

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

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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

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AMBO, ETHIOPIA

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Table of Contents

ACKNOWLEDGEMENTS	i
Table of Contents	ii
List of Tables	v
List of Figures.....	vi
LIST OF ACRONYMS AND ABBREVIATIONS	vii
ABSTRACT.....	viii
CHAPTER ONE	1
INTRODUCTION.....	1
Introduction.....	1
1.1 Background of the study.....	1
1.1.1 Background of Weltane Ambo SACCOs Union.....	2
1.2 Statement of the problem	3
1.3 Objectives of the study.....	4
1.3.1 General Objectives	4
1.3.2 Specific Objectives	4
1.4. Research Questions.....	5
1.5 Significance of the study	5
1.6 Scope of the study.....	5
1.7 Limitation of the study	6
1.8 Organization of the paper	6
CHAPTER TWO	7
LITERATURE REVIEW	7
Introduction.....	7
2.1 Theoretical reviews	7
2.1.1 Financial literacy.....	10
2.1.2 Importance of financial literacy	11
2.1.3 Findings on financial literacy.....	13
2.2 Cooperative Education	17

2.3 Saving and credit cooperatives	18
2.4 Effect of finance literacy on loan repayment.....	19
2.5 Loan Default Rate in SACCOs	20
2.6 The 5 Cs of Credit	21
2.7 Empirical reviews.....	21
2.8 Research Gap.....	25
2.9 Conceptual framework	26
CHAPTER THREE	28
3. RESEARCH METHDOLOGY	28
Introduction.....	28
3.1 Description of The study Area	28
3.2 Research design	28
3.3 Study area and population	30
3.4 Source and nature of data	30
3.5 Determination of sample size	30
3.7 Sampling techniques	31
3.8 Data collection instruments.....	32
3.9 Data collection procedures	32
3.10 Data Analysis.....	33
3.10.1 Multiple Regression Model Specification.....	33
CHAPTER FOUR.....	36
RESULTS AND DISCUSSION	36
4.1 The results of descriptive analysis	36
4.2 Financial literacy and Loan repayment	48
4.3 Interview Discussion	65
4.4 Correlation Analysis	65
4.5 Regression Analysis	67
4.6 Discussion	68
4.6.1: Influence of finance literacy on loan repayment.....	69
4.6.2: Influence of Budgeting literacy in loan repayment	69
4.6.3: Influence of debt management literacy on loan repayment WASACOsU	70
CHAPTERR FIVE.....	71

FINDINGS, CONCLUSION AND RECOMMENDATIONS 71

5.2. CONCLUSIONS **72**

5.3 RECOMMENDATIONS **73**

References 75

APPENDIXES II Questions for Focus Group Discussion 94

List of Tables

TABLE 3.1 . TARGET POPULATION	31
TABLE 4.1. BACK GROUND OF THE RESPONDENT	36
TABLE 4.2 MEMBERS RESPOND ON FACTOR STRUCTURE OF LOAN REPAYMENT.....	40
TABLE 4.3. RESPONDENTS’ RESPONSES ON WEATHER LOAN UTILIZATION AND REPAYMENT ARE EFFECT OR NOT EFFECT?	40
TABLE 4.4. RESPONDENTS RESPONSE ON THEIR SACCOs ACTIVITY.....	41
TABLE 4.5. RESPONDENTS RESPONSE ON THEIR SACCOs LOAN REQUEST	42
TABLE 4.6. SACCOs STRATEGIC ALLIANCE WITH OTHER INSTITUTION	46
TABLE 4.7. POSSESSION OF FINANCING SKILL	48
TABLE 4.8. MEMBERS RESPOND ON THEIR SACCOs LOAN.....	50
TABLE 4.9. STATUS OF MEMBERS ON SACCOs REPAYMENT	51
TABLE 4.10. BUDGET LITERACY OF RESPONDENTS	52
TABLE 4.11. RESPONDENT’S RESPONSE ON SACCOs BUDGETING ACTIVITY	53
TABLE 4.12. POSSESSION OF STATUS OF RESPONDENTS BUDGETING LITERACY OF SACCOs	54
TABLE 4.13. RESPONDENTS RESPOND ON IMPORTANCE OF FINANCIAL LITERACY AND PERSONAL FINANCIAL PLANNING.....	56
TABLE 4.14. EXPERIENCE OF RESPONDENTS	60
TABLE 4.15. RESPONDENTS RESPOND ON WHETHER THEIR SACCOs HAVING MECHANISM FOR FORECASTING PROFIT AND LOSSES AND ENGAGING IN THE PROCESS OF BUDGETING NORMALLY.....	62
TABLE 4.16. POSSESSION OF DEBT MANAGEMENT LITERACY	62
TABLE 4.17. EXTENT TO WHICH DEBT MANAGEMENT SKILLS AFFECT LOAN REPAYMENT BEHAVIOUR.....	63
TABLE 4.18. RESPONDENTS RESPOND ON THEIR SOME ATTITUDE AND BEHAVIOUR STATEMENTS.....	64
TABLE 4.19 . CORRELATION BETWEEN FINANCE SKILLS AND LOAN REPAYMENT	65
TABLE 4.20 CORRELATION BETWEEN BUDGETING LITERACY AND LOAN REPAYMENT	66
TABLE 4.21 CORRELATION BETWEEN DEBT MANAGEMENT LITERACY AND LOAN REPAYMENT	66
TABLE 4.22 MODEL SUMMARY.....	68
TABLE 4.23. ANOVA.....	68
TABLE 4.24. MODEL COEFFICIENTS.....	68