

Cooperative Movement in Ethiopia: Development, Challenges and Proposed Intervention

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Abstract

Cooperatives in Ethiopia are playing an active role in the fields of banking, input and output marketing, agro-processing, and many other social and economic activities. Performance analyses of the sector indicate that the number of cooperatives has increased from 26,672 in 2009 to 53,982 at the end of 2014 showing a double-digit growth rate of 17% per year. The aggregate number of members during the same period increased from 5.8 million to 8.3million (9.8% of the population) and their capital increased from one billion birr to 3.5 billion birr. These figures indicate that cooperatives have had the support of the people in undertaking activities contributing to their economic development. Cooperatives have inherent advantages in tackling the problems of poverty alleviation, food security and job creation. They are also considered to have immense potential to deliver goods and services in areas where both the state and the private sector have failed. Serious efforts are being made to strengthen capital resource of cooperatives base through increasing members' subscription, mobilization of savings and value adding process. The objective of this paper is to examine the current status and challenges of cooperatives in Ethiopia. The study is based on review of pertinent literature on cooperatives in Ethiopia, policy and regulatory framework documents as well as secondary data obtained from various sources. The paper identifies challenges such as, absence of cooperatives policy, weak institutional capacity, over-dependence on government, and lack of professionalism. Finally, it suggests that the evolving strong communication and public relations strategies which can promote the concept of cooperation among the people of the country.

Keywords: Cooperative, food security, mobilization of savings, economic development.

1. Introduction

Agriculture is the foundation for Ethiopian economy, and the overall economic growth of the country is highly linked to the success of the agriculture sector. In 2012/13, real GDP growth was 9.7% moderately lower than the 11.4% growth a year earlier. Accordingly, agriculture accounts for about 43% of the country's Gross Domestic Product (GDP), 90% of export, and 85% of employment (NBE, 2013). As agriculture continues to be an important sector to the Ethiopian economy, the cooperative sub-sector providing vital support services and play a crucial role for the transformation of the agriculture sector. It is visible at all stages of the agricultural production, chain- production, processing, marketing and credit. It play an active role in the fields of banking, input provision, agro-processing, storage, in facilitating input and output marketing, dairy, and many other social and economic activities. Cooperative can also play an important role in the provision financial intermediation (saving and credit services) in areas where both the state and the private sector have failed.

Cooperatives have played a significant role towards achieving the growth and poverty reduction strategy by promoting income generating activities and improving access to banking services to rural and urban households. In response to the changing needs of farmers-members with in today's dynamic business environment, the government instituted an overarching strategy of Agricultural Cooperative Sector Development Strategy (ACSDS) 2012-2016. One of ACSDS's derivative features is to improve smallholder farmers' productivity and income by leveraging a cooperative sector; hence the promotion of cooperative movement is in line with the national strategy. Moreover, in the Growth and Transformation Plan (GTP) due emphasis was given for the cooperative sector as the driving force for savings mobilization. Based on the savings mobilized domestically a resource will be generated to finance the various investment opportunities from time to come. The extent to which their contributions could be realized partly depends on the expansion and growth of coops which in turn depends on the environment they operate and delineated by the legal and policy framework. However, there is little understanding of what the current status and challenges of cooperatives in Ethiopia. Whatever the cooperative does should be analyzed in terms of its contribution on the economic development. Such a holistic approach to the study of the current status and challenges is necessary for understanding the contribution of all types of cooperatives on the economic. What is the social reach of cooperation? Have cooperatives generated employment? How do people perceive the contribution of cooperatives to development of different sectors at macro level? Many such issues need to be addressed for a holistic assessment of the social and economic contribution of cooperatives. Therefore, the driving force for initiating this study is that very little is known about the current status of cooperatives in Ethiopia on the one hand and the recognition of cooperatives plays in the socio-economic development on the other. Therefore, this paper examines the current status of cooperatives in Ethiopia and its implication for the growth and sustainability.

2. Study approach

The study is based on review of pertinent literature on cooperatives in Ethiopia, policy and regulatory framework documents, past study reports; cooperatives periodic activity reports, external country experience of cooperatives to the economies as well as secondary data obtained from Federal Cooperative Agency. The most important documents reviewed include Federal Cooperative Proclamation No 147/1998, Cooperative Societies (Amendment) Proclamation No 402/2004 and Council of Ministers Regulation.

