

BREAKING BARRIERS TO EDUCATION

ETHIOPIA CASE STUDY

THE POWER OF COLLECTIVES: Savings and credit cooperatives transform the lives of families and communities



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Front cover image: A smiling mother with her young child at their market stall in Ethiopia. The savings and credit cooperatives supported by Children Believe give impoverished families access to financial services, like loans, so they can pursue income-generating activities and provide support for their families. PHOTO BY PHILIP MAHER

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KEY TERMS

Cooperatives	Originating from the Latin word “co-operari”, ‘co’ means <i>together</i> and ‘operari’ means <i>working</i> . The original meaning of the word ‘cooperatives’ is the idea of working together for members. A cooperative is a members-centred business.
Edir	Informal, group-based savings association to cover the costs/expenses of funerals.
Equb	Informal, group-based savings and credit association used mainly for business.
Savings and credit cooperatives	The concept of savings and credit cooperatives was popularized in south Germany in 1846 by two community business leaders, Herman Schultze Delitsche and Freidrich Reifeisen. The purpose of the cooperative is to facilitate the accumulation of savings and create access to affordable financial services, such as loans, for members.
Self-help groups	Voluntary groups established by women or men, consisting of members who share a common concern. Members come together to provide mutual support to help address/ manage the concern.

ABBREVIATIONS AND ACRONYMS

ACCCDP	Arat Killo Child Care and Community Development Program
ACSO	Alem Children's Support Organization
BBBC	Bole Bible Baptist Church Child Care and Community Development
EDA	Emmanuel Development Association
ETB	Ethiopian Birr
CDN	Canadian
FCA	Federal Cooperative Agency (Ethiopia)
FGD	Focus Group Discussion
GBV	Gender-Based Violence
HTP	Harmful Traditional Practice
IDP	Internally Displaced People
IGA	Income-Generating Activity
KII	Key Informant Interview
MoE	Ministry of Education (Ethiopia)
SACCO	Savings and Credit Cooperative
SHG	Self-Help Group
SNNPRS	Southern Nation and Nationalities People Regional State in Ethiopia
ToC	Theory of Change
UNDP	United Nations Development Programme
UNESCO	United Nations Educational, Scientific and Cultural Organization
WASH	Water, Sanitation and Hygiene

FOREWORD

Rising above poverty and breaking barriers to education are two enormous undertakings Children Believe's team in Ethiopia are pursuing. However, these are not disassociated endeavours. Poverty and a lack of education are closely linked, with one perpetuating the other. The lack of education diminishes the chances of gaining employment and being able to maintain a secure life, but access to education requires income to afford it. This case study describes the strategy Children Believe has been implementing in Ethiopia together with our partners to interrupt this detrimental pattern.

Children Believe has been supporting economically poor communities in Ethiopia for the past two decades through organizing and strengthening savings and credit cooperatives (SACCOs). Working with impoverished families in vulnerable communities, our SACCOs help promote a saving culture and provide members with access to financial services, such as loans, so they can pursue and diversify income-generating activities. The increase in sustainable funds then opens doors to accessing food, healthcare and education, all of which are critical for a strong foundation from which children can thrive. And children and families who flourish, lead to healthy communities.

As you'll read, our SACCOs have proven to be effective. The powerful stories of community members, such as Mrs. Zenebech and Mrs. Beshewa Yilma, vividly illustrate their impact. You'll see how cooperatives are key to unlocking the incredible potential of marginalized individuals, particularly women, when given the opportunity through investment income, and how this has a ripple effect.

I'm heartened by the success of the program. The gains we've made strengthen Children Believe's resolve to further expand the initiative, as many communities in Ethiopia still lack access to supports that can lead to economic and social empowerment.

In this case study, we also include lessons learned through implementing the SACCOs program and recommendations for future refinements. This information will help improve our work to more effectively support vulnerable children, families and communities. In sharing this case study, we hope it will contribute to the body of knowledge addressing poverty and access to education, and inspire successful initiatives from others, as well.

Sincerely,

A handwritten signature in black ink, appearing to read 'Fred Witteveen', with a long horizontal line extending to the right.

Fred Witteveen
Chief Executive Officer, Children Believe

EXECUTIVE SUMMARY

Ethiopia is the second most populous nation in Africa next to Nigeria, with a total population of nearly 115 million (Worldometer, June 2021 est.) and the fastest growing economy in the region. In particular, Ethiopia has an enormous, young and growing population; in 2019, the country had over 69-million children and young people between the ages of zero and 24. Of this population, it was estimated that 35 million are girls and 34 million are boys (United Nations Development Programme, 2019).

According to the United Nations Development Programme's (UNDP) Human Development Report, 61.5 percent of Ethiopia's population lives in severe poverty (a very large proportion in comparison to the 32.9 percent from the sub-Saharan African population), and 30.8 percent lives below the income poverty line of \$1.90 a day (UNDP, 2020).

Youth unemployment is a significant issue in the country, particularly for young women. In 2017, youth unemployment in urban areas was at 25 percent (Ethiopia Central Statistical Agency, 2018).

Further, from a report published in 2020, Ethiopia had 10.3-million children out of school (2.3-million out of primary school and about 8-million out of secondary education) with the rate being as high as 14 percent for primary schools and more than 50 percent for secondary (UNESCO, 2020). Now, with the increase in internal conflict, Ethiopia has more than a million internally displaced people (IDP) and a rising number of out-of-school children. Natural disasters, migration, issues of early marriage, early pregnancy, gender-based violence (GBV) and prevailing negative attitudes towards girls' education contribute to the poor performance in education, especially among girls.

It is within this context that Children Believe has been designing programs that prioritize the needs of children, families and communities living in abject poverty. In collaboration with local partners, we have been implementing child-focused development programs over the last three decades in Ethiopia. Our work is based on the conviction that education is fundamental to overcoming poverty and improving the lives of children, their families and communities.



A primary school student in Ethiopia working in her textbook during class (photo taken prior to COVID-19).

PHOTO BY PHILIP MAYER

Therefore, we strive to break barriers to create access to equitable, inclusive and quality education for both girls and boys, so they can thrive.

In Ethiopia, poverty is one of the biggest barriers to education as poor households cannot afford the cost of uniforms, books and transportation associated with school. Poverty is also one of the causes for poor nutrition, which cripples the growth and development of children and impacts their ability to learn.

Children Believe has designed and implemented a sustainable livelihood program, which has helped families and communities overcome poverty and be able to send their children to school.

One key strategy employed involves a savings and credit cooperatives (SACCOs) approach. SACCOs provide financial services, such as loans, to their members so they can invest in income-generating activities (IGAs) through diversifying or expanding their businesses. These activities then help to improve a family's financial security and create access to education for their children.



A woman at work in an agricultural field, generating income to take care of her family. PHOTO BY PHILIP MAHER

Children Believe commissioned this case study to assess the contributions of the SACCOs program in breaking barriers to education and improving the lives of marginalized, poor families in rural and urban communities.

An additional objective was to capture lessons learned and draw recommendations for scaling up and sustaining the momentum of the intervention.

The study was conducted in three program areas in both rural and urban settings, and involved 72 percent of the total number of SACCOs established and supported by Children Believe and our partners. Both qualitative and quantitative data were collected and analyzed, and included primary and secondary data sources.

Primary data was gathered through focus group discussions (FGDs), key informant interviews (KIIs), individual storytelling and physical observations. Secondary data sources included Children Believe's strategic and planning documents, annual impact monitoring reports, the cooperatives' loan transaction documents as well as other relevant documents such as policies, reports, journals, related research studies and documents about the targeted cooperative establishments, membership and management structure.

