

Savings and Credit Cooperatives in Ethiopia: Development and Challenges

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Abstract

Savings and Credit Cooperatives (SACCOs) in Ethiopia are playing an active role both in rural and urban areas. Their number has increased from 5,437 in 2006 to 14,453 in May 2014 showing a compound growth rate of 28% per year. The aggregate number of membership during the same period increased from 0.38 million to 1.7million and their capital increased from one billion birr to 5.2 billion birr. These figures indicate that financial cooperatives have had the support of the people in undertaking activities contributing to their economic development. SACCOs are considered to have immense potential in financing short term loans for agricultural production technologies and undertake off-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's base through increasing members' subscription and mobilization of savings in rural and urban areas. Therefore, the objective of this paper is to examine the current status and challenges of SACCOs in Ethiopia. The study is based on review of pertinent literature on SACCO operations, policy and regulatory framework documents as well as secondary data obtained from various sources. The paper identifies challenges such as, absence of financial cooperatives policy and regulatory environment, weak institutional capacity, narrow product range and inappropriate loan security requirements. Finally, it suggests that the establishment of cooperative bank is required to combat the problems.

Keywords: Financial cooperative, savings, regulatory environment, cooperative bank

1. Background and justification of the study

Cooperatives have played a significant role towards achieving the growth and poverty reduction strategy by promoting income generating activities and improving access to near banking services to rural and urban households. In response to the changing needs of farmers-members, the government instituted an overarching strategy of Agricultural Cooperative Sector Development Strategy 2012-2016 (ACSDDS). One of ACSDDS'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 cooperatives as the driving force for agricultural productivity and savings mobilization. Based on the savings mobilized domestically a resource will be generated to finance the various investment opportunities from time to come.

Most cooperatives have access to some financial products, but more sophisticated services like warehouse receipts and insurance are rare. Although significant progress has been made in recent years, many rural financial institutions generally have insufficient capital, reach, and capacity to provide agricultural cooperatives with services at the scale they need. The main rural financial institutions currently functioning in Ethiopia are currently savings and credit cooperatives (hereafter "SACCOs") and microfinance institutions (MFIs), but their ability to serve their target clients is limited. At present, there are 14,453 SACCOs in the country, yet they provide less than one percent of the country's total financing, and many struggle with low-capacity management and governance (Kifle, 2011). The extent to which their contributions could be realized partly depends on the expansion and growth 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 contemporary development challenges of SACCOs in Ethiopia. Whatever the SACCOs do should be analyzed in terms of its contribution on the socio-economic development. Therefore, the driving force for initiating this study is that very little is known about the current status and challenges of SACCOs for its growth and sustainability in Ethiopia.

2. Study approach

The study is based on review of pertinent literature on Savings and Credit Cooperatives (SACCOs) in Ethiopia, policy and regulatory framework documents, past study reports; cooperatives annual reports as well as secondary data obtained from various sources. Descriptive statistics is used to answer the research objective.

3. Historical development of Savings and Credit Cooperatives (SACCOs) in Ethiopia

The development and promotion of modern savings and credit cooperatives (SACCOs) in Ethiopia is not different from that of general cooperative promotion and development in the country. It was in 1960 for the first time in Ethiopia, during the imperial regime, the government issued a "Farm workers Cooperative Decree" that

aimed at organizing the landless people in to agricultural cooperatives and the ministry of national community development was charged with the responsibility of ensuring systematic cooperative promotion and development. Furthermore, in 1966, cooperative promotion No. 241/1966 was proclaimed to give basis for the promotion cooperatives and it was only after this proclamation that cooperatives began to emerge in the county.

Establishment of SACCOs in Ethiopia started in the mid-1960 and the first one was pioneered by the employees of Ethiopian Airlines in 1964. From 1964-1973, there were 28 SACCOs and these societies formed their own national apex body known as Ethiopia Thrift and Cooperative Societies Ltd (ENTACCS). At that time the apex had 28 SACCO with 6,247 members and savings amounting to USD 627,752 and was also a member of the Africa confederation of Cooperative Savings and Credit Association (ACCOSCA).

