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AN ASSESSMENT OF THE CHALLENGES AND OPPORTUNITIES OF COOPERATIVE BANK OF OROMIYA, ARSI NEGELLE TOWN, ETHIOPIA, EAST AFRICA

DR. K. KANAGARAJ
ASST. PROFESSOR
DEPARTMENT OF COOPERATIVES
HAWASSA UNIVERSITY
ETHIOPIA

ABSTRACT

Cooperative bank is a mutual society formed, composed and governed by working people themselves for encouraging regular saving, lending small loan and provides others services such as local money transfer, Demand deposit and international banking services. This study is to assess the Challenges and opportunities of Cooperative Bank of Oromia such as loan recovery, mobilization of savings from members, impart valuable cooperative education and enrolment of members. Some employees have no knowledge about the cooperative and have not enough office equipment. Data was gathered from Cooperative Bank of Oromia in Arsi Negelle Branch and service of cooperative bank was analyzed and prepared. The data was analyzed using simple statistical tools such as percentage, averages, tables and research problem drawing, conclusion and recommendation.

KEYWORDS

Savings- Small Loan- Money Transfer- Deposit and Loan Recovery.

INTRODUCTION

BACKGROUND OF THE STUDY

Ethiopia is one of the countries which are endowed with immense natural resource and yet one of the least developed nation in the world. The Oromia Cooperative Bank is a business organization that was engaged in various business activities to maximize its wealth. Cooperative Bank of Oromia is established to provide all banking services to the people and it was registered on 29th October 2004 in accordance with Article 304 of the Commercial code of Ethiopia and was licensed by National Bank of Ethiopia as per proclamation No. 84/1994 E.C that provides for licensing and supervision of banking businesses. We aspire to be the competent and reputable bank in Africa that can play a paramount role in the socio-economic transformation of Oromia. The mission of Cooperative Bank of Oromia is to provide full-fledged and customer banking services for cooperative societies in Oromia, other entities and individual with special emphasis to agricultural and agro-based business financing. One of the initiatives to establish Cooperative Bank of Oromia (s.c) is originated from the demand supply gap observed in the financial market among cooperative business operators. The high need to finance for agricultural inputs and other cooperative business like purchase of farm implements, financing agro- processing, output marketing and the need for banking services greatly initiated in cooperatives to pioneer their own bank.

The project office of CBO instituted in June 2002 and begun its duties slightly after two months i.e. August 2002. The office executed sales of shares and finalized the operational policies and legal procedures required to register CBO (s.c). The apex body of CBO is the General body of share holders / owners of the bank who have the basic right to decide the objectives and the banks existence and operations. They elected their representatives, the BOD (Board of Director) to whom all the powers to run the bank are best owned upon. BOD hired the General Manager of the bank who is entrusted to perform the functions relating to the policy matters, implementation and supervision. Functional department of head office level and branches are in charges of the implementation of decision. The authorized capital of CBO is 3 million shares worth of 300 million Birr over 120,000 shares valued 120 million Birr are subscribed by the founders out of which nearly 110 million Birr is currently paid up capital share holders of CBO are cooperatives, development organizations, individuals and private limited companies. Cooperatives hold a share of (75.8%) and development organizations hold (17.7%) and individuals and private Ltd. Shares (6.5%) of the total paid up capital of the bank. As can be seen cooperatives are owners of the company by investing significant amount of capital. For all above and other related aspects CBO was established and play a significant role in create access to loan and advances and similar banking services for broad portions of population, as well as for socio-economic development of the woreda's.

Even if the accumulation of funds by cooperative banks differs from other banking institutions as they are smaller in size their overhead charges are minimized and the customers are sharing the low-cost services, Even if the cooperative bank of Oromia have been dominant for a long period of time in Ethiopia. Since the due to geographical limitation they are unable to provide all modern banking facilities as well as do not attract talented people, due to poor resources and limited promotional opportunities. Therefore, the study has made an attempt to access the challenges and opportunities of cooperative Bank of oromia, Arsi Negelle Town, Ethiopia.

