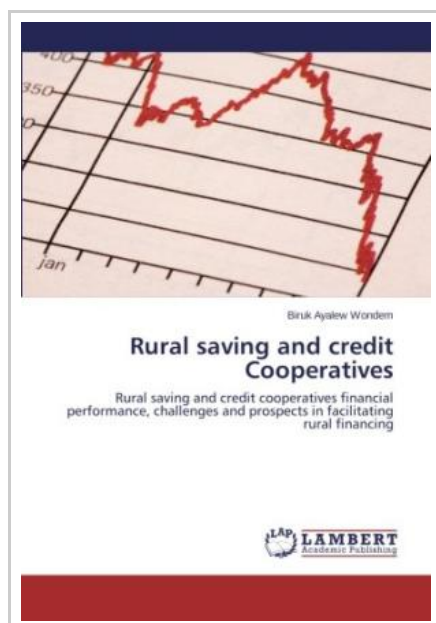




Rural saving and credit Cooperatives

By Biruk Ayalew Wondem

LAP Lambert Academic Publishing Okt 2015, 2015. Taschenbuch. Book Condition: Neu. 220x150x5 mm. This item is printed on demand - Print on Demand Neuware - This paper aims to examine rural saving and credit cooperatives financial performance challenges and prospects in facilitating rural financing in East and West Gojjam Zones using a WOCCU model based on data collected and analyzed from five years audited financial reports and 242 subjects. The researcher conclude the Financial health checkup in most rural saving and credit cooperatives in the study areas for the study periods did not indicate healthy performance as compared to WOCCUs standards of excellence and able to perform in line with the standard only on limited indicators even with problem of sustainability. In addition, in saving mobilization and loan services RUSACCOs are efficient on certain salient features of savers most value. Though RUSACCOs are facing many challenges such as difficulty on meeting members loan demand, poor infrastructural facilities, problem of loan able funds, lack of technical assistance from promotion officers, low attention from government bureau, lack of professionals in the sector and limitation on education and training for employed workers at union level and elected committees at primary level. 84 pp....



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