

INDICATORS OF GOOD GOVERNANCE PRACTICES IN SELF EMPLOYED WOMEN'S SACCOS UNION IN ADDIS ABABA, ETHIOPIA – AN EXPLORATORY STUDY

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ABSTRACT

The co-operative governance concept relates to the quality of the relationship between the government and the citizens i.e., the co-operative system and its members for whom it exists to serve, promote and protect. The indicators for good governance in co-operatives are compiled with corporate culture and ethical climate in co-operatives. The present study is a unique attempt in Ethiopian context. The SACCOs are flourishing like anything and these financial co-operatives should think of good governance practices. The study attempts to analyze the indicators of good governance practice in selected self-employed women SACCOs union located at Addis Ababa. Survey method was adopted. The major focus was different stakeholders of the union - members, board members, representative of member co-operatives, paid management. Two stage sampling procedure was employed for the study. Except members of the SACCO union, other stakeholders were selected on census basis i.e., all board members, all representatives from member co-operatives, all paid management staff were selected. Semi-Structured Interview Schedule was administered among sample stakeholders. From among members 4 FDGs were conducted on certain governance issues and Good Governance Issues Report Card also administered to grade the governance indicators. The detail regarding governance issues report card is dovetailed in analysis part of this research paper.

The Self-Employed Women's Savings and Credit Co-operatives Union Ltd is established in June 2005 by 12 primary co-operatives. Currently, the union has 19 co-operative members with 4,200 individual members. The union is rendering services like, savings and credit to members, provision of loans like housing, school and group loans, administration of market shelters, organizing trade fairs, exhibition, bazaars, insurance service on loans, and administrating income generation ventures. As for governance of this union, the member representatives from primary co-operatives, board of management, members and employees have adequate knowledge about co-operatives and co-operative management. They adhere to the co-operative principles and values. They are practicing the four pillars of co-operative governance. They practice governance with good governance indicators. The results will be clearly seen in the full paper. The women SACCO union is an example of good governance model / framework. It can be a model women co-operatives union, which practice good governance for creating a better standard for other co-operatives in the country.

BACKGROUND AND LITERATURE REVIEW

Governance is normally associated with the government. A State essentially consists of territory, population, government, and sovereignty. In the absence of any one of the above ingredients, the State would be incomplete, rather it will not be considered as a State. Governance characterizes a government, which is essentially a reflection of the quality of management by a set of people ordained with the powers and authority through codified or un-codified laws. The governance, therefore, implies the system and the way of regulating and managing an organization. The philosophy of democracy and egalitarianism brought in the concept of decentralization of powers. A large number of social, economic, cultural and political organizations and institutions came into existence as partners with the government in the delivery of goods and services to the population requiring their own systems and governance. Thus, the governance became a general concept of management and regulation.

A Co-operative society also on the analogy of a State has its defined area of operation (territory) is constituted by its members (population) on voluntary and mutual basis for their common good. It is managed by a board of directors (government) in accordance with its byelaws in consonance with the co-operative laws enacted by the State. Though a Co-operative society can't be equated with the State as the sovereign power of State is absolute and which cannot be abrogated, yet some kind of autonomy within the over all frame work would be essential for any organization like a co-operative to discharge its obligations successfully (Bhagwati Prasad, 2003). A congenial environment with enabling legislation should, therefore, be the essential attribute of a government policy.

Co-operative Governance – A Historical Perspective

Cooperation emerged as an anti thesis of the exploitative tendency of the capitalism. Sir Robert Owen initiated a number of experiments for making co-operatives as an instrument of equitable economic order. Rochdale Pioneers also conceptualized the ethos and philosophy of cooperation and business rules. Over a period of time after the co-operatives were created, a need for some law was felt to regulate the working of these co-operatives. Thus, in Europe, the co-operative law was the creation of the co-operatives. Contrary to this, in most of the developing countries, the co-operatives were the creation of the co-operative law. This distinction is important to note to understand the relative concept of governance of co-operatives in Europe and other developing countries.