REVIEW OF LITERATURE

CONCEPTUAL FRAME WORK

According to Prof. Horance beshaw, the aim of cooperative credit is to promote thrift among the members in order to increase the supply of fund to draw on source from out side societies, to promote the effective use of loan and reduce risk in lending loan by keeping and continuous supervision in order to reduce risk to lender and to credit cooperative by adequate security (T.N hajela 1994).

DEFINITION OF COOPERATIVES BANK

The cooperative bank is a mutual societies formed, composed and governed by working people themselves for encouraging regular saving and lending small loan and easy term of interest and repayment and also to provides other services such as local money transfer, deposit services of varying natures, attractive interest rate, and loan provision and international banking services (T.N hojela, 1994). The cooperative banks are formed by members for the purpose of accumulation of their collective funds and the saving of their individual members it managers the financial interest and lending credit to them (Terry Thomas 1992).

The cooperative bank has been defines as "an agency which in position to deal with the small man on his own term accepting the security he has without drawing on the protection of the rich (Devine philospher-1992).

Cooperative Bank promotes economic activities and provides banking facilities and services to the societies. It means cooperative bank organized voluntary by members who should save their money with the bank. The primary motive of cooperative bank is to encourage savings among the members and promote the habit of "thrift and self help" is the motto of cooperative (T.N hajale-1994).

THE DIFFERENCE BETWEEN COOPERATIVE BANK AND COMMERCIAL BANK

The Primary Objective of Cooperative Bank and Commercial Banks are the same but to serve the people, they have difference with respect to the following points.

ORGANIZATION

Both Cooperative Bank and Commercial Bank organized with the approval of country's concerned authority. National bank and others banks are mainly organized in villages and to serve the rural people especially agriculturalist but commercial banks are established mainly for urban population and industry. The commercial banks have been organized on unitary basis. The managements is centralized in the head office and operate through branches spread over the

country where as cooperative bank have federal set up ,each unit in federal type is autonomous and each unity has its own independent management authority (T.N hajale-1994).

MANAGEMENT

Commercial Banks are operated by Board of directors, appointed by government or board of directors representing owners. The commercial bank is followed as principles of "one share one vote". But in cooperative banks are managed by the depositors and borrowers and followed as principles of Democratic control, i.e "one man one vote" and Board of Directors are elected by the members of the concerned organization (T.N hajela-1994).

IMPORTANCE OF COOPERATIVE BANK

In third world countries the formal sectors are not effectively serve the poor due to the failure of financial intermediaries to maintain and expand basic functions such as production, credit to finance for income generating activities, consumption credit to maintain and expand human productive capacity and risk bearing capacity of rural household (cooperative Banking in India). Therefore, the poor sections of the community used an informal channel to obtain credit. One way of reaching the needs of the poor sections by delivering cooperative bank schemes that target at poor who are exclude from formal /institution/ formal financial markets. In this regard the following are some of the roles that cooperative bank could play.

Access to financial service: Accessing credit enables the poor to accumulate asset which could be used either for productive activities or reduce the owner vulnerability to stock such as illness, crop failures. (H.R.Machiraju -1995). More over the improvement in accessing credit may improve the quality of lived through better education and medical facilities.

Reducing Unemployment: Cooperative Bank helps in reducing unemployment problem or creating job opportunities through providing working capital for those people and ready to engage income generating activities.

Women Empowerment: Women consists the largest segment of the poor they have lower economic opportunities, poor economic standard, and to become entrepreneurs (Tsehay and Mengistu 2002). Therefore, the delivery of credit is expected to improve the status of women through empowering them economically as well as socially. In addition to this, women are considered as credit worthy because they demonstrated high repayment and saving rate (Nakkira s.1984).

Mobilization of Savings: Savings is considered as an important mechanism by which individuals can meet their future need but it could be possible only when something is left surplus. According to cooperative bank (2002) any institution which mobilize saving as well as lending are more likely to be viable than intermediaries that only hand. Thus cooperative bank is expected to promote saving culture among the poor.