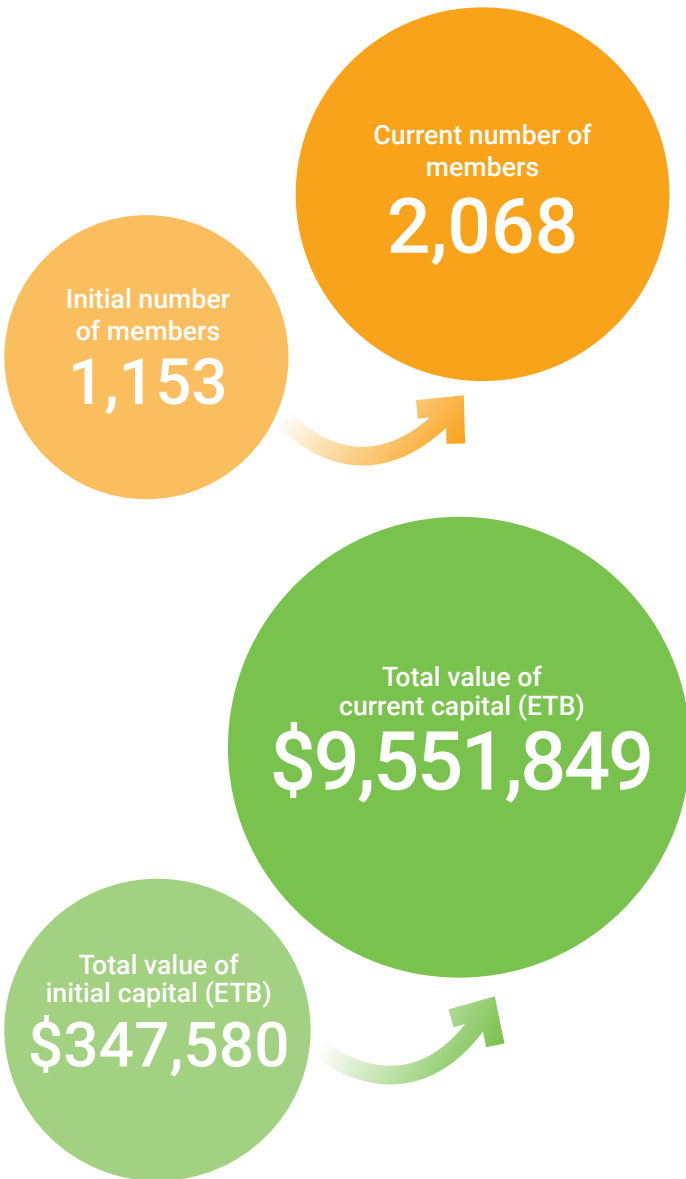
SACCOs were established to create access to financial services for members, enabling them to engage in diversified and viable IGAs.

Membership is open to low-income families living within a community. Cooperatives were formed voluntarily by people from a similar socio-economic status living in the same community. They are self-governed local institutions led by democratically elected leaders. The leaders meet on a monthly basis and the General Assembly (consisting of all of the members) meets at least twice a year.

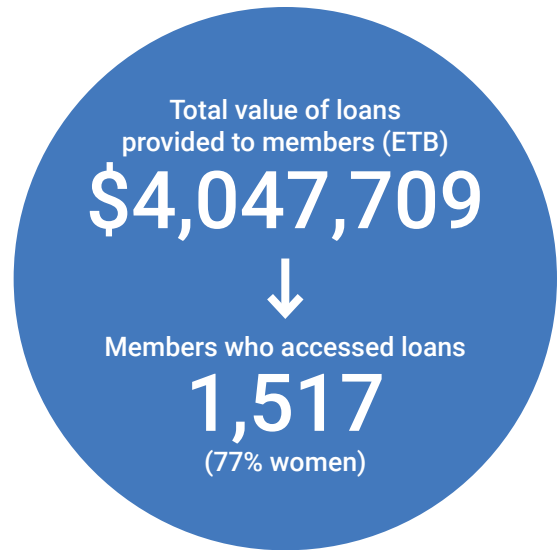
The main role of Children Believe and our partners has been to initiate and facilitate the establishment of the cooperatives and strengthen them. This has included creating awareness about the value of SACCOs, identifying families who would most benefit through their involvement, and bringing them together. Strengthening involved providing start-up capital and capacity-building support (training, experience sharing, supportive supervision), linking SACCOs with government cooperative promoters and supporting conflict resolution and peacekeeping among members and leaders.

Milestones and outcome highlights

The findings from this case study indicate that, in total, the SACCOs established have grown by more than 79 percent in membership and more than 26 times in the capital they own.



The cooperatives provided loans to a total value of 4,047,709 ETB (CDN \$114,523.11) to 1,517 of their members. About 77 percent or 1,171 of the cooperative members who had access to loans were women. The women invested the funds in IGAs and in their children's well-being, including providing them the opportunity of an education.



SACCOs have been instrumental in building the saving culture of our program communities, creating access to financial services/loans for member families and improving their livelihoods/income. This study revealed that improving household income directly contributed to more children attending school, as parents from low-income and destitute families were able to afford it.

SACCOs directly contributed to creating access to education for over 3,100 girls and boys, who are the children of cooperative members.

In addition to families being able to improve their income and cover education costs, nutritional levels improved with the increased ability to access food. Moreover, the cooperatives served as a platform for facilitating collaboration among members, community consultations and discussions about economic and social issues. This increased the participation and engagement of girls, boys, women, men, religious leaders and other community members in enhancing positive social norms to combat the harmful traditional practices (HTP) and cultural barriers to education, especially those faced by girls. Results show that the more households were fortified with adequate income and increased awareness through training and group discussion, the less children were vulnerable to gender-based violence (GBV), child marriage, abuse and exploitation.

Key learnings

- SACCOs address the root causes of poverty and can bring positive change to the lives of impoverished families.
- Ending poverty is tied to breaking barriers to education, and a multi-pronged approach is needed to tackle these barriers.
- Providing families with access to financial services, such as loans, can sustainably change lives for the better.
- SACCOs bring economic empowerment, support social cohesion among community members and help them tackle common economic and social issues.
- Exploring existing informal, community-based associations like Equbs is crucial to helping ensure the sustainability of cooperatives, as it builds on what communities have already been practicing.
- Investment in building the capacity of a community and the education of children are necessary for sustainable development, and, for this to occur, focusing on economic empowerment initiatives that support women, in particular, is of paramount importance.
- Having women in leadership positions in SACCOs resulted in more effective management and growth of the cooperatives.
- Children Believe's SACCOs and sponsorship programs created synergy that resulted in better outcomes for children, their families and communities.
- The successes of existing cooperatives will promote the establishment of new cooperatives, further emphasizing the need to scale up the program.
- As the value of members' savings grew, most households started using banks to keep their savings in, which implies that they were looking for alternative financial services as they grew in confidence.

Recommendations for scaling up and sustaining momentum

- In collaboration with the government cooperative promotion office, capacity building (training and auditing), monitoring and follow-up should continue to help maintain healthy operations and sustain the achievements of the cooperatives.
- When expanding the SACCOs program, new types of donors and collaborators should be explored to scale up this work, especially in rural areas.
- To promote the good reputation of high performing cooperatives and the benefits of cooperatives in general, it would be advantageous to organize experience-sharing events. These could help raise awareness about SACCOs among other community members and encourage them to engage in this life-changing intervention.
- Increase the support provided to cooperative members in identifying viable or profitable businesses and IGAs, and create market linkages to their products and services.
- Help cooperatives modernize. Base this work on modern accounting principles supported by technology (e.g. a computerized system).
- Plan for succession by building the technical and managerial skills/leadership of the cooperatives' governing bodies (leaders and committees) in order to ensure well-trained and able future leaders.
- Assist the efforts of cooperatives in attaining small-scale machinery, which would increase their productivity and income.
- Solicit partnerships to promote financial inclusion.
- Advocate for changes to government policy and procedures to support linkages between cooperatives and formal financial institutions, such as banks and unions, so that cooperatives can access additional financial services to further build members' businesses.

INTRODUCTION



A mother in a field gathering peppers to sell at her local market. The selling of produce, such as fruits and vegetables, is a common and viable income-generating activity that parents pursue to support their families. PHOTO BY JURIS KORNETS

For the past 30 years in Ethiopia, Children Believe (formerly the Christian Children's Fund of Canada) has been implementing community development programs reaching thousands of children, families and community members, thus enabling them to overcome poverty and injustice. In the last two decades, due to food security challenges in Ethiopia, Children Believe has been focusing primarily on livelihood-development interventions to support marginalized and vulnerable families.

These interventions have helped them diversify their livelihood activities and improve their income in order to access food and a stable lifestyle.

Livelihood-development initiatives require creating access to financial services, such as loans, for poor households. For families lacking assets, loans were primarily only available through informal systems such as moneylenders, traders, friends, relatives, Edirs and Equbs (informal, group-based savings and credit associations) in the country.

Underprivileged households have almost no access to formal banking services. This necessitated the establishment of alternative financial or credit institutions like cooperatives.

Financial or credit cooperatives have a dual role in that they provide platforms for social interaction while providing economic vehicles for communities, groups and individuals. The latest developments resulting from the financial crisis have shown that financial cooperatives are among the fastest growing financial institutions in some locations due to their ability to adapt to any condition. Financial cooperatives, specifically savings and credit cooperatives

(SACCOs), are typically started informally. They are established when a group of individuals with a common bond (e.g. workplace, religion, location, community, profession, social status, etc.) decide to save their money together for a mutually-beneficial purpose and operate within agreed-upon rules. For SACCOs, pooled savings are used to provide financing to their members proportionate to how much each member has saved. The members of the cooperative determine the policies, such as the amount to be saved monthly, the interest to charge on borrowings and the dividend sharing formula. Cooperatives build heavily on social ties to create trust among members.