Since the co-operatives in most of the Asian and African countries were established and promoted by the government as an agent of community development, the governments became active partners in the management and governance of co-operatives. In turn it also led to dependence on government syndrome. Role of the Registrar of Co-operative Societies (RCS) is of paramount importance in the governance of the co-operatives (Bhoria. K.S, 2002). The two main logics often advanced for the excessive government involvement in the working of the co-operatives are one, a lot of government money is involved in the co-operatives and, two, and the interests of the poor members and general public have to be safeguarded. In the Ethiopian context, the existing co-operative legislation and the government policy require a review for making it more member oriented, member driven, member friendly and business oriented. It is the governance of the entire co-operative sector, which should matter. The system of governance in the co-operatives including the size and composition of the board of directors need to be driven by the purpose and objective of the business. The right board of directors is the one that can best help to deliver the benefits to the members, which are at the root of the organization.

The availability of support services and the efficient mechanism of settlement of disputes of the co-operatives would also be essential for proper governance and functioning of the co-operatives. Good governance emerges through honest application of prevailing laws and respecting the spirit behind these laws. The overall system for the direction and management of the organization, encompassing all aspects of process from the members meetings to formulation and execution of the business policy constitutes the internal governance of co-operatives.

The government and co-operatives both are concerned with the welfare and well being of the people (*Karhikeyan, 2008*). They are not rivals to each other. They are partners in the process of social and economic development. The government has to undertake a number of initiatives and the measures to provide and secure right kind of governance to the co-operatives like, National Policy on Co-operatives, Task Force Co-operative Proclamation, towards self-regulation, etc.

Co-operative Governance – Definition

Co-operative Governance is a pure democratic self-governance system of managing a co-operative entity based on and in complying with the principles, values and philosophy of cooperation through the appropriate and effective organizational structure with conducive culture and ethical climate, organizational machinery that includes management and administrative professionals at various levels / layers of functioning within the parameters of legal provisions and policy framework of the government, keeping in view the prevailing socio-economic environment to change the administrative culture, management and control systems, and the mind-set and work culture of the members and work force of Co-operative enterprises.

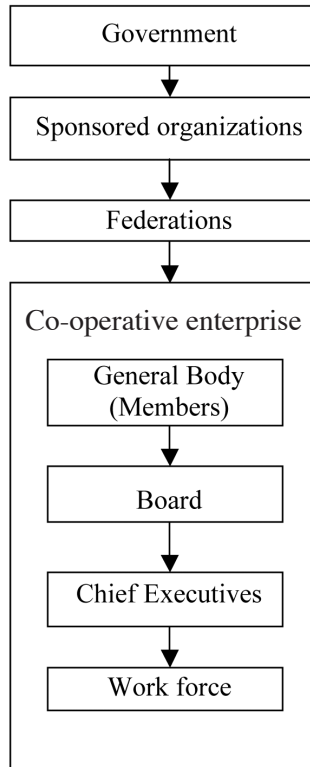
The Author

The management of co-operatives has to be entrusted to the people who own and use the services of the society. The system of governance must reflect and reinforce cooperation (*David Griffiths, 2003, accessed from: http://www.australia.coop/why_fail*). The autonomy of the society needs to be maintained. Bureaucratic control of co-operatives manifests itself (i) when co-operatives are initiated by the government and not by the members themselves, (ii) when government implements economic and social development programmes through co-operatives, (iii) when government taking up the role of watch-dog restrict the powers of the co-operatives through nomination of board, supersession of board etc. But the ultimate control must remain in the hands of the members and the system of governance should ensure that it does.

Co-operative Governance Structure

Co-operatives are basically democratic institutions and for their genuine working, it is essential that all the democratic principles and process are followed in letter and spirit. It has to be ensured that the election of the board, its office bearers, meetings of the board and general body are held regularly and timely. This helps in better answerability and participatory management. The co-operative governance structure includes all the role players viz., government, sponsored organizations, federations and the internal governance system (*Daman Prakash, 2004*).

