



Review on the Role of rural Saving and Credit Cooperatives in Improving Rural Farmers' Socio-economic Activities in Ethiopia

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Rural Saving and Credit Cooperatives (RuSACCOs) are the main financial solution of the people who have low income level. Rural saving and credit cooperatives are considered to have immense potential in financing short term loans for agricultural production technologies and undertake off-farm income generating activities in rural areas where both the state and the private sector have failed. Cooperatives and socio-economic development in Ethiopia has its own Economic significance, Employment creation, income generation and poverty reduction, Social protection, Cooperative representation. Cooperatives have a long history in Ethiopia. Traditional forms of collective action such as iqub found that a traditional form of rotating savings and credit association; work groups such as jige, wonfel, and debo, which help in mobilizing labor resource (Labour sharing); and idir, a traditional association which provides insurance for members during death and other accidents. Rural saving and credit cooperatives have their own challenges that retard their financial solution to their members and the economical contribution to a country. In Ethiopia, the development of SACCOs is low due to the existence of different challenges. Some of the most important challenges include lack of capacity for providing competent managerial services, limited participation of members in decision making and controlling activities (because of limited capacity and skill) and lack of finance, basic infrastructure and market information against the need for a better linkage of cooperative members. And recommending Government cooperative agency offices, Unions and NGOs' should provide sustainable technical training for cooperatives technical staffs on financial planning, financial management and inventory handling issues are the possible recommendations. Saving and credit cooperatives play a crucial role in economic and social development for rural farmers in Ethiopia.

Keywords: Cooperatives, Agricultural inputs, Socio-economy, Ethiopia

Introduction

Savings and Credit Co-operatives (SACCOs) are community membership based financial institutions that are formed and owned by their members in promotion of their economic interests of SACCOs are promoted not only for money; they contribute to the promotion of total human development. SACCOs develop people's minds by providing motivation, creating initiative, promoting self-development and self-reliance and providing leadership. They also develop material well-being by raising the living standards of members, making possible regular savings and wise use of money, providing loans at low interest rate and by making possible economic emancipation of members^[19].

In response to the changing needs of farmers-members, the government instituted an overarching strategy of Agricultural Cooperative Sector Development Strategy 2012-2016 (ACSDDS). Cooperatives have the advantages of identifying economic opportunities or the poor; empowering the disadvantaged to defend their interests and providing security

to the poor by allowing them to convert individuals risk in to collective risk^[47]. By integrating the poor and the relatively well-off in the same income generating opportunities, cooperatives are also contributing to the reduction of exclusion inequality^[11; 10].

In the mid-1990s, the Agriculture Development Led Industrialization was launched to accelerate economic transformation of the agricultural sector. While this policy focused on the development and dissemination of agricultural technologies through public sector research, extension and education services^[46], also co-operative societies were made an integral part of the strategy, particularly in catalyzing smallholder commercialization^[4]. Over the last decade, the literature on co-operative development in Ethiopia has grown rapidly.

For productivity gains to be achieved, rural farmers need to have better access to technology and improve their technical



efficiency. It is important for rural farmers to have easy access to extension services to optimize on-farm technical efficiency and productivity, given the limited resources available. Another option for providing services to smallholder farmers is agricultural cooperatives, which serve the dual purpose of aggregating smallholder farmers and linking them to input and output markets^{[16]: [18]}.

Justification of the Review

Significance

This review is important to know the role of rural saving and credit cooperatives in improving rural farmers' Income in Ethiopia by reviewing different books, journals, research papers, and research thesis. The review enables us how to organize and summarize ideas from different sources, and also putting this seminar paper as a source for anybody that needs information and knowledge about the role of rural saving and credit cooperatives in improving rural farmers' Income in Ethiopia.

Statement of the Problem

In recent years SACCOs are the major suppliers of improved seeds and chemical fertilizer for rural households. While their role in agricultural inputs adoption for productivity growth is widely recognized^{[1]: [46]}, with providing embedded support services and for facilitating farmer linkage with extension service providers; hence, members are expected to be technically more efficient. SACCOs face a number of financial disadvantages; Lack of awareness and poor saving culture, weak governance, policy and regulatory environment, weak institutional capacity, low capital base, and inappropriate loan security requirements were among the challenges affecting the outreach and sustainability of SACCOs^[35].

Internally, SACCOs face poor members' participation and the severe shortage of capital misuse by selected committees, misappropriation by leaders, poor administrative skills, and irresponsible lending to members, and limited access to banking services too long periods between audits.

Objective of the Review

General objective

To review on the role of rural saving and credit cooperatives in improving rural farmers' income in Ethiopia.

Specific Objective

To review different thoughts and ideas in relation to the role of cooperatives in overall welfare of rural farmers in Ethiopia. To review the role of cooperatives in sustainable livelihood of rural farmers of the country.