STATEMENT OF THE PROBLEM

Cooperative bank have great contribution in the national socio-economic development of the country as well as for encouraging regular saving and landing small loans on easy terms of interest. With regards to Cooperative Bank of Oromia (CBO) in Arsi Negelle in a mutual society formed, composed and governed by working people themselves, but has not able to fulfill requirements of people who have associated with bank if is not enough to provide sufficient services. Because of some sort of problems that hinder its activities. Some of these problems are shortage of efficient managerial skill, Narrow basis of operation, Bureaucracy of Managers, shortage of credit facilities, utilization of cash receipts and payment for specific period of time, Inadequate financial resource to stimulate the socio economic development, Shortage of interpret and analysis on financial aspects, Lack of strict collateral like commercial bank, and Lack of qualified people due to poor resources and limited promotional opportunities.

The CBO is also hinders from its activities by social, cultural, organizational, political and financial problems. The development of CBO in Arsi Negelle can be measured by using different parameters such as Service coverage, Number of employee employed, Income earned per year, Food security and poverty reduction, By its performance of managing funds, To operate in backward areas and expansion of resources from rural areas (Agricultural and lower class communities).

Keep in view all the above facts the researcher was initiated to investigate the role of CBO in Arsi Negelle in encouraging regular saving and lending small loans on easy terms of interest repayment in particular. Therefore, the researcher has made an attempt to conduct this study towards for identification of all possible factors that leads to improving their standard of living of members' society, relating to certain variables (i.e Level of education, loans and level of income). On the other hand the study will expected to provide clear and brief explanation and inferences about the existing problems related to the CBO, Ethiopia.

OBJECTIVES OF THE STUDY

GENERAL OBJECTIVE

The General objective of this study is to examine the challenges and opportunities of cooperative Bank of Oromia, Ethiopia.

SPECIFIC OBJECTIVES

1. To identify the Challenges and Opportunities of Cooperative Bank.
2. To assess the performance of Cooperative Bank in the study area.
3. To evaluate the impact of training on the performance of employees in CBO.
4. To offer recommendation and solution for the problems and challenges faced by Cooperative Bank.

SIGNIFICANCE OF THE STUDY

The purpose of this study is to assess the challenges and opportunities of cooperative bank of oromia in Arsi negelle branch. The out come of the study is expected to help cooperative bank institution forward appropriate awareness creation with regard to credit and saving system and to strengthen the performance and financial position of the customer. Encourage the beneficiaries in other to achieve the profit maximization through credit in general. It was designed to help cooperative bank of oromia by providing possible solutions and recommendation achieving the predetermined objectives.

LIMITATION OF THE STUDY

The study entails certain limitations encountered in the present research work. One of the important limitations is that though there are large number of cooperative banks operated in Ethiopia, due to shortage of resources, data and time as well as financial constraints, this study have been confined to only one branch of CBO in Arsi Negelle, Oromia region, Ethiopia.

DELIMITATION OF THE STUDY

Similar to some other studies undertaken in our country, this study have been delimited due to number of reasons. Some of the problems under the study are there is no financial statement analysis, income, participation in economic activities and socio-economic barriers. These and the other related problems were expected to enforce the researcher to delimit the scope of the study.

METHODOLOGY

DESCRIPTION OF THE STUDY AREA

Arsi Negelle is one among the 180 woredas in oromia region, Ethiopia. It is named after its administrative center, Arsi negelle is part of Misraq (East) shewa zone in the great rift-valley, Arsi Negelle is bordered on the south by shashamenen, on the south west by lake shala, on the west from SNNP, on the North by

Adami Tulu, and Jindo Kombolcha. This Town is far from Addis Ababa about 250km and about 50km from Hawassa and it ranges from 1500-2300M above sea level with Geographical location of 7°41'0" North, 39°, 15', 0" E.

According to CSA of 2005 the population of the area is estimated to 198,307 of which 100,626 are Male and 97,681 are female. The population density of the area is about 141.6/sq. are kilometer. This woreda is known by its beef farming, production of "Local areke" production of cash crops as well as by running business activities like cooperative bank of Oromia. It was established in April 2003 E.C with main objective is to stimulate the economic and social development of Oromia by mobilizing financial resources for cooperatives investment, private business and public institutions. In addition to mobilization of deposit and also cultivate the habit of saving where by guarantees the supply of fund. (Documentary sources of the CBO).