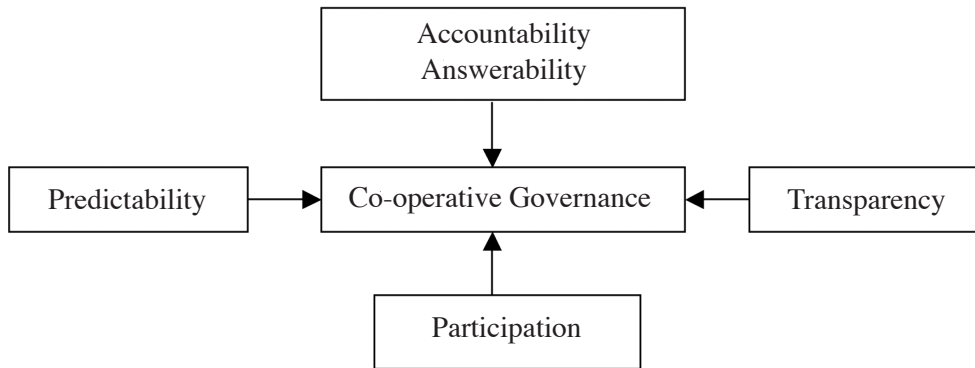
Co-operative Governance Structure



Co-operative Governance Framework

As a matter of fact, the purpose and objectives of co-operative provide the framework for co-operative governance. Co-operatives are organized groups of people, jointly managed and democratically controlled enterprises. They exist to serve their members and to produce benefits for them. The member therefore is the focus and the governance should be member oriented. It should therefore, aim at ensuring performance and promotion of members' interest by connecting the members, their elected representatives, management and employees, strategies and decision-making processes. Good co-operative governance is greater owner involvement in direction and control. It implies self-regulation, self-reliance, sustainability and self-discipline. The co-operative governance should essentially be based on the values and principles of cooperation as enunciated by the ICA. Therefore, any framework for co-operative governance should take into consideration these values and principles. These values and principles lay down the philosophy and concept of co-operatives and provide the overall governance framework for the working of co-operatives.

Co-operative Governance Framework



To put more precisely and simply, governance means the way those with power use that power. The concept, therefore, has political and economic dimensions. The instrumental nature of governance implies that the four governance pillars are universally acceptable and applicable regardless of the economic orientation, strategic priorities, or policy choice of the government in question. The co-operative governance framework encompasses the four pillars as key components of governance viz., accountability, transparency, predictability and participation (*Daman Prakash, 2004*).

Accountability is the capacity to call officials and members of co-operatives to account for their actions. Effective accountability has two elements viz., answerability and consequences without which accountability is only a time-consuming formality. In addition, both internal and external accountability are needed.

Transparency entails low-cost access to relevant information. Reliable and timely economic and financial information is a must for the public. It is essential not only that information be provided, but also that it be relevant and understandable. Both the public and members and other external authorities should be known the economic and financial information.

Predictability results primarily from laws and regulations that are clear, known in advance and uniformly and effectively enforced. Predictability of government economic actions is also needed as an indicator on which the co-operative sector and other sectors can rely to make its own production, marketing and investment decisions.

Participation is needed to obtain reliable information and to serve as a reality check and watchdog for government action. Members' participation in all respects and aspects of the helm of affairs of the co-operatives is needed and emphasized for good governance in co-operatives.

The well-known agency problems resulting from the separation of ownership from control (*Berle & Means, 1932; Jensen & Meckling, 1976*) still prevail in firms worldwide. Recent research (*Core et al., 1999*) suggests that firms with weaker governance structure have greater agency problems; that firms with greater agency problems allow managers to extract greater private benefits; and that firms with greater agency problems perform worse. Specifically in Asia, it has been shown that both before (*Joh, 2003*) and after (*Mitton, 2002*) the Asian financial crisis in 1997, firms that paid heed to good corporate governance practices fared better and provided greater protection to shareholders, especially the minority shareholders.

