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**WOMEN'S PARTICIPATION IN MANAGEMENT AND ECONOMIC
SUCCESS OF A CO-OPERATIVE SOCIETY AS A BUSINESS VENTURE.**

*An analysis of Skirika SACCO Society between
1994-2004*

By

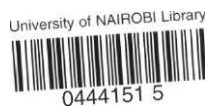
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DEDICATION.

To all women Co-operators who have faithfully supported the Movement but are yet to gain equality of control of the resources they generate through their hard work and commitment.

DECLARATION.

This project is my original work and has not been presented for award of any degree/diploma at any University.

Signature, F. Wachira 21st September, 2004

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The project write up has been submitted for examination with my approval as University Supervisor.

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ABSTRACT.

The first Co-operative was started in Kenya in 1908 at Lumbwa (now Kipkelion) in Kericho district of Rift Valley Province where dairy farmers came together to market their products collectively. Sessional Paper No. 10 of 1965 on 'African Socialism and its implications on planning' paved the way for rapid proliferation of Co-operatives since the Government recognised them as avenues to mobilise domestic savings. In 1969 the government encouraged registration of co-operatives based on employment (SACCOs). Shirika SACCO was one of the first to be registered for employees of the Ministry of Co-operative Department. In this study analysis of participation of women in Shirika SACCO activities and management was done to relate this participation to its economic growth. The study found out that the SACCO had contributed to the improvement of living conditions of their members' especially low-income earners (secretaries, clerks and subordinate staff) who have all been able to access loans to educate their children and invest productively. However, women were under supervision of men and found it difficult to represent them in the SACCO. The study found that the SACCO had structural gender inequality occasioned by retention of some women leaders in the management of the SACCO, and perpetuated by a persisting belief gap among members. The study did not find any relationship between women participation and economic growth of the SACCO. The study recommends streamlining of policy formulation and guidelines by MOCD & M. on operations of SACCOs. It calls for research into gender issues within Co-operatives, as well as. Policy formulation on gender issues to be informed by the research. There is need for Legal and structural reforms within the movement to entrench gender equality.

ABBREVIATIONS/ ACRONYMS.

AGM	Annual General Meeting
CEDAW	Convention on Elimination of All Forms of Discrimination against Women
DPM	Directorate of Personnel Management
GOK	Government of Kenya
ICA	International Alliance of Cooperatives
ICPD	International Conference on Population and Development
ELO	International Labour Organisation
KERUSSU	Kenya Rural Savings and Credit Societies Union
KNFC	Kenya National Federation of Cooperatives
KPCU	Kenya Planters Cooperative Union
KUSCCO	Kenya Union of Savings and Credit Societies
MOA	Ministry Of Agriculture
MOCD&M	Ministry of Co-op Development and Marketing
MOLFD	Ministry of Livestock and Fisheries Development
NACO	National Cooperative Societies
PRSP	Poverty Reduction Strategy Paper
SACCO	Savings aid Credit Cooperative Societies
U.N.	United Nations
UNDP	United Nations Development Programme
WOCCU	World Council of Credit Unions
SGN	Strategic Gender Needs
PGN	Practical gender needs

CHAPTER 1s INTRODUCTION

1.1 Background

A cooperative is an autonomous association of persons who unite voluntarily to meet their common economic, social, cultural needs and aspirations through a democratically controlled, jointly owned organisation where members participate to make equitable contributions to the capital and also accept a fair share of risks and benefits of the undertaking (ILO recommendation 127,1966).

In Kenya, Cooperatives are registered under the Cooperative Societies Act subject to their having as their objects the promotion of welfare and economic interests of its members. For registration a society must also consist of at least 10 persons all of who must be over 18years old and be employed or resident within the society's area of operation. Each society must also incorporate within its by-laws the seven cooperative principles adopted by International cooperative Alliance (ICA) General Assembly in 1995. These are;

- i) Voluntary and open membership (no discrimination),
- ii) Democratic member control,
- iii) Economic participation by members.
- iv) Autonomy and independence,
- v) Education and training and information of members,
- vi) Co-operation among co-operatives i.e. Co-operatives serve their members most effectively and strengthen the co-operative movement by working together at local, National, regional and international levels,
- vii) Concern for community i.e. Co-operatives work for the sustainable development of their communities.

The Cooperative movement in Kenya is organised in a tier system consisting of:

- i) Primary co-operative societies e.g. those marketing agricultural produce and Savings and credit cooperative societies (SACCOs).
- ii) Secondary or union societies whose membership is restricted to at least two registered primary societies.
- iii) National Cooperative organisations or Unions (NACOs) e.g. KUSCCO, KERUSSU KPCU etc.
- iv) And the Apex society i.e. Kenya National Federation of Cooperatives (KNFC) through which the Kenyan Cooperatives movement is linked to the rest of the world.

As at December 2003, there were 10,279 registered cooperative societies with an estimated membership of 5.8 million (about 19% of the population). About 46% are Agricultural, 38% Savings and Credit Societies (SACCOS) and 16% other types e.g. housing, Handicrafts, Consumer, Transport and multipurpose Cooperatives. It is estimated that 63% of the Kenyan population derive its livelihood directly or indirectly from Cooperatives (MOCD&M, 2003).

There are about 4,100 registered SACCOs, 78% of which are active. By December 2002, they had mobilised approximately Ksh.72.5 billion from about 1.7 million members and had a credit portfolio of over Kshs. 60 billion. They mobilise over 31% of the country's national savings.

Savings and Credit Cooperative Societies are member owned, democratically controlled organisations that are meant to provide access to 'affordable' financial services. They are not profit making organisations but are meant to be service providers.

They offer low-rate interest loans to their members, charged on a reducing monthly balance. SACCO loans have in recent times become the financial source for development projects by low and high-income earners alike. They also offer loans for school fees and emergencies.

SACCOs are constituted, registered, regulated and supervised under the Cooperative Society's Act Their operations are also controlled through society by-laws, member's decisions and resolutions in the Annual General meeting Specific policy guidelines on loans, investments, elections and audits are issued from time to time by the Commissioner for Cooperatives.

The Annual General meeting (AGM) is the highest decision making body and the supreme authority of a SACCO. It is a meeting for all members of the cooperative where they review policy, take stock of their performance and make decisions to control operations for the following year. Due to the large membership and demographic distribution of the members, a delegate system is what is now used for most cooperatives.

The annual general meeting also appoints a management committee or Board of Directors consisting of five to nine people to be the governing authority of the cooperative. It is mandated to oversee the implementation of policy and coordinate the day to day running of die affairs of the cooperative. It enters into contracts, borrows money as per cooperative rules, institutes and defends suite and legal proceedings brought in the name of or against the Cooperative society. It is required to do all to achieve goals of the SACCO according to direction from a general meeting aid the by-laws.

It is the management committee that recruits staff of the secretariat of a SACCO. In many instances the staff consists of a Managing Director, accountants, book-keepers, loan officers internal auditors and subordinate staff.

