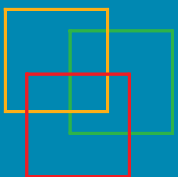




International  
Labour  
Organization



## How women fare in East African cooperatives: the case of Kenya, Tanzania and Uganda



The *Cooperative Facility for Africa* (*Coop<sup>AFRICA</sup>*) is a regional technical cooperation programme of the ILO contributing to the achievement of the Millennium Development Goals and the promotion of decent work in Africa by promoting self-help initiatives, mutual assistance in communities and cross border exchanges through the cooperative approach.

*Coop<sup>AFRICA</sup>* contributes to improving the governance, efficiency and performance of primary cooperatives, other social economy organizations and their higher level structures in order to strengthen their capacity to access markets, create jobs, generate income, reduce poverty, provide social protection and give their members a voice and representation in society.

*Coop<sup>AFRICA</sup>*'s approach consists of assisting stakeholders to establish a legal and policy environment conducive to the development of cooperatives; providing support services through identified "*Centres of competence*"; promoting effective co-ordinating structures (eg. unions and federations) and establishing and maintaining challenge fund mechanisms, for 'services', 'innovation', and 'training'. These funds are accessible through a competitive demand-driven mechanism and a transparent selection of the best proposals.

*Coop<sup>AFRICA</sup>* and its network of "*Centres of competence*" provide different types of services: policy and legal advice; studies and publications; training and education; support to field projects; development or adaptation of didactical and methodological material; networking; advocacy; and promotion of innovative cooperative ventures among others.

*Coop<sup>AFRICA</sup>* is located in the ILO Office for East Africa in Dar es Salaam, Tanzania, and is part of the Cooperative Programme (EMP/COOP) of the Job Creation and Enterprise Development Department of the ILO. The programme works in partnership with the International Cooperative Alliance (ICA), the UK Cooperative College, the Committee for the Promotion and Advancement of Cooperatives (COPAC), the International Trade Union Confederation (ITUC-Africa), the International Organization of Employers (IOE) and the African Union Secretariat. *Coop<sup>AFRICA</sup>* is a multi-donors programme primarily supported by the UK Department for International Development (DfID). It also receives support from the Swedish International Development Cooperation Agency (SIDA), the Government of Finland, the Arab Gulf Programme for United Nations Development Organizations (AGFUND) and the German Cooperative and Raiffeisen Confederation (DGRV).

**ILO Office for  
Tanzania, Kenya, Rwanda and Uganda**

*Coop<sup>AFRICA</sup>*

Kazi House, Maktaba Street

P.O. Box 9212

Dar es Salaam

United Republic of Tanzania

Tel: +255.22.2196700

Fax: +255.22.2122597

E-mail: [coopafrica@ilo.org](mailto:coopafrica@ilo.org)

[www.ilo.org/coopafrica](http://www.ilo.org/coopafrica)

**International Labour Office  
Cooperative Programme (EMP/COOP)**

4, route des Morillons

1211 Geneva 22

Switzerland

Tel: + 41.22 .799.7445

Fax: +41.22.799.8572

E-mail: [coop@ilo.org](mailto:coop@ilo.org)

[www.ilo.org/coop](http://www.ilo.org/coop)



# **How women fare in East African cooperatives: the case of Kenya, Tanzania and Uganda**

Eva Majurin  
Cooperative Facility for Africa (Coop<sup>AFRICA</sup>)  
ILO Country Office for Tanzania, Kenya, Rwanda and Uganda

Copyright © International Labour Organization 2012

First published 2012

Publications of the International Labour Office enjoy copyright under Protocol 2 of the Universal Copyright Convention. Nevertheless, short excerpts from them may be reproduced without authorization, on condition that the source is indicated. For rights of reproduction or translation, application should be made to ILO Publications (Rights and Permissions), International Labour Office, CH-1211 Geneva 22, Switzerland, or by email: [pubdroit@ilo.org](mailto:pubdroit@ilo.org). The International Labour Office welcomes such applications.

Libraries, institutions and other users registered with reproduction rights organizations may make copies in accordance with the licences issued to them for this purpose.  
Visit [www.ifrro.org](http://www.ifrro.org) to find the reproduction rights organization in your country.

---

ILO Cataloguing in Publication Data

Majurin, Eva

How women fare in East African cooperatives: the case of Kenya, Tanzania and Uganda /  
Eva Majurin ; International Labour Office. – Dar es Salaam: ILO, 2012 1v.

ISBN: 978-92-2-126148-3 (print); 978-92-2-126149-0 (web pdf)

International Labour Office

cooperative / agricultural cooperative / credit cooperative / women's empowerment / gender and  
development / East Africa / Kenya / Tanzania / Uganda

03.05

---

The designations employed in ILO publications, which are in conformity with United Nations practice, and the presentation of material therein do not imply the expression of any opinion whatsoever on the part of the International Labour Office concerning the legal status of any country, area or territory or of its authorities, or concerning the delimitation of its frontiers.