The literature on corporate governance examines the efficacy of alternative structures of ownership and the boards of directors and various other governance structures. While there is increasing evidence of the failure of certain governance structures to control and motivate managers to increase firm performance, the empirical evidence to date is mixed and gives little coherent evidence for the shape of an optimal governance structure. One explanation is that existing theories have not been sufficiently complete to include all major determinants of good corporate governance. Perhaps there will never be one optimal governance structure because no two firms, two markets, two legal regimes or two cultures are exactly the same, resulting in highly complex issue of corporate governance. Ultimately governance structure is determined by a combination of the above factors and their dynamics. A more likely and useful outcome of the on-going debate and research, perhaps, might be the increasing focus on shareholder interest and concerns, and identification of some widely accepted guiding principles, rather than trying to find some specific mechanisms which are universally applicable, for effective corporate governance.

Research studies on co-operative governance are little and the present study is a unique attempt in Ethiopian context. The SACCOs are flourishing like anything and these financial co-operatives should think of good governance practices. The study attempts to analyze the indicators of good governance practice in selected *self-employed women SACCOs union* located at Addis Ababa.

OBJECTIVES OF THE STUDY

The study objectives are:

- To examine the existing governance practices of the sample SACCO union;
- To identify and analyze the indicators of good governance through Governance Report card; and
- To recommend a design of good governance framework for the SACCO union.

METHOD

The study was undertaken in Addis Ababa city of Ethiopia. Survey method was adopted. The major focus was different stakeholders of the union and member co-operatives. Two stage sampling procedure was employed for the study. The first stage was, as for study units, the Self Employed Women SACCO Union, located in Addis Ababa, and all its member co-operatives (20) were the sample for the study. At the second stage, different stakeholders – members, board members, representative of member co-operatives, paid management were selected. Except members of the SACCO union, other stakeholders were selected on census basis i.e., all board members (7); one representative from each member co-operative (20); and all paid management staff (17) were selected. As for members, two members from each member co-operative were selected as representatives and FGDs were conducted on certain governance issues. Semi-Structured Interview Schedule was administered among sample stakeholders. FGDs were conducted among members of the SACCO union to explore information on governance issues. Apart from these, Good Governance Issues Report Card was used to elicit more information on governance practice of the Union for grading governance indicators. The collected data from management committee members, representatives of member co-operatives and employees were processed and results were tabulated using simple percentage. Since the sample size is very small sophisticated statistical tools were not used. From among members 4 FGDs were conducted on certain governance issues and Good Governance Issues Report Card also administered to grade the governance indicators. The detail regarding governance issues report card is dovetailed in analysis part of this research paper.

MAJOR FINDINGS

Profile of Union

The Self-Employed Women's Savings and Credit Co-operatives Union Ltd is established in June 2005 by 12 primary co-operatives. *The vision statement of the*

union is: To see strong co-operative movement in Ethiopia emerging as a major instrument for achieving gender equality and poverty alleviation. **The mission statement is:** To improve the living condition and ensure sustainable development of self-employed women through provision of full-fledged support to the women's co-operatives, transform co-operatives into strong financial institutions and strengthen the co-operative movement by working together with local, national, regional and international institutions.

The union has the objectives: To improve the performance of the member co-operatives by providing financial and non-financial services; to ensure sustainable development when the supporting NGOs phase out; to enhance the society's ability in rendering adequate service to their members; to find solutions collectively for problems that member co-operatives cannot solve; to make sure that co-operatives are governed by the spirit of co-operative regulation; to enhance the co-operative movement in Ethiopia; and to mobilize members capital for mutual benefits.

Currently, the union has 20 co-operative members with 6,002 individual members. The total number shares held by member co-operatives are 137 worth of ETB. 137000. The union is rendering services like, savings and credit to members, provision of loans like housing, school and group loans, administration of market shelters, organizing trade fairs, exhibition, bazaars, insurance service on loans, and administrating income generation ventures. Consecutive and timely education and training on co-operative principles, values, accounting, etc are also services rendered by the union.

Currently 7 members co-operatives and 59 individual borrowers got gross loan of ETB.102130; collection made by the union is ETB.110826.72.; the outstanding portfolio is ETB. 981303.28 and the repayment rate is 98.0 percent. The cumulative profit is ETB. 87840.52. Total assets position is ETB. 1820000, net saving ETB 65450 and the revolving fund ETB. 994000.