To examine the socio-economic factors affecting the performance of RuSACCOs operating

Literature Review

Theoretical Review

Definition Saving and Credit Cooperatives

Cooperative have many definitions by different authors but the most suitable definition mostly uses was a cooperative can be defined as 'an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly-owned and democratically controlled enterprise'^[33].

Savings and Credit Cooperative societies (SACCOS) are voluntary associations or cooperative financial institution owned and controlled by their members and operated for the purposes of promoting saving, providing credit at low interest rates and providing other financial services to its members^[49].

Saving: A Savings is a program designed to encourage savings through small but regular deposits or automatic deduction from salaries or wages. Savings and credit scheme aims at poverty alleviation to the poor and low income families^[41].

Credit: is the trust which allows one party to provide money or resources to another party where that second party does not reimburse the first party immediately (thereby generating a debt), but instead promises either to repay or return those resources (or other materials of equal value) at a later date^[21].

Principles of Cooperatives

According to ICA^[33], any cooperative should pass through the following guiding principles:

1st Principle: Voluntarily and Open Membership:Co-operative societies are voluntary organizations open to all persons able to use their services and willing to accept their responsibilities of membership without gender, social, racial, political or religious discrimination.

2nd Principle: Democratic Member Control:Co-operative societies are democratic organizations controlled by their members who actively participate in setting their policies and making decisions. Every member has equal voting rights and accordingly one member shall have one vote.

3rd Principle: Member Economic Participation:Members contribute equitably to, and democratically control, the capital of their cooperative. At least part of that capital is usually the common property of the cooperative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any or all of the following purposes: developing their cooperative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their transactions with the cooperative; and supporting other activities approved by the membership.

4th principle: Autonomy and Independence:Cooperatives are autonomous, self-help organizations controlled by their members. If they enter agreements with other organizations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their cooperative autonomy.

5th principle: Education, Training, and Information: Cooperatives provide education and training for their members, elected representatives, managers, and employees so they can contribute effectively to the development of their cooperatives. They inform the general public - particularly young people and opinion leaders - about the nature and benefits of cooperation.

6th principle: Cooperation among Cooperatives: Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, national, regional, and international structures.

7th principle: Concern for Community: Cooperatives work for the sustainable development of their communities through policies approved by their members.

The Cooperative Movement in Ethiopia

Development of cooperatives: An historical overview:

The introduction of a free market economy posed many challenges, particularly for smallholder farmers and youth entrepreneurs that have limited bargaining power, skills and capacity. Thus, collective efforts through cooperative organization have been chosen by many disadvantaged groups as a means for accessing the benefits associated with a liberalized market system. As a result, different types of cooperatives have been formed to meet different objectives over the years^[9].

Though there is a dearth of consistent time series data on cooperative development in Ethiopia, available data indicates the number of registered cooperatives in Ethiopia has generally increased overtime. There are also several non-registered groups or associations that provide functions similar to the cooperative model. For instance, microenterprise groups and associations are steadily increasing, especially in urban areas. ^[15]found that in 1974 there were approximately 149 cooperatives, including:

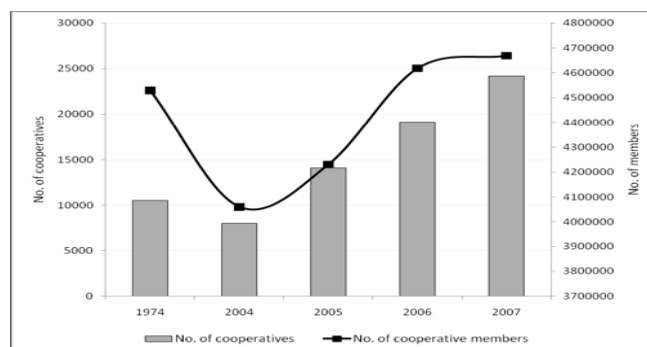
- 94 multipurpose cooperatives;
- 19 SACCOs;
- 19 consumers' cooperatives;
- 17 handicraft cooperatives.

The number of cooperatives significantly increased during the Derg regime (1974-1991), with approximately 10,524 primary cooperatives having 4,529,259 members recorded. Cooperative organization was highly political during this time and many cooperatives were dismantled following the downfall of the Derg regime in 1991. According to the FCA and estimates made by ^[37], the number of cooperatives in Ethiopia declined from 10,524 during the Derg regime to 7,366 cooperatives in 1991. Policy support for cooperatives provided by the current government has seen the number of cooperatives start to increase again. Figure 1 below illustrates this trend.