The responsibility for opinions expressed in signed articles, studies and other contributions rests solely with their authors, and publication does not constitute an endorsement by the International Labour Office of the opinions expressed in them.

Reference to names of firms and commercial products and processes does not imply their endorsement by the International Labour Office, and any failure to mention a particular firm, commercial product or process is not a sign of disapproval.

ILO publications and electronic products can be obtained through major booksellers or ILO local offices in many countries, or direct from ILO Publications, International Labour Office, CH-1211 Geneva 22, Switzerland. Catalogues or lists of new publications are available free of charge from the above address, or by email: [pubvente@ilo.org](mailto:pubvente@ilo.org)

Visit our web site: [www.ilo.org/publns](http://www.ilo.org/publns)

---

Printed in Tanzania

Cover page photos: © ILO/M.Crozet (Photo 1), ILO/Coop<sup>AFRICA</sup> & KUSCCO Ltd (Photo 2), ILO/Coop<sup>AFRICA</sup> & Kirumya BMCS Ltd (Photo 3), ILO/Coop<sup>AFRICA</sup> (Photo 4)

Inside photos: © ILO/Coop<sup>AFRICA</sup> (Photo 1), ILO/Coop<sup>AFRICA</sup> & MACE Ltd. (Photo 2), ILO/Coop<sup>AFRICA</sup> & MACE Ltd. (Photo 3), ILO/Coop<sup>AFRICA</sup> (Photo 4), ILO/Coop<sup>AFRICA</sup> & Wowoya SACCO Ltd. (Photo 5), ILO/Coop<sup>AFRICA</sup> (Photo 6), ILO/Coop<sup>AFRICA</sup> (Photo 7)

# Table of contents

<b>Preface</b>	i
<b>Acknowledgements</b>	iii
<b>List of acronyms</b>	iv
<b>Executive summary</b>	v
<b>Introduction</b>	1
<b>1 Overview of women’s participation in cooperatives in East Africa</b>	<b>5</b>
1.1 Policy and legal framework	6
1.2 Overall membership patterns	6
1.3 Women in cooperative governance and leadership	10
1.4 Women’s employment in cooperatives	11
1.5 The status of women-only cooperatives	13
1.6 Cooperative education	14
<b>2 Factors limiting women’s participation in cooperatives</b>	<b>17</b>
2.1 Membership-related constraints	19
2.2 Hindrances to women’s equal leadership	20
2.3 Factors affecting women’s employment	20
2.4 Obstacles specific to women’s cooperatives	21
<b>3 The benefits of cooperative membership: the “cooperative advantage”</b>	<b>23</b>
3.1 Economic and social impacts	24
3.2 Specific benefits of the cooperative model	29
3.3 Benefits specific to women	29
3.4 Empowerment limitations	29
<b>4 Overcoming obstacles to women’s participation in cooperatives: emerging good practices</b>	<b>33</b>
4.1 Cooperative-level measures	34
4.2 Support agency action	36
4.3 Policy and legislation-level efforts	37

<b>5</b>	<b>Conclusions and recommendations</b>	<b>39</b>
5.1	Conclusions	39
5.2	Recommendations	40
<b>BIBLIOGRAPHY</b>		<b>42</b>
<b>ANNEX: METHODOLOGY OF COOP<sup>AFRICA</sup>-CAK-MUCCoBS-UCA RESEARCH</b>		<b>45</b>
<b>LIST OF BOXES:</b>		
Box 1:	What is a cooperative?	2
Box 2:	Use of services in financial and agricultural cooperatives - Coop <sup>AFRICA</sup> survey results	8
Box 3:	Women's participation in governance & leadership - Coop <sup>AFRICA</sup> survey results	11
Box 4:	Employment in cooperatives - Coop <sup>AFRICA</sup> survey results	12
Box 5:	Legal obstacles to women's participation in cooperatives	18
Box 6:	Hindrances to women's membership - summary of Coop <sup>AFRICA</sup> survey responses	20
Box 7:	Member testimonies on the impacts of cooperative membership	24
Box 8:	Economic benefits of cooperative membership - results of Coop <sup>AFRICA</sup> agricultural member survey	25
Box 9:	Social benefits of cooperative membership - results of Coop <sup>AFRICA</sup> agricultural member survey	26
Box 10:	Examples of cooperative-level steps	35
Box 11:	Examples of action by support agencies	36
Box 12:	Examples of pro-active legislation	37
<b>LIST OF FIGURES:</b>		
Figure 1:	Female and male loan use in cooperatives covered by the Coop <sup>AFRICA</sup> survey (regional average)	8
Figure 2:	Female and male membership changes in Ugandan ACEs, 2007-2010	9
Figure 3:	Number of female and male board members, chairpersons and managers in ACEs (Uganda)	10
Figure 4:	Occupational distribution of female and male employees in cooperatives included in the Coop <sup>AFRICA</sup> survey	13
Figure 5:	Female and male enrolment at MUCCoBS	14
Figure 6:	Family division of labour changes for married agricultural cooperative members after joining cooperative (Kenya, Tanzania and Uganda)	27
Figure 7:	Family decision-making changes for married agricultural cooperative members after joining cooperative (Kenya, Tanzania and Uganda)	28
<b>LIST OF TABLES:</b>		
Table 1:	Share of women in primary cooperatives (Kenya, Tanzania and Uganda)	7
Table 2:	Productivity and profitability changes for agricultural cooperative members after joining cooperative (Kenya, Tanzania and Uganda) based on Coop <sup>AFRICA</sup> survey	25