Governance Practices in the Union

Governance Structure of the Union

The General Assembly - The General Assembly comprises all members of the Union. According to the issues, the Assembly convenes regular meetings or special sessions. Attendance at regular meetings (usually 85 - 90 percent) is generally high when members have been informed in time, or when meetings are called to discuss amounts to be purchased or to divide up the year's profits. The personal reasons like

home activities, small business of the members are the most common reasons for absences at these meetings. The management committee members usually approach the members at their home and enquire about the reasons for not attending the meetings, and insisting them to attend the meetings regularly without fail.

There are seven management committee members; there is a control committee also. Apart from these committees, there is an advisory board, which plays a key role in conflict mediation. As respected members of the union, this group provides a type of moral energy and helps to build the group's cohesion and ensure that each member respects their responsibilities.

The union has a general manager to manage the daily routine affairs of the union. The general manager is delegated to undertake regular business activities and he is responsible for planning, implementation of the activities in consultation with and approval of the board. There is a secretary and four major wings as departments: finance and administration, co-operative support (to support member coops), business development and loan committee.

Decision-making in the union follows democracy and consensus decision-making. The process is democratic and consensual, but must be accompanied and monitored to conform to more formal governance processes in order to assure transparency and a written record. The union has workable mechanisms such as written minutes; payment of membership fees, bookkeeping and accounting reports of meetings and travel. This type of balance and transparency allows the union to confront more successfully common organizational difficulties and to practice good governance.

As for governance of this union, the member representatives from primary co-operatives, board of management, members and employees have adequate knowledge about co-operatives and co-operative management. They adhere to the co-operative principles and values. They are practicing the four pillars of co-operative governance. The results out of the survey conducted among management committee members, representatives of member co-operatives and employees (manager and other paid employees) are discussed hereunder.

Concern about the Co-operative principles and values – Co-operative principles and Values are the basic guidelines to be followed by co-operatives. The following Table depicts a clear picture on how the stakeholders concern about co-operative principles and values and practice the same.

Table 1: Level of Concern about practice of Co-operative Principles and Values

Respondent Category	Number and Percentage of Respondents			Total
	High	Moderate	Low	
Management Committee Members	6 (85.71)	1 (14.29)	0	7 (100.0)
Representative of Member Coops	17 (85.0)	2 (10.0)	1 (05.0)	20 (100.0)
Employees	9 (52.94)	4 (21.53)	4 (21.53)	17 (100.0)

Figures in brackets are percentages to row total

As for the level of concern about the practice of co-operative principles and value, the majority (85.71%) of management committee members and 85.0 percent of representatives of member primary co-operatives have high level of concern, and only 52.94 percent of employees have high level of concern about the practice of co-operative principles and values. The reason could be that the employees they concentrate on their work rather than practicing co-operative principles and values. The women SACCO union is being practicing co-operative principles and values for good governance system.

Concern about the Co-operative Governance Pillars – The co-operative governance pillars have to be adhered/adopted for having good governance system in co-operatives. The following Table shows the results out of the survey among management committee members, representatives of member co-operatives, and employees on the concern about the practice of pillars of co-operative governance.

Table 2: Level of Concern about practice of Pillars of Co-operative Governance

Level of Concern Respondent Category	Number and Percentage of Respondents			Total
	High	Moderate	Low	
Management Committee Members				
Participation	7 (100.0)	0	0	7 (100)
Transparency	6 (85.71)	1 (14.29)	0	7 (100)
Predictability	5 (71.44)	1 (14.28)	1 (14.28)	7 (100)
Accountability	6 (85.71)	1 (14.29)	0	7 (100)
Representative of Member Coops				
Participation	16 (80.0)	2 (10.0)	2 (10.0)	20 (100)
Transparency	14 (70.0)	2 (10.0)	4 (20.0)	20 (100)
Predictability	14 (70.0)	2 (10.0)	4 (20.0)	20 (100)
Accountability	15 (75.0)	1 (05.0)	4 (20.0)	20 (100)
Employees				
Participation	12 (70.59)	3 (17.65)	2 (11.76)	17 (100.0)
Transparency	8 (47.06)	5 (29.41)	4 (21.53)	17 (100.0)
Predictability	8 (47.06)	3 (17.65)	6 (35.29)	17 (100.0)
Accountability	10 (58.82)	4 (21.53)	3 (17.65)	17 (100.0)