Data obtained from FCA indicates that up to 2004 there were 8,009 primary cooperatives with 4.06 million members and a

turnover of ETB 327.12 million (USD 32.81 million). In 2005, an additional 6,072 new cooperatives were established, raising the total number of cooperatives to 14,081, with a membership of 4.23 million. The interest of the people to join cooperatives continued to increase steadily, with 5,066 new cooperatives established in 2006. This made the total number of primary cooperatives rise to 19,147 and the capital base of cooperatives expand to ETB 1.475 billion (USD 147.94 million) ^[24]. The number of primary cooperatives further increased from 19,147 in 2006 to 24,167 in 2007. Approximately 18 per cent of members are female.

Figure 1: Trend of number of primary cooperatives



Source: ^[24]

An exceptional increase was observed in the number of consumers' cooperatives formed in Addis Ababa in 2008. This was primarily in response to the high prices of goods and services that occurred in commodity markets in 2007/08. Within a year approximately 115 new consumers' cooperatives were registered in Addis Ababa, which brought the number of consumers' cooperatives in the metropolitan to 159 in 2008 ^[40]. Altogether, these consumers' cooperatives had 251,423 members and a capital of ETB 39,204,266 (USD 3,932,223). These consumable goods at fair prices for members and other consumers.

Due to a favorable policy environment, primary cooperatives of common interest have formed cooperative unions. In March 2006, there were 112 cooperative unions with 2,303 affiliated primary cooperatives. In the same period, there were a total of 19,147 primary cooperatives. This shows that in the past approximately 12 percent of the primary cooperatives have been represented by cooperative unions. As of December 2007, some 143 cooperative unions had been established in Ethiopia. Table 1 below reveals that the multipurpose farmers' cooperative unions (44.1 percent) and grain marketing farmers' cooperative unions (23.8 percent) dominate the development of secondary cooperatives in Ethiopia. The number of cooperative unions and affiliated primary cooperatives has continued to increase since then. In July

2008, the total number of unions had increased to 147 and affiliated primary cooperatives represented by unions had increased to 2,955, making the number of primary cooperatives represented by unions to rise to 12.75 per cent. There is a significant difference in the distribution of cooperative unions among regions in Ethiopia. Oromia accounts for large proportions of unions (39.9 per cent), followed by Amhara (23.1 per cent) and Tigray (16.1 per cent).

clients of the SACCO. Loans are extended for various purposes, including agricultural production loans.

Cooperatives and Socio-economic Development in Ethiopia

Economic Significance

Many cooperatives in Ethiopia participate in marketing of agricultural inputs and produce. As a result, a significant proportion of cooperative unions are engaged in marketing of agricultural produce^[8]. Cooperatives provide marketing options for the members and non-members, though the

Table 1: Number of cooperative unions by region in 2007

Type of cooperative unions	Amhara	Oromia	SNNRP	Tigray	Benshangul Gumuz	Addis Ababa	Total	Percent
Multipurpose farmers cooperative union	24	16		22	1		63	44.1
Milk production and marketing	2	2					4	2.8
Honey products	1						1	0.7
Saving and credit	6	6	8	1		2	23	16.1
Food processing						1	1	0.7
Coffee		1	5				6	4.2
Grain marketing		23	1				34	23.8
Forest products		2					2	1.4
Livestock marketing		2	1				3	2.1
Sugar cane		1					1	0.7
Fruits and vegetables		2	1				3	2.1
Minerals		2					2	1.4
Total	33	57	26	23	1	3	143	100
Percent	23.1	39.9	18.2	16.1	0.7	2.1	100	

Source: Compiled from unpublished data^[25]

Types of SACCOs

According to^[13] various types of SACCOs exist, depending on the membership profile and the products extended to the SACCO members differ accordingly. In essence, there are three broad categories of SACCOs:

Community-based SACCOs: These SACCOs can be found in urban areas or regional towns, but are most frequently encountered on village level. A variety of group and individual loans can be found, including women solidarity loans, business loans for individual members, or loans for small and micro enterprises;

Employee-based SACCOs. These represent SACCOs where all the members are drawn from one employer and these SACCOs are generally located in urban areas or regional level. Specific salary-based loans are extended which are often guaranteed by the employer.

Agricultural SACCOs. To date these represent primarily small-scale cane growers in areas such as the rural region. Both individual farmers and farmers' associations can be

members receive higher prices for their produce. Cooperative unions are involved in export and domestic marketing activities, financial transactions and social capital development. The economic role of cooperatives is significant in terms of foreign currency earning for Ethiopia. For instance, four unions (Oromia, Yirga-Chafe, Sidama and Yeka-Chaka coffee farmers' unions) have generated a total USD 104,154,838 by exporting 36,593.36 tonnes of coffee between 2000-2007/08^[8].

This was equivalent to 0.9 per cent of Ethiopian GDP in 2006 [14]. Unions provide multiple services to their members. The major services delivered by cooperative unions to primary cooperatives include the following. Cooperative unions import agricultural inputs, such as fertilizer, seeds and chemicals, and distribute these inputs to members at reasonable prices^[14].

