the respondents failed to adhere to the requirements of the SACCO's by-law regarding compulsory saving.

Table 8 Frequency of Saving with the SACCO

	Frequency	Percentage
Every two weeks	11	13.4
Every month	64	78.1
Every two months	1	1.2
Not regularly	6	7.3
Total	82	100

As shown in the Table 8, 75 out of the 82 sample respondents (91.5%) meet the requirement of compulsory saving and result of the survey further indicates that their average monthly savings are more than minimum required compulsory saving.

Table 9 Compulory Saving of the SACCO

	Frequency	Percentage	Average monthly Saving in Birr
Members who save every two weeks	11	14.7	33
Members who save every month	64	85.3	23
Total	75	100	

4.7.3 Respondents' Motivations for keeping their savings with the SACCO

SACCO members have their own motivation for keeping their savings with their cooperatives. The study reveals that for most (79%) of the respondents the motivating factor for saving their money with Keble 16 SACCO is the expectation to get loan in proportion to their saving up on request and safety of the money kept with the cooperative. For most respondents, interest rate and location are not among the top motivating factors for keeping savings with the SACCO. This indicates among other things the SACCO has to make sure that the money collected from its members in the form of saving is always safe and the loan requests of its members are promptly served.

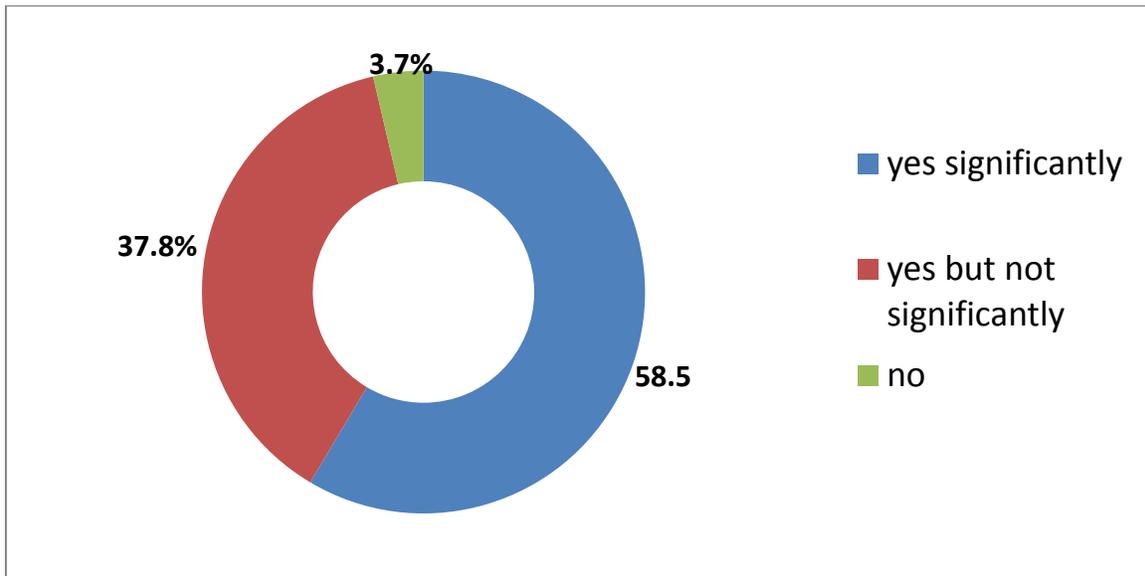
Table 10 Motivations for Saving with the SACCO

	Frequency	Percentage
Better interest rate on saving	3	3.6
Safety	15	18.3
Hours of operation	2	2.4
Access to money as needed	9	11.0
Provision of loan in proportion to saving	50	61.0
Its location	3	3.7
Total	82	100

4.7.4 Impact on saving habits of the sample respondents

The study also sought to find out whether participants' membership in the SACCO had brought positive changes on how they think about saving or not. As results of the survey, presented by Figure 5, show 58.5 percent of the sample respondents reported that there is significant change in their attitude towards saving while 37.8 percent had the opinion that there is some change on their attitude but it is not significant. Only 3.7 percent of the sample respondents indicated that their membership to the SACCO did not bring any change in their personal attitude towards saving.

Figure 5 Impact of on Saving Attitudes of SACCO Members



4.7.5 Reasons for saving regularly and opinions on convenience of saving with the SACCO

The sample respondents were also asked to state their reasons for saving their money with Keble 16 SACCO. The findings summarized on Table 11 reveals that slightly more than three fourth (75.6%) of the sample respondents indicated that they save their money with the SACCO to create an opportunity for future investment in income generating activities. On the other hand, 19 percent of the sample respondents indicated that their reason is to cover some unforeseen expenses.

Table 11 Reasons for Saving with the SACCO

	Frequency	Percentage
To invest in small business	62	75.6
For children education	1	1.2
Emergency	18	22
To purchase Fixed assets for home use	1	1.2
Total	82	100

Asked about whether they found saving with the SACCO convenient or not, most of the respondents (74.4%) indicated that saving with the SACCO is convenient for them. Slightly more than one-fifth of the respondents indicated that saving with the SACCO is not convenient for them. The most commonly cited challenge by the sample respondents in this regard are inconvenient time of saving collection and limited hours of availability of the bookkeeper who is employed on part time basis to collect savings from the SACCO members together with other responsibilities..

Table 12 Convenience of Saving with the SACCO

	Frequency	Percentage
Convenience of saving with the		
Convenient	61	74.4
Not convenient	17	20.7
Missed	4	4.9
Total	82	100

4.8 Loan access and its use by SACCO members

4.8.1 Access to loan its use

As shown on Table 13, the majority of the sample respondents (84%) had access to loan from the SACCO. The last loan received by these SACCO members is on the average 4637 Birr. The minimum and maximum loans given to the sample respondents were 2000 and 7000 Birr respectively. The current loan ceiling of the cooperative is 7000 Birr and the entire recently advanced loan to the respondents fall under this ceiling.

