

Challenges and Prospects of Rural Saving and Credit Cooperatives in Sekota Woreda, Amhara-Ethiopia

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Saving and Credit Cooperatives (SACCOs) are the main financial solution of the people who have low income level. But they have their own challenges that retard their financial solution to their members and the economical contribution to a country. The study was aimed to identify the challenges and prospects of RUSACCOs, in identifying the determinants of volume of credit taken by RUSACCOs members. Primary data was collected from 9 saving and credit cooperatives and a total of 134 sample farmers. Descriptive statistics and econometrics analysis methods were used. Sex being female, age, cooperatives extension services, years of membership and farm income were found to influence the volume of credit positively whereas households distance to cooperatives was found to influence volume of credit negatively. Lack of knowledge and capacity of management committees and poor members' participation, lack of appropriate support from cooperative promoters, member's perception on borrowing is as risky and high interest rate and limited awareness of about cooperatives rules, principles and benefits by the members are the main challenges facing members. Cooperatives also faced by lack of professional leaders and members failed to pay back loans on time. Even though the cooperatives had such challenges, there are prospects that bring benefit to cooperatives like presence of active participant in cooperatives and supports from Government.

Key Words: Challenges, prospects, saving, credit, cooperatives, Sekota-woreda

Introduction

One of the most important functions of financial institutions is the provision of services such as checking and saving accounts. The history of savings and credit cooperatives (SACCOs) establishment in Ethiopia dates back to the reign of Emperor Haile Selassie According to (Dagneu, 2008) the first saving and credit cooperative in Ethiopia was established by the employees of Ethiopian Road Authority in 1957.

Savings and credit co-operatives (SACCOs) can be designated as semi-formal financial institutions. As a semi-formal financial sector, the SACCO can establish a link between the informal (the iqub and iddir) and formal sector. SACCOs are promoted not only for money; they contribute to the promotion of total human development (Dejene, 1993). Cognizant of the role cooperatives, successive governments, took measures to promote cooperatives (including SACCOs), in both urban and rural areas, for their respective ends (Gebrehiwot *et al.*, 2011).


Yebeltal (2008) argued that despite the long age of other forms of cooperatives in the rural areas, especially during the command economy, like agricultural, marketing, dairy and other forms of cooperatives, the organization and development of

Rural Saving and Credit Cooperatives is a recent phenomenon.

Rural Saving and Credit Cooperatives (RUSACCOs) are members' owned and members' managed financial cooperatives enabling the poor rural society to own and manage its institution. At the end of June 2006 there were 1,166 RUSACCOs and these constituted 21% of the 5,437 saving and credit cooperatives in the country, having 64, 655 members or about 17% of the total membership of SACCO (Mekonen *et al.*, 2007).

SACCOs develop people's minds by providing motivation, creating initiative, promoting self-development and self-reliance and providing leadership. They also develop material wellbeing 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 (Wolff, *et al.*, 2011).

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It was recently recognized that rural finance is a strong tool to reduce poverty and contribute towards rural development (Biruk and Yuvaraj, 2013). As of 31st of March 2007, Ethiopia recorded 19,147 cooperatives with individual membership of 4,617,800 of which 4,178 were primary saving SACCOs and the primaries have formed 21 secondary level Unions (Veerakumaran, 2012).

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 in tigray region (Kifle Tesfamariam, 2011).

SACCOs face the problem of loan able funds, absence of technical assistance of professionals, and sometimes members were not able to pay loan repayment on the due date, and have limitation in providing diversified services (Biruk and Yuvaraji , 2013).

Members' participation is the determinant factor for the sustainable growth of cooperatives. If no active member participation, there are no successful SACCOs. Most of the members became a member in cooperatives forcefully by cooperative promoters. As a result, the members' were not aware of the benefits, duties, and rights they have in the cooperative societies, largely the participation of members was weak (Ergetew Temeche, 2014).

Sekota Woreda Cooperative Promotion office Report (2014) poor internal control which is a result of the system failure to prevent and detect fraud, corruption, and nepotism caused by granting loans to unworthy borrowers (members), risky investment done without making the fully required analysis, lack of members' and management committees' training, and lack of the decentralized financial system which can provide financial services to the SACCOs.

