

The Role of Members' Participation in Enhancing Sustainability of Ambo Town Saving and Credit Cooperative Society (SACCOS), Oromia Regional State, Ethiopia

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Abstract

Active members' participation is crucial for the sustainability of cooperative societies. However, there is no systematic study that reveals the role of members' participation in enhancing sustainability of cooperative in the study area. This study was conducted to assess the role of members' participation in provision of resources, in the process of decision-making, and in sharing of benefits to sustain their saving and credit cooperative society. Cross-sectional survey type was used for data collection using questionnaire, Focus Group Discussion, Key Informant Interview and observation; and was analyzed using descriptive statistics. The result of the study reveals that there was no active members' participation: in provision of resources, in the decision-making processes and in the share benefits. This passive and inconsistent participation of members had a negative impact for the sustainability of cooperative societies. Hence, the cooperative organization needs to strongly work on the improvement of the member participation in all activities and at all levels of cooperatives in order to sustain cooperative societies.

Key words: Cooperative, Credit, Participation, Saving, Sustainability

Introduction

Saving and Credit Cooperative Societies (SACCOS) were financial cooperative society established by voluntary people for economic development of deprived, poor, unemployed and starved people. It is democratic and member-owned i.e. members have the right to decide on its issues and to benefit from its service (Mergia, 2006). According to

FAO (2001), "members must be involved as both users and owners through participation at three levels: participation in provision of resources, participation in the decision-making processes and participation in the Sharing benefits". Additionally, Thomas and Charles (1998), agreed on the above idea, this means that "there is no cooperative without member participation". Active participation in the cooperative context means that members are

involved in all the functions of cooperatives including planning, decision-making, implementation and financial and management control" (International Labor Organization, ILO/ International Cooperative Alliance, ICA, 2001). FAO (2001) and Mergia (2006), summarizes that "Member participation through both users and owners roles is key to the sustainability of cooperatives" and "the success of SACCOS society lays on the strong and all rounded members' participation respectively.

In Ethiopia; every new government was interested to promote cooperatives in its own way with no deep analysis of its strong and weak points. The main reason for such radical change was believed to be that government change in the country has never been made in peaceful way. Therefore, the Co-operatives during Imperial and Derge regime were not autonomous organizations and had purely political character and were considered as the extension of State institutions, and almost all lost their co-operative identity. As a result of the aforementioned problems, the cooperatives during Imperial and Derge regime were not sustained. This consequence created a bad image in the mind of population till now. This bad image was hindering the participation of members in all activities of SACCOS. Similarly, a major reason for the failure of cooperatives is the lack of participation of members" (FAO, 2001). Thus, sustainability of

cooperative societies is critical issues in Ethiopian context at large and in the study area in particular. Personal observation also rectifies that there is lack of awareness on the cooperative concepts, cooperative principles and value that are accepted internationally, which is the identity of cooperative organization.

Obviously, there is no adequate study on the role of members' participation to enhance sustainability of SACCOS in the study area. As a result, cooperative planners, policy makers and promoters could not get enough information to promote cooperatives strategically. Thus, the study was aimed at assessing the role of members' participation in provision of resources; in the process of decision-making; and members' benefit sharing in service provided by societies.

Materials and Methods

Descriptions of the study area

This research was conducted in Ambo town, West Shoa Zone of Oromia Regional State, which is located in west of Addis Ababa at about 114 km. According to the Ethiopian Central Statistical Agency's report on the 2007 Population and Housing Censuses "the total population of Ambo town is 50,265 out of which 24,590 (48.92%) and 25,675 (51.08%) are female and male respectively". Ambo situated in the central highlands of the country at an altitude of 2,100 meters above sea level and has a latitude and longitude

of 8°59'N 37°51'E 8.983°N 37.85°E, respectively.

Research approach

Qualitative and quantitative approaches were employed in this research to assess the role of members' participation for enhancing the sustainability of Ambo town Saving and Credit Cooperative Societies.