## Preface

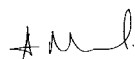
International Labour Organization (ILO) research shows that approximately 7 per cent of the African population is affiliated to the cooperative movement, and that in Kenya alone, cooperatives provide some two million employment opportunities. Recognizing the impact of cooperatives on poverty reduction, employment generation and social integration, the United Nations General Assembly has declared 2012 as the International Year of Cooperatives (IYC). Their contribution to the creation of opportunities for decent work also explains why the ILO has had a close relationship with the cooperative movement for the past 86 years.

In Africa, as elsewhere, inequalities persist between women and men in terms of access to and control over resources and opportunities. In employment, women are found more often than men in informal and precarious work, with particularly pronounced imbalances in some sectors. The critical importance of closing gender gaps – which are not only contrary to the realization of women’s rights, but also an obstacle to poverty reduction – is widely recognized. The latest report on the *State of Food and Agriculture* of the Food and Agriculture Organization of the United Nations (FAO) shows, for instance, that if women had the same access to productive resources as men, they could increase farm yields by 20–30 per cent, raising total agricultural output in developing countries by 2.5–4 per cent, which could in turn reduce the number of hungry people in the world by 12–17 per cent.

In terms of women’s economic empowerment, the opportunities for employment and income generation provided by cooperatives – for instance by enabling women to pool resources, acquire inputs or sell to markets that they would not individually be able to access – in many cases make the difference between poverty and a decent life. Furthermore, in communities where women’s participation in the public sphere is limited, joining a cooperative offers a means of exercising voice and accessing leadership roles that would otherwise not be open to women. On the other hand, while data is scant, evidence points to an under-representation of women in the movement, meaning opportunities for advancing women’s empowerment are being missed.

This publication documents the findings of a research project carried out by the ILO’s Coop<sup>AFRICA</sup> programme jointly with the Co-operative Alliance of Kenya (CAK), the Moshi University College of Co-operative and Business Studies (MUCCoBS), and the Uganda Cooperative Alliance (UCA). It provides an overview of women’s participation in cooperatives in Kenya, Tanzania and Uganda, examines the impact of membership, and highlights practical steps for the development of a more gender-equitable model of cooperative development that advances women’s empowerment.

I would like to thank our national and international partners, as well as the many ILO colleagues who contributed to the research initiative. As we move further into the Decade for African Women 2010-2020, launched by the African Union in 2009, I hope that this publication will provide inspiration to future and present cooperators and stakeholders from within and outside of the movement to make use of the “cooperative advantage”.



**Alexio Musindo**

Director

ILO Country Office for Tanzania, Kenya, Rwanda, and Uganda





## Acknowledgements

The ILO Dar es Salaam Office and its Coop<sup>AFRICA</sup> programme would like to express their sincere gratitude to the national researchers – Ms Grace Maleko of the Moshi University College of Co-operative and Business Studies (MUCCoBS), Ms Judith Nthiga of the Co-operative Alliance of Kenya (CAK) and Ms Ronah Nyiraneza of the Uganda Cooperative Alliance (UCA) – who carried out the field data collection in the three countries, and to Ms Eva Majurin of the ILO Coop<sup>AFRICA</sup> team for coordinating the research initiative and drafting the report.

We would also like to extend a warm thank you to the national institutions which supported this research project. Special thanks are due, in Kenya, to the Co-operative Alliance of Kenya (Mr Francis Munane† and Ms Judith Nthiga), the Co-operative University College of Kenya (Dr Esther Gicheru and Mr Wanjohi Migwi) and the Ministry of Co-operative Development and Marketing (Ms Catherine Mutundu and Ms Miriam Wanyonyi); in Tanzania, to the Ministry of Agriculture, Food and Cooperatives (Ms Restituta Kahewanga), the Moshi University College of Co-operative and Business Studies (Ms Grace Maleko), and the Tanzania Federation of Cooperatives (Ms Gloria Mazoko, Mr Peter Mtenda and Ms Agnes Namuhisa); and, in Uganda, to the Ministry of Tourism, Trade and Industry (Ms Mary Musoke) and the Uganda Cooperative Alliance (Mr Leonard Msemakweli, Mr Nathan Nakunda, Ms Ronah Nyiraneza and Mr Julius Turyahebwa).