According to the information obtained FCA's annual survey, cooperatives accounted for 67 per cent of the total agricultural inputs that were imported by Ethiopia between 2000-2007/08.

To further illustrate, 14 cooperative unions have imported a total of 906.2 metric ton of chemical fertilizers in the same period. It should be noted however that these achievements were possible due to the collateral provided by the Government, without which bank loans for importing fertilizer would not have been possible to obtain. Cooperatives were also responsible for distributing 75 per cent of the total agricultural inputs that went to farmers during the same period^[9]. Seed multipliers cooperatives could satisfy 25 per cent to 35 per cent of seed demands in their locations. Some cooperative unions provide machinery renting services to cooperative members to introduce modern farming techniques at lower rental prices. For example, the Lume Adama Grain Farmers Cooperative Union in Oromia provides a tractor rental service, as well as seed and grain cleaners, harvesting machinery and transportation trucks to their members. Cooperative unions purchase agricultural produce from members at a competitive price and offer dividend on share capital to their members^[9].

The primary cooperatives get loans through unions and sell agricultural commodities to unions, which then sell the commodities in local and export markets. For example, coffee cooperatives purchase coffee in competitive markets, where the market price is determined by the competition between the traders and the cooperatives. Cooperatives sell the coffee to unions, which distribute 70 per cent of the profit as dividend and hold 30 per cent of the net profit including dividend from the unions^[36]. These activities have increased the farmers' share of the commodity price margin. The existence of cooperatives in the coffee market has improved the purchasing price offered by private traders. But the activities and actual volume of coffee purchased by cooperatives is limited due to financial constraints.

Other services cooperative unions provide to members include transportation of produce, storage of produce, credit, and facilitation of training to primary cooperatives. The extent to which the services offered by cooperative unions meet the demands and needs of the members varies on a case by case basis. Some cooperatives unions have not provided the services demanded by member cooperatives at the level expected. A good illustration comes from the Geda Livestock Marketing Cooperatives Union in Oromia region, which could not render the required service to members due to management problems^[9].

The achievements of coffee cooperative unions regarding development of business partnerships with Fair Trade are also worth mentioning. Of an importance is the dialogue made with Starbucks, an American giant coffee processor and retailer, in obtaining a trademark for the Ethiopian coffee - Yirga Chafe Coffee. The production of the "Black Gold" documentary film by Oromia Coffee Farmers' Cooperative Union has also helped to raise the profile of Ethiopian coffee. These activities help to ensure that cooperatives in Ethiopia will hold the

trademark and continue to help farmers earn premium prices from their coffee export. The involvement of cooperative unions in economic activities is prominent in the following areas: Importation and distribution of agricultural inputs, such as fertilizers and chemicals; Export of agricultural commodities, such as coffee, oilseeds, and pulse crops such as haricot bean, among others; Marketing of agricultural produce for their members to the Government and private institutions^[9].

The participation of cooperative unions in the economic activities is affected by their management capacity, experience and access to credit. Due to lack of a strong financial position and lack of a policy supporting their access to credit, cooperative unions are highly dependent on government collateral for accessing bank loans. It is in this regard that the government plays a key role in strengthening the financial capacity of cooperative unions, especially through allocation of foreign currency for the importation of agricultural inputs. For instance, the Government supported cooperative unions by allocating foreign currency and allowing unions to import fertilizers and pesticides in 2007 and 2008. However, in 2009 the Government gave preference to the Agricultural Inputs Supply Corporation^[9].

In addition, the Government supports cooperatives for the purpose of stabilizing cereal prices. For instance, Lume Adama Grain Farmers' Cooperatives Union played a crucial role in the stabilization of prices by supplying food grain at a reasonable price during times of soaring food prices, as was seen in 2007/08. It appeared that cooperative unions acted in a socially responsible way as they did not take the soaring food price as an opportunity to increase prices^[9].

Employment Creation, Income Generation and Poverty Reduction

Data obtained from^[24], there were 23,000 employees of primary cooperatives in Ethiopia. In the same year the employees of cooperative unions were estimated at 838, making the total number of employees working in cooperatives to be 23,858 in^[24]. According to^[25], cooperatives also support the self-employment of 115,079 members. Interviews with cooperative union leaders and regional cooperative agencies of the SNNPR and Oromia reveal that employment created by the unions and primary cooperatives is higher than earlier projected. Hence, the estimate given above may understate the role of cooperatives in employment creation. The following evidences were used to produce revised estimates of the total employment created by the cooperative movement and the income accruing from this employment.