SOURCE OF DATA

The study was depending on both primary and secondary data sources. The primary data was collected by distribution of questionnaires to the workers of Cooperative Bank of Oromia in Arsi Negelle banch and customer by used interview to the Manager of Arsi Negelle branch. The secondary data was obtained from different books, Internet and from pamphlet prepared by the bank.

SAMPLING TECHNIQUE

In this study the researcher has used as random sampling techniques such as simple random and systematic sampling was employed. The data was collected from CBO randomly and systematically which was help to provide a chance for every employer in an appropriate ratio so that the reliability of the results of the study was maximized.

SAMPLE SIZE

For collecting reliable primary data from the employees, the present study has adopted purposive sample method and sample techniques. The study was selected 2 manager and 8 workers from the cooperative bank and 5 customers was selected as respondent purposive sample method. Respondents were selected representing both the gender categories. The main source of primary data gathered from concerned cooperative bank employees such as managers and workers.

METHODS OF DATA COLLECTION

The researcher has used as questionnaire for collecting the primary data from the workers of concerned cooperative bank and also interviewed the manager for gathering necessary information with regard to problem faced by them.

METHODS OF DATA ANALYSIS

The collected data was analyzed with the help of simple statistical tools such as percentage, averages, tables and graphs focus on the research problem, drawing, conclusion and recommendations. In short tables, graphs and illustrations methods of data analyzed are clearly and economically used.

DATA ANALYSIS AND DISCUSSIONS

Generally, Cooperative Bank is a democratic organization with the aim of rendering valuable service to the weaker sections of the society and lending credit for the purpose of Agricultural and allied activities for improving their socio-economic conditions of people. With a view to assess the challenges and opportunities of the concerned cooperative bank on savings, recovery of loan, and training in the study area, a structured questionnaire was prepared and relevant information was collected from the employees of cooperative bank. The researcher has concentrated all the employees' i.e 15 respondents presently working in the bank.

TABLE 4.1: AGE WISE CLASSIFICATION OF EMPLOYEES

S. No	Age	No of Employees	Percentage
1	25-30	5	33.33
2	31-35	3	20.00
3	36-40	2	13.33
4	41-45	3	20.00
5	46-60	2	13.33
Total		15	100

Source: primary Data-2012

Table 4.1 shows that age wise classification of employees obtained from the selected CBO, as majority of the employees 5(33.33%) are between the age group of 25-30 years; 20 percent (3 no) of the employees belong to the age group between 31-35 and 41-45 respectively. Only 13 per cent of the respondents belong to the age group of 36-40 and 46-60 respectively. Therefore, the table reveals that high percentage of employees is working between the ages of 25-30 in the selected cooperative bank. This is mainly attributed to render effective service to the public compared to other age group.

TABLE 4.2: GENDER WISE CLASSIFICATION OF RESPONDENTS

S. No	Sex	No of employees	Percentage
1	Male	11	73.33%
2	Female	4	26.67%
Total		15	100%

Source: primary Data-2012

Table 4.2 reveals that the gender wise classification of respondents obtained from the selected cooperative bank, as majority (73.33%) of the respondents belong to male and the remaining (26.67%) of them belong to female. It indicates that male members have more access for getting employment position compared to female. Therefore, the government should take necessary steps in order to increase female strength as par with male members.

TABLE 4.3: EDUCATIONAL LEVEL OF RESPONDENTS

S. No	Level of Education	No of Employees	Percentage
1	Certificate	5	33.33%
2	Diploma	4	26.67%
3	Degree	6	40%
Total		15	100%

Source: primary Data-2012

As above table 4.3 states that educational level of respondents received from the selected cooperative bank, as majority of the employees have completed (6 members) their Degree standard of education, 40 percent of the employees have qualified with certificate level and only 33.33 percent of them have completed education of Diploma level.. The study reveals that highly qualified people are worked and recruited by the government which would be enabling to deliver the effective service.