Hence, this study tried to explore the challenges and prospects of SACCOs to introduce feasible SACCOs to Sekota Woreda SACCOs. Sekota Woreda is found in Amhara Regional state of Waghimra Zone. There are 30 saving and credit cooperative societies and this study will be conduct on such cooperatives.

The Study Area

Waghimra zone is one of the three nationality administrations zone found in Amhara National Regional State (ANRS) of Ethiopia. Sekota is one of the districts of Waghimra Administrative Zone. This district covers an area of 167156.07 hactar. It is estimated that about 112, 259 populations live in the Woreda comprising of 56394 male and the remaining 55865 are female.

Research Methods

Data source

Key informant interviews with RUSACCO members, expertise of financial and supportive organizations at Woreda and zonal level were undertaken with well-prepared checklist. Focus group discussion with member farmers, board of directors, and RUSACCOs employers were also undertaken based on checklist prepared.

The secondary data sources were annual reports of cooperatives and different literatures in the area of rural finance, previous researches, and relevant articles, the records of RUSACCOS institution under consideration, unpublished sources and different websites.

Sampling Techniques

A multi stage sampling procedure was adopted for the selection of the sample farmers from RUSACCOs. In the first stage, considering the number of primary RUSACCOs, as well as financial and time limitations, nine RUSACCOs were randomly chosen from a total of 30 rural saving and credit cooperatives in the district. In the second stage, from these nine cooperatives the required sample size were selected randomly proportional to sample size from each selected cooperatives from the list of the cooperatives member files. For determining the required sample size, a sampling formula provided by (Yamane, 1967) was used.

$$n = \frac{N}{1 + N(e^2)}$$

Where: n= Sample size, N= Population size and e= level of precision (0.0075)

Accordingly, total sample sizes of 134 sample member households were interviewed.

Variables of the Study

The dependent variable: Credit amount is a dependent variable which is amount of loan member households took from the primary saving and credit cooperatives measured in thousands ETB.

The independent variables: Farmers' decision to take credit through the cooperative was hypothesized to be influenced by various factors such as household characteristics, socioeconomic characteristics and institutional characteristics in which both the farmer and the cooperative operate. Working definitions of these explanatory variables are provided in the appendix Table 1.

Econometric Analysis

To allow for the censored nature of the dependent variable, we have estimated a regression model assuming a correlation between the unobservable affecting households decision to borrow with their decision on how much to borrow. Since the model of determinants of the volume of loan amount it is not reasonable to exclude households with zero loan amounts. The dependent variable was taken on positive and zero values. It reveals both the probability of participation of credit through cooperatives and the intensity of credit.

The model can be specified as Johnston and Dinardo (1997);

$$Y_i^* = \beta X_i + U_i \quad i=1, 2, 3 \dots N$$

$$Y_i = \begin{cases} Y_i^* & \text{if } Y_i > 0 \\ 0 & \text{if } Y_i \leq 0 \end{cases} \quad (2)$$

Where: Y_i (the amount loan in thousands ETB taken from saving and credit cooperatives), Y_i^* (the latent variable which is not observable), X_i (vector of factors influencing members extent of credit participation in rural saving and credit cooperatives), β_i (vector of unknown parameters) and U_i (residuals that are independently and normally distributed with mean zero and a common variance δ).

Results

Characteristics of the Credit user and non-user from Cooperatives

Out of the sample farmers interviewed, 79.85% of the farmers took credit from RUSACCOs while 41.7% of the farmers didn't take credit/loan from the cooperatives in the last five years. Table 2 showed out of the total respondents 29.85 % were male headed households and 70.15% were female headed households. The group comparison further revealed that 76.64% of credit users 44.44 % of non-users was female. The results indicate that 75.70% and 37.07% of credit users and non-users respectively had no formal education. The result also shows that 67.29% of credit users had access to extension service/advice while 32.71% did not access.

Table 3 revealed that the average distance of households to RUSACCO office was 2.68 Km for credit users and that of non-users was 3.36 Km. Table 3.2 also shows that the average cash income from crops for credit users was 3739.22 birr and for non-users 2259.93 birr.

Table 4 showed that the major crops grown in the area and their land share from the total cultivated land by households about 43.14%, 21.35%, and 14.56% were allocated for the production of teff, wheat and sorghum respectively.