The committee is required to hold regular meetings to scrutinise and check the accounts, bankbooks, and cash in hand and consider loan applications as well as any other current business of die society.

Even though Cooperatives are autonomous, the Government has the role of enhancing the development of a self-reliant and autonomous co-operative movement through registration of cooperative societies, establishing an enabling policy, legal, regulatory and property rights framework for cooperatives through participative methods. Through the Ministry of Cooperative Development and Marketing, the Government develops human resource in cooperatives, facilitates access to credit, markets and information and promotes best practices in corporate governance. It is also required to strengthen gender equality and ensure conformity with objects for which they were established aid in accordance with the law.

1.2 Statement of the problem

Cooperatives are based on values of self-help, self-responsibility, democracy, equality, equity, and solidarity. In the tradition of their founders, Cooperative members believe in the ethical values of honesty, openness, social responsibility and caring for others (ILO Recommendation 193).

Cooperative principles stress the Democratic nature of cooperatives including the Principle of open membership irrespective of gender, race, political views, religion or social status. They also include the principle of one member one vote

which provides women the opportunity to participate in cooperatives on equal terms with men. This way 'feminisation' of poverty can be eliminated through creation of wealth and capital owned jointly by large groups of low income earners.

Because of their voluntary and democratic nature, cooperatives have been accepted as appropriate vehicles for promoting economic and social interests especially of marginalised groups. Being democratic in character, these institutions also offer women and youth an opening for participation in management and decision-making.

In theory Government policies and plans have recognised the important role played by cooperatives in development. It is in this context that one has to address oneself to the question whether after more than four decades of Independence in Kenya, the needs and interests of both men and women have been served by cooperatives and by the institutions that have been created to further this purpose.

Even though women constitute a great proportion of the membership their participation in management and leadership follow more general societal and economic trends. Thus to get women to take leadership and management positions is not only an internal cooperative issue but also a challenge to society in general (UNDP).

In this study women members of Shirika SACCO were surveyed to find out how their participation in the management committee of the cooperative has been since 1994, how they have benefited from their involvement and also to relate economic growth of the co-operative society as a business venture with gender participation in management for the period 1994-2004.

13 Justification

The basic objective of development is to enlarge people's choices. At the heart of this concept are three essential components; equality of opportunities for all people in society, sustainability of opportunities from one generation to the other and empowerment of people so they participate in and benefit from development practices. (UNDP, 1995)

Development in the 3rd world countries has reached a stage where they must rely to an ever-growing extent on mobilisation of domestic savings. Since 1986, the savings ratio has been low and declining. It stood at 20.4% of GDP in 1996 but dropped to 19.2% in 1997. Poverty reduction policies aim at raising domestic savings from these low levels.

The part played by women in this process is of decisive importance to the community and the country as a whole constituting as they do 52% of the population (PRSP, 2001). In-corporation of gender issues in poverty-reduction strategies has been minimal due to insufficient documentation of gender disparities in participation.

With globalization, economic power seems to be with state markets and civil society (cooperatives are part of the civil society). Unless women gain leadership in these key areas or have tools and knowledge to play a brokering role for change via synergy of partnership with state and with the civil society, it will be difficult to transform or shape forces of the market to work in their favour and for gender equality.

Insufficient attention to gender analysis has meant that women's contributions and concerns remain too often ignored in economic structures. Development of policy and monitoring needs to be informed by context-specific disaggregated

data and gender analytical information. With regard to cooperatives it is important to analyse the role and position of women in their socio-economic environment in order to identify and address their different needs with a view to developing their strengths and potential and to ensure an equitable distribution of the benefits of Cooperative development.

Women in rural areas often do not come forward to be elected to positions of leadership due to constraints like illiteracy, lack of training, lack of confidence, lack of information and men's attitudes towards women. This study attempts to find out if these same reasons would apply in an urban employment based SACCO like Shirika.

Shirika SACCO is a cooperative society with majority members being staff of the Ministry of Co-operative Development and Marketing. It was started in 1969 and as at Dec. 2002, it had a membership of 3,361 and total shares amounting to over 156 million.

In 2003, the Ministry of Co-op Development and Marketing in conjunction with the National Council for Ushirika Day celebrations, conducted an assessment on the performance of Cooperative Societies countrywide based on results of year 2002 audited accounts.

The performance indicators used to rate the cooperatives were dividend/interest rates, average savings and expenditure rates. Such factors like loan service to members, expenditure on education and training of members and insurance cover policies were also considered.

Cooperatives were categorised as being in Government /local Government sector or as private company, parastatal or non- Governmental Organisations. Teachers SACCOs were considered in their own special category.

In the Government/Local Government Sector category, Shirika was ranked 1st as having the best loan service, 2nd as best managed SACCO, 2nd in having the lowest expenditure and 3rd for highest average savings (MOCD&M, 2003).

In 2004, Shirika was again ranked 1st as best managed Government SACCO, 1st as having best loan services to members countrywide and 2nd in having the lowest expenditure. Thus Shirika is generally one of the most efficient cooperative societies in Kenya today.

1.4 Broad objective of the study

The broad objective of the study was to analyse women's participation in activities and management of Shirika SACCO and relate this to its economic growth in the period between 1994 and 2004.

1.5 Specific objectives

1. To analyse women members of Shirika by age, marital status, ages of their children, education, qualifications and position in employment
2. To find out the purpose and frequency of loans taken by women members of Shirika SACCO.
3. To find out women members' views on factors affecting their participation in the activities of the SACCO
4. To assess women's views on the management of the SACCO and on its recognition of women's issues.
5. To calculate gender percentages at management committee level of Shirika SACCO between 1994-2004

6. To analyse economic growth of Shirika in the period 1994-2004
7. To relate gender participation in management and economic success of the cooperative.

1.6 Theoretical framework

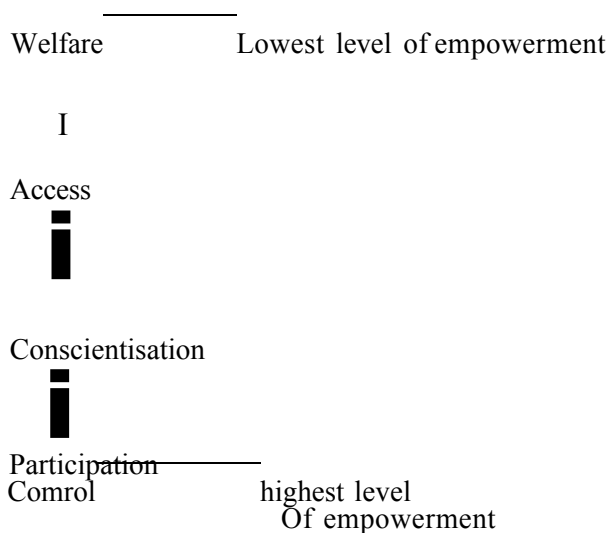
The study is based on Sara Longwe's Women Empowerment Framework.