From the 69 sample respondents who reported that they had accessed loan from the SACCO, 54 (65.9%) indicated that they used their latest loan to improve their existing income generating activity. Only 5 respondents (6.2%) reported that they used the loan advanced to them to start a new income generating activity. Findings of the study also shows that there are some SACCO members(8.5%) who used the last loan advanced to them to purchase fixed assets for home use and to cover their families' medication expenses.

Table 13 Respondents Access to Loan from the SACCO & use of recently accessed loan

	Frequency	Percentage	Birr
Access to loan			
Respondents who have access to loan	69	84.1	
Respondents who never have access to loan	13	15.9	
Total	82	100	
Amount of recent loan from SACCO			
Mean			4,637
Minimum			2000
Maximum			7000
Median			5000
Total			320,000
Use of the recent loan accessed from the SACCO			
To start an IGA	5	6.1	
To improve existing IGA	54	65.9	
To purchase fixed assets for home use	7	8.5	
To cover medication expenses	2	2.4	
To cover social obligations	1	1.2	
Total	69	100	

During the survey the respondents were also asked to indicate the type of IGA improved/started. Accordingly, 43.5 percent of the sample respondents used their loan to improve/start their petty trade activity. Next in the list of activities improved/started with the loan are pottery (22.6%), weaving (21%), and small hotel (4.8%).

Table 14 Type of IGA improved/started with recently advanced loan

	Frequency	Percentage
Petty Trade	27	45.8
Weaving	11	18.6
Pottery	14	23.7
Small hotel	2	3.4
Others (sheep fattening, poultry, maintaining Bajaj, maintaining house which is rented)	5	8.5
Total	59	100

4.9 Discussion

Findings of the study show that the SACCO attained its core objectives of reaching some residents of Woreda 5 mainly women with the basic services of saving and loans. One of the successes of Kebele 16 SACCO is enabling its members to regularly save their money with the cooperative thereby influencing their saving habits. Findings of similar studies also indicate that SACCOs were successful in mobilizing saving from very poor segment of the population (Kifle, 2011) and in promotion of thrift and saving habits of their members (Nwanko, Ewuim and Assoy, 2013).

Savings in a SACCO context had multiple advantages and results of the study show that Kebele 16 SACCO benefited from them. First and foremost, it helped each SACCO member to build his/her own asset. Since the SACCO's loan to a members is five times his/her saving, each member's saving served as collateral as well. Saving regularly also

leads to the desired character of self-discipline by a SACCO member. On top of these, members' saving enabled the SACCO to pool together financial resources even from poor segment of the population to be advanced to members in the form of loan.

Compared to the seed money of birr 30,000 provided by DOC/UDP when the SACCO was established, regular saving of the SACCO members accumulated to reach more than 200,000 birr. This is very significant achievement and shows the potential capacity of such cooperatives in pooling the scanty resources within the community to serve as a basis for further asset building. This reminds the researcher about an Amharic proverb which reads "when spider webs unite, they can tie up a lion". Nevertheless the study found that the saving product of the SACCO was limited to compulsory saving while some SACCOs even in Ethiopia and other developing countries have additional saving products like Voluntary Savings and Contract Savings or Time Deposits (Getachew, 2006).

With regards to provision of loan to its members the study also shows the success of the SACCO in reaching most of its members with the service. In addition, the study indicated that most of the SACCO members used their last loan to expand and initiate income generating activities. Most of the SACCO members were engaged in small businesses (IGAs) and contribution of the loan service of the cooperative was notable. As records of the SACCO and the survey indicate average of the last loan advanced to each SACCO member was birr 4637. In total the SACCO was able to advance more than 1.1 million birr loan to its members on revolving basis since its establishment. Most of the SACCO members have repeated loan and this is believed to have addressed their needs growing demands for loan

especially for expanding their income generating activities. This concurs with finding of similar study undertaken in Kenya which shows that SACCOs achievement in this regard go the extent of influencing members' investment culture (Onchangwa & Memba, 2012). Interest paid by each member on the loan advanced also serves as income for the SACCO to be used for the salary of the bookkeeper and to cover other operating expenses.

SACCO members are users of the services of cooperative as well as its owners. As a result key structures of the SACCO include the General Assembly and the management committee with different sub-committees. The General Assembly is the overall Superior Governing body of the SASCCO Society. Hence active participation and strong sense of ownership of each SACCO member in attending the general assembly and discussing key issues of the cooperative has paramount importance. This is believed to be the building block which enables a SACCO to provide services sustainably.

The study findings reveal that while the SACCO succeeded in creating appropriate structures, there is significant gap with respect to the commitment level of the SACCO members to the their cooperative . As the interview with the key informants reveal, despite the fact that most of the members have active involvement in saving with the SACCO and exercise their right to get the loan service, they fail to demonstrate their commitment and sense of ownership as required. There was tendency to leave every responsibility regarding the SACCO on few management committee members. This has different manifestations like failure to appear on regular and annual general meetings of the SACCO and lack of willingness to shoulder the responsibility of serving as management committee member.

The study also identified low level of commitment of some management committee members as critical challenge. The responsibility of managing the SACCO is given to the management committee members by the General Assembly and failure to execute it would have serious repercussion.

CHAPTER 5

5. SUMMARY, CONCLUSION AND RECCOMENDATIONS

5.1. Introduction

This chapter consists of summary, conclusion and recommendations section of the study. It offers summary of the findings of the study, conclusions and recommendations based on analysis of the data collected to attain the research objectives and to seek answers to the research questions.

5.2. Summary

The study was conducted to investigate achievement of the objectives of Keble 16 SACCO, to explore its benefits to the SACCO members and to identify the strengths and challenges of the cooperative in sustaining its services. In the research endeavor, the required data was primarily collected through a field survey using semi-structured questionnaire. This was coupled with personal interviews of key informants and review of the different documents of Kebele 16 SACCO. The survey targeted SACCO members and 92 of them were sampled out of which 82 successfully responded. Key informants for the interview include the SACCO management Committee members, the bookkeeper and relevant experts of Arada Sub-City and Woreda 5 Administration.