Population and sampling design

Saving and Credit Cooperative Societies (SACCOS) found in Ambo town was the target population of the study. Out of fourteen SACCOS of the town, five cooperative societies were selected randomly. Accordingly, 123 respondents were selected within the five SACCOS by using simple random sampling techniques. Regarding the sample size, a Kothari (2004) formula was employed to determine the sample size of the study.

$$n = \frac{N \cdot z^2 \cdot p \cdot q}{e^2 (N - 1) + z^2 \cdot p \cdot q}$$

$$n = \frac{(180)(1.96)^2 \cdot 0.25}{(0.05)^2 (179) + (1.96)^2 \cdot 0.25} = 123.$$

Where n = Sample size

Z = 95% CI Under normal Curve (1.96)

E = a margin of Error (0.05).

P = proportion of sampled population (0.5)

q = are estimates of the proportion of sample population (0.5)

N = Total population (180)

P.q. = 0.25 Therefore; 123 respondents were selected

Methods of data collection

Qualitative data were collected through observation, Key Informant Interview and Focus Group Discussion which was made with management committee and cooperative promoters. Quantitative data were also collected through interview schedule. Secondary data were collected from minutes of annual meeting of general assembly; minutes of the meeting of management committee, decision-making processes and annual report of the cooperative society.

Method of data analysis

The survey data were analyzed using descriptive Statistics with the help of Statistical Package for Social Science (SPSS-version 16); and presented using tables, pie charts, and line graphs. The data collected via interview and FGD were qualitatively analyzed and integrated in the discussion to support the survey results for triangulation purpose as suggested by Guba and Lincoln (1985).

Results and Discussion

Members' participation in saving and credit cooperative society (SACCOS)

Margia (2006) clearly shows the importance of share in SACCOS; that is, share is the capital of the SACCOS, an asset to members and a risk

protecting capital that collected from members in proportion to compulsory savings. Every member should also buy shares based on the amount of compulsory saving he/she deposits in the SACCOS to avoid interference of decision on SACCO issue by fund owners, to be self-secured and sustainable in the future.

As shown in Table 1, almost all (95.1%) of the respondents reported unknowingly as they had no share in their SACCOS. It implies that the majority of the respondents had no

concept of share in Saving and Credit Cooperative Societies. In spite of this, during Focus Group Discussion with Ambo Cooperative Agency, they revealed that each member had one share in his/her SACCOS. In the other way, getting at least one share is a criteria to be a member of SACCOS.

In general, in contrary to what the literature shows, there was no members' participation in purchasing additional share in Ambo SACCOS in order to sustain their SACCOS.

Table 1. Members' participation in mobilizing resources

S N	Members' participation in mobilizing resources	very frequently		Frequently		Rarely		Very rarely		Never		Total	
		Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
1	Members' participation in Purchasing of additional share	0	0	0	0	0	0	6	4.9	117	95.1	123	100
2	Members' participation in activities of society	4	3.3	11	8.9	12	9.8	10	8.1	86	69.9	123	100

Members' participation in all activities of society

FAO (2001) explain that members' participation in provision of labor through both users and owners' roles is a key to the sustainability of cooperatives because a major reason for the failure of cooperatives is the lack of participation of members. Similarly, Thomas and Charles (1998) reveal as there is no cooperative without member participation and International labor Organization, ILO/ International Cooperative Alliance, ICA (2001) explains that active, equitable participation of members,

both men and women, is a necessity for sustainable cooperative development.

In relation to members' participation in provision of labor, one can learn from Table 1, most of the subjects (69.9%) reported that they never participated in labor provision. Generally, Members' participation in provision of resources for sustainability of SACCOS is missing in the SACCOS that were considered for the study and the result is quite the reverse to the practices.