Every union has a manager and between ten to 35 permanent employees with different fields of specializations. If we assume the average number of permanent employees per union to be 20, then the total number of permanent employees would be 2,860, which is higher than the 838 estimates by the

FCA. Discussion with the union leaders also reveals that grain unions employ between 200 and 300 casual workers per year per union, while the coffee unions also have limited number of casual workers. As there are some cooperatives which do not employ any casual laborers, it is estimated that on average 150 casual workers are employed for an average of 30 days per year. The casual wage workers undertake packing of goods as well as other extraneous work that emerge occasionally. Converting the casual works into fulltime work, by dividing the total labour-days of casual work by 264 work days, results in 2,437 jobs per year (a total of 6,392 jobs created by the cooperative unions). In general, the cooperative movement created approximately 82,074 jobs in 2007, which amounts to approximately 0.2 per cent of total employment in Ethiopia^[9].

Moreover, primary cooperatives employ different numbers of permanent and casual workers. For instance, grain farmers' primary cooperatives employ between five and ten permanent staff and pay an average salary of ETB 500 (USD 54) per month per person. They also employ casual wage workers occasionally.

Coffee harvesting is labour intensive. Coffee cooperatives in the SNNPR region employ approximately five permanent staff and some 1,000 casual workers for approximately three months of the year. Kenteri Primary Cooperative Society of the Jimma district of Oromia employed nine permanent staffs and paid a total of ETB 42,300 (USD 4,583) in salaries during 2007. It also employed 51 casual workers for 83 days that amounted to a total wage bill of ETB 24,271 (USD 2,630)^[9].

Rural Saving and Credit Cooperatives (RuSACCOs) employ some permanent staff and may not need casual workers. For instance, Hunde Chala Rural Saving and Credit of Lode Itossa in Arsi Zone of Oromia employed five permanent staff and had no casual workers. As there is diversity among the primary cooperatives in terms of employment and payment for staff, some medium and average calculations were taken to estimate the economic contribution of cooperatives to employment and income. Hence, only 50 per cent of the primary cooperatives are assumed to employ permanent staff and the average number of staff per cooperative is assumed to be five persons^[9].

Social Protection

Cooperatives in Ethiopia give a wide range of an implicit social protection to their members^[26]. They collect products from their members at fair prices during harvest time, when prices usually fall drastically. Produce is then sold when prices recover. This reduces the vulnerability of the producers to exploitation from traders, and thus provides an implicit insurance for the cooperative members, which means that the value of their produce will not fall below an acceptable limit. The services rendered to the cooperative members include input supply, marketing, processing and exporting of

agricultural commodities. The other form of social protection that cooperatives offer to their members includes lending money when their members face unexpected expenses. These financial services protect cooperative members from selling their productive assets. For instance, cooperative unions borrow from banks and lend to primary cooperatives so that they finance the purchase of agricultural commodities and engage in business activities^[26].

These primary cooperatives cannot individually access credit from banks, so the cooperative unions enhance access to credit to decrease the vulnerability of their members. SACCOs are inclusive of the poor and enable them to save some of their income and support their access credit so that they may generate income and accumulate assets. Attempts to develop micro-insurance facilities are underway through projects initiated by organizations such as the ILO and others^[9].

Cooperative Representation

The strengthening of cooperative unions in recent times is likely to enhance the voice and representation of cooperatives in Ethiopia. Members are putting a lot of trust in strong cooperative unions. The problems faced by the primary cooperatives and unions have previously been conveyed to government bodies through the cooperative management committees. The forthcoming cooperative federations, and the envisaged confederation, are also likely to increase the voice of cooperatives through creation of relations/linkages with international sister institutions and participation in cooperative forums in local, national and international settings^[9].

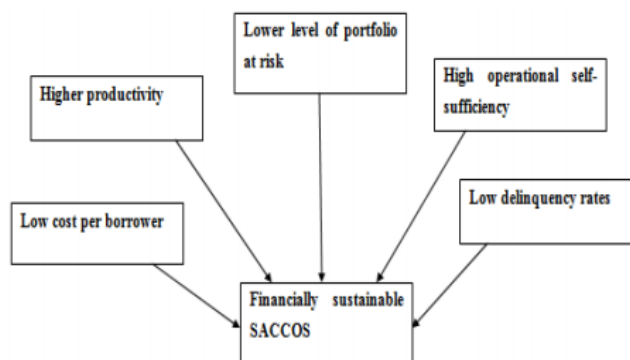
NGOs have also helped cooperative unions to be heard, so that producers get fair prices in the international market. A recent national phenomenon is the movement ignited by Oxfam America that sought to promote fair trade for coffee growers and particularly the Trademark for Yirga-Chafe coffee. The movement initiated by the NGO was supported by government and other stakeholders, and finally succeeded with the trademark being accepted and established. To increase the capacity of cooperatives to influence government policy and legislation; it is of paramount importance to pay great attention to members' awareness creation, human resource development for cooperatives, and cooperative research^[9].