Where formal financial institutions like banks fail to serve the large majority of the poor population in rural and urban areas, alternative finance/credit institutions or associations, such as SACCOs, have been recognized in Ethiopia for being able to fill this gap.

SACCOs have been increasing in terms of their numbers, members and total saving amounts, demonstrating their effectiveness and the demand for them.

Taking into account the importance of cooperatives for social and economic development, Children Believe has made the establishment and strengthening of SACCOs a key component of our sustainable livelihood development program in order to help communities thrive. Children Believe and our partners have been using SACCOs as a means to address the needs of low-income families and vulnerable communities in their program operating areas.

Savings and credit cooperatives in Children Believe's programming

Education is the main focus of Children Believe's work and our goal is to improve the quality of life for vulnerable children, youth and their families by empowering communities and dismantling barriers to education. Poverty, ill health, harmful traditional practices (HTPs), violence, discrimination, child abuse and gender inequality are systemic barriers to education that prevent children and

youth from realizing their full potential. Our organization has been using various platforms and programming approaches to address these issues.



A girl at her school in Ethiopia. With the support of her family, she's able to gain an education and has a chance at a brighter future (photo taken prior to COVID-19).

In Ethiopia, we designed the savings and credit cooperatives strategy and began implementing it 20 years ago. Within this strategy, Children Believe and our local partners support the establishment and strengthening of SACCOs.

The cooperatives serve as a platform whereby community members are supported to diversify their livelihood activities, thus enabling them to generate the income needed to improve their lives and help their children access education.

Objectives of the case study

The **general objective** of this case study was to assess the contribution of savings and credit cooperatives in breaking barriers to education for children and improving the lives of impoverished families and vulnerable communities in rural and urban areas of Ethiopia where Children Believe works.

The **specific objectives of the study** included:

- 1) Exploring the approach, relevance and effectiveness of SACCOs and their role in breaking barriers to education by empowering and changing the lives of families in marginalized communities with enhanced income.
- 2) Capturing the lessons learned and drawing recommendations for scaling up and sustaining the momentum.

Study methodology

Three program areas were selected for this case study: the Arsi Negele district, for a rural setting, and Adama/Nazareth and the Akaki Kality sub-city in Addis Ababa, for urban settings. The study involved a sample of 13 savings and credit cooperatives out of the 18 established by Children Believe and our program partners. Both qualitative and quantitative data were collected and analyzed from primary as well as secondary sources.

Primary data collection: Primary data sources included individual households, program staff, village-level opinion leaders as well as government staff. Data was gathered through focus group discussions (FGDs), key informant interviews (KIIs), individual storytelling and physical observations.

FGDs were conducted to enable participants to express their perceptions, ideas and comments, and get detailed information about the benefits and challenges they experienced with SACCOs.

KIIs gathered in-depth information about how SACCOs operate. This process involved the cooperative committees, program managers and relevant government stakeholders (e.g. Cooperative Managers, District Cooperative Promoters) and key individuals who were successful in making use of the SACCOs services.

Secondary data collection: Secondary data was gathered to supplement the findings from the primary sources. The secondary data sources included Children Believe strategic and planning documents, annual impact monitoring reports as well as the MOU and loan transaction documents of the cooperatives.

Other relevant documents were also reviewed, such as policies, published books, reports, journals, related research studies and documents about cooperatives, their membership and management structure.

Data collection tools: Semi-structured questionnaires were used to collect qualitative data. FGDs and KIIs were conducted in the local language, including the Amharic and Afan Oromo languages.

THE LEGAL AND POLICY LANDSCAPE OF SAVINGS AND CREDIT COOPERATIVES IN ETHIOPIA

In Ethiopia, modern cooperatives emerged in 1960, with promising achievements from savings and credit cooperatives in urban areas (Federal Cooperative Agency, 2016). The Federal Cooperative Agency (FCA) of Ethiopia reported that for the last five years of the national Growth and Transformation Plan (GTP I, 2011-2015), savings and credit cooperatives were planned to mobilize 2.5 billion Ethiopian birr (ETB) or \$71 million Canadian (CDN) in savings. Members ended up saving over twice the amount (5.5 million ETB or about CDN \$160 million). Through the success of nearly 700 savings and credit cooperatives, a wide demand and potential for growth has been demonstrated.

There is a sound legal and policy framework that is conducive to the establishment of financially and politically independent rural and urban savings and credit cooperatives (Wolday, 2004). Savings and credit cooperatives (SACCOs) play a significant role in the provision of financial services to the poor (Karagu and Okibo, 2014). SACCOs are associations of people who voluntarily unite to meet common economic, social and cultural needs as well as aspirations through a jointly owned structure. Their operation is based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity (UN, 2011).

In Ethiopia, cooperatives provide locally needed services and employment, circulate money and contribute to a sense of community or social organization. Segments of communities that are often marginalized, have the opportunity to be included in cooperatives.

The Cooperative Proclamation No. 147/1998 identified clear goals and guidelines, which supported a more conducive legal environment for the formation of Ethiopian cooperatives. The goals include social and economic improvements as well as other advancements tied to joint actions for the attainment of a common target (Federal Negarit Gazeta, 1998). In providing land and facilitating loans and other financial services, the attention the government has given to unemployed and impoverished youth and women as well as small business enterprises is encouraging.



Local women from a rural community in Ethiopia meet to complete accounting activities. Children Believe's SACCOs program helps low-income families organize into self-help groups and provides training to promote saving and income-generation. These groups evolve into savings and credit cooperatives, and further empower marginalized families and communities through access to financial services.

PHOTO BY PHILIP MAHER

THEORY OF CHANGE AND THE PROCESS OF ESTABLISHING COOPERATIVES

Theory of change

Two major problems inform the theory of change (ToC) for SACCOs. These are: a lack of access to financial services for poor households to diversify their livelihood activities; and the socioeconomic problems among rural and urban marginalized families. Specific problems include low income, harmful traditional practices (HTPs) and gender inequalities that are barriers to accessing education, health services and adequate nutrition for children.

The ToC is based on evidence that SACCOs can:

- 1) improve access to financial services, including loans, for poor households to invest in income-generating activities (IGAs) that can improve their livelihoods;
- 2) build the capacity of the community (especially members of the cooperatives) to both address their social and economic needs, and simultaneously withstand the impact of natural disasters (drought, flood, conflicts, etc.); and
- 3) create access to education, health services and adequate nutrition for children, improving their future prospects.

Diagram 1 illustrates the ToC for SACCOs in detail, while Diagram 2 identifies the principles on which cooperatives operate.

Targeting marginalized families

The SACCOs program was developed to serve economically impoverished families struggling to survive. Due to their extreme poverty, children from these families often need to work, as opposed to pursuing an education, in order to contribute to family income. Attention was particularly paid to families living in communities that lacked investments in public health, agricultural extension services and a rural credit-support infrastructure.

In rural settings, most households have the potential to engage in various economic activities, such as petty trading, selling baked food, and livestock production and farming, if they are supported with adequate seed money for the business.

Engaging in these activities enables families to generate enough income to sustain themselves and allows children to continue their education. However, formal financial institutions request collateral for the credit and loans they provide, which poor households do not have the assets to satisfy. Therefore, the only option for the majority of households in under-invested areas is to acquire credit from moneylenders who charge interest at exploitative rates and perpetuate their impoverishment.

To address these challenges, Children Believe's Ethiopia team pursued a three-pronged approach to improve the lives of marginalized and underserved families and communities. The approach involved the following key activities:

- 1) strengthening community-based organizations through the formation of SACCOs;
- 2) enhancing women's economic and social empowerment; and
- 3) building local capacity.