From the analysis in chapter 4, the study found that the SACCO was able to create a structure which was found instrumental in achieving its objectives. Nevertheless there was gap in functionality of two vital components of the management committee (Supervisory & Control and Education sub-Committees). Results of the study also reveal that more than 80.5 percent of the SACCO members are women showing its success in targeting women.

6.

The study also found that the SACCO's services to its members since its establishment were limited to two primary products: saving and loan. As found by the study, the SACCO's success with respect to saving is visible in the amount of saving collected from members as well as their improved attitudes toward saving. While 92% of the SACCO members meet the requirement of compulsory saving with the SACCO and most of them (96.3%) believe that their membership brought change in their attitude towards saving.

The study also found that most of the SACCO members (84%) got access to loans from the SACCO and they used their last loan to improve their income generating activities and to start new ones. The amount of last loan each member accessed from the SACCO ranges from 2000 to 7000 Birr and average of the loan accessed by each SACCO member was Birr 4637. The types of income generating activities improved/started with the last loan accessed by the SACCO members include different types of petty trades, weaving, pottery, small hotels & poultry.

7.

Among the challenges of the SACCO identified by the study, the major ones are low level of awareness of some SACCO members about their obligations, inadequate commitment of some Committee members to execute their roles and responsibilities, non-functionality of the

Education Committee and the Supervisory and Control Committee, non-availability of separate SACCO office and limited service time of the bookkeeper who is employed on part-time basis.

5.3 Conclusion

Concurring with other similar studies, results of the study lead to a conclusion that that community based saving and credit cooperative like Keble 16 SACCO can be instrumental in mobilizing savings even from relatively poor segment of the population by bringing change in attitudes towards saving. The study also show that a community based SACCO can successfully target poor women. This shows that there is ample opportunity to pool financial resource through regular savings using a community based SACCO model even from poor members of the community to avail loan services mainly for expansion and initiation of income generating activities of members.

Key in the achievement of the objectives of a SACCO especially a community based one is improving the awareness level of the SACCO members and strengthening of the SACCO management. The Management Committee with its sub committees is vital component of the SACCO management structure. If a SACCO has poor management committee the financial resources pooled from members, its service provisions and sustainability will all be in jeopardy. Hence strengthening the management committee to enable it to play its decisive role is of paramount importance. It is imminent that the different services of the SACCO can attract additional members of the community to join the SACCO but without a

very strong and function management, both the money collected from members in the form of saving and sustainability of the cooperative will be in jeopardy.

The study also concludes that the support of Cooperative Promotion and Development structures especially at Woreda, Sub-City structures to strengthen community based SACCOs is vital and need to be explored further.

5.4 Recommendations

The first recommendation of the study is that the SACCO ensures active participation of all SACCO members through sensitization & awareness rising session. SACCOs are in principle democratic organizations controlled by their members and need to ensure active participation of each and every member. This can be attained when members willingly and actively participate in annual general and other meetings of the members. Through such continued effort the SACCO is recommended to enable its members to exercise their right to elect management committee members as well as to execute their obligations of serving as committee members when elected.

The second recommendation is to improve the level of commitment of management committee members of the SACCO. At this level of its development, the day to day management of the SACCO falls on the shoulder of the management committee members. Since the SACCO deals with cash (the most liquid asset) which is often in the hands of borrowers and has many built in uncertainties and risks, this responsibility demands due diligence of the management committee members. Related with this, the two sub-

committees of the SACCO management, Supervisory and Control committee and Education Committee need to be reorganized and rendered functional.

The study also recommends that the annual general meeting, annual audit and timely election of n management committees of the SACCO (as the term of the existing committee members already expires) be timely undertaken so as to heal the observed feelings of boredom on part of the committee members who claim over serving the SACCO and inject renewed spirit in the SACCO management.

The study further recommends that the SACCO exerts more effort to secure offices within the Woreda Administration Office compound because this has cost and security advantages. The SACCO also need to consider to increasing the working hours of the bookkeeper which is currently limited only to three hours per week (2:00 to 5:00 p.m. on Saturdays) as this is found to be the major cause of complaint on the convenience of the SACCO's service

Finally, the study recommends that the Cooperative Development Sub-Process at the Sub-City and the Woreda level intensify their support to strengthen Keble 16 SACCO. Orientation and training to the existing and new SACCO management committee members needs urgent attention. This will ensure that the challenges of the SACCO will not get worse and sustainability of its services will not be jeopardized.

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APPENDICES

Appendix I: Questionnaire

A) Questionnaire for collecting data from SACCO Members (English Version)

Introduction: The purpose of this questionnaire is to gather data **to conduct study on Achievements and Challenges of Kebele 16 Saving and Credit Cooperative** for the partial fulfillment of the requirement for the award of Masters Degree in Social Work.

Confidentiality and Consent: Your identity and the information will not be shared to anyone and hence will be treated confidential. Findings of the study will be used for academic purpose only. You have the right not to answer any question that you do not want to answer. However your genuine answer to these questions will help me to know better about your involvement as SACCO member. I will greatly appreciate your help in responding to the questions.