3. Historical development of cooperatives in Ethiopia

The historical development of cooperatives in Ethiopia is briefly discussed under three perspectives. These are (i) during the imperial regime, (ii) during the military rule, and (iii) under the present government.

Cooperatives during the Imperial Regime (Before 1974)

In Ethiopia, successive regimes, starting from the Imperial period to the EPRDF government, gave due recognition to the role of coops and made deliberate effort to promote the same. However, the principles and approaches followed were markedly different, reflecting the political thinking and ideology of the regimes. In its Five Year Development Plan, the Imperial regime envisaged an important role for coops in transforming smallholding agriculture. Thus, it set the stage by providing the first legal framework (the Farmer Workers Cooperative Decree No. 44 later replaced by the Cooperative Societies Proclamation No. 241/1966). The legal framework was relatively comprehensive and contained most of the essential contents of the legal framework issued more than three decades later in 1998 and coops were rightly viewed as primarily voluntary undertakings. However, success was limited during the period.

Cooperatives in the Military Regime (1974-1991)

The Military regime, which viewed coops as a key instrument to build a socialist economy pursued the cooperatives agenda more aggressively. The approach followed combined coercion with extensive support including priority access to resources, goods and services (such as land, irrigation, bank loans at lower interest rate, capital goods, inputs and extension services, and consumer goods). Whereas number of coops and membership size were relatively large, it is not regarded as a particular success for a number of reasons (for details see Partners Consultancy and Information Services, 2006). Coops were so unpopular that following the demise of the Derg regime in 1992 most of them disappeared quickly. What is worse is that they dissolved in such a disorderly manner (e.g. bank loans and other obligations were not settled; no distribution of assets between members; etc.) that it created a lasting suspicion and distrust of cooperatives the stigma of which is haunting cooperatives until today. In an attempt for a fresh start with promotion of cooperatives, the incumbent government issued a new legal framework (Proclamation No. 147/1998 and 402/2004). In addition to being comprehensive it incorporated universally accepted principles of cooperatives.

In the history of cooperative movement in Ethiopia, the government has taken serious measures after 1996. The measures include, organizing and reorganizing different types of agricultural cooperatives and establishing Cooperative Promotion Bureaus in regions. At the Federal structure the government has been established the cooperative promotion desk under the Prime Minister office. A proclamation No. 147/ 1998 to provide for the establishment of cooperative societies had also declared by the Federal Government to bring all types of cooperative societies under one umbrella. The Federal Cooperative Commission (currently Federal Cooperative Agency) based on proclamation No. 274 / 2002 was established in 2002. More over to correct the short comings in the proclamation 147/1998 and amendment 402/2004 and regulation number 106/2002 became an important instrumental document in the cooperative movement of the country.

Cooperatives under the present Government (Since 1991)

The present government provided a legal framework which is both comprehensive in many respects (including its ability to accommodate coops in various sectors/sub-sectors) and incorporates *universally accepted principles* of cooperatives including voluntary membership (Proclamation No. 147/1998 and 402/2004). As a result some improvements have been seen in cooperative societies in the country. Cooperative societies started to distribute inputs, provide loan to their members, market produces of members in the domestic and foreign market, Unions (secondary cooperatives) were formed with the assistance of Cooperative Union Project (CUP) funded by VOCA/Ethiopia/USAID), dividend payments were made by the unions as well as primary cooperatives. The number of Primary and secondary cooperatives of different types with significant increase in number of member beneficiaries is achieved.

Both ADLI (the government's development programme) and the Marketing Strategy explicitly envisage cooperatives to play a critical role in the development and poverty reduction efforts of the country (see Ministry of Finance and Economic Development 2003, 2003; Ministry of Agriculture and Rural Development 2005). In line with this a general legislation setting out the formal rules and procedures by which the

development and activities of all types of co-operatives in the country are to be guided (Proc. Nos. 147/1998 and 402/2004) was issued. As such, it constitutes the incentive structure that shapes the behavior of Co-operatives and their members. According to the proclamation, the objectives of Co-operative Societies are to create savings and mutual assistance among its members by pooling their resources, knowledge and property, to enable them to actively participate in the free market economic system (Proclamation. No. 147/1998).