Table 2. Members' participation in process of decision-making

S. No	Members participation in process of decision-making	Yes		No		Total	
		Frequency	percent	Frequency	percent	Frequency	Percent
1	Participation in approving the by-law	33	26.8	90	73.2	123	100
2	Participation in Amendment by law	11	8.9	112	91.1	123	100

Proclamation No 147/98 article No (20) illustrated that General Assembly is the supreme organ of any society and article (21) sub article (2) describes that General Assembly of a society shall approve and amend the by-laws and internal regulations of the society (Federal Nigarit Gazeta of the Federal Democratic Republic of Ethiopia, 1998). As shown in Table 2,

majority of the respondents (73.2%) reported that they did not participate in approving the by-law and almost all (91.1 %) of the respondents did not participate in the amendment of by-law. These show that members' participation in approving and amending of by-law is missing in the SACCOS of the study area.

Table 3 Members' participation in process of decision-making

S. No	Members participation in process of decision-making	Very frequently		Frequently		Rarely		Very rarely		Never		Total	
		Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
		1	Approving the annual work plan and budget	0	0	2	1.6	3	2.4	18	14.6	100	81.3
2	Evaluating the general work activities and pass decision	0	0	0	0	12	9.8	23	18.7	88	71.5	123	100
3	Give proper decision on the audit and work reports	0	0	2	1.6	5	4.1	45	36.6	71	57.7	123	100
4	Electing and dismissing members of MC, CC and OC	1	0.8	1	0.8	25	20.3	28	22.8	68	55.3	123	100
5	Determining share values and distribution of annual net profit	0	0	0	0	0	0	0	0	123	100	123	100
6	Attending annual meeting	0	0	18	14.6	10	8.1	27	22.0	68	55.3	123	100
7	Decide any issue submitted by MC, CC, and OC	1	0.8	22	17.9	10	8.1	29	23.6	61	49.6	123	100
8	Hear work reports and give proper decision	0	0	19	15.4	16	13.0	30	24.4	58	47.2	123	100

MC- Management Committee; CC-Control Committee; OC- Other Committee

Members' participation in improvement of the annual work plan and budget

Proclamation No 147/98 article number (21) sub article (9) explains that General Assembly of a society shall approve the annual work plan and budget (Federal Nigari Gazette of the Federal Democratic Republic of Ethiopia, 1998). Moreover, International Labor Organization, ILO/ International Cooperative Alliance, ICA (2001) contends that members should involve in all the functions of cooperatives including planning, decision-making, implementation, and financial and management control. With regard to members' participation in improvement of the annual work plan and budget, as indicated in Table 3, most of the subjects (81.3%) reported that they never participated in improvement of the annual work plan and budget. This indicates that, the result of the study is contradicting with the aforementioned articles.

Members' participation on evaluating the performance of society and passing decision

Proclamation number 147/98 article 21 and sub article (1) articulated that General Assembly of a society shall pass decisions after evaluating the general activities of the societies (Federal Nigari Gazette of the Federal Democratic Republic of Ethiopia, 1998). Kirkman (1993) also argued that Cooperatives are member-owned,

member-controlled, and member benefitting.

In relation to members' participation on evaluating the general performance of SACCOS' activities and passing decision, as depicted in Table 3, most of the subjects (71.5 %) reported that they never participated in evaluating the performance of the activities of the society and passing decision. As the result of the study reveals that the SACCOS have violated the proclamation number 147/1998 article 21 and sub article (1), and with the idea of Kirkman 1993. This indicates that members' participation on evaluating the performance of society and passing decision is nowhere to be found in the SACCOS of the study area.

Members' participation in giving proper decision on the audit and work reports

Proclamation number 147/98 article 21 and sub article 6 stated that General assembly of a society shall give decision on the audit and work report (Federal Nigari Gazette of the Federal Democratic Republic of Ethiopia, 1998). In addition to that International Labor Organization, ILO/International Cooperative Alliance, ICA (2001) asserts that members should participate in the management functions of cooperatives like planning, decision-making, implementation and financial and management control.

With regard to Members' participation on giving proper decision on the audit and work reports, more than half of the subjects (57.7 %) reported that they did not participate to give proper decision on the audit and work reports (Table 3). In contrast to the above mentioned articles, members of the SACCOS had no access to give proper decision on the audit and work.