Section I:

1. Gender 1 Male 2 Female

2. Your age

1.18-25

2.26-35

3.36-45

4.46-55

5.56-65

6.over 65

3. What level of schooling have you completed?

1. No formal education

2. Primary Schooling

3. Junior Secondary

4. High School

5. Others, specify_____

4. Your marital status

1. Married
 2. Single
 3. Widow
 4. Divorced /separated
 5. others please specify _____
5. Your family size:
1. Less than 3
 2. 4 to 6
 3. more than 6
6. Your primary occupation:
-

7. Your housing condition:
1. own it
 2. Rented from Kebele
 3. Rented from individuals
 4. other, please specify it ____
8. How long have you lived in the Kebele/Woreda?
1. > 10 years
 1. 6-10 years
 2. 3-5 years
 3. < 3 years

Section II: Membership in the SACCO

9. For how long have you been a member of SACCO?
1. less than two years
 2. 2 to 5 years
 3. 6 to 10 years
 4. more than 10 years
10. When you join the SACCO were you given any orientation about the SACCO (its objectives, your roles and responsibilities, bi-laws)?
1. yes
 2. no
- If yes answer question No. 13. If no skip to question No. 14.
11. Who gave you the orientation?

- | | |
|--|---------------------------------|
| 1. Staff of
DOC/UDP. | 3. Bookkeeper of
the SACCO |
| 2. Committee
member/s of the
SACCO | 4. Others please
specify it. |

12. Why did you decide to join the SACCO?

- | | |
|---------------------------|---|
| 1. To save
money only. | 3. To save
money as well
as get loan. |
| 2. To get loan
only. | 4. Any other
reason, specify
it. |

Section III: Saving and Saving Habits of the SACCO members

13. Do you know that each SACCO member has to keep a minimum compulsory saving with the SACCO?

- | | |
|---------------|--------------|
| 1. Yes | 2. No |
|---------------|--------------|

14. How often do you save with Kebele 16 SACCO?

- | | |
|-----------------------|------------------------|
| 1. every week | 4. every two
months |
| 2. every two
weeks | 5. not regularly |
| 3. every month | |

15. If you are regularly saving with Kebele 16 SACCO, what is the amount that you save? (fill in the appropriate row)

	Saving amount
7. Every week	
8. Every two weeks	
9. Every month	
10. Every two months	

16. In your opinion what is the purpose of saving with the SACCO?

17. Do you think that your membership to the SACCO has brought positive changes on your personal attitudes regarding saving?

1. Yes, significantly.
2. Yes but not significant
3. No.

18. What is the most important reason why you choose Kebele 16 SACCO to put your saving in: Please tick only one answer.

1. Better interest rate on saving
2. Safety
3. Hours of operation
4. Access to money as needed
5. to get loan
6. location
7. other, please specify

19. Why do you save with your SACCO?

1. To invest in small business
2. For retirement
3. For children education
4. Emergency
5. Holiday expenses
6. To purchase Fixed assets for home use
7. other, please specify

20. Is saving with the SACCO convenient to you?

1. Yes
2. No

21. If no what are the challenges?

Section IV: Loan and its use by members

22. Did you ever have a loan from the SACCO?

1. Yes
2. No

23. What is the amount of your latest loan from SACCO?

24. For what purpose do you use the money you loaned from the SACCO?

1. To start a small business
2. to improve my business

3. to purchase fixed assets for home use
4. for medication
5. other purposes, please specify

25. If you use it to start or improve your small business, could you please specify the type of business?

1. Petty trade
2. Weaving
3. Pottery
4. Small hotel
5. Sheep fattening
6. others, please specify

26. How do you explain the benefits of accessing to loan from the SACCO?

27. If you were not a member of the SACCO and you need to borrow this sum, which of the following will be the most feasible source?

1. Bank
2. Micro Finance Institute
3. Money lenders
4. Friends
5. Relatives
6. Other, please specify it.

28. What is your opinion on the process of getting loan from the SACCO?

29. In your opinion what are the challenges of Kebele 16 SACCO in sustaining its services to members?

B) Questionnaire for collecting data from SACCO Members (Amharic Version)

ከብድርና ቁጠባ ማጎበር አባላት በመጠይቅ ለሚሰበሰብ መረጃ መመሪያ

መግቢያ: ይህ መጠይቅ በኢንዱሪ ጋንዲ ናሽናል ኦፕን ቩኒቨርሲቲ ለሚካሄደው የሶሻል ወርክ ማስተርስ ኻርግሬም መመሪያ ጽሁፍ ዝግጅት መረጃ ለማሰባሰብ የተዘጋጀ ነው። ጥናቱ በቀበሌ 16 የገንዘብ ቁጠባና ብድር የጎበረት ሥራ ማጎበር ስኬት እና ተግዳሮቶች ላይ ያተኮራል። እርስዎ የቀበሌ 16 ብድርና ቁጠባ ማጎበር አባል በመሆንዎ ለጥናቱ በሚረዱ ጥያቄዎች ላይ ምላሽ እንዲሰጡ ተመርጠዋል።

የሚሰበሰበውን መረጃ በሚስጥር ስለመያዝና የተሳታፊ ፈቃደኝነትን ስለማግኘት፤

ከዚህ መጠይቅ ጋር በተያያዘ የሚሰጡት ምላሽ እና የእርስዎ ማንነት ለማንም አይገለጹም፤ በመጠይቁ የሚሰጡን መረጃም በሚስጥርነት የሚያዝ ነው። የጥናቱም ግኝቶች ለትምህርቱ ዓላማ ብቻ እንደሚውል ልናረጋግጥልዎት እንወዳልን። በመጠይቁ ከቀረቡት ጥያቄዎች መካከል ሊመልሱት የማይፈልጉትን የትኛውንም ጥያቄ ያለመመለስ መብት አለዎት፤ ነገር ግን ለሁሉም ጥያቄዎች የሚሰጡን ምላሽ በብድርና ቁጠባ ማጎበር ስላለዎት ተሳትፎ የተሻለ እንድናውቅ ስለሚረዳን ሁሉንም እንዲመልሱ እናበረታታዎታለን። ለሚያደርጉልንም ትብብር ያለንን አክብሮትና ምስጋና በቅድሚያ ልንገልጽ እንወዳለን።