TABLE 4.4: MARITAL STATUSES OF RESPONDENTS

S.No	Marital status	No of employees	Percentage
1	Single	2	13.33%
2	Married	7	46.67%
3	Windowed	1	6.66%
4	Divorced	3	20%
5	Separated	2	13.33%
Total		15	100%

Source: primary Data-2012

Marital status of the respondents, as it can be seen in the table 4.4 shows that majority of the respondents (46.67 percent) are married and 20 percent of them are divorced and 13.33 percent of the respondents are single and separated respectively. It was understood that majority of the respondents employed in cooperative bank of Oromia are married.

TABLE 4.5: EXPERIENCE OF EMPLOYEES

S. No	Years experience	No of employees	Percentage
1	1-5	8	53.34
2	6-10	4	26.66
3	11-15	3	20
Total		15	100

Source: primary Data-2012

As show from the above table 4.5, majority 8(53.34 per cent) of the employees have experienced between 1-5 years, 4 (26.66 per cent) of the employees have experienced with 6-10 years and only 3(20 per cent) of employees with the experience of 11-15 years. Hence the employees of concerned cooperative bank have adequate skill, knowledge pertaining to modusoperandi that would be helpful to carryout the management system efficiently.

The position of respondents in the cooperative bank shows that there are 2(20 per cent) of employees has been working as manager and auditors and nearly 30 percent of them occupied as accountant and taller respectively. Therefore, the above diagram indicates that employees of concerned bank delivering money transfer service in speedy manner.

TABLE 4.6: OPINION OF THE RESPONDENTS ABOUT MONEY TRANSFER SERVICES

S. No	No of respondents	No of employees	Percentage
1	Fast	9	90
2	Slow	1	10
Total		10	100
3	One hours	2	20
4	One week	1	10
5	Less than week	7	70
Total		10	100

Source: primary Data-2012

The above table 4.6 reveals that 90 percent of the respondents opined, regarding money transfer service provided by cooperative bank as fastly, while 10 percent of them opined as slow. The bank takes minimum one week and maximum of two week depending upon the distance between the banks.

TABLE 4.7: CHALLENGES FACED BY BANK

S. No	Challenges of bank	No of employees	Percentage
1	Loan recovery	4	26.66%
2	Mobilization of deposit	1	6.67%
3	Collection of members	7	46.67%
4	Impart cooperative education	3	20%
Total		15	100%

Source: primary Data-2012

The Cooperative Bank of Oromia has faced many challenges such as loan recovery, mobilization of savings from members; impart valuable cooperative education and enrolment of members. Table 4.7 indicates that majority of employees (46.67 percent) opined that members enrolment as the main challenge faced by the bank, 26.66 percent of them expressed their view on recovery of loan from the client as the major challenge and the remaining 20 percent of the employees said that imparting cooperative education to the public as the problem of cooperative bank.

TABLE 4.8: MANAGEMENT PROBLEM

S. No	Opinion	No of Employees	Percentage
1	Yes	1	6.67
2	No	14	93.33
Total		15	100

Source primary Data-2012

As show from the above table 4.8 reveals that majority of the respondents (99.99 per cent) opined that there is no management problem. It indicates that concerned authorities having leadership qualities and also building a strong interpersonal relationship among the employees.

SERVICES RENDERED BY BANK

SAVING DEPOSIT

Saving accounts are maintained by cooperative bank for the purpose of encouraging the habit of saving among the customer but concerned bank are not freely allowed as in the case of current account. There are some restrictions on the amount to withdrawn of time and also on the number of withdrawals made during a period. Cooperative bank of Oromia Arsi Negelle branch provide a rate of interest on the saving account deposits as prescribed by the central bank. One of the basic functions of cooperative bank is mobilization of saving from the rural farmers to inculcate the habit of saving thrift. CBO prescribed a minimum amount of saving deposit of 50 birr to open this account and paid interest to the customer at the rate of 14 percent.

FIXED TIME DEPOSIT

CBO is also mobilized a fixed time deposit from the customer and would pay an attractive interest for long period. The customer should not allow withdrawing this deposit before the maturity period. If special request given by the customer, bank will pay the above mentioned deposit amount before the expiry date.