According to Longwe, women empowerment refers to the process of enabling women to take an equal position with men and to participate equally in the development process in order to achieve control over factors of production on an equal basis with men. Development thus means enabling people to take charge of their lives and escape from poverty.

Longwe's framework is based on the notion of five different levels of equality.

The extent to which these are present in any area of social or economic life determines the level of women's empowerment

Women's empowerment tool 1: Levels of equality



Source: UNDP study packs, 2001.

Welfare is the lowest level of empowerment and assesses the women's material welfare in relation to men e.g. equal access to income. **Access** determines equality of access to the factors of production and equality of opportunity. **Consaentisation** measures the level of awareness between the sexes and that gender roles can change.

Equality of **participation** at decision-making level, policy formulation, planning and administration is important in empowering womea It eventually leads to women taking **control** over decision-making process in order to achieve a balance of control between women and men over resources and benefits.

1.7 Conceptual framework

Income from employment

I

Access to credit by joining a SACCO

I

Awareness of gender roles in SACCO

and belief in gender equality

increased

Empowerment

Equal participation at management

Committe^ levels

Control over decision making/

balance of control over resources

and benefits

i

Increased economic growth

1.8 Relevance of the theory to the study

SACCOs especially in urban areas are employment based and payments of membership dues, loan repayments etc. are made through a check-off system agreed on with employers.

Thus all Shirika members are people in formal employment with regular income in form of salaries. This income guarantees members access to credit in form of loans.

Cooperative principles include voluntary and open membership with no artificial or undue restrictions. Again Democratic administration based on 'one member, one vote' irrespective of shares held by individual members guarantees men and women an opportunity to participate at par in the economic development of the SACCO.

For women to participate in democratic management, they should be aware of and believe in equality in participation. This will be assessed in the study through the types of loans they take (a reflection of their needs and priorities) and their perception of whether or not the SACCO management advocates for equality in participation and opportunities.

Analysing the constraints women perceive as hindering their participation at decision making levels will also give insight into the society's recognition of women's issues

Equitable distributions of the benefits require that surpluses are divided among members in proportion to their patronage and usage of society's services. The study presupposes that equality of participation at decision making levels should translate into higher economic growth of the SACCO as a business venture.

Finally, analysing women's perception of how the SACCO has influenced their living standards will give a measure of how they have taken control over decisions affecting their lives in the use of benefits accruing from the SACCO.

1.9 Scope, limitations and critical assumptions.

The study used information from documents at the Ministry of Cooperative Development and Marketing as well as those at the Society's offices.

As would be expected with the use of secondary data, there is always the limitation of misreporting and poor record keeping practices.

Personal interviews have the limitation of the extent to which respondents are willing to answer the questionnaires and to provide accurate unbiased information.

The concept 'economic success' was defined in terms of the cooperatives which are characterised by their dual nature as businesses and as social associations and assessed using PEARLS system adopted by WOCCU.

Although success of business ventures is a product of management capability and other factors like market forces, infrastructure, fiscal and monetary policies etc. this study focused on characteristics of management committee as if they were the chief determinants of success.

Gender equality was defined on the basis of a 30% rule. The assumption was that 30% is the critical mass to gender proportional representation.

PEARLS system assesses protection of member savings, effectiveness of financial structures, asset quality, rates of return and cost, liquidity and signs of growth effectively as proposed by WOCCU. The assumption is that the system is universal in application to all SACCOs.

The signs of growth are increase in membership, growth in assets base, increase in share capital, loans to members and member deposits.

It was also assumed that a well-managed society would be serving its members well, a factor that should be reflected in what members thought about their society.

Being a SACCO of the MOCD&M. the study assumed also that there were provisions for ensuring democracy and open membership to guarantee that all members participated in its economic growth regardless of gender.

Shirika should set pace for good governance and management and MOCD & M should have structures for equality in gender participation in Co-operative activities.

The study assumed that Shirika is a model SACCO run according to the provisions of the Cooperative Society's Act considering that MOCD&M is the custodian of good practices in the Cooperative sector.

CHAPTER 2: LITERATURE REVIEW

2.1 Global perspectives.

The global importance of Cooperatives is in the creation of jobs, mobilization of resources for income-generation, participation in economic and social development, equitable distribution of globalisation benefits, contribution to sustainable human development and combating social exclusion (ILO, recommendation 193)

By the end of 2002, there were about 940 million people involved in cooperative business enterprises globally and 120 million of these were in SACCOs (WOCCU).

The cooperative businesses provide livelihood and employment to over 100 million people. Cooperative members make up about 49% of the population of Canada, 42% of U.S.A, 41% of Ireland, 33% of Norway and 29% of Argentina.

Today, there are over 40,000 registered SACCOs in over 80 countries of the world. They hold \$ 745 billion in assets, \$74 billion in capital, \$600 billion in savings and \$475 billion in loans (WOCCU, 2003)

The broad aim of participatory development is to increase the involvement of socially and economically marginalised people in decision making over their lives (Guijt and Meera). Greater involvement of women and attention to gender differentiated needs hold the promise of much more effective and equitable processes of participatory development. Poor people can liberate themselves if given access to affordable credit.

Participatory approaches empower the local people with skills and confidence to analyse their situation, reach consensus, make informed decisions and take

appropriate action so as to improve their circumstances. The ultimate goal is more equitable and sustainable development.

It is also important to adequately mainstream a gender perspective in all economic analysis and planning and to address the structural causes of poverty. Gender issues involve equity in treatment or involvement of men and women in socio-economic development.

Furthermore, the process of inclusion, if constructed appropriately can help raise women's confidence, open up space for their views and ease oppressive gender relations (Guijt and Meera). Since women comprise 50% of the world population, they must be involved in areas of development because effective achievement of goals, implementation of activities and attainment of anticipated outcomes is not possible unless women and men are part of the whole process of decision making, planning, and implementation and monitoring

The 1979 Convention on elimination of all forms of discrimination against women (CEDAW) gave positive affirmation to principle of equality by requiring states to take all appropriate measures including legislation to ensure full development and advancement of women for purposes of guaranteeing them the exercise and enjoyment of human rights, fundamental freedoms on basis of equality with men.

Power relations that impede women's attainment of healthy and fulfilling lives operate at many levels of society from the most personal to the most public. Achieving change requires policy and programme actions that will improve women's access to secure livelihoods and economic resources through enhancing their contribution to sustainable development through full involvement in policy and decision making processes (ICPD, 1994)

At the 4th U. N. World conference on women in Beijing, in 1995 the Platform of Action indicated Commitment by members to gender equality and women's empowerment based on the Principle of Human Rights and social justice. Gender equality means equal visibility and or participation and empowerment of both men and women in all spheres of private and public life.

The Beijing platform of Action recognised that gender equality and women's empowerment are essential for addressing central concerns of poverty, insecurity and achieving sustainable people centred development. The empowerment of women is a critical factor in the eradication of poverty.