DIAGRAM 1: THEORY OF CHANGE FOR SAVINGS AND CREDIT COOPERATIVES

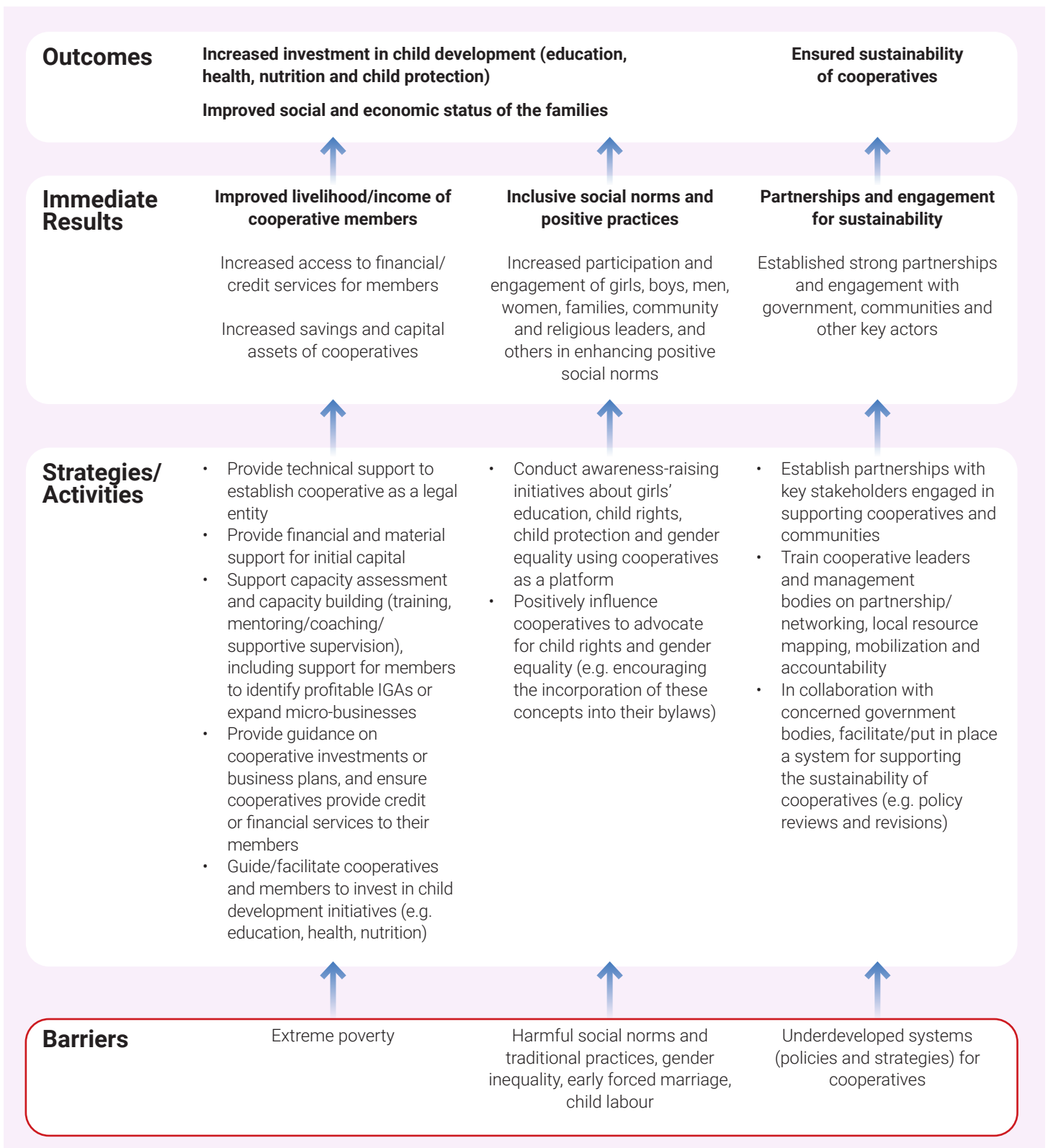
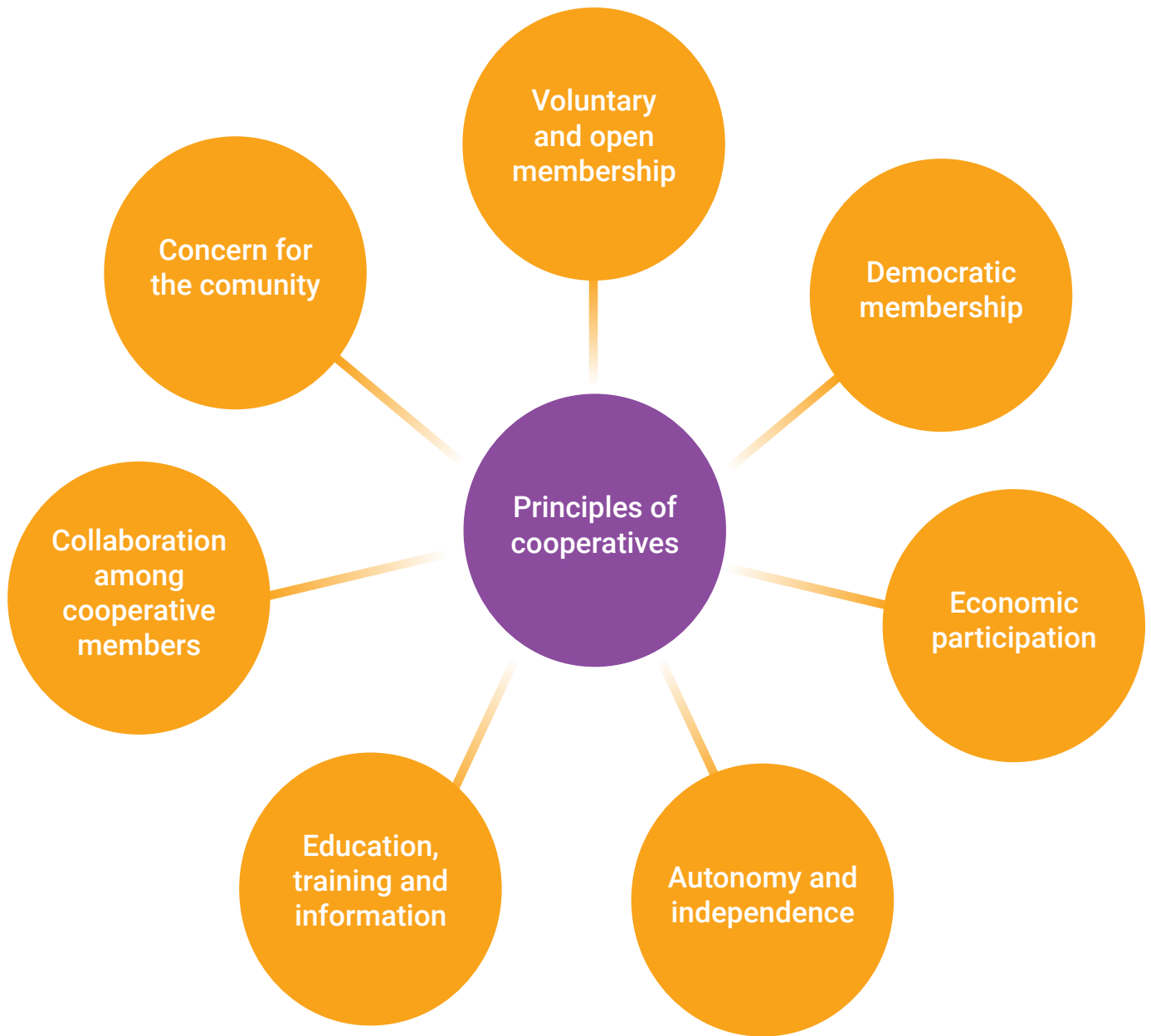