Figures in brackets are percentages to row total

The survey revealed that the level of concern about the practice of pillars of co-operative governance among management committee members higher than that of representatives of member co-operatives. As for level of concern about the practice of participation, it is revealed that cent percent of the management committee members have high concern; because they believe in participation leads to success and good governance. As for transparency and accountability, except one management committee member all others have high concern; predictability only 5 (71.44%) out of 7 members has high concern. Among representatives of member co-operatives, 80 percent have high concern about the practice of participation as a pillar of governance; transparency and predictability 70 percent; and accountability 75 percent as high concern. The employees have moderate and low level of concern about transparency, predictability and accountability; but somewhat high concern about the practice of participation as a pillar of governance. The general manager

as an employee has high concern about the practice of all pillars of governance whereas all other employees (secretarial and sub staff) have moderate and low level of concern except a few with the concern about participation.

At the outset, this women SACCOs union is adhering to co-operative principles and values; has more concern about the practice of pillars of co-operative governance.

Co-operative Good Governance Indicators

Good governance is good government. The co-operative governance concept relates to the quality of the relationship between the government and the citizens i.e., the co-operative system and its members for whom it exists to serve, promote and protect. The indicators for good governance in co-operatives compiled with corporate culture and ethical climate in co-operatives would be: the awareness of the leaders and members about the principles, philosophy and the basic values of cooperation; the difference between co-operatives and other kinds of organizations; the consciousness of the board members about their duties and responsibilities; the extent of delegation of powers to the chief executives; the smoothness of the communication channels between the chief executive and the board, between the chief executive and members, and members and board; the accountability of the elected representative and professional managers; the accountability and answerability of members; the level of transparency in the decision making process; participation of members in all respects of the helm of affairs of the co-operatives; the aim of attaining the objectives of the co-operative enterprise; and the relationship with the external environmental factors which influence the operations of the organization.

Governance Issues Report Card

The Governance Issues Report Card was administered among the members (both individual member of the union and selected members from primary member co-operatives) of the women SACCOs union regarding certain issues related to co-operative good governance. This good governance report card is the simplest and best way to participate and improve the governance system of co-operatives. This good governance issues report card can be administered among any type of stakeholder in co-operatives. During FGD among members, this card was used to elicit more information about the good governance indicators in women SACCOs union. Based on the issues on governance of women SACCOs union the results were explored from among members and given in Table 3.

The scales used were grade 1 to grade 5. First grade is very good (85% - 100%); second grade is good (65% - 84%); third grade is fair (50% - 64%); fourth grade is poor (35% - 49%); and fifth grade is very poor (below 35%). Almost all the issues related to co-operative good governance as good governance indicators were chosen to administer the governance issues report card shown / listed out in the table. Under each governance indicator four issues were addressed and scores were given. The percentage was arrived by using the simple formula: $\text{Percentage} = \text{Total score} / 20 \times 100$. After arriving at the percentage for each indicator of good governance, the overall grade for good governance was prepared and given in the Table.