Cooperatives Play a Crucial Role in Economic and Social Development in Ethiopia

Currently, there is a strong assertion in Ethiopia about the potential role that cooperatives could play in terms of smallholder commercialization and poverty reduction. Some success stories already achieved include direct export of coffee, oilseeds and vegetables to markets in Europe and the USA by cooperative unions in which smallholder farmers are represented as members through primary cooperatives. However, empirical evidence on the livelihood development and poverty reduction impact of cooperatives is yet to be

established. Few cases of empirical study include [28], [7] and [27], [31] tried to summarize the contribution of cooperatives to understanding of the livelihood and poverty impacts among rural farmers by considering the case of multipurpose agricultural cooperatives in Ethiopia as the most important forms of rural cooperatives in the country.

Fig 2. Conceptual frame work



Source:[48]

Trends in Number of SACCOS, Membership and Capital in Ethiopia

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 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 [35].

7,834 to 14,453. Similarly, the aggregate membership has increased from 383 thousand 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 [35].

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, table 3 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[35].

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 [35].

Cooperative Movement in Ethiopia:History, Status and Impact

History

Cooperatives have a long history in Ethiopia. Traditional forms of collective action such as iqub [34], found that a traditional form of rotating savings and credit association; work groups such as jige, wonfel, and debo, which help in mobilizing labor resource (Labour sharing); and idir, a traditional association which provides insurance for members during death and other accidents are only few that have been operating in Ethiopia [1].

These informal associations are still ubiquitous in the country. [12] Showed that shorter waiting periods and lower interest rates motivate membership in Iqub. Iddir on the other hand function to allay socio-economic risk and serve as informal

Table 2. 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: [50] and Federal Cooperative Agency (May 2014).

As can be noted from the above table 2, the number of SACCOS has increased by 84% between 2008 and 2014 from

insurance. However, it was in the 1950s that formal cooperatives were established (Couture et al., 2002; [36]. At that time, few cooperatives were mainly engaged in producing

industrial crops for export market and their members were predominantly large landholders [38]: [1].

The Derg regime (1974–1991) gave special attention to cooperatives as instruments of mass movement and to ensure equitable resource mobilization and distribution in the country [23]: [1]. They were mainly of service and producers' cooperatives that used to organize peasants, control production and marketing, and sell inputs and consumer goods to members [36]: [1]. These cooperatives were, however, characterized by mandatory membership, production quotas and with a tendency to exclude smallholders [17]: [1]. The Federal Cooperatives Agency (FCA) was established to manage the proper implementation of cooperatives' legislation and to devise policies and legal measures

and mobilizing human resources to sustain economic growth [31].

Most producer and service cooperatives in different parts of the country became dissolved following the downfall of the Socialist government in 1991. The current government enacted Agricultural Cooperative Societies Proclamation (Proclamation No. 185/1994) as a new cooperative proclamation to provide an enabling environment for agricultural cooperatives to flourish [31].

A new proclamation on cooperatives was issued by the government in 1998 (Proclamation No. 147/1998) to provide a ground for the establishment and development of all types of cooperative societies. From 2005–2010 development plan of the country (Plan for Accelerated and Sustainable

Table 3. 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	210,917	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.

consistent with international conventions on cooperatives [4].

Modern cooperation has a reasonably long history in Ethiopia stretched over 50 years since the birth of the first modern cooperatives in 1960. There are three distinct periods of cooperative movement observed in the country over these years: Cooperative movement during the Imperial period, the Socialist period and the EPRDF period. Modern cooperative movement was started in 1960 (during the Imperial period) under Farm Workers' Cooperatives (Cooperatives Decree No. 44/1960) with the objective of assisting the development of the agricultural sector [31].

Following the regime change in 1974 to a Socialist government, a new cooperative proclamation was issued (Proclamation No. 138/1978). The objective was to promote cooperatives for self-reliance and member interest promotion, by putting means of production under the control of cooperatives. Cooperatives were also entrusted with the objective of increasing production, expanding industry, building up of a socialist economy and accumulating capital

Development to End Poverty – PASDEP) placed due emphasis on the role of cooperatives to promote market linkage (commercialization) of smallholder agriculture [39].

Initiation of Cooperatives in Ethiopia (1950–1974)

The history of formal co-operative development in Ethiopia started in the Imperial Period between 1950 and 1974 [36]. A co-operative development program was initiated to improve the growth of the agricultural sector and the rural economy. Several producers, multipurpose and consumer co-operatives were established. However, they were not successful and operated in an inefficient manner [37]. Most sources agree that during the Imperial era, co-operatives were fairly limited in scope and experience.