During the *Dergue* regime (1974 -1991), the different types of cooperative societies (agricultural cooperatives, handicrafts and small scale industry cooperatives, housing cooperatives, saving and credit cooperative and mining cooperatives) were organized, promoted, regulated and inspected by different Ministries and Institutions like Ministry of Agriculture, Ministry of Industry, Ministry of Housing and Urban Development, National Bank of Ethiopia and Ministry of Mines respectively. The SACCO which was under the National Bank of Ethiopia during the *Dergue* regime unlike the other type of cooperative were not very much affected but continued to mushroom except the national apex ENTACCS which was abolished. By 1990/91 when the *Dergue* regime was abolished there were 495 SACCO in the country with the total membership of 119,799 and total savings amounting to 79 million birr, assets totaling of 102 million birr, and outstanding loans of 80 million birr.

Following the overthrow of the military government (1991) with the adoption of economic reform program helped the organization, promotion and development of cooperative societies within the framework of the free market economy. The 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 amendment 402/2004). As a result some improvements have been seen in that cooperatives started to distribute inputs, provide loan to their members, marketing their products in the domestic and foreign market, unions (secondary cooperatives) were formed, dividend payments were made by the unions as well as primary cooperatives.

Both ADLI (the government's development program) 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 types¹ of co-operatives in the country are to be guided (Proclamation. No. 147/1998 and 402/2004) was issued. As such, it constitutes the incentive structure that shapes the behavior of cooperatives and their members. According to the proclamation, the objectives of cooperatives 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). In response to the prevailing supportive government policy and commitment for the development of genuine cooperatives their number and diversity increased rapidly. Nowadays, cooperatives 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 in rural and urban areas.

As of May 2014, according to Federal Cooperative Agency (FCA), there were 32 different kind of cooperatives with 56,044 primary cooperatives operating in all regional states of Ethiopia with aggregate membership size of 9,165,267 (6,949,589 male and 2,215,678 female) and capital amounting to 8.8 billion birr. The regional distribution of primary cooperatives shows that Oromia 29.3 %, SNNP 20.9%, Addis Ababa 21.6%, Amhara 13% and Tigray 8%. The remaining five regions (Somalia, Afar, Gambella, Beneshangul and Harare) and Dire Dawa city collectively accounted for 6.8% of the number of cooperatives in the country.

Out of these various types of primary cooperatives 14,453(25.8%) are primary SACCOs with membership of 1.7 million and capital of 5.2 billion birr. Within these rural SACCOs and urban SACCOs accounts 8,383 (52%) and 6,070(42%) respectively. Currently, SACCOs constituting the second most common type of coops (next to multipurpose cooperatives) in the country in terms of both number, membership and capital.

4. Trends in number of SACCOs, membership and capital

Despite the ups and downs experienced, SACCO's movement in Ethiopia has registered numerical growth over the past decades both in terms of number, membership and capital. However, membership is still much smaller

¹The cooperative sectors covered include Agricultural, Housing, Industrial & Artisans Producers, consumer, savings & credit, fishery, and mining cooperative societies.

against the huge potential. The table below indicates that SACCOs have been constantly growing in terms of number, membership and capital mobilized over the period.

Table1. Trends in growth of SACCOs and capital

Year	No. of SACCOs	Membership	Capital (Birr)	Capital per member (Birr)
1991	495	119,799	78,772,710	658
1995	522	116,619	111,173,060	953
1999	716	156,938	174,577,503	1,110
2004	2,146	155,120	504,334,084	3,251
2006	5,437	381,212	994,960,169	2610
2008	7,834	383,311	1,426,550,110	3722
2012	10,270	910,275	1,206,319,160	1325
2013	11,850	1,037,788	485,064,779	467
2014	14,453	1,736,122	5,126,912,681	2953

Source: Wolday Amha (2003) and Federal Cooperative Agency (May 2014).