Likewise the contributions of our international partner organizations – the Committee for the Promotion and Advancement of Cooperatives (Mr Mathieu de Poorter) and the Gender Equality Committee of the International Co-operative Alliance (Ms Stefania Marcone) – as well as of our UN sister agencies FAO (Mr Mauro Bottaro, Ms Federica Di Battista, Ms Nora Kokanova, and Ms Monika Percic) and UN Women (Ms Josefin Emanuel-Brattberg) are greatly appreciated.

Sincere thanks also go to the ILO specialists from Geneva and the field who reviewed the draft report and facilitated its finalisation, namely Ms Maria Elena Chavez, Ms Mwila Chigaga, Ms Simel Esim, Ms Annamarie Kiaga, Mr Ned Lawton, Ms Grania Mackie, Mr Sam Mshiu, Ms Joni Simpson, and Mr Guy Tchami.

Finally, the substantial data entry and processing assistance provided by Ms Elizabeth Mwakalinga and Mr Ibrahim Mwaipopo is gratefully acknowledged.

This report is dedicated to the cooperative members in Kenya, Tanzania and Uganda who generously availed their time and shared their experiences. It would not have materialised without their contributions; it is hoped that their testimonies will provide inspiration for others to follow suit.

## Acronyms

ACE:	Area Cooperative Enterprise
AGM:	Annual General Meeting
AMCO(S):	Agricultural Marketing Cooperative (Society)
CAK:	Co-operative Alliance of Kenya
CODAS:	Cooperative Database Systems for Advanced Applications
COPAC:	Committee for the Advancement and Promotion of Cooperatives
FAO:	Food and Agriculture Organization of the United Nations
ICA:	International Co-operative Alliance
IFAD:	International Fund for Agricultural Development
ILO:	International Labour Office/Organization
KCBL:	Kilimanjaro Cooperative Bank Limited
KNFC:	Kenya Natural Foods Cooperative
MUCCoBS:	Moshi University College of Co-operative and Business Studies
ORUDE:	Organization for Rural Development
SACCO(S):	Savings and Credit Cooperative (Society)
SUSALECO:	Sub-country Savings and Lending Cooperative
UCA:	Uganda Cooperative Alliance
UKCC:	UK Co-operative College

## Executive summary


In East Africa cooperatives are today recognized as an enterprise model that addresses both the economic and social needs of its members. For women, who due to gender-based differences have less access to resources and opportunities than men in both the productive and social sphere, cooperatives have much to offer. At the same time, while data are scant, for reasons ranging from socio-cultural to political factors, in practice, in Africa women are known to remain under-represented in the movement, meaning the “cooperative advantage” is not being used to its full potential.

This paper, based on a review of secondary sources and primary data gathered from cooperative societies in Kenya, Tanzania and Uganda as part of a research initiative implemented by the ILO’s Coop<sup>AFRICA</sup> programme jointly with the Co-operative Alliance of Kenya (CAK), the Moshi University College of Co-operative and Business Studies (MUCCoBS) and the Uganda Cooperative Alliance (UCA) synthesizes the research findings, providing an overview of the status of women’s participation in cooperatives, an assessment of the factors affecting it, an analysis of its benefits, and a review of emerging good practices in this field.

In terms of participation trends, the research found that, like in other forms of enterprise, women’s participation still lags behind men’s in mixed-sex cooperatives. The under-representation of women in cooperatives is seen not just at the membership level, with women estimated to represent between 30 to 42 per cent of cooperative members in the three countries, but also among employees of cooperatives, and, in particular, at the leadership level where their representation remains marginal. Women’s cooperatives, on the other hand, are limited in number, and are often smaller and more weakly connected to support institutions than mainstream cooperatives. At the same time, in line with the overall growth of cooperative membership, women’s participation in cooperatives is on the rise, in particular due to the expansion of the Savings and Credit Cooperative (SACCO) sector, and recent policy developments also provide potential for more gender-equitable cooperative movements.

Factors which negatively impact on women’s ability to join and effectively participate in cooperatives include, among others, their comparatively more limited access to and control over financial resources and physical assets (in particular land); their lower levels of education and skills; as well as cultural perceptions on women’s and men’s roles and the practical implications of this in terms of division of labour in the household.

On the other hand, the study clearly demonstrates the strong positive effect that cooperative membership can have on women’s empowerment. Provided certain conditions are met – for instance, that men’s support for women’s cooperative ventures is secured – when women are enabled to join and effectively participate in cooperatives, the gains in terms of economic, social or psychological effects are significant. Benefits highlighted by the Coop<sup>AFRICA</sup> survey respondents included the enhanced incomes (and higher standards of living) derived from better access to finance and from more efficient production and marketing based on economies of scale, as well as non-economic effects, including a more positive self-perception and ability to exercise voice and access leadership roles.



In order to harness the cooperative potential for women's empowerment and the benefits it generates in terms of development and poverty reduction outcomes, the study recommends the replication and up-scaling of the good practices that are emerging at various levels with respect to enhancing women's participation in the movement.