Planned Economy (1974–1991)

The planned economy period is also called the Derg regime. Co-operatives were established by the government under the guiding thoughts of socialism and were characterized by collective ownership, central planning and state control [9]. During this period, different types of co-operatives were

established with the main aim of political patronage of farmers^{[36]; [29]}. The number of primary co-operatives and the number of members increased significantly. While in the Imperial Period only 149 co-operatives were founded, the planned economy period saw the birth of more than 10500 primary co-operatives, resulting in a membership of 4.8 million families^[37].

Under the planned economy regime, co-operatives faced multiple difficulties, such as non-transparent governance, involuntary membership, low leadership capabilities, politically established prices for farm products and internal corruption^{[43]; [46]}.

Towards the end of the Derg regime, state-owned co-operatives had collapsed in many parts of the country^[37].

Institutional Renewal (1991–2005)

The first 3 years after the Derg regime were transition years. Farmers explained that in the transition period, both physical infrastructure and new institutions had to be built up, including new ministries. Because under the planned economy regime co-operative membership was mostly compulsory, farmers immediately left co-operatives when sanctions on exit were relieved [29], and many co-operatives in rural areas were dissolved. The number of co-operatives (not only agriculture) reduced to about 7300 in the transition years^[37].

After the transition years, the federal government of Ethiopia recognized the importance of co-operatives for improving the socio-economic conditions of the rural poor. Starting from 1994, the government designed various policies to strengthen the development and operation of co-operatives. The first formal legal framework was the Agricultural Co-operative Societies Proclamation 85/1994. Four years later, this was replaced by the Co-operatives Societies Proclamation 147/1998. The latter proclamation stipulated how all co-operatives—not just agricultural should be organized: voluntary membership established to solve members' socio-economic problems and jointly owned and democratically controlled by the members. The proclamation comprehended the [33] co-operative principles. Under this proclamation, the government established the federal co-operative promotion desk. Later, based on Proclamation 274/2002, the Federal Co-operative Commission (the current Federal Co-operative Agency) was established. In this period of institutional renewal, a new generation of co-operatives has been established under new rules for membership, voting and ownership rights^[4]. Agricultural cooperatives were mainly involved in distributing farm inputs.

Rural Innovation (2005–2010)

While the previous period consisted mainly of establishing proper institutions, after 2005, the emphasis shifted towards more detailed policies on promoting agricultural production

and therefore on supporting co-operatives to provide inputs and services. These objectives were central in the agriculture and rural development strategy of PASDEP^[39]. Because the government saw smallholders as crucial actors in revitalizing agri food systems, it facilitated farmers with improved infrastructure and new technologies^[44].

The Federal Co-operative Agency developed its first Co-operative Development Plan for establishing new co-operatives in rural and urban areas^[39].

The plan also aimed at an increase in the number of co-operative unions, from 105 in 2005 to 646 by the end of 2010. In order to be able to evaluate the impact of government policies, the Ethiopian government held two nationwide surveys to collect data on co-operative development and smallholder commercialization^[6].

Market Integration and Value Chain Development (2010–present)

The most recent period in co-operative development in Ethiopia does not have a precisestarting year. We place the start of this period in 2010, in line with the start of the latest5-year plan of the government (2010/2011–2014/2015). This plan, called the Growthand TransformationPlan(GTP), is geared towards fostering broad-based development ina sustainable manner to achieve the Millennium Development Goals^[42].

The GTP foresees a central role for agricultural co-operatives in increasing the productivityand household incomes of smallholder farmers^{[42]; [3]}. Throughvitalizing input and output markets, agricultural co-operatives are important for theimplementation of the Agricultural Growth Program.

The state has formulated several strategies to increase commercialization ofsmallholders^[30]. For instance, in 2008, theEthiopian Commodity Exchange (ECX) was established as a formal institution to improvecoordination in agrifood markets and to enhance smallholders' market integration. Experts explained that the ECX became mandatoryfor the commercialization of coffee and other major industrial crops since 2010. Theyfurther explained that co-operative unions, particularly in coffee and sesame, should bea major actors in connecting smallholders to remunerative regional and global markets. One example of the enhanced involvement of co-operatives in marketing farm productscan be found in the malt barley value chain^[45].

Because of increasing beer consumption, there is a large demand for domesticallyproduced malt barley. Breweries and malting factories are sourcingmalt barley through developing value chain agreements with primary co-operatives andunions.

Since the downfall of the Derg regime in 1991, agricultural cooperatives in Ethiopia have become an integral part of the national strategy for agricultural transformation^[39]. The most recent period in co-operative development in Ethiopia does not have a precise starting year. With varying degrees of

success, agricultural cooperatives are longstanding and widespread throughout the country [28]; [31]. The recently established Agricultural Transformation Agency [3] has also strongly asserted agricultural cooperatives as preferential institutions for moving smallholders out of subsistence agriculture and linking them to emerging input and output markets.