Women's poverty is directly related to the absence of economic opportunities and autonomy, lack of access to economic resources, including credit, land ownership and inheritance, lack of access to education and support services and their minimal participation in the decision-making process.

The 6th ICA regional conference of cooperative leaders and government Ministers, (1999) recommended that equal opportunities be given to all groups in society. It called on countries to revise their laws to provide legal frameworks that recognised potential of women in cooperative development. Gender initiatives should target both men and women while specific programmes should be designed and implemented with the sole purpose of building confidence and assertiveness among women. It called for more intensive Education and Sensitisation programmes to empower the women and the youth.

12 Cooperatives in Africa

The establishment and growth of cooperatives should be viewed as one of the most important instruments for economic, social and cultural development as

well as human advancement in developing countries and that cooperatives should be a means of;

- Improving the economic, social and cultural situation of persons of limited resources and opportunities as well as encouraging the spirit of initiative
- Increasing personal and national capital resources by encouraging thrift, eliminating usury and sound use of credit
- contributing to the economy an increased measure of democratic control of economic activity and of equitable distribution of surplus
- increasing national income, export revalues and employment by a fuller utilization of resources e.g. in implementation of systems of Agrarian Reform and land settlement
- Improving social conditions and supplementing social services in such fields as housing, health and education

Helping to raise the level of general and technical knowledge of their members

The first co-operative societies formed in Africa were Agricultural Marketing co-operatives to buy crops from peasants and market them. According to the by-laws then, members of these co-operative societies were bona fide farmers i.e. persons who resided on or who utilised the land and this has often been interpreted to mean one who owned the land. Women participated in co-operatives as shadows of their husbands (Meghji & Meghji).

Today, Cooperatives are an important feature of economic growth in the whole of Africa. In a meeting of all Cooperative Ministers from countries in East, Central and South Africa held in Swaziland in 1999, a report of the state and

development of Cooperative movement in the region since 1996 was received and discussed. The ministers noted that the movement had made major achievements towards creation and establishment of an enabling policy and legislative environment for development (Kibanga, 2003). One of the strategies adopted at the meeting was that Cooperatives would ensure that education and sensitisation programmes were carried out to empower women and youth and that gender initiatives were to target women especially to build confidence and assertiveness. Countries were called upon to revise their laws to provide legal frameworks that recognised the potential of women in Cooperative Development.

23 Cooperatives in Kenya

In Kenya Cooperatives were started in 1908 when European dairy farmers at Lumbwa (now Kipkelion) in Kericho District of Rift Valley Province came together to market dairy products and merchandise agricultural inputs. These early Cooperative organisations were registered under Business Organisations Ordinance. It was only in 1931 that the colonial Government recognised the uniqueness of Cooperative enterprises and enacted the Cooperative Societies Ordinance under which subsequent registration and operations of Societies were based. This Cooperatives ordinance was repealed in 1945 to allow indigenous people to participate in the cash economy through Cooperatives. After Independence, the Cooperatives Societies Act Cap 490 of the laws of Kenya was enacted in 1966 following Sessional Paper no. 10 on African Socialism and its implications for Planning

The first SACCOs were registered in Kenya in 1964 as 'thrift licensee' cooperative societies to mobilise domestic savings. Later, by-laws were changed to allow members to save and obtain credit However, in 1969, the Government

made a radical departure in registration requirements of these societies due to high loan delinquencies. Consequently, the Government encouraged registration of SACCOs mainly on the basis of employment common bond. Employers were required to undertake to effect payroll deductions for their employees contribution in terms of savings, loan and interest recoveries.

The SACCO system is a mutual membership organisation. It involves pooling of voluntary savings from members both men and women who provide a critical link for survival of the system. Its continued growth and expansion will depend on the confidence members have on the system.

By their very nature SACCO's contribute to the improvement of living conditions of their member's especially low income earners. Due to their ability to harness group synergy, they have been recognised as an integral part of the development of the National economy. The low income earner is given an opportunity to save and borrow on easier terms than would be available in other financial institutions. The system has proved useful in enabling member's access financial services for alleviation of poverty through provision of affordable and sustainable credit especially to individuals like women who lack collateral. Through these members have been known to own land, buy vehicles, houses and start businesses.

In Kenya, Sessional paper no. 1 of 1986 on economic management for renewed growth stated that the main reason for laying emphasis on the role played by co-operatives in National Development was that they act as unifying factor for people with common interests. They bring together people who participate collectively in common endeavour. They have provided investment opportunities to ordinary citizens- farmers, workers etc. to own e.g shares in a building,

factory or industry and this gives the citizens a sense of belonging and participation in the economy.

Sessional paper no.6 of June 1997, on the role of cooperatives in a liberalised economy stated that gender issues should be a concern for all cooperatives. It particularly singled out the need to encourage through affirmative Action the participation of women in the management of cooperatives.

Guidelines to implementation of Cooperative Society's Act 1997 required that cooperatives amend their by-laws to include a clause that at least three of the management Committee members must be women

In contributing to the Cooperative Society's (Amendment) bill 2004, two Assistant Ministers (Betty Tett and Alicen Chelaite) called for affirmative action to be incorporated in the bill since women formed more than 50% of all Co-operators in the interests of justice and fairness. Women should be included in management committees of their SACCO's (Daily Nation, May, 2004) in order to give the sector a gender perspective.

Personnel circular no. 2 1999 by DPM stipulated the core functions of government to include creation of opportunities and harnessing potentials of all Kenyans and with particular emphasis on women, youth, and the disadvantaged.

In its manifesto, the ruling party asserts that gender equity is a necessary precondition for National Development and the realisation of the full potential of every Kenyan. In recognition that men and women experience poverty and all attendant problems differently, NARC proposed to make deliberate efforts including affirmative Action to ensure adherence to all International Conventions on Gender and to establish an institutional framework for mainstreaming gender

in all sectors of society. It was also to ensure equal access to opportunities in Education, employment, asset ownership and accessibility to credit facilities.

However, gender imbalances in cooperatives remain a matter of concern. Although Co-operatives have policies of equity and equal opportunity and express the need to improve the status of women, special intervention is often required to correct the existing imbalances in society and to improve the status of women

The Government has recently released the blueprint spelling out the framework for Economic Recovery and Wealth creation for the period 2003-2007. This framework sets as one of its broad goals the increase of domestic savings so as to enable higher levels of investment for sustainable development. It also spells out an equity and social economic agenda aimed at narrowing the gaps of inequality in the country (ERS, 2003-2007, MOPND)

The Strategy for revitalising Agriculture, 2004 - 2014, (SRA) proposes to achieve a progressive reduction in unemployment and poverty. It envisages improved standards of living of Kenyans and hopes to reduce substantially the number of people now suffering from hunger, famine or starvation which is one of the Millennium Development Goals pledged by the U.N. member countries by the year 2015. The incidence and prevalence of poverty is highest among women. The release of women's productive potential is therefore crucial for breaking the cycle of poverty and it will enable them to contribute more meaningfully to economic growth and general prosperity. To be able to achieve the objectives outlined in the SRA, the Government proposes to take actions aimed at among others the promotion and enhancing of good governance particularly in the cooperatives sector and farmers organizations. SRA proposes to integrate gender issues in all interventions at the community level through participatory approaches.