Such practices include, at the cooperative level, the introduction of practical measures to enable women to join and actively take part in the cooperative's operations. For instance, graduated membership share and fee payment schemes for potential women members, skills development programmes for women and gender sensitisation campaigns targeting both men and women, and affirmative action measures such as quotas for enhancing women's representation at board level have been tested with positive results, and should be more widely rolled out.

At the support agency and policy level, among other actions, efforts should be made to further consolidate the knowledge base on the status of women's participation in order to inform the development of responses; to make use of high-impact entry points for channelling support to (potential) women cooperators, for instance through appropriate sub-sector targeting or a focus on women's cooperatives when designing support packages; and to ensure that the positive cooperative policy commitments that have emerged in recent decades are matched by appropriate budgetary allocations and accountability mechanisms, and that opportunities for making use of linkages to mainstream enterprise development or gender policy frameworks are capitalized upon.

# Introduction

A cooperative, as defined by the ILO Promotion of Cooperatives Recommendation, 2002 (No. 193) is “an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise.”

Studies show that in Africa, cooperatives have re-emerged successfully from the difficult pre-liberalisation times during which, in many countries, they turned into *de facto* or *de jure* agents of the state, and today provide much-needed services to their members, whose interests define the cooperatives’ objectives and operations.<sup>1</sup> Among the three countries covered by this study, this renewal is reflected in the revised cooperative policy and legislative frameworks which are today underpinned by the autonomy of cooperatives and guided by the cooperative values and principles (see Box 1), as well as a strengthened integration of the actors within the movement.<sup>2</sup>

It is also reflected in the prominence of cooperatives in the day-to-day lives of people: it is estimated that some 7 per cent of the African population is affiliated with the movement, and that this is on the increase with many countries having hundreds of new cooperatives registered every year.<sup>3</sup> The rise can be largely attributed to the expansion of Savings and Credit Cooperatives (SACCOs), which, together with agricultural cooperatives, form the largest share of the cooperative sector. Among the key development outcomes of the revived cooperative movements is their employment creation potential: in Kenya, for instance, cooperatives are estimated to employ over 300,000 workers and to generate 2 million jobs indirectly (e.g. via the entrepreneurial opportunities they generate and support).<sup>4</sup>

---

1 Develtere et al, 2008

2 In the three countries covered in this study, the cooperative movement is structured along a four-tier structure comprising primary cooperatives, cooperative local unions, sectoral federations, and a national apex organization/ confederation.

3 Develtere et al, 2008

4 Ministry of Cooperative Development and Marketing (Kenya) cited in Wanyama, 2010

### Box 1: What is a cooperative?

“an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise”

ILO Promotion of Cooperatives Recommendation, 2002 (No. 193)

#### Values and Principles of the Cooperative Identity

##### Values

- Self-help
- Self-responsibility
- Democracy
- Equality
- Equity
- Solidarity

##### Principles

- Voluntary and open membership
- Democratic member control
- Member economic participation
- Autonomy and independence
- Education, training and information
- Cooperation among cooperatives
- Concern for community

International Co-operative Alliance (ICA), *Statement on the Cooperative Identity*, Geneva, 1995

For women, who due to gender-based norms often have lower access to and control over economic and social resources and opportunities, cooperatives present distinct advantages. As group-based ventures, cooperatives bring to their members the benefits of joining forces with others. Apart from being able to access economies of scale as providers of services, producers or as consumers, participating in a cooperative as a member, elected leader or manager also brings with it enhanced status and voice in the community and society in general. Furthermore, due to the values, including equality and equity, solidarity, social responsibility, and caring for others, on which they are based and principles that they embody - voluntary and open membership, democratic control, economic participation, education, and concern for the community - their mandate places cooperatives in a unique position to not only further decent work overall, but also to ensure and promote gender equality.

At the same time, for reasons ranging from historical and socio-cultural to political factors, in practice, in Africa women’s participation in cooperatives is limited, with women representing below 30 per cent of cooperative members in most African countries according to available statistics, and accounting for a marginal share of cooperative managers and elected leaders.<sup>5</sup>

While this fact is widely recognized, reliable, comprehensive and up to date information on women’s participation trends is lacking. Similarly, there is a need to explore the reasons determining women’s (effective) participation<sup>6</sup> in cooperatives, and to identify measures which can further support the development of a more gender-equitable model of cooperative development that advances women’s empowerment at both household and community level.

As a contribution to filling some of the knowledge gaps in relation to women’s cooperative membership, the ILO’s Coop<sup>AFRICA</sup> programme launched a research initiative jointly with the Co-operative Alliance of Kenya (CAK), the Moshi University College of Co-operative and Business Studies (MUCCoBS), and the Uganda Cooperative Alliance (UCA) covering three East African countries, namely Kenya, the United Republic of Tanzania<sup>7</sup> and Uganda.

The research comprised a review of available secondary data and the gathering of primary data through written questionnaires, focus group discussions and interviews with cooperative members and managers as well as other key stakeholders from the cooperative sector

5 It should be noted that women are not only under-represented in cooperative enterprises, but also in other enterprise forms. For instance, in Tanzania, women make up about 43 per cent of micro, small, and medium enterprises (MSMEs) (IFAD, 2005), but this share shrinks as the degree of formalization and size of the enterprise increases.