CORE VALUES AND PRINCIPLES

1. Respect to socio-cultural attributes of the people
2. Integrity
3. Honestly and Loyalty

4. CBO workers towards profitability and growth
5. Transparency
6. Accountability and social responsibility
7. Professionalism

TYPE OF COLLATERAL IS ACCEPTED DURING MONEY BORROWING

The CBO in Arsi Negelle branch has accepted movable and immovable property as collateral security for borrowing the money.

RATE OF INTEREST

The CBO is not responsible to fix the rate of interest but it was charged according to the guidelines prescribed by national bank of Ethiopia.

CHALLENGES OF COOPERATIVE BANK OF OROMIA

The challenges faced by Cooperative Bank of Oromia are listed below:

1. The person who borrow fund from the bank, they will not come forward to return due to face number of problem while pursuing the business activity.
2. Most of the activities in the bank are not computerized due to various reasons. Therefore, the business operation is not fast in the bank.
3. The bank has not possible to execute their own rules and regulations to fix the interest rate of borrowing fund and deposit. But it is controlled by the National bank of Ethiopia.

SOLUTION

1. If the borrower gets risk they are not able to pay the amount of money, therefore, the bank decide the tangible collateral security before lending money.
2. Qualified employees should recruited by cooperative bank in order to accomplish the goals in a stipulated period.
3. The bank should recruit the skilled personnel to enable business activity with the help of advanced system.
4. Therefore, in order to reduce or eliminate on employee turnover, the bank must revised and enhanced the salary structure of the workers/employees.
5. The cooperative bank must adopt their own rule to increase and decrease the interest rate of borrowing and deposit money.

PRESENTATION AND ANALYSIS OF SECONDARY DATA CBO EXCHANGE FOREIGN MONEY

The CBO import and export letter of credit facilities (CLF), foreign exchange services of international banking department and branches namely, Qarsa main branches, Diredawa branches, Finfine branches (Addis Abeba), Sheger branches, Adama Branches, Burayu branches and Gulele branches. These seven branch have good continent with major of America, Europe and Asia countries CBO provides buy and selling services for currencies like up Dollar (USD) Euro (EUR) pound and etc.

TABLE 4.10: RESPONDENT'S OPINION ABOUT BAD DEBT

S. No	Opinion	No of employees	Percentage
1	Yes	13	86.67
2	No	2	13.33
Total		15	100

Source: primary Data-2012

Bad debt is the indication of poor performance of concerned cooperative bank. The above table 4.10 shows that majority of the respondents (86.67 percent) clearly said that concerned bank having huge amount of bad debts where as 13.33 percent of the respondents opined that there is no bad debt problem in the CBO. The study also observed that most of the respondents opined that the beneficiaries are not paid their dues properly due to wrong selection of trade; there is no adequate profit from the selected business and so on.

TABLE 4.11: RESPONSES ON TRAINING PROGRAMME

S. No	Responses	No of employees	Percentage
1	Yes	15	100
2	No	-	-
Total		15	100

Source: primary Data-2012

Training is an essential component in human resource development through which employees could obtain necessary information on capacity building, time management, improving their skills, attitude towards for achieving the desired results. The above Table 4.11 indicates that all the respondents have received adequate training programme arranged by concerned cooperative bank between one to two month duration. Therefore, it could be able to carry out the banking activities effectively.

TABLE 4.12: RESPONDENT'S OPINION ABOUT THE TRAINING PROGRAMME

S. No	Opinion	No of employees	Percentage
1	Least	3	20%
2	Good	9	60%
3	very good	2	13.33%
4	Excellent	1	6.67%
Total		15	100%

Source: primary Data-2012

Table 4.12 reveals that respondents opinion regarding the training programme imparted by the bank for the employees in Arsi Negelle branch. It was noted that nearly 60 percent of the respondents have accepted that it was good towards for achieving the objectives of the bank.