DIAGRAM 2: PRINCIPLES OF COOPERATIVES



Organizing households into cooperatives

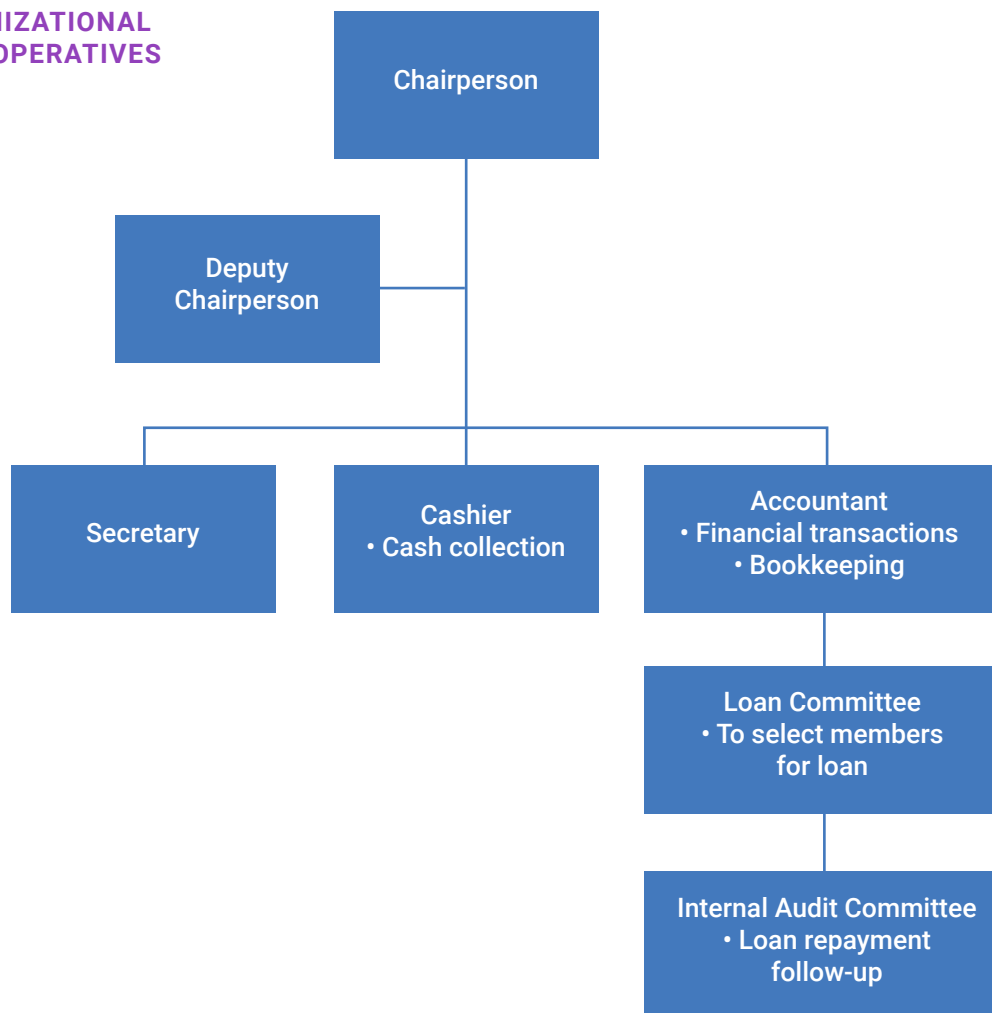
SACCOs are formed when community members from similar low-income groups voluntarily come together for the mutual purpose of gaining access to financial services to pursue IGAs. According to the cooperatives guideline employed in Ethiopia, when membership has reached between 15 and 50 people, the members have an establishment assembly meeting with Cooperative Promoters from the government office.

During this meeting, the Cooperative Promoters orient members on the guidelines and process for a cooperative to be legalized and licensed to operate. For verification and tracking purposes, minutes are taken. At the assembly,

members democratically elect their Chairperson, Deputy Chairperson, Secretary, Accountant (including a Loan Committee) and an Internal Audit Chair and their members. The typical organizational structure of a cooperative is illustrated in Diagram 3.

Members establish bylaws based on the standard cooperatives guideline and must have them approved by the government cooperatives agency. The agency then writes a support letter to the bank to open an account with three signatories. Once these steps are taken, the SACCO is officially established. Saving from the members of the cooperative is initiated and regularly followed-up and monitored.

DIAGRAM 3: ORGANIZATIONAL STRUCTURE OF COOPERATIVES



Cooperative dividends

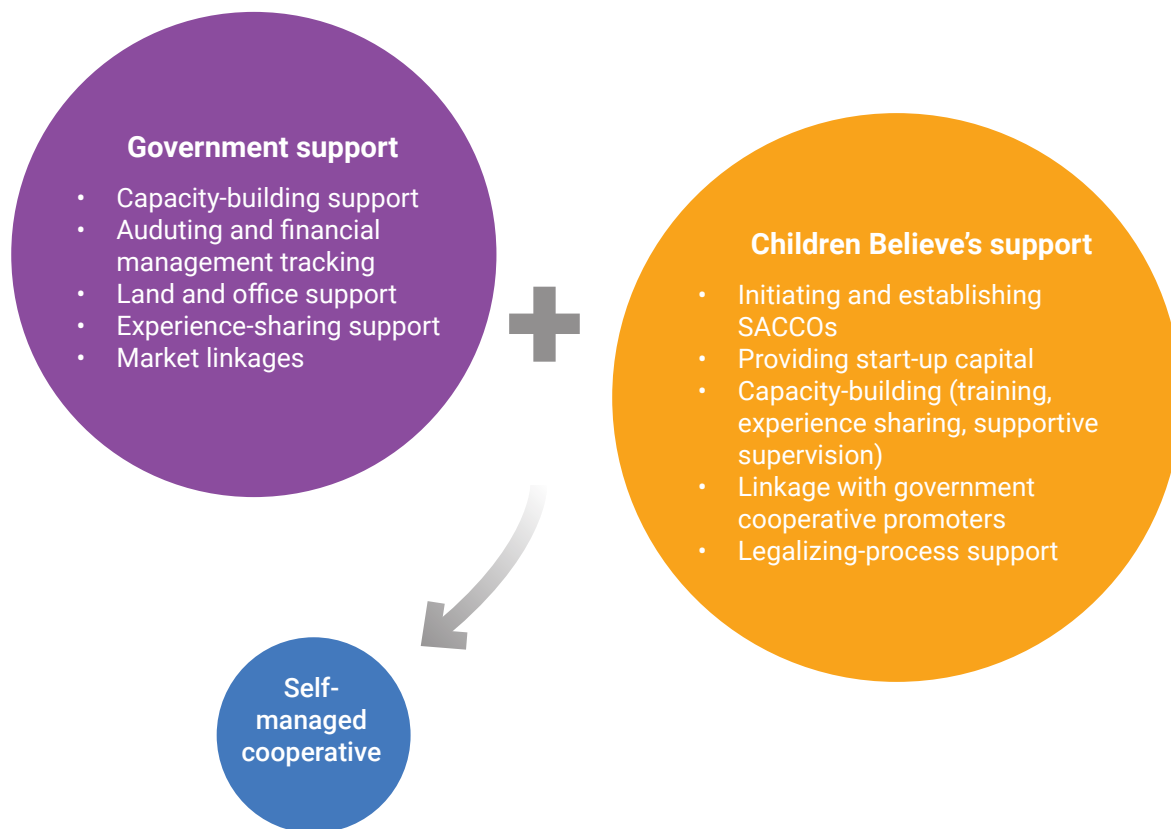
Individuals become members of SACCOs when they purchase a share of the cooperative. This gives them partial ownership and entitles them to annual dividends. SACCOs collect an annual interest rate of seven percent from each loan a member borrows. The total amount of interest will be calculated and collected from each member and is then shared as dividends back to members based on their ownership share. The amount of the dividend each member collects depends on the amount of shares she/he owns. The total amount of dividends generated by a cooperative is seen as an indicator of the cooperative's success.

Capacity building of the cooperatives

SACCOs members receive training on developing a business plan to build their financial standing and management/leadership capacity to serve their members effectively. However, there is a need to continuously build capacity so the cooperatives can provide the intended or desirable services to members consistently.

Capacity building includes skills training, providing start-up capital, experience sharing, coaching and supportive supervision. In addition to being important to help ensure cooperatives achieve their intended purpose, capacity building also helps maintain a sustainable operation. Joint efforts are required from concerned bodies (government and development partners) to build the capacity of cooperatives and ensure their ongoing success, as depicted in Diagram 4.

DIAGRAM 4: SUPPORT PROVIDED TO COOPERATIVES BY THE LOCAL GOVERNMENT AND CHILDREN BELIEVE



RESPONDING TO THE NEEDS OF MARGINALIZED AND VULNERABLE COMMUNITIES

To empower and advance the lives of marginalized and vulnerable families and communities in Ethiopia, Children Believe worked with four local partners to implement the SACCOs program: Bole Bible Baptist Church (BBBC); Emmanuel Development Association (EDA); Alem Children's Support Organization (ACSO); and Arat Killo Child Care and Community Development Program (ACCDP).

With our partners, we have been operating in five areas, namely Nazareth and Langanu in the Oromia region, and Akaki Kaliti, Nefas-Silk Lafto and Arada sub-cities in Addis Ababa. We established 18 SACCOs with a total of 4,378 members. The current capital of these cooperatives is around 10.3 million ETB (CDN \$290,000). Because of their membership, families have been able to engage in various economic activities such as petty trading, farming, food services and dairy production.

For this case study, the cooperatives formed in Langanu, Nazareth and Akaki Kaliti sub-city form the study sample. We explore each of these program areas and the impact of SACCOs in the following sections.