4. Growth of cooperative sector in Ethiopia

Ethiopia is an agrarian economy, 80% of its total population reside in rural areas and the rest in urban areas. The rural people require many services in daily life which are met by village cooperative societies. The village cooperative societies provide necessary strategic inputs for the agricultural sector (such as fertilizer, improved seeds, pesticide, etc.) and consumable goods (such as edible oil, sugar, flour, etc.) to members and non-members to meet at concessional rates, cooperative processing units help in value addition. The sectors are initiated, promoted, registered, audited, supervised and supported from every angle by the Cooperative Promotion Agency at regional and federal levels. The cooperative movement is functioning through important sectors like saving and credit, coffee, beekeeping, seed multiplication, sugarcane, livestock, dairy, mining, marketing, consumer, fisheries and construction etc. Thus, cooperatives in Ethiopia are playing multi-functional roles both in rural and urban areas.

Through vigorous efforts of cooperative promotion agency, cooperatives have established themselves in various segments of the Ethiopian economy. Performance analyses of the sector indicate that the number of cooperatives has increased from 26,672 in 2009 to 53,982 at the end of 2014 showing a double-digit growth rate of 17% per year. The aggregate number of members during the same period increased from 5.8 million to 8.3 million (9% of the population) and their capital increased from one billion birr to 3.5 billion birr. These figures indicate that cooperatives have had the support of the people in undertaking activities contributing to their economic development. The government continuous commitment to cooperative development is a reflection of confidence in cooperative movement in the country. Financial cooperatives are considered to have immense potential in financing short term loans for agricultural production technologies and undertake off-farm and non-farm income generating activities in areas where both the state and the private sector have failed. Serious efforts are being made to strengthen capital resource of SACCO base through increasing members' subscription and mobilization of savings in rural and urban areas.

According to the information obtained from Federal Cooperative Agency (FCA), from the year 2006 to 2008 cooperatives were sole importer and distributor of fertilizer to the extent of 70% of the total fertilizer consumption in the country and starting from 2010 they involved in distributing government imported fertilizer to smallholder farmers and pastoralists to the extent of 90-95% in the country. Coffee is the most significant agricultural produce in the Ethiopian economy in which millions of farmers grow the commodity for a living, hundreds of thousands of middlemen are involved in the collection of the commodity from farmers and supply to the export and domestic market, and a sizable amount of foreign exchange accounting up to 30 percent of the total yearly export income is derived from. It is thus a very important agricultural commodity with a significant contribution to the growth and functioning of the economy and the social stability of the country as the main source of income to tens of millions of small-scale farmers. In this regards, the contribution of coffee cooperative unions in the export market is greater. These cooperatives enabled Ethiopia to attain seventh largest producer of coffee in the world and top producer in Africa. They have exported several grades of organic coffee like *Harar*, *Yirgacheffe* and *Sidamo* grades, which have carved out competitive edge not only in Africa but also in the world. The foreign exchange earned over the past seven years 2007-2013 by seven cooperative unions has been on the rise, where the export volume rose from 6,967 metric tons in 2007 to 11,532 metric tons in 2013, and the export value grew considerably to 456.38 million birr (USD24.02 million) in 2007 from 1.44 billion birr (USD 75.60 million) in 2013. Generally, coffee export performance and value recorded for the last seven years by seven cooperative unions were 61,632 metric tons and 6.37 billion birr (USD335.30 million) respectively. Considering the rise in demand for sesame seed in the international market, many cooperatives involved in the sesame export business, the export performance during 2013 reaches at 4,034 metric tons and revenue generated more than 130.9 million birr (USD6.89 million). Apart from their economy contribution, cooperatives also playing a significant role in improving socio-economic condition of the weaker sections of society as reflected in coop of fishermen, construction, beekeeping, livestock and handicraft etc. They are also operating through retail price shops, which supply essential agricultural and non-agricultural commodities to the rural and urban society at concessional rates. Various development activities in agriculture, small-scale industry marketing and processing, distribution and supplies are now carried on through cooperatives. Cooperatives in Ethiopia have made an all-round progress and their role in, and contribution to agricultural progress has been highly significant.