6 “Participation” can range from “nominal participation” (membership in a group) to “interactive (empowering) participation” (having voice and influence in a group’s decisions) (see Argawal, 2001, for a typology of participation). There is therefore a need not only to consider women’s numerical representation in cooperatives, but also the extent to which their voices are heard and responded to.

7 Hereafter referred to as Tanzania. Due to the scope of the study, only Tanzania mainland could be covered.

(ministries responsible for cooperative development and apex bodies in particular). As part of the research, a total of 327 written surveys were filled in, and over 50 individual interviews and focus group discussions conducted. As the two most common types of cooperatives, agricultural and financial cooperatives were the focus of the research.

An explanation of the methodology employed for the field research, as well as a list of the cooperative societies included in the survey, is provided in Annex 1. As noted in the Annex, certain methodological limitations should be kept in mind, such as the relatively small sectoral and geographical sample (with a heavy rural emphasis), as well as the fact that the data processing technique did not allow for disaggregation by variables such as age or marital status.

This paper documents the key findings of the research as well as recommendations emanating from it. It is structured into the following sections: an overview of the situation of women's participation in cooperatives in the three countries covered; an assessment of the factors affecting women's cooperative membership; an analysis of the benefits of cooperative membership for women; a review of emerging good practices in this field; and finally, concluding remarks and recommendations arising from the research.





# 1

## Overview of women's participation in cooperatives in East Africa

In general, up-to-date, reliable and comprehensive data on women's participation in cooperatives in East Africa is scant; however, indications are that, while the overall growth of the cooperative sector has also been accompanied by an increase in women's participation, like in other types of enterprises and like in other regions in Africa,<sup>8</sup> women remain under-represented at the membership level and among employees of cooperatives, and in particular at the leadership level. Women's cooperatives also remain rare in comparison with the increasingly common appearance of more informal women's economic groups. On the other hand, recent developments in the policy sphere provide substantial scope for a more gender-responsive cooperative sector. There is also some evidence of more pronounced increases in membership among women than men in certain subsectors, as well as of a growing representation of women in cooperative education.

This chapter highlights some of the developments and trends in relation to the status of women's cooperative membership in Kenya, Tanzania and Uganda based on information available from secondary sources, as well as from Coop<sup>AFRICA</sup> surveys.<sup>9</sup> It provides an overview of the policy and legal framework; membership trends; women's involvement in democratic governance and cooperative leadership; women's employment in cooperatives; the status of women-only cooperatives; and cooperative education.

---

<sup>8</sup> In the majority of African countries, women are under-represented in cooperatives at all levels. For instance in Ethiopia, women constitute only 18 per cent of cooperative members (FCA data cited in Emanu, 2010). On the other hand in a small number of exceptional cases, women form the majority of cooperative members. This is the case of Lesotho, where, to a large extent because of the heavy out-migration of men to South Africa for employment, women make up 60 per cent of cooperative members overall, and form the majority in all categories of cooperatives apart from mining and service providing cooperatives (Qoane, 2010).

<sup>9</sup> The data from Coop<sup>AFRICA</sup> surveys is presented in boxes separately from the secondary data. The survey results have been synthesized into country-specific and regional and sectoral averages, calculated from the data provided by cooperative managers for their individual cooperatives. Sample sizes are provided in the boxes. The list of cooperatives having participated in the survey is provided in the Annex to this paper. For purposes of confidentiality, the names of cooperatives contained in the samples for specific questions are not provided.

## 1.1 Policy and legal framework

With regard to cooperative-specific policies and legislation, East African countries, like many others in the African region, have undertaken reforms to modernize their cooperative policies and ensure compliance with the spirit of ILO Promotion of Cooperatives Recommendation, 2002 (No. 193). In this process, gender equality has received attention and is now encompassed in a number of national policy frameworks. This is the case of Tanzania's 2002 Cooperative Development Policy, which stipulates that the Government will advocate for cooperatives to allow women to become members, encourage women to take up leadership positions and employment in cooperatives, and advocate for women to be given preferential opportunities in cooperative education,<sup>10</sup> as well as of the Uganda National Co-operative Policy of 2010, which states as its vision "A self driven, vibrant, prosperous and gender responsive co-operative movement" and which provides that the "cooperative movement shall promote gender mainstreaming and empower disadvantaged groups [...] with a view to enabling them to participate equally in the cooperative movement."<sup>11</sup> While these commitments are promising, follow up in terms of budgetary allocations for concrete support action and monitoring thereof remains to be desired.