Table 5 revealed that the average Households livestock holding measured in TLU was 1.48, 0.39, 0.52 and 0.02 for cattle, small ruminants, back animals and poultries respectively. The average total livestock holding of the households was 2.41 TLU. The minimum number of livestock maintained by households was zero and the maximum was 21.74 TLU.

Table 2: Household characteristics by credit participation (categorical variables)

| Variables | Non User (n=27) | | User (N=107) | | Total (N=134) | | χ^2 |
|------------------------------|-----------------|---------|--------------|---------|---------------|---------|----------|
| | N | Percent | N | Percent | N | Percent | |
| Sex | | | | | | | |
| Male | 1 | 55.5 | 2 | 23.3 | 4 | 29.8 | 10.67*** |
| | 5 | 6 | 5 | 6 | 0 | 5 | |
| Female | 1 | 44.4 | 8 | 76.6 | 9 | 70.1 | |
| | 2 | 4 | 2 | 4 | 4 | 5 | |
| Marital status | | 0.00 | | 0.00 | 0 | 0.00 | |
| Never married | 1 | 3.70 | 1 | 14.9 | 1 | 12.6 | 6.41* |
| | | | 6 | 5 | 7 | 9 | |
| Married | 1 | 70.3 | 4 | 44.8 | 6 | 50.0 | |
| | 9 | 7 | 8 | 6 | 7 | 0 | |
| Divorced | 5 | 18.5 | 3 | 32.7 | 4 | 29.8 | |
| | | 2 | 5 | 1 | 0 | 5 | |
| Widowed | 2 | 7.41 | 8 | 7.48 | 1 | 7.46 | |
| | | | | | 0 | | |
| Educational interval | | | | | | | |
| Illiterate | 1 | 37.0 | 8 | 75.7 | 9 | 67.9 | 18.56*** |
| | 0 | 4 | 1 | 0 | 1 | 1 | |
| Primary | 9 | 33.3 | 1 | 11.2 | 2 | 15.6 | |
| | | 3 | 2 | 1 | 1 | 7 | |
| Junior | 3 | 11.1 | 1 | 9.35 | 1 | 9.70 | |
| | | 1 | 0 | | 3 | | |
| Secondary | 5 | 18.5 | 4 | 3.74 | 9 | 6.72 | |
| | | 2 | | | | | |
| Access to Extension services | | | | | | | |
| Had no access | 1 | 55.5 | 3 | 32.7 | 5 | 37.3 | 4.81* |
| | 5 | 6 | 5 | 1 | 0 | 1 | |
| Had access | 1 | 44.4 | 7 | 67.2 | 8 | 62.6 | |
| | 2 | 4 | 2 | 9 | 4 | 9 | |

Note: ***, ** and * show the values statistically significant at 1%, 5% and 10% significance.

T-test

Table 3 results showed that at 1% level of significance the average years of membership for credit users and non-user in RUSACCOs were a significant difference at 1% level of significance. At 5% level of significant

distance of households to RUSACCO office had significant effect for credit users. Tables 3.2 revealed that income from crop and livestock for credit users were statistically significant at 1% and 10% level of significant respectively.

Table 3: Households characteristics by credit participation (Continuous variables)

| Variables | Non User (n=27) | | User (N=107) | | Total (N=134) | | t value |
|--|-----------------|------|--------------|------|---------------|------|----------|
| | Mean | SD | Mean | SD | Mean | SD | |
| Age | 43.33 | 1.37 | 42.11 | 1.01 | 42.36 | 0.85 | 0.57 |
| Family size | 4.41 | 0.47 | 4.48 | 0.19 | 4.46 | 0.18 | -0.16 |
| Distance to cooperatives(Km | 3.36 | 0.28 | 2.68 | 0.12 | 2.81 | 1.32 | 2.42** |
| Income from livestock sales(in "000" birr) | 7.47 | 7.33 | 4.86 | 6.91 | 5.38 | 7.05 | 1.74* |
| Crop farm income (in "000" birr) | 2.26 | 1.43 | 3.74 | 1.66 | 3.44 | 1.72 | -4.24*** |
| Total farm income (in "000" birr) | 9.73 | 7.23 | 8.59 | 7.23 | 8.82 | 7.21 | 0.73 |
| Non/off-farm income (in "000" birr) | 3.36 | 0.91 | 3.24 | 0.38 | 3.26 | 4.12 | 0.13 |
| Membership in years | 4.63 | 0.29 | 5.09 | 0.14 | 5 | 1.49 | -3.47*** |

Note: ***, ** and * show the values statistically significant at 1%, 5% and 10% significance respectively.