CHAPTER 3: STUDY METHODOLOGY

3.1 Sources of data / information

Data was deduced from documentary research involving the study of annual reports and accounts of the society, minutes of annual general meetings, management committee meetings and membership registers.

These were supplemented with information obtained from key informants and interviews of members of the management committee and ordinary members in the Ministry of Co-operative Development and Marketing, both at headquarters and field.

3.2 Data /information required

- The composition of the management committee disaggregated by gender for the period 1994-2004
- Bio-data of respondents to include age and marital status
- Education achievement of respondents
- Employment status
- Types of loans taken and their frequency
- Perceptions of members on their society including management and recognition of women's issues
- Changes in membership assets, share capital and deposits, loans to members and retained earnings.

3.3 Methods of Data analysis

Data was be analysed qualitatively by descriptive analysis of interviews and discussions and quantitatively through simple tabulation, calculation of percentages and where possible the use of computer packages like excel, access and SPSS.

3.4 Assessing Economic Success of a Cooperative Society

Since 1990, The World Council of Credit Unions (WOCCU) has been using a set of financial Ratios known as PEARLS to measure both individual components and the system of a financial institution for evaluation.

PEARLS measure key areas of a credit union (SACCO). These are Protection of member deposits, Effective financial structure, Asset Quality, Rates of return and cost, Liquidity and Signs of growth. It is designed as a management tool to identify and find solutions to serious institutional deficiencies.

According to PEARLS the major indicators of growth of a SACCO are measures in five key areas; Total Assets, Loans to members, savings deposits, share capital and institutional capital.

A positive annual growth rate in total assets is ideal. Growth in total loans to members must keep pace with growth in total assets for profitability to be maintained. The ideal target is a growth rate of 70-80% per year.

Savings deposits are cornerstones of growth. An ideal target is between 70-80 % per year. Similarly a growth in share capital of 10-20% per year is ideal.

Retained earnings constitute institutional capital and are the best indicator of profitability. A minimum growth rate of 10% is ideal.

A growth rate of 5% in membership of a SACCO is an ideal indicator of growth.

CHAPTER 4 : RESULTS AND DISCUSSION

This chapter presents and discusses results of analysis of data and information collected from key informants to relate women's participation to economic success of SHIRIKA SACCO. Cross tabulation, simple bar and line graphs and simple percentages are used to examine the results.

4.1 Number of respondents and distribution of study variables

The study surveyed 60 women members of Shirika SACCO using a questionnaire (appendix 1) and face to face interviews. Majority (83.7%) were aged between 30 and 50 years with only 16.3% being over 50 years. All had at least secondary (34%) tertiary (25.5%) and University education (38.3%) except one who had only primary education. A majority (76.6%) were married 12.6% were widowed and 10.6% were single. Most had children aged between five and twenty three years. Majority of the women surveyed had been members of Shirika for over 10 years.

The position of members in employment follows the traditional pattern where very few are in policy (decision making) areas like departmental head and majority are in support services (secretaries, clerks, copy typists, subordinate staff).

Table 4.1 Number of respondents and distribution of study variables

VARIABLE	TOTAL	PERCENTAGE
AGE		
+50	8	16.3
40-50	25	53.1
30-40	14	30.6
21-30	0	0
MARITAL STATUS		
Married	36	76.6
Widowed	6	12.6
Single	5	10.6
HIGHEST EDUCATION QUALIFICATION		
Primary	1	2.1
Secondary	16	34.1
Tertiary	12	25.5
University	18	38.3
AGES OF RESPONDENT'S CHILDREN (YEARS)		
1-5	8	10.7
5-15	30	40
15-23	26	34.7
Over 23	11	14.6
POSITION IN EMPLOYMENT		
Support Staff	28	56
Section Head	15	30
Division Head	6	12
Department head	1	2

4.2 Purposes and frequency of loans taken by women members of Shirika SACCO

The loan portfolio of Shirika women was quite diverse, According to the summary shown in table 4.3 and 4.4 below, the most accessed loans were those to pay for the education of children This follows from the fact that majority of those interviewed had children of school-going age. Next in frequency were loans taken to buy a plot of land. In Kenya, ownership of land is a status symbol and is indicative of a high standard of living. Those interviewed said that ownership of

land gave them a sense of security and confidence. The loans that were rarely accessed were those for family ceremonies and to repay other loans.

The results shown in the two tables indicate that education of their children, took priority and not the usual welfare or consumer-oriented borrowing associated with women

TABLE 4.2 Purpose and frequency of loans taken by women members

PURPOSE OF LOAN	Frequency	Percentage
For family ceremonies	1	0.5
Others	2	1-1
To repay another loan	5	2.7
For own education	11	5.9
To start a small business	12	6.4
For household equipment and utensils	14	7.5
To pay for a relative's education	16	8.6
For house improvements	21	11.2
For medical care	26	13.9
To buy a plot of land	39	20.9
For children's education	40	21.4

Women generally are poor risk takers and are therefore not likely to be servicing more than one loan at a time. Medical care loans were significant because of the existing high cost of treatment and the low medical allowances given to civil servants for out-patient treatment.

TABLE 4.3 Purpose and frequency of loans taken more than once

PURPOSE OF LOAN	FREQUENCY	PERCENTAGE
For house improvements	2	3.6
For household equipments and utensils	2	3.6
To start a small business	3	5.5
For own education	3	5.5
For a relatives education	6	10.9
To buy a plot	6	10.9
For medical care	7	12.7
For children's education	26	47.3

4.3 Factors affecting women participation in SACCO activities

The women cited heavy workload, time of the day the activities were held and lack of information about the activities in that order as the most significant factors hindering their participation.

Lack of support by spouse and lack of self confidence were ranked as least important. Lack of support by males and by females were rated midway in terms of significance. The most highly rated factor was lack of support by spouse and heavy workload at home. These factors are inter-related since a man who does not support his wife to venture into public life is unlikely to share her household responsibilities.

TABLE 4.4 FACTORS AFFECTING PARTICIPATION OF WOMEN IN SACCO ACTIVITIES

% Rating by women members							
FACTOR	1	2	3	4	5	6	7
Lack of self confidence	12.5	20	12.5	7.5	7.5	10	30
Heavy workload at home	35	25	15	7.5	5	2.5	10
Time of day meetings/activities are scheduled	31.6	13.2	18.4	13.2	10.5	2.6	10.5
Lack of support by male members	11.4	8.6	17.1	14.3	31.4	8.6	8.6
Lack of support by female members	5.7	5.7	14.3	34.3	8.6	17.1	14.3
Lack of support by spouse	2.9	2.9	2.9	11.4	14.3	25.6	40
Lack of information about the activities	223	11.4	8.6	2.9	14.3	20	17.1

KEY: 1 is most significant

7 is least significant

Considering that most women had children aged 5-23 years heavy workloads at home was likely to affect their participation since they had to look after these school going children in addition to attending to their jobs. Lack of female support reflected the general lack of sisterhood in the Sacco aid in the MOCD &

4.4 Women's perceptions of their SACCO

Majority of women sampled were ordinary members of SHIRIKA and only 8.5% had been members of the management committee. 24 % had not been sensitized on their roles as members of the SACCO.