As can be noted from the above table 1, the number of SACCOs has increased by 84% between 2008 and 2014 from 7,834 to 14,453. Similarly, the aggregate membership has increased from 383 thousands to 1.7 million over the same period representing over and above four times increase. The capital of the society has also shown an increase of 259% over the same period.

4.1. Geographical distribution of Savings and Credit Cooperatives (SACCOs)

Due to non-availability of sufficient data about the SACCOs, it is difficult to analyze the financial performance of SACCOs. In general, table2 presented the distribution of SACCOs by region, their membership size and capital. The distribution of SACCOs among the regional states also presents sharp difference with Oromia and SNNP representing the highest numbers of SACCOs.

Oromia represents the largest number of SACCOs with 5,334(36.9%), followed by SNNP with 3,473(24%), Amhara with 2,520(17%), Addis Ababa 1,705(11.8%), and Tigray with 834(5.8%) SACCOs. The aggregate numbers of SACCOs in the rest of regional states constitutes the difference. In terms of number of membership, Oromia constitutes the largest number of members, followed by Addis Ababa, SNNP and Amhara in the order given.

Table2. Distribution of SACCOs by region

Region	No. of SACCOs	Membership			Capital (Birr)
		Male	Female	Total	
Oromia	5334	432,709	250,576	683,285	132,986,708
SNNP	3473	188,059	110,945	299,004	112,780,258
Amhara	2520	139,218	71,699	210,017	96,176,921
Afar	120	1,033	4,249	5,282	965,702
Tigray	834	112,318	76,086	188,404	216,000,312
Somali	166	1,796	5,953	7,749	8,929,063
Gambella	40	567	2,186	2,753	379,239
BGS	44	432	1,126	1,558	288,098
Harare	66	1,116	1,746	2,862	2,342,398
Dire Dawa	151	55	3,365	3,420	961,679
Addis Ababa	1,705	182,582	148,306	330,888	4,555,102,303
Total	14,453	1,059,885	676,237	1,736,122	5,126,912,681

Source: Federal Cooperative Agency, May 2014.

4.2. Savings and Credit Cooperatives (SACCOs) 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 SACCO unions in the country. Accordingly, there are 89 SACCO unions with 2,753 primary SACCO members and a capital amounting to 618,654,727 birr. As to their distribution by regions, there are 26 SACCO unions in Oromia(29%) and SNNP(29%), 23 in Amhara(26%), 9 in Tigray(10%), 2 in Addis Ababa(2%), 1(3%) each in Benishangul/Gumuz, Harare and Dire Dawa. Detail SACCO unions found in

each region, primary societies affiliated to the unions and capital is indicated below on Table 3.

Table3. Distribution of SACCO Unions and primaries by Region

Region	No. of SACCO Unions	No. of member SACCOs	Capital(Birr)
Oromia	26	696	483,018,203
SNNP	26	668	67,022,161
Amhara	23	778	36,509,792
Tigray	9	276	22,804,866
BSG	1	5	240,000
Harare	1	7	382,000
Diredawa	1	43	516,000
Addis Ababa	2	280	8,161,705
Total	89	2753	618,654,727

Source: Federal Cooperative Agency, May 2014.

5. Challenges of Savings and Credit Cooperatives (SACCOs) in Ethiopia

The business mission of SACCOs is to provide financial service to members and become viable community based financial institutions by providing value-added services such as education, training and financial services on a sustainable basis. In connection with this, their progress made by both primary and union SACCOs in terms of providing demand driven financial services to members and ensuring the sustainability during the last 50 years of its existence is not very impressive.

According to different document analysis and field experience results indicate that SACCOs in Ethiopia are entangled by the number of challenges that need to be addressed in order to enable them improve on soundness and stability, effectiveness and efficiency, governance, product diversity and integration to the formal financial system. The major challenges of primary and union SACCOs include the following.

Lack of awareness

Members are not well informed about the basic cooperative principles and values and create the inspiration among members to rally around their grass root financial service institutions. Regrettably, no special efforts have been made in this direction. People look upon these institutions as means for obtaining loans from the government and / NGOs. Likewise, the SACCO unions established are based on the weak primary SACCOs that were established mainly to access loan fund from rural financial intermediation program (RUFIP). So long as people expect to get something from the government, they see to it that societies somehow continue to function.