Table 4: land allocated for different crops out of cultivated land (ha)

| Variable | Share of cultivated land (%) | Mean | Std. Dev. | Min | Max |
|----------|------------------------------|-------|-----------|-------|-------|
| Teff | 43.14 | 1.481 | 0.445 | 0.250 | 2.000 |
| Wheat | 21.35 | 0.733 | 0.292 | 0.250 | 1.250 |
| Sorghum | 14.59 | 0.501 | 0.254 | 0 | 1.000 |
| Maize | 7.14 | 0.245 | 0.146 | 0 | 0.500 |
| Lentil | 6.79 | 0.233 | 0.139 | 0.010 | 0.500 |
| Pea | 3.70 | 0.127 | 0.076 | 0. | 0.250 |
| FabaBean | 3.29 | 0.113 | 0.087 | 0 | 0.250 |

Table 5: Size of livestock holding of sample respondents

| Livestock type | Non-users (N=27) | | Credit users (N=107) | | t value | Total (N=134) | | | |
|-------------------------------|------------------|------|----------------------|------|---------|---------------|------|-----|-------|
| | Mean | SD | Mean | SD | | Mean | SD | Min | max |
| Cattle | 2.25 | 2.42 | 1.29 | 2.31 | 1.93* | 1.48 | 2.36 | 0 | 11 |
| Small ruminants (goat, sheep) | 0.54 | 0.53 | 0.35 | 0.75 | 1.23 | 0.39 | 0.71 | 0 | 5.2 |
| Back animals | 0.61 | 0.88 | 0.49 | 1.05 | 0.54 | 0.52 | 1.02 | 0 | 5.5 |
| Poultry | 0.02 | 0.03 | 0.02 | 0.03 | -0.01 | 0.02 | 0.03 | 0 | .13 |
| Total Livestock in TLU | 3.42 | 3.08 | 2.15 | 3.70 | 1.65 | 2.41 | 3.61 | 0 | 21.74 |

Note: * to show 10% significance.

Regression model

As shown in table 6 different explanatory variables were considered in the econometric model for identifying the factors affecting volume of credit taken from rural saving and credit cooperatives by member households.

Table 6 showed that at 5% significance level sex of the household head was positive effect on volume of credit taken by member farmers from saving and

credit cooperatives. As compared with male headed households, female headed households took more amount of credit, which was 1146 birr among the users. Being female increase the probability of credit took by 0.04%.

As expected Table 6 revealed that at 5% level of significance age of the household head influenced positively the volume of credit taken from RUSACCO by members. As age increased by one year, volume of credit increased by 38 birr among the credit user

group. As age increased by one year probability of credit increased by 0.2%.

Table 6 showed that distance of the cooperative from the farmer's house influenced the amount of credit taken from the rural and saving cooperatives by members' farmers negatively at 5% significance level. As households distance from RUSACCO increased by a km a probability of credit decreased by 0.8%. Indicated that member farmers who were relatively nearer to the RUSACCO more credit users from cooperatives.

The result of Table 6 showed that at 1% level significance years of membership positively affected the volume of credit. Farmers with longer years of membership were found to be took larger amount of credit. Increased in a year of membership was probability of credit increased by 1%.

Table 6 revealed that access with cooperatives extension services positively influenced the volume of credit. The result showed that on average, as compared with who had no extension service household's accessed extension service households the volume of credit taken increased by 1039 birr among the credit users group. When households accessed extension Service the probability of credit increased by 7.5 %. Therefore, advice about the benefit of saving and credit cooperatives given by cooperatives expert and board to directors helped farmer members to take credit.

Table 6 shows that the households farm cash income obtained from sell of crops and livestock products affected volume of credit positively and. When a unit increase in farm income, the probability of amount of credit increased by 8%.