ክፍል 1

1. ዖታ 1 ወንድ 2 ሴት

2. ዕድሜ _____

3. የትምህርት ደረጃ

1. መደበኛ ትምህርት

2. የመጀመሪያ ደረጃ

ያልተማረ/ች

3. መለስተኛ ሁለተኛ ደረጃ

4. ሁለተኛ ደረጃ

5. ሌላ, ይገለጽ _____

4. የጋብቻ ሁኔታ

1. ያገባ/ች

2. ያላገባ/ች/ያላገባ

3. አግብታ/ቶ የሞተባት/የሞተሽበት

4. የተፋታ/ች/የተለያየ/ች

5. ሌላ ካለ ይገለጽ _____

5. የቤተሰብ ብዛት _____

6. ስራ: _____

7. የመኖሪያ ቤት ሁኔታ

11. የግል መኖሪያ

13. ከግለሰብ ኪራይ

12. በቀበሌ ኪራይ ቤት

14. ሌላ, ይገለጽ _____

8. በቀበሌው/በወረዳው ምን ያህል ጊዜ ኖሩ?

1. ከ 10 ዓመት በላይ

4. ከ 3 ዓመት

2. ከ6-10 ዓመት

በታች

3. ከ3-5 ዓመት

ክፍል 2

9. የብድርና ቁጠባ ማጎበሩ አባል ከሆኑ ምን ያህል ዓመት ሆኖት? _____

- 1. ከሁለት ዓመት በታች
- 2. ከ2 እስከ 5 ዓመት
- 3. ከ6 እስከ 10 ዓመት
- 4. ከ 10 ዓመት በላይ

10. የቀበሌ 16 የቁጠባና ብድር ን/ማጎበርን ሲቀላቀሉ ስለማጎበሩ (አላማ፣ ሰለ እርስዎ መብትና ግዴታ፣ ስለማጎበሩ መተዳደሪያ ደንብ) ገለጻ ተደርጎልዎታል?

- 1. አዎን
- 2. አልተደረገልኝም

መልስዎ አዎን ከሆነ ጥያቄ ቁጥር 11ን ይመልሱ፤ አለበለዚያ ግን ጥያቄ ቁጥር 11ን ትተው በተራ ቁጥር 12 ላይ ያለውን ጥያቄ ይመልሱ።

11. ስለ ማጎበሩ አላማ የተደረገልዎትን ገለጻ የሰጠዎት ማን ነው?

- 1. የDOC/UDP ሠራተኞች.
- 2. የብድርና ቁጠባ ማጎበሩ የኮሚቴ አባላት
- 3. የማጎበሩ የሂሳብ ሠራተኛ
- 4. ሌላ ካለ ይገለጽ

12. የብድርና ቁጠባ ማጎበሩ አባል ለመሆን የወሰኑበትን ምክንያት ቢገልጹ፤

ከቀረቡት ምርጫዎች ይበልጥ የሚገልጽዎን አንድ ምላሽ ይምረጡ።

- 1. ገንዘብ ለመቆጠብ ብቻ
- 2. ብድር ለማግኘት ብቻ
- 3. ገንዘብ ለመቆጠብና ብድር ለማግኘት

17. የቀበሌ 16 የገንዘብ ቁጠባና ብድር የጎ/ሥ ማጎበር አባል መሆንዎ ቁጠባን

በሚመለከት በነበረዎት የግል አመለካከት ላይ አዎንታዊ ለውጥ አምጥቷል።

- | | |
|-------------------|-----------------|
| 1. አዎን፣ ከፍተኛ ለውጥ. | 3. ምንም አይነት ለውጥ |
| 2. አዎን፣ መጠነኛ ለውጥ | አላመጣም |

18. በቀበሌ 16 የገንዘብ ቁጠባና ብድር የጎ/ማጎበር ገንዘብዎን እንዲያስቀምጡ

የሚያደርግዎትን ዋነኛ ምክንያት የትኛው ነው? ከቀረቡት አማራጮች አንዱን ብቻ ይምረጡ።

- | | |
|---------------------------------|---|
| 1. በቁጠባ ላይ ወለድ ስለሚከፍል | 4. ያስቀመጥኩትን ገንዘብ በምፈልግ ጊዜ በቀላሉ ማግኘት ስለምችል |
| 2. ገንዘብን ለማስቀመጥ አስተማማኝ ስለሆነ | 5. በቆጠብኩት መጠን ብድር ማግኘት ስለምችል |
| 3. ገንዘብ ለማስቀመጥ አመቺ የስራ ሰዓት ስላለው | 6. ለመኖሪያዬ ባለው ቅርበት ምክንያት |
| | 7. ሌላ ካለ ይገለጽ |

19. በብድርና ቁጠባ ማጎበርዎ የሚቆጥቡበትን ምክንያት ቢገልጹ።

- | | |
|------------------------------------|-----------------------------------|
| 1. በገቢ ማስገኛ ስራ ላይ የማውለው ገንዘብ ለማግኘት | 4. ለድንገተኛ ጉዳዮች |
| 2. ለጡረታ ጊዜ የሚሆን ገንዘብ እንዲኖረኝ | 5. የበዓል ወጪዎችን ለመሸፈን |
| 3. ለልጆች የትምህርት ቤት ወጪዎችን ለመሸፈን | 6. ለቤት አገልግሎት የሚውሉ ቋሚ ዕቃዎችን ለመግዛት |
| | 7. ሌላ ካለ ይገለጹ |

20.በቀበሌ 16 የገንዘብ ቁጠባና ብድር የጎ/ሥ ማጎበር መቆጠብን አመቺ ሆኖ

አግኝተውታል?

- 1. አዎ
- 2. አይደለም

21.መልስዎ አመቺ አይደለም የሚል ከሆነ አለ የሚሉትን ችግር ቢገልጹ

ክፍል 4

22.ከቀበሌ 16 ብድርና ቁጠባ ማጎበርዎ ብድር ወስደው ያውቃሉ?