Members' participation on election and dismissal of members of management committee (MC), control committee (CC) and other committee (OC)

Mergia (2006) affirms that members elect a Board of Directors and other committees from among the members and even they have the right to drop out inefficient and unfaithful elected Board of Directors at any time. The Ethiopian cooperative Proclamation number 147/98 article 21 and sub article (3) also asserts that the General Assembly of a society shall elect and dismiss the members of the management committee, control committee and when necessary the members of other sub-committees (Federal Nigari Gazette of the Federal Democratic Republic of Ethiopia, 1998).

As it is clearly depicted in the Table 3, more than half of the subjects (55.3%) reported that they never participated to elect and dismiss members of management committee, control

committee and other committee and; 22.8 % and 20.3% reported that they participated very rarely and rarely respectively. Although the aforementioned articles encourage members' active participation on election and dismissal of members of MC, CC and OC, the SACCOS of the study area fail to notice the opportunity of involving members in such strategic processes.

Determination of share values and distribution of annual net profit

Proclamation number 147/98 article 21 and sub article (4) declares that the General assembly of a society shall determine the amount of shares of the society (Federal Nigari Gazette of the Federal Democratic Republic of Ethiopia, 1998). All the subjects (100%) reported that they did not determine share values and distribution of annual net profit (Table 3). This entails entirely absence of members' participation in determining share values and distribution of annual net profit for sustainability of SACCOS in the study area.

Members' participation on annual meeting

Cooperative Proclamation number 147/1998 article 22 sub article (1), article (18) sub article (2) and article 14 sub article (1) sub-sub article (b) enforce that the General Assembly should meet at least once in a year and every member in a primary cooperative society shall personally be

present at the meeting of the society to cast a vote (Federal Nigarit Gazeta of the Federal Democratic Republic of Ethiopia, 1998). Moreover, FAO (2001) declares that members have a dual role as both owners and users to participate in both roles to sustain their SACCOS.

As shown in Table 3, more than half of the subjects (55.3%) never attended annual meeting and 22 % and 8.1 % of the subjects attended annual meeting very rarely and rarely respectively. The finding of the study reveals that the SACCOS are not in harmony with the aforementioned articles.

Members' participation in decision on any issue submitted by MC, CC, and OC

Proclamation number 147/98 article (21) and sub article (10) elucidates that General assembly of a society shall decide any issue submitted by the management committee, control committee and other committees (Federal Nigarit Gazeta of the Federal Democratic Republic of Ethiopia, 1998).

Almost half of the subjects (49.6%) reported that they did not participate to decide on any issue submitted by MC, CC, and OC and 23.6% and 8.1% of respondents participated very rarely and rarely respectively (Table 3). In contrast to this assertion, the SACCOS of the study area did not create favorable condition for active

members' participation on decision-making about any issue submitted by MC, CC, and OC.

Members' participation in hearing work reports and giving proper decision

Proclamation number 147/98 article 21 and sub article (7) asserts that General assembly of a society shall hear work reports and give proper decision (Federal Nigarit Gazeta of the Federal Democratic Republic of Ethiopia, 1998). As depicted in Table 3, about half of the subjects (47.2 %) reported that they never participated in hearing work reports and giving proper decision and 24.4% and 13% of the subjects reported that they participated very rarely and rarely respectively. In contrast to this assertion, the SACCOS of the study area did not create favorable situation for active and consistent members' participation in hearing work reports and giving proper decision. The finding of the study reveals that the SACCOS are not in harmony with the aforementioned articles.

Members' participation in using cooperative benefits

With regard to members' participation in sharing interest and dividend for their saving, as summarized in Table 4, most of the subjects (81.3%) reported that they participated in sharing interest and dividend for their saving whereas only 18.7 % reported that they never participated in sharing interest and dividend for their saving

and in relation to provision of interest and dividend for members sharing, all in all (100%) of respondents did not get any interest and dividend for their

share as they had only one share in their Saving and Credit Cooperative Society (Table 4).