Current Status

Currently, cooperatives are considered as appropriate models to promote agricultural and rural development in Ethiopia. Cooperative enterprises in Ethiopia are growing from time to time both in terms of number, type, membership size and capital. In 2009, there were 26,128 registered primary cooperatives with a total membership of 5,270,208. Multipurpose cooperatives, saving and credit cooperatives and housing cooperatives are the most important types in terms of number of establishments. There are also encouraging developments in terms of secondary level cooperatives (cooperative unions), a movement necessary to promote service provision, capacity building and the overall development of the cooperative sector in the country [31].

Impact of Cooperatives in Ethiopia

Cooperative enterprises in Ethiopia are scarce. One of the possible explanations is lack of sufficient and systematic data available on poverty and hunger indicators among cooperative member and non-member service users. Moreover, the impacts of cooperatives are multidimensional, observable in different forms like employment, livelihood opportunities, education and training, information and risk reduction. [28] found that marketing cooperatives have smallholder commercialization impact.

[7] recognized the potential contribution of smallholder cooperatives to agricultural production and marketable surpluses in rural Ethiopia and, in the long run, to overall agricultural development, economic growth and poverty reduction in the country.

At present, cooperatives play a central role in providing rural farmers with access to inputs (seed, fertilizer and credit) typically provided by the government. Cooperatives provide these inputs where private traders do not operate, or at more favorable prices or better terms than those provided by private traders [17].

Challenge and Opportunity of Saving and Credits Cooperative's in Ethiopia

Challenge of Saving and Credits Cooperative's in Ethiopia

Some of the most important challenges include lack of capacity for providing competent managerial services, limited participation of members in decision making and controlling activities (because of limited capacity and skill) and lack of finance, basic infrastructure and market information against the need for a better linkage of cooperatives, especially agricultural cooperatives, to markets [31].

According to [35] 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 [35].

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 [35].

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 [35].

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. 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 [35].

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 [35].

Lack of 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. In line with this, in Ethiopian regulation governing financial cooperatives is required to maintain prudential financial norms and reduce governance risks. Another major constraint is the lack of adequate trained manpower in the finance area to regulate and supervise SACCOs according to standard financial principles [35].

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^[35]. Opportunity of Saving and Credits Cooperative's in Ethiopia Increasing the number of professional skilledman power plays a greater role to development and expansion of saving and credit cooperative services, the presence of well-organized community administrators and different social organizations, different infrastructure facilities: Infrastructure facilities are crucial for improvement of the socioeconomic, market facilities: Strengthening of market facilities are an opportunity for the overall development of the people. Farmers can buy and sell their products/goods at remunerative prices, getting credit without collateral, Strong legal framework of saving and credit cooperatives, improvement of livelihood activities and benefits of the rural saving and credit cooperatives^[22].

Conclusion and Recommendation

Conclusion

Cooperatives and socio-economic development in Ethiopia has its own Economic significance, Employment creation, income generation and poverty reduction, Social protection, cooperative representation. Cooperatives have a long history in Ethiopia. Traditional forms of collective action such as iqub found that a traditional form of rotating savings and credit association; work groups such as jige, wonfel, and debo, which help in mobilizing labor resource (Labour sharing); and idir, a traditional association which provides insurance for members during death and other accidents are only few that have been operating in Ethiopia.

Generally, rural saving and credit cooperatives play a crucial role in economic and social development for rural farmers in Ethiopia. There is a great linkage between cooperative and farmers in Ethiopia. Without cooperative the benefit of farmers is less that is it is related with agricultural production. A rural saving and credit cooperative is mostly source of different input and output of agriculture. So the role of saving and credit cooperatives on the farmers is related with increasing of yield and productivity. From the literature reviews that have been surveyed a number of studies have been carried out on specifically saving and credit cooperatives in relation to financial sustainability in Ethiopia. The review of various studies by various scholars has made it clear that there is inadequacy of studies on financial sustainability of SACCOs with a specific coverage in the country therefore intends to fill that knowledge gap.

Recommendation

Therefore, the following recommendations are suggested for the sustainability of saving and credit cooperatives based on the result of the current review:-

Woreda cooperative promotion office, Zonal cooperative promotion office, Unions and NGOs' should provide sustainable technical training for cooperatives technical staffs on financial planning, financial management and inventory handling issues.

To improve the financial performance and then the liquidity position of the cooperatives, the cooperatives should plan the agricultural input supply based on the farmers need by conducting need assessment prior to supply.

Woreda cooperative promotion office, unions and NGOs' should have to make movement to alter the bad attitude of members towards cooperative organization because of the past regime through strong and sustainable cooperative extension for members which eventually brings the active participation of members in cooperatives affairs.

Therefore, Woreda cooperative promotion office and NGOs should encourage farmers to sell enough quantity of agricultural product through cooperatives marketing channel.

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