4.1 Trends and progress of membership and capital in cooperatives

Despite the ups and downs experienced, cooperatives movement in Ethiopia has registered numerical growth

over the past decade both in terms of membership and capital. However, membership is still much smaller against the huge potential. The table below indicates that cooperatives have been constantly growing in terms of number, membership and capital mobilized over the period.

Table1. Trends in membership and capital

Year	No. of Coops	No. of members(million)	Capital(in million birr)
2006	20,437	3.6	822
2009	26,672	5.9	1003
2014	53,982	8.2	3542
Growth(%)	164%	127%	330%

Source: Federal Cooperative Agency, 2014

As can be noted from the above table, the number of cooperatives has increased by 164 percent between 2006 and 2014 (January) from 20,437 to 53,982. Similarly, the aggregate membership has increased from 3.6 million to 8.2millionover the same period representing over two-fold increase (accounts 127%). The capital of the society has also shown an increase of 324% over the same period.

4.2 Number of cooperative unions

The existence of clear and accommodating governmental policy and all-inclusive structures and the government's commitment to transform the subsistence economy have created conducive environment for the development of voluntary based cooperatives in the country.

In response to the prevailing favorable environment, the number and diversity of cooperatives mushroom very rapidly. Accordingly, there are 311 cooperative unions with a total number of primary cooperatives of 8,909 and a capital amount of 2.3 billion birr. Out of this number 146(47 %) are multi-purpose cooperatives followed by saving and credit cooperatives 88(28.3%) and consumer cooperatives 22 (7 %). Thus, multipurpose cooperatives currently constitute the first most common type of coops in the country in terms of number, membership and capital.

Table 2. Distribution and number of co-op unions by type and capital, 2014

Region	Type of unions	No. of unions	No of co-ops	Capital(Birr)
SNNP	Multi-purpose	19	549	67,022,161
	Grain purchasing	6	91	12,976,521
	Coffee	5	162	64,057,407
	Saving and Credit	26	668	67,022,161
	Consumer	3	64	2,416,738
	Forestry	2	13	606,500
	Total	61	1,547	214,101,488
Tigray	Multi-purpose	33	575	61,384,256
	Consumer	1	4	511,090
	Construction	1	13	940,000
	Saving and Credit	9	276	22,804,866
	Total	44	868	85,640,212
B/Gumuz	Multi-purpose	11	-	3,398,654
	Saving and Credit	1	-	240,000
	Grain purchasing	1	-	180,000
	Consumer	1	-	116,053
	Total	14	93	3,934,707
Amhara	Multi-purpose	21	1,018	692,352,360
	Saving and Credit	23	778	36,509,792
	Irrigation	2	34	943,310
	Fruits and Vegetables	2	31	755,716
	Dairy	2	12	615,642
	Beehives products	1	10	424,709
	Consumer	3	19	1,875,750
	Total	54	1,902	733,477,279
Oromia	Multi-purpose	60	2,214	485,774,477
	Coffee	4	250	163,641,052
	Saving and Credit	26	696	483,018,203
	Irrigation	2	21	1,492,924
	Fruits and Vegetables	3	111	8,395,715
	Dairy	4	51	3,197,153
	Mining	8	394	19,224,443
	Grain	3	73	4,644,677
	Forestry	2	16	583,461
	Consumer	4	51	907,900
	Other	4	51	11,135,543
	Total	120	3,928	1,182,015,548
Addis Ababa	Saving and Credit	2	284	8,161,705
	Dry food preparation	2	30	8,104,443
	Consumer	10	146	14,909,265
	Total	14	460	31,175,413
DireDawa	Multi-purpose	1	38	2,291,831
	Saving and Credit	1	43	516,000
	Housing construction	1	23	1,100,000
	Total	3	104	3,907,831
Harare	Multi-purpose	1	7	382,000
	Total	1	7	382,000
	Grand Total	311	8,909	2,254,634,478

Source: Federal Cooperative Agency, 2014

4.3 Geographical distribution of cooperative unions

Due to the absence of sufficient and reliable information from FCA, it is difficult to analyze the detailed financial performance indicators. In general, table2 presented the regional distribution of cooperative unions and their membership size as at end of May 2014 indicated that:

- In Southern Nations, Nationalities and People's (SNNP) region, there are 61 various types of cooperative

unions with 1,547 memberships of primary co-ops. The region accounts for 19.6% of cooperative unions in the country. Out of this total number 26(42.6%), are saving and credit co-op unions followed by agricultural co-op unions 19(31%)

- In Tigray, there are 44 cooperative unions (exactly 14% of the total) with membership of 868 of primary co-ops. The most common type of cooperative union is multipurpose.
- In Benishabgul Gumuz, there are there were 14 cooperative unions with 93 primary cooperative members. The region accounts for approximately 5% of cooperative unions in the country.
- In Oromiya, there were 114 cooperative unions with 3,938 members. The region accounts for approximately 47 percent of cooperative unions and 38.8 percent of membership.
- In Amhara, there were there were 50 cooperative unions with 1,650 members. The region accounts for approximately 20 percent of cooperative unions and 17 percent of membership.
- In Southern Nations, Nationalities and People's (SNNP) region, there were 50 of cooperative unions with 1,359 members. The region accounts for 16 percent of cooperative unions and 17 percent of membership;
- In Tigray, there were 44 cooperative unions (nearly 10 percent of the total) with membership of 790(15 percent); and
- In the remaining one region (Beneshangul) and three city administrations (Addis Ababa, Dire Dawa, and Harar) there were a total of 36 cooperative unions with 674 members. These collectively accounted for 12.3 percent of cooperative unions and 8 percent of the total membership in the country.

5. Challenges of Cooperative Movements in Ethiopia

Despite rapid growth the overall progress of cooperative movement during the last 50 years of its existence is not very impressive. According to different document analysis and field reports results indicate that the cooperative movement in Ethiopia is beset with several challenges related to dependence on government /awareness, governance, accountability, legislative and policy support and new product development. The major challenges of cooperatives include the followings.

o **Lack of awareness**

People are not well informed about the objective of the movement, the contributions it can make in rebuilding the society and the rules and regulations of cooperative institutions. Regrettably, no special efforts have been made in this direction. People look upon these institutions as means for obtaining facilities and concessions from the government. So long as people expect to get something from the government, they see to it that societies somehow continue to function.

o **Weak governance**

Management committee members have no knowledge of cooperative business transaction. In most cases cooperatives are unable to employ high caliber management staff and the burden of due diligence is left to cooperative members who may have limited education on financial management. The committee members elected by the general assembly to lead the affairs of the societies for fixed period do not have the necessary capacity to bring good governance, not undergone in skill upgrading. Thus, good governance is the main and crucial weakness of cooperatives.

o **Inadequate support and weak regulation and supervision**

The capacity of FCA and regional cooperative promotion agency/ bureaus to effectively promote, regulate and supervise cooperatives is severely constrained for the following reasons:

- Absence of separate specialized units at the federal, regional and woreda levels in charge of promoting, supervising and regulating different type of cooperatives; and
- Limited mobility of staff due to shortage of vehicles and motorbike and high costs associated.

o **Accountability of the cooperative agency and regional offices**

The Federal Cooperative Agency and the Regional Cooperative Agency are accountable to the Ministry of Agriculture and Rural Development. However, saving and credit cooperatives are part and parcel of the financial sector the authorities that regulate them require prudential standards that are relevant to financial institutions operations. Hence, the FCA requires to develop these standards which must be complied with by the SACCOs and their Unions in their daily operations and mitigate various financial risks.

o **Lack of differentiated products**

Apart from the above stated problems, cooperatives have not yet provided demand driven products that could address the needs of their members in spite of their older age and better outreach to the grass roots level and unbanked community. It has been observed that there is no clearly articulated and defined product development and revision policy within. If it happens it is either by chance or arbitrarily; It is not done in a systematic organized manner and by experts but rather by interested individuals or group of people (professionals or otherwise) and does not follow the necessary steps. It arises simply from a felt need or a

problem prevailing in cooperatives. In general, there are no planned and structured ways of developing new products or revising the existing.

o **Differences in interpretation of the cooperative legislation at various levels**

