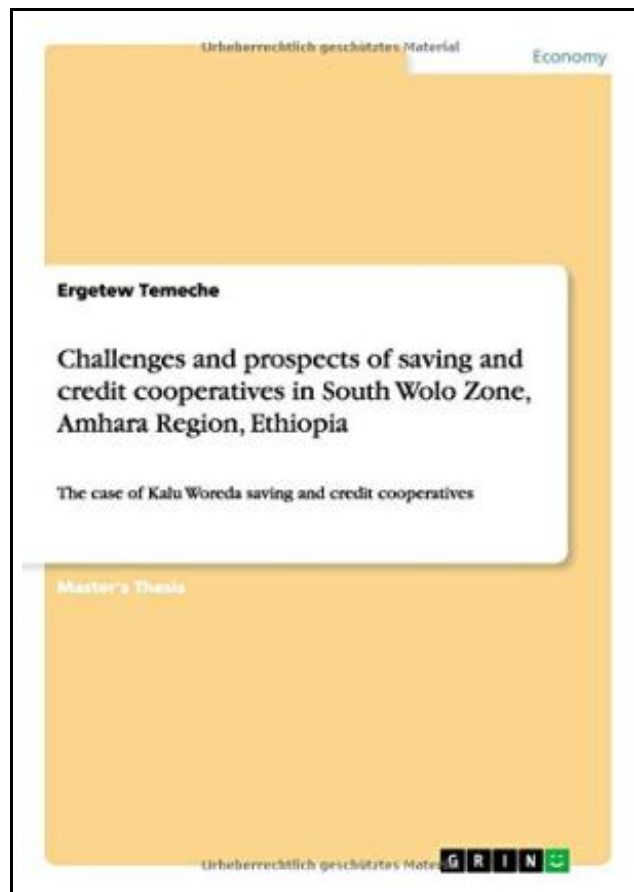


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GRIN Verlag Gmbh Nov 2014, 2014. Taschenbuch. Book Condition: Neu. 213x98x8 mm. Neuware - Master's Thesis from the year 2014 in the subject Business economics - Miscellaneous, grade: B+, , course: Management, language: English, abstract: Saving and Credit Cooperatives (SACCOs) are the main financial solution of the people who have low income level. But they have their own challenges that retard their financial solution to their members and the economical contribution to a country. In Kalu Woreda, the development of SACCOs is low due to the existence of different challenges. The research design is cross sectional descriptive research. Primary and secondary sources of data were used. Stratified systematic random probability sampling methods were employed to select the sample respondents. The collected data were analyzed by descriptive statistical methods & simple index model analysis methods. Lack of knowledge and capacity of management committees and poor members participation, lack of transparency and accountability, lack of appropriate support from cooperative promoters and NGOs, and non awareness of the existing opportunities by the members are the main findings. Providing member driven services, providing appropriate training, education, and information to all stakeholders, and recommending Micro Financial Institutions to give up their unfair competition with cooperatives are the possible recommendations. Key words: challenges, prospects, saving, credit, and cooperatives. 92 pp. Englisch.

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