Table 4: Provision of interest and dividend for members' saving and sharing

S. No	Members satisfaction on the produced benefit	Yes		No		Total	
		Frequency	Percent	Frequency	Percent	Frequency	Percent
1	Provision of interest and dividend for members saving	100	81.3	23	18.7	123	100
2	Provision of interest and dividend for members sharing	0	0	123	100	123	100

In spite of this, as Figure 2 shows, almost half of the subjects (48.8%) reported that they were not satisfied and 10.6% of respondents were not very satisfied while 35 % and 2.4 % of respondents were satisfied and very satisfied on the provision of interest and dividend respectively. Only 3.25% of respondents did not decide their satisfaction on the provision of

interest and dividend for their saving. The main reasons for members did not satisfy on the provision of interest and dividend for their saving are: presence of very low interest rate, dividends have not been offered on yearly basis as per the by-laws, and presence of imbalance interest rate for saving and borrowing.

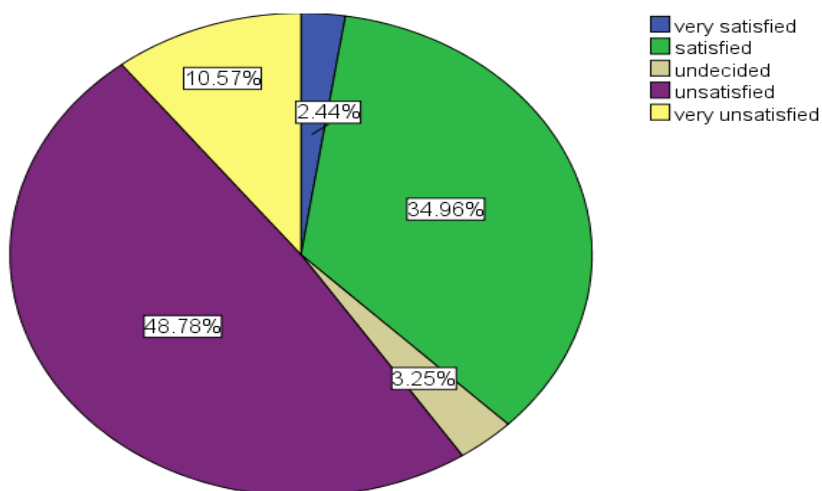


Figure 2: Satisfaction on provision of interest and dividend for their savings

Table 5. Members understanding of cooperatives

S.N	Educational activities for promoting cooperative	Yes		No		Total	
		Frequency	Percent	Frequency	Percent	Frequency	Percent
1	provision of education and training	0	0	123	100	123	100
2	Rights and Duties of Members	4	3.3	119	96.7	123	100
3	Powers and Duties of the General Assembly	5	4.1	118	95.9	123	100
4	ICA,1995 Cooperative principles and value	4	3.3	119	96.7	123	100

Provision of education and training

Proclamation number 147/98 article (5) sub article (5) (Federal Nigariit Gazeta of the Federal Democratic Republic of Ethiopia, 1998) and the 5th principle of cooperative laid down by ICA in 1995 declares that Co-operative societies provide education and training for their members, elected representatives, managers and employees so as to enable them to contribute effectively to the development of their societies. Furthermore, Ng'ombe and Mikwamba (2004) assert that Continuous SACCO education is the life blood of a SACCO. Likewise Mergia (2006) affirms that educating members by education committee enlightened members to understand their rights correctly; and inspire them to fulfill their responsibilities as a member.

With regard to the provision of Education and Training, a summary of data presented in Table 5 showed that, it is fascinating to know that all in all (100%) of respondents did not get any education and training in their SACCOS. Although the aforementioned articles, principles and theories encourage the provision of education and training for their members, elected representatives, managers and employees, the SACCOS in the study area missed the opportunity to get education and training.

Rights and duties of members

Proclamation 147/1998 article 14 sub articles 1-2 declares that any members of cooperative societies have obligation to know their Rights and Duties to run their business effectively and efficiently (Federal Nigariit Gazeta of the Federal Democratic Republic of Ethiopia, 1998).

As shown in Table 5, it is fascinating to know that almost all (96.7%) of the respondents did not know the right and duties of members laid down on proclamation No 147/1998 article (14) sub article (1-2) except a few (3.3%) respondents. As a result, the SACCOS of the study area overlooked the opportunity of knowing the right and duties of members laid down on proclamation No 147/1998 article (14) sub article (1-2).