However 96% believed that both men and women should play equal roles in management and a sizeable number (68%) believed that their SACCO encouraged women to participate in its management.

All respondents concurred that their SACCO had no specific provisions in its by-laws to encourage women's participation in its management.

The SACCO fared well where members' perceptions of it were concerned. 98% of the respondents thought their SACCO was well managed and 89% thought it was democratically run. In terms of recognition of women's issues 52% rated it as being positive, 42% as neutral and only 6% thought it was negative. All respondent thought their SACCO had improved their living standards by giving them loans to better their lives. (See Appendix 2)

4.5 Gender representation at decision-making levels

Shirika SACCO had a good representation of women in management (above 30%) during the study period except in 1994, 1995 and 1998. From 1999 the women representation was constant at 44.4%. However there appears to have been minimal change in the composition of the committee and the society retained the same chairman, vice chairman and many of the committee members in the study period. The same women representatives were "elected" every year.

In 1997 the Cooperatives Societies Act number 12 was enacted and MOCD & M for the first time began to lobby societies to include women in management. The 1999 Leaders conference in Mbagathi passed a recommendation to the effect that societies would be required to amend their by-laws to include at least three (3) women in the nine-member management committee. Shirika adopted this recommendation and appointed four women members who have more or less remained at the top.

Table 4.5 Gender representation in management committee between 1994 - 2004

Composition of Management Committee.

YEAR	MALE	FEMALE	TOTAL	% WOMEN
1994	8	2	10	20
1995	8	3	11	27.3
1996	8	4	12	33.3
1997	9	4	13	30.8
1998	10	4	14	28.6
1999	5	4	9	44.4
2000	5	4	9	44.4
2001	5	4	9	44.4
2002	5	4	9	44.4
2003	5	4	9	44.4
2004	5	4	9	44.4

4.6. Economic Growth of the SACCO

Growth of the SACCO was analyzed in terms of PEARLS system, which considers increase in Assets, membership, profits, deposits and loans to members as indicators of growth.

Table 4.6 summarises percentage change in the factors during the study period. It shows that membership of the SACCO declined throughout die study period until after 2001. PEARLS recommend a minimum ideal target of 5% growth per year a target the SACCO did not maintain, indicating poor growth, throughout the period till 2001.

Table 4.6 Economic growth of SHLRIKA. 1994-2004

Year	Percentage change with time				
	Members	Total assets	Share capital and Deposits	Loans to members	Retained earnings
1994					
1995	-6.46	0.94	10.47	18.43	839
1996	-3.89	22.02	14.04	25.19	939
1997	-2.48	16.62	12.54	22.02	25.14
1998	-1.93	19.00	16.31	24.19	-1.93
1999	-25.53	38.29	14.78	1030	154.17
2000	-13.36	111.73	1.21	-1.03	2.16
2001	7.65	-15.12	19.08	21.43	-3.20
2002	836	40.54	20.83	18.80	-43.06
2003	7.25	19.51	20.56	16.61	2.83
Average	-3.38	28.17	14.42	1733	17.09

(See Appendix 3)

There was positive growth in **total assets** every year except 2001 but the values kept fluctuating. This was the year in Kenya when there was targeted retrenchment of Civil Servants as part of Civil Service Reforms Programme.

Many SACCO's lost members and their financial structures were affected since there was no provision for recovery of outstanding loans from the retrenchees.

Positive growth in assets is important as it is an indicator of growth even in other areas like retained earnings. The ideal state is for a SACCO to achieve real positive growth each year, which Shirika managed to throughout the study period. The SACCO purchased Shirika House in year 2000 and its real value caused the upsurge in total assets.

Shares and Deposits by members are cornerstones of growth in a SACCO and they are a major determinant of growth in total assets. Again growth in member shares indicate continued confidence by members old and new in the management of the SACCO.

The ideal is not to have excessive growth especially of shares as this indicates inability to adapt to new systems of SACCO financial management.

The share capital and deposits grew at varying rates in the study period and the growth ideal of 10-20% was reached each year except for year 2000.

The amount of **loans given to** members indicates growth in turnover and also effective debt recovery procedures. If growth in total assets keeps pace with that of total loans given there's good likelihood that profitability will be maintained. PEARLS target a 70 - 80% growth each year, which Shirika did not meet during the study period.

Some members interviewed expressed disappointment at having to wait for long periods for their loans to be processed. It was not clear whether it was due to poor debt recovery, poor loan policy or the fact that a SACCO with a membership of 1,849, has only five loan officers and six subordinate staff in the SACCO offices and the systems are not computerised.

Growth in **retained earnings** indicate prudent operational management of a SACCO. It is the best indicator of profitability, PEARLS recommends a minimum 10% growth each year. From die results, Shirika achieved this only in 1997 and 1999. The figure of 154.17 % was due to withholding of dividends as "benevolent Fund", which was reflected in the books as retained earnings.

4.7 Relating economic success of SHIRIKA SACCO to women's participation in management

A well managed SACCO should show an increase for all the factors PEARLS considers to be evidence of growth. These are membership, assets, deposits, loans to members and retained earnings. In spite of high representation of women in the management committees, the membership didn't grow except for 2001 and 2003 and overall, there was negative growth.

Share capital and deposits grew but at percentages well below PEARLS goal of 70 - 80% each year. Loans to members also didn't reach the target expected. Overall, involvement of women in management did not appear to impact on growth of the SACCO and there appears to be no direct relationship between gender participation in management and economic growth of the SACCO. However, as argued elsewhere, women's participation in Shirika SACCO is more a case of "adding on" than it is a serious desire to involve them in decision-making and control of the SACCO.

CHAPTER 5 : SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS.

5.1. Summary of findings

The survey found out that women members of the SACCO were well educated, and had the knowledge and experience of the cooperative movement through long time membership and due to their employment.

Women in SHIRIKA have been able to access loans to improve their standards of living and educate their children. The SACCO had thus been able to address practical gender needs of women. It may be due to this ability to acquire loans that made the women to rate their SACCO highly in terms of recognition of women's issues.

However this access had not empowered the women to venture beyond the domestic chores. Instead they had expanded the scope of their responsibilities to 'add on' even those traditionally done by men e.g. education of the children

Lack of conscientization had made the women perceive their rights as privileges leading them to think their SACCO was democratically run and that it was well managed yet very few of them had ventured or had interest in the SACCO leadership.