- 1. አውቃለሁ
- 2. አላውቅም

23. ከቀበሌ 16 የገንዘብ ቁጠባና ብድር የጎ/ሥ ማጎበር በቅርቡ/በመጨረሻ የወሰዱት ብድር ምን ያህል ነበር? _____

24.ከማጎበሩ ያገኙትን ብድር ለምን ተግባር አዋሉት?

- 1. አዲስ የገቢ ማስገኛ ስራ ለመጀመር
- 2. የነበረኝን የገቢ ማስገኛ ስራ ለማስፋፋት
- 3. ለቤት ውስጥ የሚሆኑ ቋሚ ዕቃዎችን ለመግዛት
- 4. ለሕክምና ወጪ
- 5. ለሌሎች ተግባራት፣ ይገለጹ

25.ከማጎበሩ የተበደሩትን ገንዘብ ለገቢ ማስገኛ ስራ ለመጀመር/ለማስፋፋት

አውለውት ከሆነ የጀመሩትን/ያስፋፋትን የገቢ ማስገኛ ስራ ቢገልጹልኝ፡፡

- 1. አነስተኛ ንግድ
- 2. ለሽመና ስራ
- 3. ለሸክላ ስራ
- 4. ለአነስተኛ ሆቴል
- 5. ለከብት ማድለብ
- 6. ሌላ ካለ ይገለጹ

26.ከማኅበሩ የወሰዱት ብድር ምን ጥቅም አስገኝቶልኛል ይላሉ?

27.የማኅበሩ አባል ባይሆኑና ተመሳሳይ መጠን ያለው ገንዘብ ከሌላ ምንጭ ማግኘት ቢኖርብዎት ቀጥሎ ከተዘረዘሩት ለእርስዎ የገንዘብ ምጭ ሊሆን የሚችለው ዋነኛ አማራጭ የትኛው ነው?

- | | |
|--------------------|---------------|
| 1. ባንክ | 4. ጓደኞች |
| 2. አነስተኛ የገንዘብ ተቋም | 5. ዘመዶች |
| 3. አራጣ አበዳሪዎች | 6. ሌላ ካለ ይገለጽ |

28.ከማኅበሩ ገንዘብ ሲበደሩ ባለው ሂደት ላይ ያለዎትን አስተያየት ቢገልጹ?

29.የቀበሌ 16 ገንዘብ ቁጠባና ብድር የኅበረት ስራ ማኅበር ለአባላት እየሰጠ ያለውን አገልግሎት ቀጣይነት ከማረጋገጥ አንፃር በእርስዎ አስተያየት ምን ምን አይነት ፈተናዎች/ችግሮች እንዳሉት ቢገልጹልኝ።

Appendix II: Interview Schedule

A) Interview Schedule for collecting data from SACCO Committee members

Introduction and Purpose of the interview

I am a student of the MSW program of IGNOU which is coordinated by St. Mary's University here in Addis Ababa. As partial fulfillment of the MSW program, I am preparing a research on Kebele 16 SACCO- its achievements and challenges in meeting its objectives.

The information given to us through this study will be used for academic research purpose only. Every information that will be provided by you will be kept confidential.

1. Does the management committee have a regular fixed date of meeting to undertake its role of leading the activities of the SACCO? If yes, how often do you meet and on which day?
2. Could you please tell me about the major issue which are discussed on the Management Committee's regular meetings?
3. Who is responsible for assessing that new members who want to join the SACCO meet the key requirements for membership to the cooperative?
4. When new members join the SACCO are they given orientation about objectives of the SACCO and their obligations as SACCO members?
5. Does the management Committee have any mechanism of checking/monitoring whether the SACCO members are regularly saving with the SACCO or not?
6. What specific action do you take as committee members to inculcate the habit of saving/thrift among members of the SACCO?
7. What specific issues does the Cooperative consider when advancing loan to a SACCO member?

8. Do you have a mechanism whereby you regularly monitor the loan repayment status of SACCO members? If yes explain it.
9. Did the SACCO ever face defaulting in loan repayment?
10. When you face delay in loan repayment or defaulting, what measure do you take to address the problem? Could you please explain
11. What specific relationship does the SACCO have with the Bank?
12. What specific relationship does the SACCO have with the Cooperatives Development Offices at Woreda and Zonal level?
13. Could you please explain some of the strengths of your SACCO?
14. Could you please discuss some of the challenges the SACCO faces in sustaining its services to members?

B) Interview Schedule for collecting data from SACCO Committee members
(Amharic Version)

መግቢያ እና የኢንተርቪው አላማ መግለጫ

በቅድስት ማሪያም ዩኒቨርሲቲ ኮሌጅና በኢንድራ ጋንዲ ናሽናል ኦፕን ዩኒቨርሲቲ በአዲስ አበባ እየተሰጠ ያለው የሶሻል ወርክ ማስተርስ ንግግርም ተማሪ ነኝ። ለንግግራሙ መመሪያ ጽሁፍ ለማዘጋጀት በቀበሌ 16 የብድርና ቁጠባ ማኅበር ስኬቶችና ተግዳሮቶች ላይ ጥናት እያደረግኩ ሲሆን፣ ለዚህ የሚሆን መረጃዎች በማሰባሰብ ላይ እገኛለሁ።

በዚህ ስኬጁል የሚሰበሰው መረጃ ለትምህርታዊ ጥናት ተግባር ብቻ የሚውል ነው። የሚሰበሰበውም እያንዳንዱ መረጃ በሚስጥር የሚጠበቅ መሆኑንም እያረጋገጥንልዎት በጥናቱ በመሳተል ለሚያደርጉልን ትብብር በቅድሚያ እናመሰግናለን።