In some cases the demarcation of authorities between federal and the regional states are not clearly understood. A typical example would be the formation of cooperative federation. According to the FCA strategic plan, the country follows four tier vertical structures: primary, union, federation and league. In practice some regions like SNNP and Tigray regions have establishing federation at regional level backed by the irrespective regional level cooperatives law. If cooperatives continue to integrate vertically, the federations established/ would be established at regional levels are expected to form another layer before joining the league or the league will be established including the regional level federations. It is believed that such misunderstanding emanated from misinterpretation of the grand federal cooperative law and such confusions need to be cleared.

o **Operation areas**

The federal cooperative law proclamation No.147/1998, amendment No.402/2004 and regional states cooperative proclamations and cooperative agency SACCO guideline do not define operational areas for SACCO unions. What is stated both in the federal and national regional states' cooperative proclamations and the guideline is that any two and primary SACCOs may establish SACCO unions.

The SACCO unions in urban areas established on the bases of work areas and community based organization. The Addis Ababa SACCO union is established by employed workers' saving and credit cooperatives while Women in self-employment SACCO union is established by individual self-employed members organized at community level. However, in the case of rural SACCO unions, they are established on the bases of geographical proximity which covers one Woreda in the minimum and up to eight Woredas as a maximum.

6. Proposed Intervention

Based on the results and experiences of the cooperatives movement, and not to repeat the problems encountered, the major solutions that should be undertaken are stated below:

- **Conduct cooperatives education and training in organized manner**

As we have seen the past experience there was no continuous organized cooperatives education and training programs conducted, thus in a country like Ethiopia the consciousness of the people is very low it is indispensable in designing and providing cooperatives education and training to promote different types of cooperatives. Therefore it is important to establish training centers in regional states and provide the appropriate training for management committee and employees. In addition to this trainings and education will be designed transmitted thorough the government media and formal educational programs.

- **Strategies should be designed to minimize capital and infrastructural problems of cooperatives**

It is vivid that the main capital source of cooperatives is member's share capital. However the current situation clearly shows that cooperative is not in a position to collect sufficient capital from their members. This is mainly due to capital base/background and low income of members. Moreover, cooperatives are not in a position to get a credit from financial institutions due to collateral problems. Hence a financial capacity building system should be designed in a short period of time.

Some of the majors to be undertaken are state below:-

- Establishment of a cooperative bank is the best and sustainable means to combat the problem. Saving and credit cooperatives (SACCO) and different types of cooperatives are the main potential resources for the establishment. More over government support is vital. Since there is a shortage of financial institutions, government should establish refinancing institutions, like the experience in national Bank for Agricultural and Rural Development (NABARD) and small industries development bank (SIDB) of India.
- To improve cooperatives involvement in the rural development programs cooperatives storage and infrastructure (road, telecommunication etc.) should be included in the rural development policy.

- **Diversify membership**

Expand membership to include diverse groups rather than being limited to specific income groups such as the poor. Doing so allows coops to diversify their products/services and portfolio, thereby improving their capacity to serve the poor and their sustainability. Diversity in membership will also lead to diversity in interests which have to be met thereby forcing coops to provide diversified products and services.

Specially, SACCO products are basically limited to savings and loans. Yet, in many cases there are opportunities for them to provide additional services both to members and others including handling transfer of payments such as remittances, supplying consumer items, etc. Rolling out the credit life insurance that some urban SACCOs have already introduced may be another important measure by which SACCOs improve their services.

- **Enabling legislation and regulation**

A sound cooperative sector needs an enabling legislation and regulation. Thus, laws governing cooperatives should be continuously revised to keep up with the country's dynamic economic system. In this regard, a special legislation that specifically focuses on SACCOs based on recognition that SACCOs are financial institutions and hence treats and nurtures them as such is required. However, in view of the large number and dispersed location of the financial coops, formally regulating them may be demanding in terms of capacity. The National Bank of Ethiopia (NBE) cannot be expected to handle this on top of its current responsibility of regulating and supervising banks and Microfinance Institutions (MFIs). Specific recommendation regarding the regulatory arrangement should be based on a careful consideration of a number of issues including capacity issues as well as the effects of different arrangements on the growth and sustainability of financial cooperatives which is beyond the scope of this study.

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