Langanu program

Located in Arsi Negele district in the Oromia region of Ethiopia, Langanu is a drought-prone area consisting of marginalized, rural communities. In the Langanu program, six cooperatives have been established through Children Believe since the SACCOs program began. The cooperatives started with a total initial capital of 212,950 ETB (CDN \$6,025.06) and have increased this sum to a total value of 5.4 million ETB (CDN \$150,000) today. Combined, the cooperatives have 578 household members (260 females), comprising 4,027 family members (2,229 females).

An example of a SACCOs Children Believe helped establish is the *Hadha-Langanu* Savings and Credit Cooperative in the Langanu area. It has 35 members (20 females) and began operating in 2008 with a total capital of 36,750 ETB (CDN \$1,039.78). The Chairperson of *Hadha-Langanu* shared that

the cooperative was formed following consultations on the value of SACCOs for empowerment and advancement. Discussions between local community members and program staff helped improve the community's understanding of how the cooperative would enable members to improve their livelihoods and help children continue their education. As a result, the cooperative was formed with voluntary consent from members.

Consistent guidance, training and regular monitoring have strengthened the management capacity of the cooperative, which is reflected in the growth of its capital. *Hadha-Langanu* began with 36,750 ETB (CDN \$1,039.78) of start-up capital and now has 1.8 million ETB (CDN \$51,000) through investments in a grinding mill, grain warehouse and other assets.

Cash in the bank sits at 208,558 ETB (CDN \$5,900.80) and outstanding loans total 100,500 ETB (CDN \$2,843.48). The minimum loan offered is 1,500 ETB (CDN \$42.44), with the maximum being 5,000 ETB (CDN \$141.47) per person.



A woman selling grain and seeds in her market stall.

SACCOs created access to loans for local vulnerable cooperative member families. A total loan value of 1,062,535 ETB (CDN \$30,062.64) was provided across 358 members (151 females) who engaged in goat and sheep

rearing, poultry, farming and petty trading. The following table shows how the cooperatives in Arsi-Negele district increased their members and capital since their formation.

TABLE 1: SAVINGS AND CREDIT COOPERATIVES IN THE LANGANO PROGRAM AREA

Number of SACCOs	Number of members at onset	Current number of members	Current total people helped (members + family)	Initial capital (ETB)	Current total capital and assets (ETB)	Total value of loans provided to members (ETB)	Number of members currently with a loan
6	578 (260 females)	775 (429 females)	4,027 (2,229 females)	212,950	5,403,276	1,062,535	358 (151 females)

The figures demonstrate a significant improvement or growth of capital and in the number of loans provided by the cooperatives to the members since their establishment.

With communities in the Langan area facing challenges like drought, the cooperatives have helped members diversify their livelihoods to non-farming activities (like petty trading), connected them to markets and improved the productivity of farmers by facilitating access to drought-resistant crop seed and fertilizer. Therefore, it was through access to loans, linkages and guidance in identifying profitable IGAs that helped build the resilience of local community members to withstand the impact of natural disasters.

Overall, members were able to improve their household income through diversified IGAs and the income enabled at least 1,070 local children to attend school. In addition to economic empowerment, the cooperatives made a significant contribution to the social empowerment of their members. They empowered women in particular to take leadership roles in managing the cooperatives and in household decision-making.

Stronger cooperation among members and relationships with relevant government bodies were also forged. Furthermore, the cooperatives created a platform from which members were able to improve their awareness of child protection, addressing harmful traditional practices (HTP), the significance of girls' education and dismantling barriers to education for all children, the importance of environmental sanitation and personal hygiene, and preventing the spread of diseases. The platform also allowed members to share their experiences and feedback about the impact of the cooperatives.

Nazareth program

Together with our local partner, Bole Bible Baptist Church Child Care and Community Development (BBBC), and government stakeholders, Children Believe saw that SACCOs could help empower marginalized communities in the urban and semi-urban settings of Nazareth. The Nazareth program provided technical support to impoverished families to initially organize self-help groups using a micro-enterprise development (MED) structure. Awareness-raising training was also continuously carried out to educate and help community members recognize the value of cooperatives for themselves and their community overall.

Three SACCOs have been established in the program area. They started with a total of 125 members and 43,630 ETB (CDN \$1,234.44) in capital, later growing to 343 members (267 females) and 1,343,573 ETB (CDN \$38,014.14) in

capital. The cooperatives are collectively benefiting 1,835 people (1,730 females), which includes members and their families. The SACCOs recently provided loans to a total amount of 406,174 ETB (CDN \$11,492.01) to 211 members (191 females) who are undertaking various business activities including petty trading.



Local women at a small market selling vegetables.
PHOTO BY JURIS KORNETS

Kalkidan Savings and Credit Cooperative in Nazareth was established in 2000 with 84 founding members (74 female-headed households) and began with an initial capital of 19,330 ETB (CDN \$546.91). It has now reached 156 members (121 female-headed households) and has 797,855.22 ETB (CDN \$22,574.82) in capital. In addition, this

cooperative invested in shares bought from a cooperative union for 356,010.70 ETB (CDN \$10,072.72).

Mrs. Tirsit, a 50-year-old mother of four children, was a founding member of the cooperative. She asserted that the member benefits were innumerable and added that the profits she gained from her businesses, initiated by a loan from the cooperative, was put towards improving her home. She is now engaged in providing washing and toilet services, earning a minimum of 100 ETB (CDN \$2.83) per day as additional income to her petty trading activities.

Mrs. Tirsit similarly witnessed how many other cooperative members were transforming their lives by engaging in various economic activities such as petty trading, baking and selling *injera* (local bread), and raising animals. The cooperative has also been serving members by supplying consumable goods at a reasonable price through the establishment of a consumers' service association within it to overcome the ever-increasing cost of living.

In general, all focus group discussion (FGD) participants agreed that, in addition to their being able to access loans, the cooperatives also improved the local saving culture, brought economic and social empowerment to members, boosted families' livelihoods and contributed to the education and overall well-being of children. Importantly, the cooperatives contributed to empowering women as reflected in the large membership of women, totaling 76 percent of the members. The outcome figures for the cooperatives in the Nazareth area are provided in Table 2.

TABLE 2: SAVINGS AND CREDIT COOPERATIVES IN THE NAZARETH PROGRAM AREA

Number of SACCOs	Number of members at onset	Current number of members	Current total people helped (members + family)	Initial capital (ETB)	Current total capital and assets (ETB)	Total value of loans provided to members (ETB)	Number of members currently with a loan
3	125 (115 females)	343 (267 females)	1,835 (1,730 females)	43,630	1,343,573	406,174	211 (191 females)

Akaki program

Working with our local partner, Emmanuel Development Association (EDA), in the Akaki Kality sub-city in Addis Ababa, Children Believe helped organize low-income families into self-help groups to promote saving and income-generation.

To support this, awareness-raising programs and trainings on small business development, business skills, entrepreneurship, life skills, bookkeeping and saving were carried out in the community.

Some progress was made with the initial savings per individual rising to 10 ETB (CDN \$0.28) per week. Children Believe then provided further support, in collaboration with EDA and government bodies, to assist the self-help groups evolve to cooperatives.

The first cooperative in the program area was *Edget-Besira* (“development by working”) in 2004. It began with 88 founding members (76 female-headed households) with an initial weekly saving of 10 ETB (CDN \$ 0.28) per individual. This amount reached 14,000 ETB (CDN \$396.11) after six months and the Akaki program was provided a total sum of 65,000 ETB (CDN \$1,839.07) in initial start-up capital. Following the success of this cooperative, three more SACCOs were subsequently established.

Four cooperatives now operate in four districts of the Akaki program area. The initial 450 members of the four cooperatives began operating with a total capital of 91,000 ETB (CDN \$2,574.69). They have now grown to a membership of 950 (830 female-head households) and 2,805,000 ETB (CDN \$79,362.75) in capital. The cooperatives have provided loans to 948 members (829 female-headed households) for a total value of 2,579,000 ETB (CDN \$72,968.46). Using the loans, members have been engaged in petty trading, selling food and drinks, animal fattening, poultry farming and grain buying and selling to generate more income and improve family livelihoods.