Powers and duties of the general assembly

Ethiopian cooperative proclamation 147/1998 article (21) and sub article (1-10) declares that Powers and Duties of the General Assembly (Federal Nigariit Gazeta of the Federal Democratic Republic of Ethiopia, 1998). Moreover, African Confederation of Cooperative Savings and Credit Associations, ACCOSCA (2010) asserts that effective governance in SACCOS is a pathway to sustainability of SACCOs and Members who know their duties and responsibility assured effective governance in society.

With regard to Powers and Duties of the General Assembly, it is almost all (95.9%) of the respondents did not know the Powers and Duties of the General Assembly lay on proclamation 147/1998 article (21) and sub article (1-10) except 4.1% of respondents (Table 5). Therefore, the SACCOS in the study area neglected the opportunity to know Powers and Duties of the General Assembly which is the supreme organ of any society.

Cooperative principles and value lay down by ICA, 1995 ICA (1995) declares the cooperative principles and value which have acceptance internationally. As shown in Table 5, the majority (96.7%) of the respondents did not know the cooperative principles and value laid down by ICA, 1995 and except only 3.3% of respondents. Thus, SACCOS considered under the study area fail to see the cooperative principles and value which is the identity of cooperative organization.

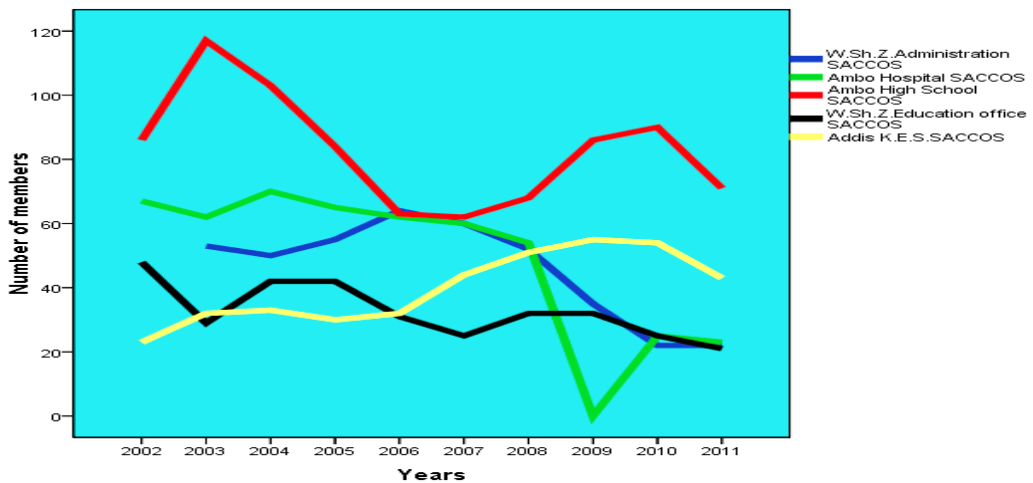


Figure 3. Trends of member growth for selected SACCOS

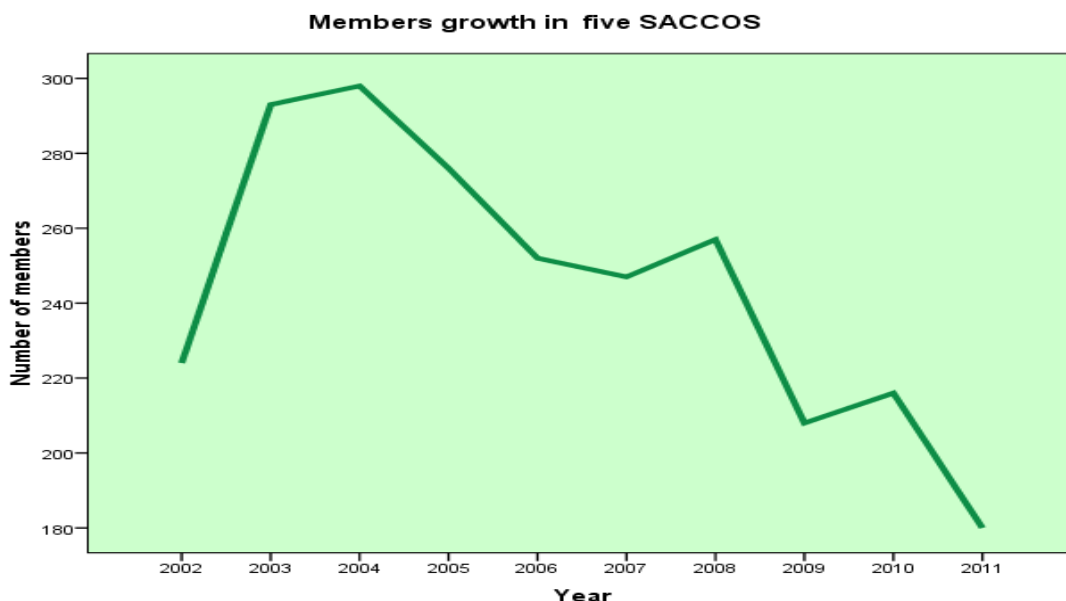


Figure 4. The summation of selected SACCOS' growth

With regard to members' growth in SACCOS, as Figure 3 and 4 reveal, the growths of members in Ambo Saving and Credit Cooperative Societies fluctuated from time to time. During the Study period, the members' growth in SACCOS was decreased almost by half when compared to the peak point. In fact, many factors contributed for the declination of number of members, such as:- almost all (96.7%) of the respondents did not know the right and duties of members; almost all (95.9%) of the respondents did not know the Powers and Duties of the General Assembly; all in all (100%) of respondents did not get any education and training on the concepts of cooperative in their SACCOS; and almost all (96.7%) of the respondents did not know the cooperative principles and value. In general, as a result reveals that there is

no guarantee for the sustainability of Saving and Credit Cooperative Societies of the study area.

Respondents' views of internal and external factors which negatively affect sustainability of SACCOS