Lack of assertiveness, double workload and inadequate access to information kept women from leadership in addition to their lack of "togetherness". Those who joined the "club" of leaders and were accepted by the males didn't support the others to ascend to leadership positions. The few who had ascended to leadership were 'token' representation and did not really represent the great majority of women members.

The SACCO had no documented policy framework to address women's issues or even mechanisms to address the strategic gender needs of women. The by-laws were complicated and not well understood by members. Members' education days addressed routine announcements and were not planned well to impart knowledge on cooperative issues.

According to PEARLS SHIRIKA did not realize significant growth except in turnover, share capital and deposits. Loans to members, retained earnings and membership didn't grow as would have been expected for a SACCO whose objective is to receive funds as deposits and shares and give out loans to members. There was no noticeable relationship between gender participation in management and economic growth of the SACCO and more so because the management was waiting in composition and conduct of SACCO business.

5.2. CONCLUSIONS

The SACCO system being a mutual membership organization requires that members provide a critical link for survival of the system, and hence its continued growth and expansion depend on the confidence members have on the system. Members have rights under the law to attend meetings and participate in decisions taken at all Annual general meetings and special meetings. Each also has the right to vote, to be elected to organs of the society, subject to its by-laws and to enjoy full use of facilities and services. They also have rights to all legitimate information on the society, education and training.

The current arrangement for management and governance in a SACCO where the Annual general meeting is the supreme authority but the executive authority is vested in the management committee needs to be reviewed to be representative of all members' interests. In this system, members have little capacity to oversee

operations especially if there isn't strong legislation and proper official supervision of the management.

The Annual General meetings of cooperatives are characterized by absenteeism, heckling, bribery and poor attendance and may therefore not be very representative especially for large societies, and for women who shy off such functions.

Gender representation in cooperatives must go beyond numbers. In Shirika, the numbers of women in management is high but it is more a 'token' representation than it is an attempt to involve women. The society's leadership is largely in the hands of men in spite of the much-acclaimed principles of 'open membership' and democracy.

Shirika SACCO's involvement of women in its management is more integrationist than mainstreaming. SHIRIKA management has maintained some women at the top at the expense of others. This is discriminatory and has been perpetuated by the existing 'belief gap' that those higher up in employment are good managers and leaders. Low employment status has been exploited to deny a large proportion of members' access to leadership. Informants claimed that the women at the top behaved like 'honorary males' and did not support others to ascend to leadership. Being privy to what co-operative leaders expect on good practices SHIRIKA may have **added on** certain women in their management committee to be seen to comply.

Although regular member education days are held, women still require conscientization to enable them step out of the patriarchal culture and adopt a feminist consciousness to look at the society and correct the wrongs.

Withholding of information about SACCO activities and scheduling them at times inconvenient to women provide further evidence of male domination. By withholding the information, men ensure they have a larger share in decision-making. These are established discriminatory practices to ensure male privilege. There is need to remove such practices and restore equality of access and control.

There is need to simplify Society By-laws and procedures and make them women-friendly. Societies should ensure that members and especially women were conversant with the provisions contained therein.

Except for illiteracy, the same factors inhibiting rural women coming forward to be elected to positions of leadership also affect urban women. Women everywhere shy away from politics. Cooperatives are highly political because for a long time, leaders have used them as a springboard to National politics.

Women were able to access loans for various purposes but priority went to education for their children and relatives, medical care and buying property. If one was to consider house improvements, own education, household equipment and starting small businesses as forms of investment, then the women's reasons for borrowing would be categorized as 'productive'. The SACCO has thus been able to meet Practical gender needs (PGNs) of women but not strategic gender needs (SGNs).

However, the fact that women in urban areas have taken up roles traditionally held by men like education of children shows economic domination of women by men. It implies that men still control the use of resources earned by women while they are free to invest their earnings as they wish.

Equality of control means a balance of power between men and women so that neither side is put in a position of dominance. In Shirika women are dominated

and there is need to mobilize them to be dissatisfied with the status quo and demand change. There is need for radical gender training to enable them recognize the political and ideological dimensions of inequality.

5.3 RECOMMENDATIONS

The Co-operative Principles adopted by ICA in 1995 call for open membership, democratic control and economic participation by members of cooperative societies. However, the interpretation and implementation of these has largely been left to individual societies. There is need to review and domesticate these principles especially with regard to involvement of women who are the backbone of most cooperative production activities.

MOCD&M should facilitate cooperatives to interpret the principles and to actualize the values of democracy, equality and equity.

The Ministry of Co-operative Development and Marketing has the responsibility of instilling good governance and management in Cooperatives as well as ensuring that they uphold the Cooperative Principles and values. It requires to develop operational frameworks to monitor and ensure compliance.

Although co-operative organizations have policies of equity and equal opportunity and often express the need to improve the status of women, special intervention is required to correct existing imbalances in society and to improve the status of women by ensuring they participate in co-operatives activities and are able to ascend to decision-making levels.

The Co-operative Societies Act. 2004 has no specific provisions framed to address gender issues in cooperatives. The act should be reviewed to make it gender sensitive and to provide appropriate legal framework for involving women in cooperatives.

The Co-operative movement with the aid of Ministry of Co-operatives Development and Marketing require to develop specific equality policies and programmes adopted to the needs of specific target groups.

In consultation with the movement MOCD& M should develop prudential standards for cooperatives management and a framework for supervision to ensure compliance. Such standards should be comprehensive to include guidelines on expenditure control, procurement procedures, accounting procedures and investments, while adhering to PEARLS system.

There is need to support awareness raising through Education and Training Programmes. Cooperative members and leaders require to be sensitized on the importance of gender balance when electing their committee members.

MOCD&M require to conduct regular training needs assessments for the movement in order to develop appropriate training programmes. Impact assessment of training done through the Cooperative College of Kenya and other providers should be done regularly to ensure standards and quality are maintained and that the training addresses actual needs of the movement.

There's need for further research on Gender issues in co-operatives to identify the gaps and to document and disseminate findings. MOCD & M requires to establish a data bank on the current status of women in co-operatives.

There's need to empower women, and to transform unequal relations through;

- Enhancing democratization and de-officialization of processes in co-operatives.
- Identifying PGNs and SGNs and interests of female and male members which can improve their condition

- Enhancing women's access to quality education and training on cooperative issues.
- Involving women in decision making
- Enhancing women's access to leadership positions e.g. through quotas or 'affirmative action'
- Setting up of equality focal points at every tier of the cooperative movement and within MOCD&M.
- Ensuring that the National Commission on Gender (when established) has an independent advisor on gender issues in the cooperative sector.

There is need to re-define "Economic Success" of a cooperative based on its core business and objectives. Every cooperative should essentially aim at minimizing operation costs to maximize returns on member investment. The use of PEARLS should be adopted for all co-operatives as a measure of economic growth.

Key informants at MOCD & M. revealed that at the headquarters, there's no structure to address gender issues. There are no policy guidelines and programmes for imparting education and training to the movement or to control investment of member funds.