Table 6: Maximum likelihood estimates of model and the effects of change on the selected explanatory variables on volume of credit

| Explanatory Variables | Coeff. | Std.err | t-value | Change among the whole $\frac{\partial E(Y_i)}{\partial X_i}$ | Change among credit users $\frac{\partial E(Y_i/Y_i)}{\partial X_i} > 0$ | Change in Probability $\frac{\partial F(z)}{\partial X_i} = f(z) \frac{\beta_i}{\sigma}$ |
|-------------------------|----------|---------|-----------|--|---|---|
| Sex | 1.363** | 0.536 | 2.54 | 1.308 | 1.146 | 0.073 |
| Age | 0.043** | 0.019 | 2.29 | 0.042 | 0.038 | 0.002 |
| Family size | -0.019 | 0.075 | -0.25 | -0.018 | -0.017 | -0.001 |
| Education | -0.149 | 0.142 | -1.05 | -0.145 | -0.131 | -0.005 |
| Year of membership | 0.291*** | 0.110 | 2.64 | 0.284 | 0.257 | 0.010 |
| Position | 0.172 | 0.449 | 0.38 | 0.167 | 0.151 | 0.006 |
| extension service | 1.258*** | 0.388 | 3.24 | 1.201 | 1.039 | 0.075 |
| Tlu | -0.051 | 0.049 | -1.03 | -0.050 | -0.045 | -0.002 |
| Non/off farm income | -0.002 | 0.041 | -0.05 | -0.002 | -0.002 | 0.000 |
| Distance to cooperative | -0.232** | 0.114 | -2.05 | -0.227 | -0.205 | -0.008 |
| Farm income | 0.234*** | 0.024 | 9.94 | 0.228 | 0.206 | 0.008 |
| Constant | -3.254** | 1.423 | -2.29 | | | |
| Sigma | 1.575 | 0.112 | | | | |
| Log likelihood | | | -223.7019 | | | |
| Number of observation | | | 134 | | | |
| LR chi2(11) | | | 152.00*** | | | |

Note: *** and ** show that significant at 1 % and 5 % significance level respectively.

Challenges and Prospects

Challenges Faced by Member Farmers in RUSACCOs and Challenges in RUSACCOS

Table 7 results shows various constraints starting with those that prevented farmers not getting the needed credit services and those that prevented the financial services from offering credit financial services to individuals. About 44.03% of the respondents replied high interest rate in the study areas as major constraints.

Other important constraints reported was the frequent sale of collateral after credit services have

been given out. About 30.6 % of the members reported that borrowing was very risky. Most of the credit financial providers in the study area claimed that farming was risky and susceptible to weather conditions. Although risk and uncertainties are not only unique to agricultural production, they are much more conspicuous in farming than most non-farming activities. Distance to the farmers from cooperatives makes appraisals process very difficult and hence preventing the credit users to easily take loan (17.91 %). The findings from FGDs showed that there is lack of transparency and communication with some cooperatives leader. The cooperative SACCOS management is confined to rule hence they are not

prepared to deliver information of the SACCOS to the members regularly. Another important problem reported by farmers were limited amount of money provided by cooperatives in which the can borrow

only from 200 to 10,000 birr per individuals and lack of awareness creation in the form of training either by cooperatives or governmental cooperatives promotion offices.

Table 7: challenges faced members in RUSACCOs and Challenges in RUSACCOS

| Challenges faced members in RUSACCOs | Number | Percent |
|---|---------------|----------------|
| Perception of borrowing is risky | 41 | 30.60 |
| Perception of high interest rate | 59 | 44.03 |
| Far distance from cooperatives | 24 | 17.91 |
| Lack of awareness creation/extension services | 85 | 63.43 |
| Limited amount of borrowing | 63 | 47.01 |
| Challenges in RUSACCOS | | |
| Members failed to repay back loans on time | 3 | 33.33 |
| Lack of capital and office furniture's | 4 | 44.44 |
| Lack of awareness creation | 6 | 66.67 |
| Lack of professional leaders | 8 | 88.89 |

The study revealed that about 33.33% of the respondents (cooperatives) reported that the main problem facing their SACCOS is that, members failed to repay back loans on time while 88.89% mentioned that there was poor management of SACCOS contributed by lack of professional leaders (Table 7). As indicated in table 3.6 other challenges faced SACCOS are lack of capital and office furniture's (44.44%) and lack of awareness creation by means of training and education to board of directors and members regarding cooperatives (66.67%).