Weak governance

Management committee members have no knowledge about financial management. In most cases SACCOs are unable to employ high caliber management staff and the burden of due diligence is left to members who may have limited education on 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 SACCOs.

Weak financial management system

The financial system in place including accounting and audit works are very weak. Most of the primary SACCOs are not maintain proper financial records and produce reports timely. Similarly, the accounts of the societies are not timely audited with three to four years lag in the case of certain primary societies. This is mainly due to limited capacity and inadequate personnel base of the regional cooperative agency and Woreda cooperative desk to provide such type of services timely as required by the cooperative proclamation 147/1998 and bylaws. Following, SACCO are not in a position to pay dividends to members yearly unless the accounts are audited and the societies confirm profitable.

Limited outreach

The SACCO movement has only registered about 17 million members until May 2014 despite the huge potential to enlarge membership. They continue to play significant economic and social roles in their communities. Here is a brief overview showing just how important SACCOs are to the economies of most countries.

- In Colombia, co-operatives provide 87.5% of short term loan provision in 2007.
- In Kenya, co-operatives are responsible for 31% of national savings and deposits.
- In France, co-operatives are responsible for 60% of bank deposits.

Limited outreach is thus, a challenge to the SACCO movement in Ethiopia. Therefore, a lot has to be done in expanding the outreach of members in the SACCO movement; as this will enable the societies mobilized more

savings to finance loan portfolios and ensure sustained growth of the societies.

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

Policy and regulatory environment

Lack of appropriate supervisory and regulatory environment for financial cooperatives including SACCOs could hamper the development of sustainable, financially prudent, and economically viable institutions. There is a need for special financial cooperative law due to the unique feature of financial cooperatives. On the one hand a good legal framework governing financial cooperatives should empower them, enabling their development and encouraging outreach towards their target population while on the other hand, it should ensure that financial sector rules are appropriately applied to protect members against poor financial management. So, the state should have a regulatory role emanating from its responsibility of establishing procedures to protect both the cooperatives and their representatives.

In line with this, in Ethiopian regulation governing financial cooperatives is required to maintain prudential financial norms and reduce governance risks. Currently, SACCOs are organized, promoted, regulated and supervised under the general cooperative law/proclamation No.147/98. The regulation requires that all cooperative types should be promoted, regulated and supervised under the umbrella of one authority. Consequently, SACCOs have been taken away from the NBE and placed under the supervision of this unified authority. The law also defines, among other things, the relationship between government and cooperatives, permits vertical structure, introduces holding of share capital and dividend payment based on the decision of the General Assembly.

The lack of a separate financial cooperatives law to promote cooperative banking is a major constraint to the development of SACCOs. Some of the big SACCOs in Addis Ababa (in terms of savings mobilized and assets owned) have surpassed the minimum requirement to establish even a commercial bank according to the banking law of the country. Due to lack of an appropriate financial cooperative law, their resources have been tied up and deposited in commercial banks. Efforts so far to establish cooperative banks have been frustrated; what were initiated as cooperative banks had to eventually register under the commercial banks act due to the lack of a cooperative law.

Another major constraint is the lack of adequate trained manpower in the finance area to regulate and supervise SACCOs according to standard financial principles. Many SACCOs complain about the restrictive legal requirement that their accounts be audited by an appropriate authority. Without audit it is difficult to assess whether cooperatives are operating efficiently and are providing the necessary service to their members or not. Audit is also important to build public confidence in the SACCOs thereby enabling them to mobilize more voluntary savings. Yet, the authority has not been able to regularly audit the accounts of SACCOs due to shortage of auditors. Recently some have opted to hire external audit firms, but is too expensive for most.