There's also an imbalance in staffing at policy-making levels with only three women represented. The situation in the field is also wanting in women representation. Of the eight provincial Cooperative officers, only one is a woman and of the seventy District Cooperative Officers only five are women.

Shirika should be a model SACCO for good governance and management since it is for members of the ministry responsible for instilling good practices in the co-operative sector. There's need to streamline its management and oversee its operations in order to shape it in line with the government strategy of enhancing domestic savings for equitable and sustainable social economic development.

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QUESTIONNAIRE

This questionnaire is for an MA in Gender and Development studies. The aim is to study 'Women's participation in SACCOs and the effect this may have on the economic growth of a SACCO'.

The information you give in answering this questionnaire will be treated with strict confidentiality and will be used solely for the academic purpose intended in the study.

1. What is your marital status?

- Married
- Widowed
- Single

2. What is your Age?

- +50 years
- 40-50 years
- 30-40 years
- 21- 30 years

3 Number of children-

4. Ages of your children

- 1-5 Years
- 5-15 years
- 15-23 Years
- Over 23 Years

5. Indicate your highest Education Qualification

Primary

Secondary

Tertiary

University

6. State your occupation_

7. What is your position in employment?

Departmental head

Division head

Section head

Support staff

8. When did you become a member of a **SACCO?**
(state the year)

9. State your position in the SACCO.

Ordinary member

Delegate

Member of management committee

10. Have you ever been sensitized on the role of members in a SACCO?

Yes

No

11. Does your SACCO encourage women to play a role in its management?

Yes

No

If yes, please specify how this is done.

12. Do you believe women and men should play equal roles in the management of the SACCO?

Yes

No

13. Are you familiar with your SACCO's By-laws?

HI Yes

1 I No

If yes, are there any specific provisions to encourage women to participate in the management of the SACCO?

Please specify

14. Do you think your SACCO is well managed?

• Yes O No

15. Do you think your SACCO is democratically run?

D Yes [J No

16. How would you rate your SACCO in terms of recognition of women's issues (those concerned with women's equality in all social and economic spheres?)

Negative positive [neutral

17 a) Do you think your SACCO has improved your living standards?

Q Yes | | No

b) How? Please specify.

18. Put a tick against the types of loan you have ever taken from your SACCO.

- To repay another loan elsewhere
- To start a small business
- For Medical care
- To pay for a relatives education
- For house improvements
- To buy a plot of land
- For family ceremonies
- For children's education
- For own education
- For household equipment/utensils
- Others (please specify)

Please indicate which type you have taken more than once.

18. Other than obtaining loans. How else have you benefited from your SACCO? (Please specify)

19. Has your cooperative helped you learn to save?

- Yes
- No

20. How frequently do you participate in elections in your SACCO?

Always

Occasionally

Never

21. a) Have you ever sought an elective position in your SACCO?

- Yes No

b) If yes, what problems did you encounter? (Please specify)

c) If no, why?

23 a) The following factors have often been quoted as some of the reasons why women do not participate actively in SACCO activities.

Rank these factors in terms of importance. Indicate 1 against the factor you think is the most significant and 7 for least significant (put the rank in the box against each factor)

1 I Lack of self-confidence

Heavy workload at home

1 I Time of day meetings / activities are scheduled

Lack of support from male members

1 1 Lack of support from female members

1 1 Lack of support by spouse

I 1 Lack of information about the activities

24. State any other factors (but not those named in 23 above) that you think have kept many women members from actively participating in SACCO activities.

SUMMARY OF ANSWERS FROM QUESTIONNAIRE.

1. What is your position in Employment?

Support Staff	56%
Section Head	30%
Division Head	12%
Departmental Head	92%

2. How long have you been a member of your SACCO?

1-5 years	2%
6-10 years	6%
Over 10 years	92%

3. What is your position in the SACCO?

Ordinary members	90%
members of Management Committee	6%
delegate	4%

4. Have you been sensitized on your role as a member?

Yes	76%
No	24%

5. Do you believe the SACCO encourages women to play a role in management?

Yes 68%

No 32%

6. Do you believe women and men should play equal roles in management?

Yes 96%

No 4%

7. Are you familiar with your SACCO by-laws?

Yes 38%

No 62%

8. Do you think your SACCO is well managed?

Yes 98%

No 2%

9. Do you think your SACCO is democratically run?

Yes 89%

No 11%

10. Do you think your SACCO has improved your living standards?

Yes 98%

No 2%

11. Has your co-operative helped you learn to save?

Yes	96%
No	4%

12 . Have you ever sought AN elective position?

Yes	12%
No	88%

13. How do you rate your SACCO in terms of recognition of women's issues?

Negative	6%
Positive	52%
Neutral	42%

14. How frequently do you participate in elections?

Always	54%
Occasionally	40%
Never	6%

**ECONOMIC GROWTH OF SHIRIKA SACCO
(1994-2004)**

1. TOTAL ASSETS/TURNOVER.

Year	Total Assets (Kshs)	% change
1994	4,798,900	
1995	4,843,826.00	0.94
1996	5,910,461.00	22.02
1997	6,892,844.00	16.62
1998	8,202,385.00	19
1999	11,343,285.00	38.29
2000	24,016,229.00	111.73
2001	20,386,036.00	-15.12
2002	28,649,953.00	40.54
2003	34,239,207.00	19.51

2. SHARE CAPITAL + DEPOSITS

Year	Total Capital -(-Deposits (Kshs)	% change
1994	49,676,133.00	
1995	54,876,942.00	10.47
1996	62,580,563.00	14.04
1997	70,429,551.00	12.54
1998	81,915,683.00	16.31
1999	94,019,090.00	14.78
2000	95,157,263.00	1.21
2001	113,312,236.00	19.08
2002	136,911,708.00	20.83
2003	165,058,485.00	20.56

3. LOANS TO MEMBERS

Year	Total Loans Given (Kshs)	% change
1994	37,978,595.00	
1995	44,976,490.00	18.43
1996	56,306,339.00	25.19
1997	68,705,714.00	22.02
1998	85,325,678.00	24.19
1999	94,117,780.00	10.3
2000	93,149,225.00	-1.03
2001	113,106,588.00	21.43
2002	134,371,114.00	18.8
2003	156,694,359.00	16.61

4. RETAINED EARNINGS

Year	TOTAL RETAINED EARNINGS (Kshs)	% change
1994	124,503.00	
1995	134,955.00	8.39
1996	147,626.00	9.39
1997	184,738.00	25.14
1998	181,169.00	-1.93
1999	460,470.00	154.17
2000	470,415.00	2.16
2001	455,379.00	-3.2
2002	259,272.00	-43.06
2003	266,612.00	2.83

5. MEMBERSHIP

YEAR	NUMBER	% Change
1994	2663	-
1995	2491	-6.46
1996	2394	-3.89
1997	2336	-2.48
1998	2291	-1.93
1999	1706	-25.53
2000	1478	-13.36
2001	1591	7.65
2002	1724	8.36
2003	1849	7.25