TABLE 3: SAVINGS AND CREDIT COOPERATIVES IN THE AKAKI PROGRAM AREA

Number of SACCOs	Number of members at onset	Current number of members	Current total people helped (members + family)	Initial capital (ETB)	Current total capital and assets (ETB)	Total value of loans provided to members (ETB)	Number of members currently with a loan
4	450 (395 females)	950 (830 females)	1,458 (1,266 females)	91,000	2,805,000	2,579,000	948 (829 females)

BREAKING BARRIERS TO EDUCATION AND ADDRESSING GENDER INEQUALITY

Breaking barriers to education

Although public and government-run schools are tuition-free in Ethiopia, poor households cannot afford to pay for the necessary additional costs related to school. These include uniforms, text and reference books, exercise books, transportation and food. In fact, poverty can drive children into child labour as they may be forced to work to help earn money to sustain the family. Additionally, low-income parents may be prone to suffer from depression or other emotional distress due to their challenging circumstances and, consequently, treat their children harshly and be less responsive to their needs. As a result, their children become more vulnerable to child trafficking, early marriage and migration/displacement.

Harmful traditional practices such as early/child marriage, abduction, rape and other forms of child abuse and exploitation, and gender inequality are among the barriers to, specifically, girls' education in rural communities. The FGDs revealed that poor households make their daughters marry early. The participants stated that at least four out of 10 girls are married before age 18, and some even

before age 10, although the number is slowly declining. The majority of girls who marry young stop attending school once married, thus forcing them to be fully dependent on their husbands.

However, the more a household is fortified with adequate income and made aware of these issues, the less children are exposed to gender-based violence (GBV), abuse and exploitation, and the greater the possibility that they can access education and pursue a life of opportunity.

Education is essential to breaking the cycle of poverty and SACCOs have proved to be an important factor in this. The following stories illustrate how cooperatives have improved the lives of impoverished families as well as communities and offered children a better future through access to education.

BOX 1: MRS. ZENEBECH'S POSITIVE IMPACT ON HER SON



Mrs. Zenebech with her son, Nathnael.

Widowed with no support, Mrs. Zenebech Beyene had to bring up her three children alone. She relied on her small businesses selling local liquor and running a food service to feed her family. Life was hard as they lived hand to mouth. Hearing about the Nazareth program, she attended several of the trainings organized and soon came together with other community members to establish the *Kalkidan* Savings and Credit Cooperative. Through the cooperative, Mrs. Zenebach learned about saving and credit, bookkeeping, financial management and entrepreneurship. *Kalkidan* has 88 members (76 females) and had initially started saving 3 ETB (CDN \$0.09) per person per week. This grew to 500 ETB (CDN \$14.15) per person per week.

Since Mrs. Zenebech joined the cooperative, she has been investing the loans she received in expanding her income-generating activities. For one of her business ventures, she constructed toilets and shower rooms to rent. This contributed to her income and also helped promote environmental sanitation and personal hygiene in her community. Today, Mrs. Zenebech's daily income ranges from 350-500 ETB (CDN \$8.49-\$14.15) and she is saving 500 ETB (CDN \$14.15) per week. Her total capital has reached 1.2 million ETB (CDN \$34,000).

She explained, "through the savings and credit cooperative, I was able to expand my businesses, improve my income and ensure food security. I was able to renovate my house with the income I made and send my son to a private college."



Graduation photo of Nathnael holding his distinction award.

Her son, Nathnael Dawit, completed his BA degree with distinction in computer science and has gone on to establish his own computer-training centre and language school in Adama town. He is currently pursuing his postgraduate degree in the same discipline while working.



Nathnael helping students at his computer-training centre.

Mrs. Zenebech is very happy and proud of Nathnael's achievements. Her son is earning an income of 20,000 ETB (CDN \$565.87) per month and is planning to establish a primary school to help local children from poor families. Through his work, Nathnael is following in the footsteps of his mother in responding to the needs of the community. As Mrs. Zenebech's involvement in the cooperative is helping to break the cycle of poverty for community members and offering a future of hope for children, Nathnael is doing the same through his efforts to build the capacity of the local community and provide access to education.

BOX 2: MRS. BULLO'S INVESTMENT IN FAMILY AND HERSELF

Mrs. Bullo is 35-year-old mother of four. She is one of the founding members of Hadha Langano Savings and Credit Cooperative, which was established in 2008. Before joining the cooperative, Mrs. Bullo and

her husband had been making a living as subsistence farmers, depending mainly on erratic rainfall in a moisture-stressed area. They struggled with crop losses due to droughts, which detrimentally affected their ability

to meet the basic needs of their children, such as food, scholastic material and medication. However, it was in such a situation that one of her older children was included in Children Believe's sponsorship program, where the costs of a child's education and health needs are covered. Mrs. Bullo then learned about SACCOs. Recognizing its value, she got together with several other community members and received help to form a cooperative in her neighborhood.

Through the cooperative, she gained access to financial services and loans to improve her family's agricultural production using drought-resistant crop seed and fertilizer, and has diversified her income-generating activities to include raising goats as well as pursuits outside of farming. Being able to expand her business ventures allowed Mrs. Bullo to increase her income significantly. Today, her total capital has reached 1 million ETB (CDN \$28,000).



Mrs. Bullo with three of her children.

Since becoming a member of the cooperative, Mrs. Bullo has improved the living conditions of her family. Her annual income increased fourfold, enabling her to fulfil the health and educational needs of her children and help ensure their well-being. Currently, all of her children are in school, with her eldest daughter in college. In addition to her children's education, Mrs. Bullo was also able to attend to her own education by resuming and completing her diploma in accounting,

which she had earlier been forced to quit because of her child marriage.



Mrs. Bullo with her goats, which she has been raising for income.



Mrs. Bullo proudly standing beside her graduation photo.

Further, she built a new house for her family, installed water lines into her home and built a toilet and shower. In her community, Mrs. Bullo became a model to her neighborhoods as a WASH promoter and a change agent by working alongside the local child protection committee to break barriers to girls' education. The group helps to raise awareness about early and forced marriage and other harmful traditional practices (HTP).

Mrs. Bullo's experience with the cooperative has also empowered her to develop perseverance and confidence in tackling challenges of daily life. Mrs. Bullo expressed, "I would like to thank Children Believe and BBBC for their help establishing the *Hadha* Savings and Credit Cooperative. It would have been difficult to attain this triumph without the support of the cooperative."

BOX 3: MRS. BESHAWA YILMA'S STORY OF A LIFE TRANSFORMED



Mrs. Beshewa Yilma sharing her story.

The story of Mrs. Beshewa Yilma, a 50-year-old mother of four, goes back nearly 22 years. It begins with a move that her husband initiated from her countryside district to Adama town. Once arrived in their new town, Mrs. Beshewa's husband disappeared, leaving her to fend for her children on her own. As a newcomer, she struggled to feed her children. She was able to find work as a day labourer but earned barely enough to survive. Her children were malnourished and things looked bleak.

While in this desperate situation, Mrs. Beshewa heard about the Nazareth program supported by Children Believe, and how it helps children from poor families. One of her children, Talefe Alema, became registered in the Nazareth sponsorship program. Through the program, Talefe's sponsor sent him a Child Designated Gift (CDG) of 330 ETB (CDN \$9.34), which Mrs. Beshewa was able to put towards the care of her family.

With the gift, she started her first business by buying two sheep to raise for 103 ETB (CDN \$2.91) and baking and selling injera (local bread). After three months she sold the two sheep for 390 ETB (CDN \$11.03) and bought an ox for 300 ETB (CDN \$8.49) to raise, and then sold the ox after two months for 750 ETB (CDN \$21.22). After slowly growing her small business and increasing her savings, Mrs. Beshewa

joined the Nazareth program's self-help group for women and the group established the *Eji-Leij-Lelimat* Savings and Credit Cooperative, with Mrs. Beshewa elected as the Chairperson. Currently, *Eji-Leij-Lelimat* has 151 members with total capital of 465,718 ETB (CDN \$13,176.71).

The cooperative has been successful in helping transform the lives of many members through the opportunity to access loans to support economic activities, and Mrs. Beshewa is one of them. Using the loans she received, Mrs. Beshewa continued to expand her business and increased her capital from 3,000 ETB (CDN \$84.88) to 3 million ETB (CDN \$85,000). Mrs. Beshewa bought a plot of land for dairy production, a grain warehouse and for raising sheep. She currently has three Holstein dairy cows yielding 30 litres of milk per day and sells one litre for 30 ETB (CDN \$0.85), making her daily income 900 ETB (CDN \$25.46) from the sale of milk alone.



Mrs. Beshewa's dairy farm.

In addition to this, she is raising five sheep and has a *Baltina* (locally processed cereals and spices) shop where she buys, processes and sells grain products. The grains will add 50,000 ETB (CDN \$1,414.67) to her income. Through her businesses, Mrs. Beshewa has been able to generate enough income to put 20,000 ETB (CDN \$565.87) in savings at a private bank, and 13,000 ETB (CDN \$367.81) in savings at her cooperative. In total, Mrs. Beshewa's capital, including fixed assets, is currently more than 3 million ETB (CDN \$85,000).