Even though the establishment of an appropriate supervisory and regulatory environment is undisputable, it lacks clearly articulated and organized product development and revision policies in the SACCOs. The policy does not encourage the development of new products and product development/revision takes place arbitrarily, mostly initiated by managers and experts. A product revision or the development of new products only arises based on problems prevailing in the SACCO and not made following the product cycle and assessments made earlier. Testing of the product is not practiced in all SACCOs, if it has been believed that it is beneficial to members or workable it will be directly promoted without passing the testing stage.

The absence of SACCOs Federation which will conduct research and assume supervisory roles has constrained SACCOs and their unions from being engaged in the development and revision of financial products. Such Federation will have the advantages economies of scale and ensure sustainability. It will ease and support the promotion of financial literacy, create financial prudence, help in the development of new products and put in place appropriate supervision activities to create financially viable and sustainable institutions. Many SACCOs now feel that they have reached to the level of forming secondary level associations and, hence the number of SACCO unions is increasing both in rural and urban areas.

The regulation is very restrictive in that it does not allow SACCOS to engage in income generating activities (other than lending to members) or to lend to non-members thereby greatly constraining their capital base and ability to diversify their portfolio. Lending to members constitutes the main source of income with saving as the only source of loanable funds. Unfortunately, savings in most SACCOs is not attractive partly due to the low interest rate on savings. Hence, SACCOs are often faced with serious shortage of finance for loans. The dependence of SACCO loans on member-personal guarantor(s) also restricts access as finding such

guarantor has remained problematic. Both spouses have to agree to become personal guarantors for a loan. The loan may not be approved if one of the parties refuses the request to become a guarantor. Even members of other SACCOs cannot become guarantors for loans. Thus, the personal guarantor-based loan system has been reported to be a major challenge for the development and sustainability of SACCOs. The policy is very static and is not changing to changing environment.

Inappropriate loan security requirements

SACCOs insist on personal member-guarantors while soundness of the purpose of the loan is irrelevant. The personal guarantor requirement inhibits some from borrowing because, given that the guarantor has to be a non-borrower and cannot borrow until his obligation as guarantor is settled (or transferred), getting a guarantor is difficult. It is sometimes argued that the low level of operation of SACCOs as well as the 100% security (through borrower's own savings and guarantee) rendered risk assessment unnecessary. However, this might not be a prudent approach in view of the importance of sustainability in the context of a dynamic environment. SACCOs requirement of 100% security through own saving and member-guarantor is too rigid and restrictive, hence is not a viable option; more so in view of the fact that most members tend to demand loans. Financial cooperatives should thus design an advanced strategy to expand outreach and become a sustainable service provider for the grass root level community.

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 cooperative 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 savings and credit with education would bring the members and potential members the knowledge to teach about the SACCO's, personal budgeting, importance of savings, loan utilization, and other life changing curriculums.

Strategies should be designed to minimize capital and infrastructural problems of SACCOs

It is vivid that the main capital source of cooperatives is member's share capital. However the current situation clearly shows that SACCOs is not in a position to collect sufficient capital from their members. This is mainly due to capital base and low income of members. Moreover, they 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. Cooperative banks are common in many countries in the hierarchies of the cooperative movement. In this regard we can think of cooperatives banking like the Credit Agricole in France, Migros and Coop Bank in Switzerland and the Raiffeisen system in Austria, Germany, the Netherlands, and Belgium in Ethiopia. This can be achieved using the four tiers cooperative structure to create one strong cooperative bank that branch out to different regions of Ethiopia and secure a very strong competitive advantageous than small cooperative banks per regional state. Banks established at, regional level may not withstand the tough competitions from other financial service delivery institutions.
- To improve cooperatives involvement in the rural development programs cooperatives storage and infrastructure (road, telecommunication etc.) should be included in the rural development policy.

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. Moreover, the cooperative agency can work out specific cooperative policy, strategy, and financial cooperative laws that will address issues like future cooperative promotion directions, supervision, vertical and horizontal integration of cooperatives, relationship between state and cooperatives, cooperative banks, insurance etc among other issues.

Consolidation of the SACCO's and Union's

The SACCOs and Union's that are not viable need to be merged to create large more professionally run institutions and to have the economies of scale; should only be one Union in each region.

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