1. የብድርና ቁጠባ ማኅበሩ የሥራ አመራር ኮሚቴ የማኅበሩን ሥራ መምራት የሚያስችለው መደበኛ የስብሰባ ቀናት አሉት? መደበኛ የስብሰባ ቀናት ካሉት መቼ እና በየስንት ጊዜው ነው?
2. ኮሚቴው መደበኛ ስብሰባዎችን የሚያካሂድ ከሆነ በስብሰባው የሚታዩ ዋና ዋና ጉዳዮችን ቢገልጹልኝ።
3. ወደ ማኅበሩ የሚገቡ አዲስ አባላት የማኅበሩ አባል ለመሆን የሚያስፈልጋቸውን ሁኔታዎች ማሟላት አለማሟላታቸውን የሚያረጋግጠው ማን ነው?
4. አዲስ አባላት ማኅበሩን ሲቀላቀሉ ስለ ማኅበሩ አላና ስለሚጠበቅባቸው ግዴታ ገለጻ ይደረግላቸዋል? መልሱ አዎን ከሆነ ይህን ገለጻ የሚያደርገው ማን ነው?
5. የብድርና ቁጠባ ማኅበር አባላት ቁጠባቸውን በማኅበሩ በወቅቱ እየቆጠቡ መሆን አለመሆኑን የሚከታተልበት መንገድ አለው ወይ?

6. የብድርና ቁጠባ ማጎበር አባላት የመቆጠብ ልምዳቸው ከጊዜ ወደ ጊዜ እንዲዳብር የአመራር ኮሚቴው ምን አይነት ሥራዎች በማከናወን ላይ ይገኛል?
7. ለብድርና ቁጠባ ማጎበር አባላት ብድር ከመፈቀዱ በፊት አባሉን በሚመለከት መታየት ያለባቸው ምን ምን ጉዳዮች አሉ?
8. ብድር የወሰዱ የብድርና ቁጠባ ማጎበር አባላት ብድራቸውን በየጊዜው እየከፈሉ መሆኑን የምታረጋግጡበት ምን አይነት መንገዶች አሏችሁ? ቢያብራሩዎቸው።
9. ማጎበሩ እስከ ዛሬ ብድርን ያለመመለስ ችግር አጋጥሞት ያውቃል? በአሁኑ ጊዜ ችግሩ ምን ያህል አሳሳቢ ነው?
10. በአባላት ዘንድ ብድርን ያለመመለስ ወይም የብድር ክፍያን የማዘግየት ችግር ሲያጋጥም ምን አይነት የመፍትሔ እርምጃ ትወስዳላችሁ? ቢያብራሩዎቸው።
11. የብድርና ቁጠባ ማጎበሩ ከባንክ ጋር ምን አይነት ግንኙነት አለው?
12. የብድርና ቁጠባ ማጎበሩ ከወረዳ እና ከዞን የማጎበራት ማደራጃና ማስፋፊያ ኤጀንሲዎች ጋር ምን አይነት የሥራ ግንኙነት አለው? ምንስ ድጋፍ ያገኛል?
13. የብድርና ቁጠባ ማጎበራችን ጥንካሬዎች ናቸው ከሚሏቸው መካከል ዋና ዋናዎቹን ሊገልጹልኝ ይችላሉ?
14. የማጎበሩን የብድርና ቁጠባ አገልግሎት ቀጣይነት ከማረጋገጥ አንጻር ተግዳሮቶች ናቸው ከሚሏቸው ዋና ዋናዎቹን ሊገልጹልኝ።

C) Interview Schedule for collecting data from SACCO Bookkeeper (English Version)

I am a student of the MSW program of IGNOU which is coordinated by St. Mary's University here in Addis Ababa. As partial fulfillment of the MSW program, I am preparing a research on Kebele 16 SACCO- its achievements and challenges in meeting its objectives.

The information given to us through this study will be used for academic research purpose only. Every information that will be provided by you will be kept confidential.

1. What are your specific responsibilities in the SACCO?
2. Who makes decisions on key issues like:
 - a. deciding on request to membership to the SACCO,
 - b. request for loan by SACCO members
 - c. Request for loan repayment rescheduling
3. How often do you collect savings from members?
4. Do you think that the SACCO members respect their commitment to save regularly?
5. Is defaulting a problem in the SACCO?
6. What are the reasons mentioned by members who quit their SACCO membership?
7. what specific support does the SACCO get from:
 - a. the Woreda Administration
 - b. the Regional/Arada Sub-city Cooperatives Promotion and Development Core Process
 - c. others (if any)
8. What are the strengths of the SACCO?
9. What are the challenges of the SACCO in terms of:
 - a. rendering services to its members,
 - b. Sustaining the services
10. What specific recommendations do you have to address the challenges the SACCO currently faces?

D) Interview Schedule for collecting data from SACCO Bookkeeper (Amharic Version)

መግቢያ እና የኢንተርቪው አላማ መግለጫ

በቅድስት ማሪያም ዩኒቨርሲቲ ኮሌጅና በኢንድራ ጋንዲ ናሽናል ኦፕን ዩኒቨርሲቲ በአዲስ አበባ እየተሰጠ ያለው የሶሻል ወርክ ማስተርስ ንግግርም ተማሪ ነኝ። ለንግግራሙ መመሪያ ጽሁፍ ለማዘጋጀት በቀበሌ 16 የብድርና ቁጠባ ማኅበር ስኬቶችና ተግዳሮቶች ላይ ጥናት እያደረግኩ ሲሆን፣ ለዚህ የሚሆን መረጃዎች በማሰባሰብ ላይ እገኛለሁ።

በዚህ ስኬጁል የሚሰበሰው መረጃ ለትምህርታዊ ጥናት ተግባር ብቻ የሚውል ነው። የሚሰበሰበውም እያንዳንዱ መረጃ በሚስጥር የሚጠበቅ መሆኑንም እያረጋገጥንልዎት በጥናቱ በመሳተል ለሚያደርጉልን ትብብር በቅድሚያ እናመሰግናለን።