In the legislative sphere, the current cooperative acts of Kenya, Tanzania and Uganda<sup>12</sup> each make reference to the principle of open and voluntary membership, and are gender-neutral in terms of membership conditions and access to leadership positions (notwithstanding the fact that Kenya's and Tanzania's Cooperative Acts refer to members and persons in managerial functions in the masculine). Nonetheless, as individual cooperative by-laws specify conditions pertaining to particular cooperative societies in further detail, instances of conditions which block, *de jure* or *de facto*, a woman's ability to join may occur (for example, if only one member per household is allowed, if a land-ownership requirement is attached to membership, or if patronage requirements cannot be satisfied by women due to a lack of control over land/assets).

Apart from cooperative-specific policy and legal instruments, women's cooperative membership is influenced by a number of other areas of legislation – for instance those relating to contracts, land, inheritance, and family and marriage. While in these areas significant reforms to ensure equality have been undertaken in recent decades, gender inequalities persist in customary law which negatively impact on women's capacity to own and use land, for instance, and hence to join cooperatives. On the other hand, some of the general legislative changes that have taken place in recent years, such as Kenya's constitutional reform of 2010<sup>13</sup> which introduced a requirement of a minimum of one third of representatives of each sex on the boards of elective bodies, while not specifically aimed at cooperative organizations, can potentially have a significant influence in furthering women's participation in the cooperative movements in East Africa.

## 1.2 Overall membership patterns

Based on available data, in Uganda, women's representation in cooperatives across different regions and sectors was estimated to be 42 per cent (out of 1,230,218 members) in 2009.<sup>14</sup> In Kenya, a survey covering a total of 3.6 million members in cooperatives across the country's eight administrative regions found women's representation to be 30 per cent in 2009-10.<sup>15</sup>

---

10 Cooperative Development Policy, 2002, Tanzania, Section 3.2

11 National Co-operative Policy, 2010, Uganda, Section 1.1. and 4.7.1

12 The Co-operative Societies Act, 2004, Kenya; the Cooperative Societies Act, 2003, Tanzania; the Cooperative Societies Act, 1991, Uganda

13 The Constitution of Kenya, 2010, Section 2(8): "State shall take legislative and other measures to implement the principle that not more than two-thirds of the members of elective or appointive bodies shall be of the same gender."

14 Ministry of Tourism, Trade and Industry (Uganda), 2010

15 2009-10 data provided by Ministry of Gender, Children and Social Development (Kenya), 2011

In Tanzania, where national level data was not available, data from primary cooperative societies and SACCOs from four regions gathered in the country's first Cooperative Database Systems for Advanced Applications (CODAS) survey indicate that women currently make up some 40 per cent of the 255,189 members in the regions covered in the survey.<sup>16</sup>

**Table 1: Share of women in primary cooperatives (Kenya, Tanzania and Uganda)**

	Sample Characteristics <sup>17</sup>				Overall national total membership 2008/2010**
	% of women	No. of women	Total membership	Year	
Kenya	30 %	1,100,000	3,649,078	2009-10	9 million
Tanzania	40%*	102,684	255,189	2010	2.1 million
Uganda	42%	505,983	1,230,218	2009	3.9 million

\* Weighted average of members of primary societies and SACCOs

\*\* For Kenya and Tanzania, estimates (for 2010) are from Pollet, 2011; for Uganda, the estimate (for 2008) is from Kyazze, 2010

It should be noted however that regional and sectoral differences are significant, and need to be kept in mind when referring to the cooperative sector overall. For instance, in Kenya, women's participation in cooperatives ranges from only 10 per cent in the North Eastern region to 40 per cent in Nairobi<sup>18</sup>; similarly, among primary cooperatives in Tanzania, women were found to make up only 9.4 per cent in Kilimanjaro, while in Morogoro, they constitute 32 per cent.<sup>19</sup> Strong variations can also be seen between different types of cooperatives: in Tanzania, women's membership in primary cooperatives across four regions was found to average 20 per cent, while in SACCOs the corresponding figure is 43 per cent.<sup>20</sup>

Within the broad category of agricultural producer cooperatives, further differences exist between different sub-sectors. Women tend to be marginally represented in traditional cash/export crop-related cooperatives (for example, coffee, cotton, or tobacco) in which crop-ownership is mostly male. On the other hand, women are more numerous, and their numbers are on the rise, in subsectors such as fruits, spices or cereals, as well as dairy, in which land ownership is less critical and capital investment requirements often less heavy. In financial cooperatives, similarly, the occupational composition of the membership heavily influences its female-to-male ratio; for instance, teachers' SACCOs often have a fairly balanced gender-ratio, whereas transport SACCOs are likely to be almost exclusively composed of men.

16 CODAS Tanzania, 2011

17 2009-10 data provided by Ministry of Gender, Children and Social Development (Kenya), 2011; CODAS Tanzania, 2011; Ministry of Tourism, Trade and Industry (Uganda), 2010

18 2009-10 data provided by Ministry of Gender, Children and Social Development (Kenya), 2011

19 CODAS Tanzania, 2011

20 Ibid

## Box 2: Use of services in financial and agricultural cooperatives - Coop<sup>AFRICA</sup> survey results

The data below summarizes the findings of the Coop<sup>AFRICA</sup> survey in relation to the use of services by members of agricultural and financial cooperatives in the three countries covered.