As per the result of Focus Group Discussion, factors that negatively affected the sustainability of the cooperative were:- Lack of commitment of members and management committee to fulfill their duties and responsibility; Lack of education, training and information; Lack of regular general meeting; Lack of regular auditing and reporting for members; Timely un-repay of Loan; Presence of nepotism and corruption; Absence of election and dismissal of different committee according to term

of office; Passive participation of members and management committee in all activities of their society; SACCO activities were limited to saving and credit only; There is no consistent of division of interest and dividend on time ; Collection of money without receipt from members ; Low interest rate for saving; Absence of up-date information flow; Lack of technical assistance by cooperative agency; and absence of cooperation among cooperative in order to experience sharing.

Conclusion and Recommendation

Saving and credit cooperative society is a democratic, member-owned, member driven, member benefitting and self-help society therefore; members should actively participate in provision of resources, in decision-making process and in sharing the produced benefits to expand the business of the societies and enable them to become self-secured, self-reliant and sustainable.

The study depicted that there was passive and inconsistent members' participation in provision of resources, in the process of decision-making, and in the share of benefits in their saving and credit cooperative societies. This means that each member had one share to register in their cooperative but they did not have clear understanding about the concept of share in saving and credit cooperative society and they did not

know as they hand one share in their cooperative society. Besides, there was no consistent and regular general assembly; no formal plans and budget preparation scheme; no system for monitoring and evaluation of general activities of the society; no proper feedback and decision on the audit and work reports; election and dismiss members of MC, CC and OC was not according to term of office and the by law; share values and distribution of annual net profit had not been determined by general assembly and they were not satisfied in the provision of interest for their saving and share. The existing situations indicate that there was passive and inconsistent participation of members in the activities of their societies. This passive and inconsistent participation of members had a negative impact for the sustainability of cooperative. Hence, the cooperative organization needs to strongly work on the improvement of the member participation in all activities and at all levels of cooperatives in order to sustain cooperative societies.

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