TABLE 4.13: RESPONSES ABOUT TASK ACHIEVED AFTER TRAINING

S. No	Responses	No of employees	Percentage
1	Least	4	26.67
2	Good	7	46.67
3	very good	3	20
4	Excellent	1	6.66
Total		15	100

Source: primary Data-2012

Training programme arranged by cooperative bank of Oromia is mainly for fulfilling employee's expectation which leads to improve the overall performance. Table 4.13 shows that 46.67 percent of the respondents felt that, the content as well as the method of presentation was good; only 26.67 percent of them stated as not good. Hence, the study reveals that it is an opportunity for gaining skills which helps to achieve the task with team efforts.

TABLE 4.14: TRAINING PROGRAMME ARRANGED BY CBO

S. No	Duration	No of employees	Percentage
1	1 Year	5	33.33
2	2 Years	7	46.67
3	3 Years	2	13.33
4	4 Years	1	6.66
Total		15	100

Source: primary Data-2012

Training programme is essential which helps in developing managerial as well as administrative skill among the employees in the present environment. Table 4.14 shows that significant portion of the respondents (46.67%) have received the necessary training with maximum of 2 years, nearly 33.33 percent of the employees obtained one year training, and only 6.66 percent of the respondent availed four years training arranged by concerned bank. It was understood that training imparted to the beneficiaries are intended to rectify the business problems, to improve their knowledge, skill for achieving the objectives of the organization.

WHAT ARE THE FACTORS THAT CONTRIBUTES TO ACHIEVEMENT OF TRAINING

The study tried to investigate the opinion of respondents on achievement of training on the performance of employees in CBO. The study area covers improve the capacity building, team work, increase motivation and moral, better relation with other workers and sharing their experiences.

TABLE 4.16: OPINION OF RESPONDENTS ON THE FACTORS OF ACHIEVEMENT ON THE PERFORMANCE

S. No	Opinion	No. of Respondents (Score)			Total
		2	3	4	
1.	Improve in capacity of team work	4 (26.67)	7 (46.67)	4 (26.67)	15 (100)
2.	Increase motivation and moral	2 (13.33)	8 (53.33)	5 (33.3)	15 (100)
3.	Better relation with other workers	5 (33.3)	9 (60)	1 (6.67)	15 (100)
4.	Sharing their experiences	3 (20)	6 (40)	6 (40)	15 (100)

Score 1= least, 2=good, 3= very good, 4= Excellent

Source: primary Data-2012

The study in table 4.16 above shows most of the respondent were positively reacted towards factors of training to increase the capacity of team work. Accordingly 46.67% of them responded that training were very good, while both good and excellent is 26.67% of them rated training. Basically training were planned to bring behavioral change and improved capacity of employees to perform well, which in turn increase the quality of service provided by the organization.

According to the study result showed in table 4.2.5 majority of respondent i.e 91 per cent of them stated that there is better relation with other workers given at different times, where as 6.67% of them were less good relation with other workers. The training has also resulted in good working relationship with others employees in the bank. Accordingly 76% of respondents replied that training contribute a lot on improvement of relation with other employees.

In addition to this training have factors on clarification of role sharing their experiences of employees. The study result shows that, majority (92%) of respondents agreed that training have sharing the experiences of employees, where as (8%) of them failed to approve sharing their factors of training. From this study it can be generalized that training has not adverse factors i.e it has sharing impact to improve performance of employees in the organization.

FACTORS THAT CONTRIBUTE TO BRING SUCCESS OF TRAINING

The study tried to investigate the opinion of respondents' factors that facilitates successful implementation and that hampers it. Even though these are many factors that contribute to the success of training, the study covers only few of them. Those factors include proper organization of training, proper facilitation of training, and relevance of training and methodology of training.

TABLE 4.18: OPINION OF RESPONDENTS ON FACTORS CONTRIBUTED TO THE SUCCESS OF TRAINING

S. No	Opinion	No. of Respondents (Score)				Total
		1	2	3	4	
1.	Proper organization of the training	3 (20)	8 (53)	4 (27)	-	15 (100)
2.	Relevancy of training to responsibility	4 (27)	5 (33)	6 (40)	-	15 (100)
3.	Proper facilitation of training	-	3 (20)	7 (47)	5 (33)	15 (100)
4.	Method of training	-	3 (20)	5 (33)	7 (47)	15 (100)

Score, 1=least, 2= good, 3= very good, 4= Excellent

Source: primary Data-2012

According to Table 4.18 shown above, about 86 per cent of the respondents replied that training have been succeed as a result of proper organization of training, However 20 per cent of the respondents said that proper organization of training has little contribution for the successful implementation of training. They said that training need assessment must be conducted before planning and organizing the training.