Table 3: Overall Grade for Good Governance in Women SACCO Union

S.No	Good Governance Indicator	Grade (1-5)	%
1	Awareness of Leaders	2	81
2	Coop Principles & Values	1	88
3	Coop Proclamation	2	76
4	Participation (meeting / business)	1	90
5	Board Duty / Responsibility	2	83
6	Delegation to Manager	1	85
7	Transparency / Communication	1	89
8	Relationship (at all levels)	1	90
9	Decision Making	2	81
10	Consensus Orientation	1	86
11	Accountability	2	82
12	Planning, Implementation and Control	2	84
13	Strategic Vision	2	80
14	Social Responsibility	3	63
15	Elections / Voting (Democracy)	2	83
16	Committees	2	79
17	Risk Management	2	80
18	Financial Stability / Profitability	2	81
19	Recovery Rate	1	98
20	Auditing	1	95
21	Overall Governance	2	83

Source: Compiled from Survey

The governance indicators such as, co-operative principles and values, delegation of power and authority to general manager, transparency, participation in meetings and business, relationship at all levels, recovery rate, consensus orientation, and auditing of accounts of the women SACCOs union have scored first grade (very good) while governance indicators like, awareness of leaders, co-operative proclamation, board duty and responsibility, decision making, accountability, planning, implementation and control, strategic vision, elections and voting, committees, risk management, and financial stability and profitability have scored second grade (good). The governance indicator social responsibility is given third grade (fair) because of moderate concern about social responsibility. The concentration on business may be the reason for this grade given by the members. The overall governance as an indicator of good governance has scored second grade (good).

By seeing the results out of Good Governance Issues Report card, it is indicated that the overall governance of the women SACCOs union is “good” and it is suggested that the union should work for getting the grade very good in co-operative governance.

During FGDs among members, they reported:

We participate in all affairs of our co-operatives at the maximum possible manner, if any absence in the meeting, the committee members along with the general manager used to come to members’ (absentees) house and enquire the reasons. Though we have appreciated the governance system of the union, some of the indicators like accountability, risk management, social responsibility, and decision-making need to be concentrated to increase the grade of such governance indicators. Otherwise the overall governance system is good in our co-operatives and union.

Design for Good Co-operative Governance in the Union

The union has adopted a mixed governance model i.e., traditional, policy governance, corporate, constitutional representational of models focus on structure and functions; representational theory (democratic model), stewardship theory (partnership model) of focus on motive and behaviour; and blend of both guideline based and principle based governance models. The general manager is delegated to perform the union’s activities. He is doing everything on behalf of the board by following stewardship theory (partnership model) based governance. He is committed and sincere in his duties and responsibilities. The employees are also supporting him in all tasks of the

co-operative union. The union has committees for various purposes and they follow the traditional governance model, but sometimes they follow policy governance model where the committees are not given due weight. The primaries (20 coops) are members and their representatives are with board and various committees and in this context, the union adopts constitutional representational governance model. Democratic model of governance is adopted in terms of meetings, decision-making process, elections, etc. Moreover, the union follows more prescriptive and less prescriptive based on the situations and the context of doing business.

Observing this, the Women SACCOs Union may go for redesign its governance system thereby it can be more successful. The appropriate governance model can be evolved and designed to suit all situations and based on their business activities. The committees can be given powers and the general manager can be delegated with the same functions, and democracy must be maintained as such. They can blend and merge traditional, stewardship and democratic models and come up with a redesigned model for more success of the Women SACCOs union.

However, the women SACCOs union is an example of good governance model/framework. Successful and sound business activities, participation of stakeholders, transparent financial management and co-operative governance influence the success of this Union. It can be a model women co-operatives union, which practice good governance for creating a better standard for other co-operatives in the country.

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AUTHORS' BACKGROUND

Dr. M. Karthikeyan is a lecturer at the Department of Co-operatives, Faculty of Business and Economics, Hawassa University, Ethiopia. He has been in the field of teaching and research for more than 15 years. He has published 19 books and more than 35 papers at the regional, national and international journals. He has participated and presented papers in the conferences, seminars and workshops at state, regional, national and international levels. M. Karthikeyan has associated in many major and minor research projects funded by national and international agencies such as England Africa Partnership Project, ILO-CoopAfrica Health Co-operative Feasibility Project (Core Committee member), and Kenya Training Needs Assessment Peer-Partnered Project (Ethiopia-Kenya) initiated by Lorna Young Foundation, UK. He initiated and succeeded in entering into MoU between Department of Co-operatives, Institute of Co-operatives & Development Studies, Ambo University and Euricse, Trento, Italy.