Prospects of Rural Saving and Credit Cooperatives

Table 8 illustrates that majority of the respondents about 41.76 % expressed as they have been associated as members in saving and credit cooperatives since 6 years before; more than one fifth of them (21.64%) have been participated as member since 2011(2003 E.C), about 32.09 % of the respondents accounted 3 to 4 years of membership have been joined as member

and the remaining 4.48 % of the respondents were not passed more than two years joined as member. A majority of members have long years of experience as a membership indicated that they have been actively participating in the activities of saving and credit cooperatives in the study area.

The data gathered on the ways of membership of respondents reveals that a significant portion of the respondents (55.22 %) replied, they have been joined as member in saving and credit cooperatives attracted by services rendering to the society, 20.15 % joined by motivation of cooperatives experts, about 13.43 % of them replied that they have been motivated by board of directors to join the cooperatives as a member and only 11.20 % of them reported that they have been joined as member by their own initiation (table 8). Therefore, the Cooperative promotion office at the district level has to conduct necessary awareness creation among the general public then only they should realize the cooperative values, principles to come up to join as member on their own initiation.

Table 81: Classification of respondents' year of membership in cooperative society and ways of Respondents' joined as membership

| Cooperatives membership years | Number of Respondents | Percent |
|--|------------------------------|----------------|
| 2 years and less | 6 | 4.48 |
| 3-4 years | 43 | 32.09 |
| 5 years | 29 | 21.64 |
| Above 6 years | 56 | 41.79 |
| Total | 134 | 100 |
| Respondents' joined as membership | | |
| Motivated by cooperative experts | 27 | 20.15 |
| Encouraged by board of directors | 18 | 13.43 |
| Attracted by rendered services | 74 | 55.22 |
| Own initiation | 15 | 11.20 |
| Total | 134 | 100 |

Conclusion

Group comparisons was undertaken between credit users and non-users with respect to different household characteristics like age, sex, education level of household head, family size, access to extension service, years of membership, distance to cooperatives, livestock ownership and income of households. Accordingly, households with more family size, longer years of membership, more livestock number, younger aged, near to cooperatives, had less off/non-farm income and farm income were found to be credit users. For identifying determinants of household volume of credit used sex of the household head, age of the household head, years of cooperatives membership, Access to extension services, distance to cooperatives and total farm income had statistically significant influence on the amount of credit. Except distance to cooperatives which had adverse effect, all other variables had a positive relationship to volume of credit.

The result of the econometric model showed that, farmers who are female headed were relatively more credit users as compared with males. Households who got extension services regarding cooperatives had used more amount of credit. This showed that extension service key factor for motivating farmers to use credit. Aged households are found to be took more amount of credit. Farmers with more years of cooperatives membership and more farm income from sale of farm assets were found to be took more amount of credit. Finally, households near to cooperatives were found to be took more amount of credit.

Different constraints faced saving and credit cooperatives. Farmers' perception on borrowing is risky and interest rate is high, lack of awareness creation/support regarding cooperatives responsibilities, rules and regulations and limited amount of loan are among the major problems faced sample farmers. As reported by saving and credit cooperatives major challenges faced them were most members failed to repay loans on time, lack of capital and office furniture, lack of awareness creation to employers and management members of cooperatives even though

the government pays attention to cooperatives that supports through training of cooperatives staffs the current state are not enough.

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Appendix

Table 1: Working definitions of household characteristics, socioeconomic characteristics and institutional characteristics

| Variable name | Types | Measurement | Hypothesis |
|---|--------------|--------------------------|-------------------|
| Education level of the Household Head | Continuous | Years of schooling | Positively |
| Family size | Continuous | Number of family members | indeterminate |
| Sex of the Household Head | Dummy | 1=female , 0 = male | Positively |
| Number of livestock measured in TLU | Continuous | Number of animals | Negatively |
| Age of Household Head | Continuous | Years | Positively |
| Household farm income | Continuous | “000” birr | Positively |
| Non/off farm income | Continuous | “000”birr | negatively |
| Access to Extension Service | Dummy | 1= yes, 0= no | Positively |
| Position in the cooperative | Dummy | 1= leader, 0 otherwise | Positively |
| Years of membership | Continuous | Years | Positively |
| Distance of farmer house from cooperatives office | Continuous | Kms | Positively |