The study also conducted to know whether training have relevancy with the responsibilities of employees. Accordingly the majority (83 per cent) of respondents agreed that training have relevancy with the role and responsibility. It includes 33.33 per cent medium and 40 per cent high scored respondents. Majority of them satisfied with the relevancy of training which contributes to successful implementation of training.

Basically proper facilitation of training is the major factor that contributes to the success of training. The proper facilitation of training could be measured by increased knowledge and skills resulted from training. The study result indicates that 20 per cent of the respondents were less facilitated and 80 per cent of them were more facilitated throughout training. They replied that proper facilitation of training has positive contribution to the success of training.

The method used for training play a decisive role in imparting skill. The design of method depends upon the back ground of the trainees. Before designing the method used for training, the level of education, experience and other background of trainees were taken into consideration. The study result revealed that 46.67 per cent of the respondents were agreed that method implemented in the training have contributed for the success of training. 33.83 per cent of them also have positive response, while 20 per cent of them replied training method have little contribution to the success of training.

In short, successful implementation of training was achieved through proper organization, facilitation and using of appropriate method for training and the relevance of training to the responsibility of trainees among others.

FINDINGS, CONCLUSION AND RECOMMENDATIONS

This chapter gives the summary of major findings of the study and suggestions for policy makers, executives of cooperative bank and also to the beneficiaries.

MAJOR FINDINGS

The following are the major findings:

1. Most of establishing the bank is to stimulate the economic and social development of Oromia through mobilizing financial resource from cooperative, private business and public institution financial, specifically cooperative bank of oromia has mobilize deposit and promote the habit of saving.
2. There is lack of good habit banking at Arsi Negelle community.
3. There is lack of experienced applicant and cooperative sector is dislike new graduate. This is because of absence of experts familiar in cooperative management research that can change the bad attitudes in individual toward cooperative.
4. The cooperative face employees' turnover As compared to other organization having same status. The scale and payment of some position are less. So employees see other job opportunities and whenever they get other jobs especially in NGO's they leave the sectors and immediately join to others.
5. Generally, the organization lacks proper organization of training. The study result also clearly shows that there is no proper facilitation to manage the training to achieve the desired outcome. It also looks proper evaluation system to whether or not the training has brought impact on the performance of the organization.
6. Conducting training head assessment before conducting training is considered as usual activity and precondition for the organization.

RECOMMENDATION

When go through the bank document I have discussed and rise many issues and identify alert of problem or try to understand the problem that hinder the proper cooperative bank of Oromia as follows.

1. Since, Cooperative Bank of Oromia has mobilize deposit and promote cultural saving that encourage the supply of funds, create access to loan advances and other banking services rapid socio-economic development of country.
2. Most of the community not accepted interest rate depend on religion especially Islamic community.
3. Since cooperative are dislike by new graduates the organizing should assign experts who are familiar in cooperative management and able to conduct research and prepare workshop on the management system of the bank in order to change the attitudes of individuals, to attract experienced employees and to prepared perfective plan for further management system.
4. The scales and payments of the bank must be proportional to positional and talents of the individuals working in the bank. It should not follow rigid payment scale policy that is it must and undertake other situational factors to reduce employees' turnover.
5. The lead of the bank has little understanding on contribution of training on employee's performance. Therefore, awareness creation workshop is needed to explain the need for training and essential role that the heads plays in the process of training.
6. The OCB, have no separate body who can plan, implement and follow up training. So that it's better if the organization have its own body to plan, organize and implement training conditions of time in accordance with organizational objectives.
7. Performance improvement efforts cannot just end when the course ends there must be continuing efforts to motivate, upgrade, support and monitor performance on the job.

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