1. በብድርና ቁጠባ ማኅበሩ የእርስዎ ዝርዝር ኃላፊነቶች ምን ምን ናቸው?
2. ቀጥሎ ከተቀመጡት የብድርና ቁጠባ ማኅበሩ ጉዳዮች ላይ ውሳኔ የማሰጥ ማነው?
 - a. በአዲስ አበባት በብድርና ቁጠባ ማኅበሩ አባል ለመሆን በሚያቀርቡት ጥያቄ ላይ፣
 - b. የማኅበር አባላት በሚያቀርቡት የብድር ጥያቄ ላይ ፣
 - c. የብድር ጊዜ ይራዘምልኝ በሚል ጥያቄ ላይ ፣
3. አባላት ከማኅበሩ የተለያዩ አገልግሎቶች ለማግኘት የሚችሉባቸው ሰዓቶች የትኞቹ ናቸው?
4. ከማኅበር አባላት ቁጠባን በየስንት ጊዜው ይሰበሰባል?
5. በየጊዜው ለመቆጠብ የገቡትን የውዴታ ግዴታ የማኅበር አባላት ምን ያህል እያከበሩት ነው?
6. ብድር የወሰዱ የማኅበሩ አባላት ብድራቸውን የማይከፍሉበት ሁኔታ ታይቷል ወይ?

7. በተለያዩ ጊዜያት ከማኅበሩ የሚለቁ አባላት ለውሳኔያቸው የሚያቀርቧቸው ምክንያቶች ምን ምን ናቸው?
8. የብድርና ቁጠባ ማኅበሩ ከወረዳ አስተዳደሩ ምን ምን አይነት ድጋፍ ይደረግለታል?
ከክልል/ዞን/ወረዳ የማኅበራት ማደራጃ እና ማስፋፊያ ኤጀንሲ/የሥራ ሂደቶችስ? ከሌሎችስ?
9. የገንዘብ ቁጠባና ብድር የኅበረት ሥራ ማኅበሩ ጥንካሬዎች ምን ምን ናቸው?
10. የብድርና ቁጠባ ማኅበሩ ለአባላት አገልግሎት ከመስጠት እና የአገልግሎቱንም ቀጣይነት ከማረጋገጥ አንፃር ምን ምን ተግዳሮቶች አሉበት?
11. እነዚህን ተግዳሮቶች ለመፍታት ምን ቢደረግ ይሻላይ ይላሉ?

**E) Interview Schedule for collecting data from Sub-city and Woreda Cooperatives
Development Promotion Officers (English Version)**

Introduction and Purpose of the interview

I am a student of the MSW program of IGNOU which is coordinated by St. Mary's University here in Addis Ababa. As partial fulfillment of the MSW program, I am preparing a research on Kebele 16 SACCO- its achievements and challenges in meeting its objectives.

The information given to us through this study will be used for academic research purpose only. Every information that will be provided by you will be kept confidential.

1. What specific supports do you render to community based saving and credit cooperatives?
2. What are the specific challenges of Community based SACCOs in Addis Ababa in general?
3. What are the strengths and challenges of Kebele 16 SACCO?
4. What are your recommendations to address the challenges?

Interview Schedule for collecting data from SACCO Committee members Amharic

Version

መግቢያ እና የኢንተርቪው አላማ መግለጫ

በቅድስት ማሪያም ዩኒቨርሲቲ ኮሌጅና በኢንድራ ጋንዲ ናሽናል ኦፕን ዩኒቨርሲቲ በአዲስ አበባ እየተሰጠ ያለው የሶሻል ወርክ ማስተርስ ኻሮግራም ተማሪ ነኝ። ለኻሮግራሙ መመሪያ ጽሁፍ ለማዘጋጀት በቀበሌ 16 የብድርና ቁጠባ ማኅበር ስኬቶችና ተግዳሮቶች ላይ ጥናት እያደረግኩ ሲሆን፣ ለዚህ የሚሆን መረጃዎች በማሰባሰብ ላይ እገኛለሁ።

በዚህ ስኬቶል የሚሰበሰው መረጃ ለትምህርታዊ ጥናት ተግባር ብቻ የሚውል ነው። የሚሰበሰበውም እያንዳንዱ መረጃ በሚስጥር የሚጠበቅ መሆኑንም እያረጋገጥንልዎት በጥናቱ በመሳተል ለሚያደርጉልን ትብብር በቅድሚያ እናመሰግናለን።

1. በማኅበረሰብ ደረጃ ለሚገኙ የብድርና ቁጠባ ማኅበራት ኤጀንሲው/የሥራ ሂደቱ ምን አይነት የተለየ ድጋፍ ያደርጋል?
2. በአዲስ አበባ ማኅበረሰብ ደረጃ የሚገኙ የብድርና ቁጠባ ማኅበራት ምን አይነት የተለዩ ችግሮች አሉባቸው?
3. የቀበሌ 16 የገንዘብ ቁጠባና ብድር የኅብረት ስራ ማኅበር ምን ምን ጠንካራ ጎኖች እና ምን ምን ተግዳሮቶች አሉበት?
4. የገንዘብ ቁጠባ እና ብድር ማኅበሩ ያሉበት ተግዳሮቶችን ለመፍታት ምን አይነት የመፍትሔ ሃሳቦች አሉዎት?

APPENDIX III
LETTER OF TRANSMITTAL
TO WHOM IT MAY CONCERN

Dear Sir/Madam,

RE: PERMISSION TO CARRY OUT RESEARCH ON Keble 16 SACCO

I am carrying out a research for the partial fulfillment of the requirement for the award of Masters in Social Work Degree of the Indira Gandhi National Open University. My research focuses on achievements and challenges of Keble 16 SACCO of Woreda 5 (Addis Ababa) as a community based cooperative.

The information & data you are going to give is for academic purposes only, your identity and information will not be shared with anyone and hence will be treated as confidential. Findings of the study shall upon request be availed to you.

Thank you for your cooperation

Yours Sincerely

Signed

Tibebu Asfaw Woldeamanuel