With her growing income, she was able to build a new house for her family, furnish it and invest in her children's education. Two of her daughters have graduated from a private university with BA degrees in accounting and are starting their own businesses. Her son is completing a fashion and design training course where he is making clothing.

Mrs. Beshewa is a role model for her children, her fellow cooperative members and the surrounding communities. She is economically empowered,

well respected and confident in her abilities. Through her struggles and achievements, she believes in the transformative change of cooperatives and their ability to improve the lives of even more children and families in the future.



A graduation photo of two of Mrs. Beshewa's daughters.

Overcoming gender inequality

The societies in which Children Believe and our partners have been implementing the SACCOs program view women as inferior to men. Women are held in low esteem and denied equal access to education and economic opportunities, preventing them from enhancing their productivity, attaining self-sufficiency and achieving economic and social advancement.

Cooperatives have significantly improved gender equality in our program areas by creating awareness about the issue of inequality, providing women with support and opportunities, and emphasizing the importance of educating girls.

When positive change towards women occurs in a community and gender equality is combined with an improvement in household income, more girls will be able to go to school, join the national workforce, participate meaningfully in society and become a voice for the voiceless.

The results of this study, which covered 13 SACCOs in three of Children Believe's operational areas, showed that

about 77 percent of cooperative members who accessed loans were women (1,171 women out of a total of 1,517 members). This is particularly relevant to the success of the cooperatives, as the evidence has shown women pay back their loans responsibly, are more effective in managing income-generating activities and invest their income in their children's education and well-being.

The responses obtained from participants from both FGDs and KIIs reveal that the more women are socially and economically empowered by cooperatives, the greater the improvement in nutrition and education for their children and the overall well-being of their family. Further, SACCOs have been used as a platform for members to exchange experiences and discuss social and economic issues, strengthening social cohesion amongst the group. This has helped empower women, identify problems and solutions and develop strategies to achieve lasting change.

Empowering women is crucial for their emancipation and meaningful participation in decision-making at every level. Increasing women's access to financial services increases household income and the opportunities for children, including daughters, which then translates to better and brighter futures, and stronger communities.

RESULTS



Children in Ethiopia participating in a lesson at a school (photo taken prior to COVID-19). PHOTO BY PHILIP MAHER

- Significant growth was achieved in the membership and value of capital and loans of SACCOs since their establishment in Children Believe-supported communities. Membership has grown by more than 79 percent, from 1,153 members to 2,068 in 2021. Capital has grown by more than 26 times to 9,551,849 ETB (CDN \$270,253.48) from the initial value of 347,580 ETB (CDN \$9,834.19), and the cooperatives have provided loans to 1,517 of their members for a total value of 4,047,709 ETB (CDN \$114,523.11).
- About 77 percent of cooperative members who had access to loans were women. Women have demonstrated that they are more responsible and effective in managing income-generating activities (IGAs) than are men, and they use their increased income to invest in their children's education. In terms of repayment, there were almost no defaulters among the female members, while there were about three percent of defaulters among male members.
- SACCOs created opportunities for many poor households to improve their economic standing, diversify their IGAs and mobilize local resources.

Further, the cooperatives assisted members in developing a saving culture and exploring as well as realizing their potential to overcome poverty through successful business activities.

- SACCOs improved the ability of households to provide the necessary investment and support to ensure the well-being of their children, including providing enhanced nutrition and access to health services and education. The cooperatives reviewed in this study contributed to creating access to education for more than 3,100 children.
- The cooperatives promoted social cohesion and were a catalyst for positive social change. Acting as a platform for dialogue and a space for awareness-raising, SACCOs enabled member households to come together and discuss the economic and social concerns affecting their lives and their children, and identify solutions.

KEY LEARNINGS

- SACCOs address the root causes of poverty and can bring positive change to the lives of impoverished families.

Through the provision of loans and training, many families have been able to improve their income, provide an education to their children and create a better future for their family and community. This initiative can and should be replicated or scaled up.

- Ending poverty is tied to breaking barriers to education, and a multi-pronged approach is needed for families and communities to thrive.
- When poor households, particularly those that are women-led, are given access to financial services, they can sustainably improve their lives for the better.
- SACCOs bring economic empowerment, support social cohesion and help communities tackle common economic and social issues.



A mother with her young son in front of their fresh produce stall at a local market. PHOTO BY PHILIP MAHER

- Exploring existing informal, community-based associations like Equbs, support the sustainability of cooperatives as this builds on what communities have already been practicing.
- Investment in building the capacity of a community and the education of children are necessary for sustainable development, and, for this to occur, focusing on economic empowerment initiatives that support women, in particular, is of paramount importance.
- Having women in leadership positions in cooperatives resulted in more effective management and growth of the cooperatives.
- As the SACCOs program and Children Believe's child sponsorship program similarly aim to support poor and marginalized families, one through providing access to financial services to improve income and the other through directly supporting children, the two programs create synergy that results in better outcomes for children, their families and communities.
- Community members who initially chose not to join the cooperatives have now recognized their impact in changing lives and are requesting to be organized into one (as the current demand for credit or loan services has increased to a point beyond the capacity of the existing cooperatives).

From this, we have learned that the successes of existing cooperatives will promote the establishment of new cooperatives, further emphasizing the need to scale up the program.

- SACCOs were key to improving the saving culture of communities and households. It was learned that as the value of members' savings grew, most households started using banks to keep their savings in, which implies that they were looking for alternative financial services as they grew in confidence.

SCALING UP AND SUSTAINING MOMENTUM

To support scaling-up efforts of SACCOs and to sustain momentum, KIIs and FGDs respondents were asked for their feedback. The following key recommendations were provided:

- Working in collaboration with the government cooperative promotion office, capacity building (training and auditing), monitoring and follow-up should continue to help maintain healthy operations and sustain the achievements of the cooperatives.

The capacity building, monitoring and follow-up mechanisms should also focus on ensuring that the cooperatives and their members invest in human capital, particularly child development initiatives like education, health, nutrition and child protection.

- When expanding the SACCOs program, new types of donors and collaborators can be explored to scale up this work, especially in rural areas.
- In order to promote the good reputation of high performing cooperatives and the benefits of cooperatives in general, it would be advantageous to organize experience-sharing events. These events can help raise the awareness of SACCOs to other community members and encourage them to engage in this life changing intervention.
- Provide more support to cooperative members in identifying viable or profitable businesses and income-generating activities (IGAs), and create market linkages to their products and services.

- Efforts can be made to help cooperatives modernize their financial- and loan-management methods, so that transactions are well documented and easily verifiable. This should be based on modern accounting principles that are supported by technology (e.g. a computerized system).
- Plan for succession by building the technical skills and managerial/leadership of the cooperatives' governing bodies (leaders and committees) in order to establish a pool of well-trained and able leaders for the future. Many current leaders are original founding members, so succession planning is highly relevant.
- To enable cooperatives to own small-scale machinery, which would increase their productivity and income, support can be provided in assessing the efforts in attaining the necessary lease financing and the related government policies and procedures that allow it.
- Since cooperatives need initial capital, and the SACCOs program works with the most vulnerable households, there is a need to solicit partnerships to promote financial inclusion.
- Advocate for changes to government policy and procedures to support linkages between cooperatives and formal financial institutions, like banks and unions, so that cooperatives can receive additional financial services to further build members' businesses.

The achievements attained through Children Believe's SACCOs program, together with our partners in Ethiopia, are encouraging. However, many vulnerable families and communities continue to struggle with poverty. SACCOs should be reinforced and expanded to reach these communities. As we move forward, we will take the lessons learned thus far, act on the recommendations to build on our programs and continue to work alongside stakeholders in Ethiopia so that more children can access education and achieve their dreams.

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Children Believe works globally to empower children to dream fearlessly, stand up for what they believe in — and be heard. For 60+ years, we've brought together brave young dreamers, caring supporters and partners, and unabashed idealists. Together, we're driven by a common belief: creating access to education — inside and outside of classrooms — is the most powerful tool children can use to change their world.

A member of ChildFund Alliance, Children Believe is part of a global network of 12 child-focused development organizations working to create opportunities for children and youth, their families and communities. ChildFund helps nearly 23-million children and their families in more than 70 countries overcome poverty and underlying conditions that prevent children from achieving their full potential. We work to end violence against children; provide expertise in emergencies and disasters to ease the harmful impact on children and their communities; and engage children and youth to create lasting change and elevate their voices in decisions that affect their lives.

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