Economy

Dereje Girma

Financial Literacy and its Effect on Loan Repayment Performance. The Case of Weltane Ambo Saccos Union of West Shoa Zone, Oromia Regional State, Ethiopia

Master's Thesis

GRIN

Bibliographic information published by the German National Library:

The German National Library lists this publication in the National Bibliography; detailed bibliographic data are available on the Internet at http://dnb.dnb.de .

Imprint:

ISBN: 9783346422255

This book at GRIN:

https://www.grin.com/document/1023406

Dereje Girma

Financial Literacy and its Effect on Loan Repayment Performance. The Case of Weltane Ambo Saccos Union of West Shoa Zone, Oromia Regional State, Ethiopia

GRIN Verlag

AMBO UNIVERSITY

COLLEGE OF BUSINESS AND ECONOMICS

DEPARTMENT OF COOPERATIVES

AN ANALYSIS OF FINANCIAL LITERACY AND IT'S EFFECT ON LOAN REPAYMENT PERFORMANCE OF MEMBERS (THE CASE OF WELTANE AMBO SACCOs UNION) OF WEST SHOA ZONE, OROMIA REGIONAL STATE, ETHIOPIA

A THESIS SUBMITTED TO THE DEPARTMENT OF COOPERATIVES IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE AWARD OF MASTER OF ARTS DEGREE IN COOPERATIVE ACCOUNTING

BY

DEREJE GIRMA BALAMI

APRIL, 2021

AMBO, ETHIOPIA

ACKNOWLEDGEMENTS

Although this work is a result of my own effort, I wish to thank God who has given me the will and the guidance throughout this time. I extend sincere gratitude to my competent professional Advisor Getachew Gobena (Asst. Professor) who has guided me all this time in all the stages of my research. May God bless you sir. I would like to thank all my lecturers at Ambo University for their valuable support and encouragement.

Special thanks also go to my friends and classmates of Ambo University for their idea sharing; my beloved family for your love and encouragement throughout the research process, and for those whose names have not appeared here, I will always remember your contributions. Your contributions are engraved deep in my heart and you will be in my mind always THANK YOU and God bless you all.

I am indebted to Weltane Ambo saving and credit Cooperative Union workers and members at each level for their assistance during the data collection time. Without their cooperation the data would not have been collected in time.

Table of Contents

List of Tables