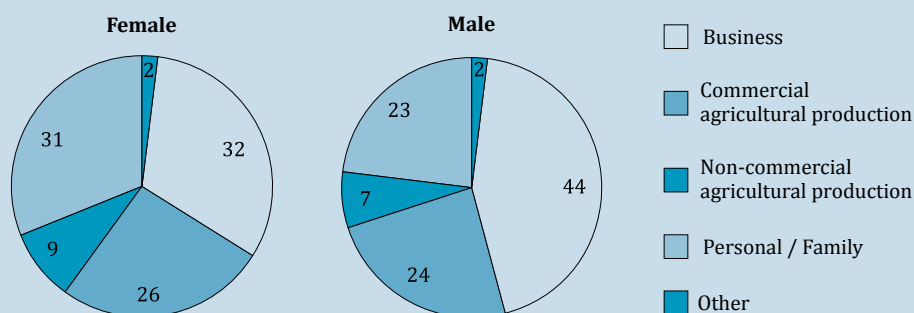
### Financial cooperatives

In the survey, women's savings were found to account for 40 per cent of the average total savings accumulation in the regional sample. In the Kenya country sample, women's savings were higher than men's, whereas in both Uganda and Tanzania, women's savings (per member) were 82 per cent and 62 per cent of men's, respectively.<sup>21</sup>

Women made up 29 per cent of loan recipients, and held 35 per cent of the total loan portfolio in the regional sample. In Kenya, women's loan sizes were 138 per cent of men's, while in Uganda and Tanzania women's loan sizes were smaller than men's at 90 per cent and 52 per cent respectively. The actual average loan size ranged from 99 USD (Uganda) to 846 USD (Kenya) for women and from 110 USD (Uganda) to 1168 USD (Kenya) for men.

In all of the three countries, the share of women who took out loans for business purposes was lower than that of men and the share of women who took out loans for personal or family reasons was higher than that of men. In the regional sample, the proportion of men who took out loans for business purposes was 44 per cent, compared to 32 per cent of women, while the proportion of women who took out loans for family or personal use was 31 per cent, against 23 per cent of men.

**Figure 1: Female and male loan use in cooperatives covered by the Coop<sup>AFRICA</sup> survey (regional average)**



The survey also corroborates findings from other country and regional settings that women are more reliable in repaying loans: in all three country samples, both women's delinquency (late repayment) and default (non-repayment) rates were lower than men's. In the regional sample, the female-to-male delinquency ratio was 8.1 per cent : 19 per cent, or 0.43, and the female-to-male default rate was 3.4 per cent : 9.9 per cent, or 0.35.

### Agricultural cooperatives

In terms of services used in the 12 months preceding the survey, based on the regional sample, the study found that on average in all three countries women comprised 36 per cent of training recipients, 29 per cent of advisory service recipients, 32 per cent of agro-input recipients, and 29 per cent of marketing service recipients. Considering that women make up 27 per cent of the membership of the same sample, it would appear that women's use of cooperative services is on par with or above that of men.

Within the coffee-dominated sample of Tanzania, where women comprised only 8 per cent of members, they correspondingly made up between 5 per cent and 10 per cent of the users of these services.

21 It should be noted that the comparison is made between the number of members, and the amount of savings. Data on the number of non-member savers was not available at the time of the survey. Given that the vast majority of users of SACCOs services are members, the ratios have, however, been considered to be fairly representative.

As concerns the volume of production, the ratio of produce delivered to the cooperative per year by women to the volume delivered by men was 0.58 for the regional sample. In relation to sub-sectors, the study found that in coffee (Tanzania), this ratio was 0.36, while in dairy (Kenya), the volume delivered by women to the cooperative exceeded that of men, with a ratio of 1.1 which may be explained by heavier labour inputs by women in the subsector, among other factors.

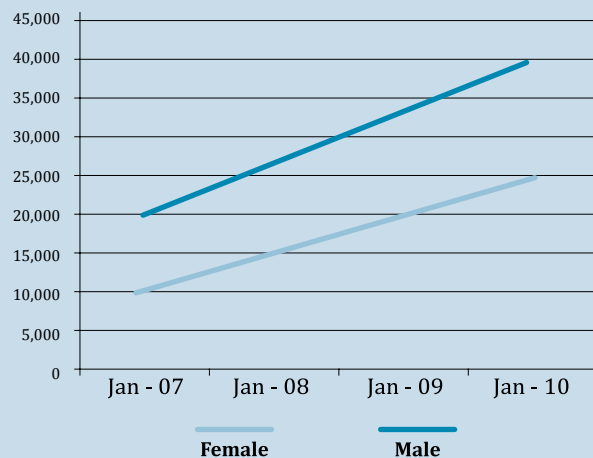
These trends are reflected in payments to members: in the regional sample, the female-male ratio of payments per member per year was 0.61; in coffee (Tanzania) it was 0.37, while in dairy (Kenya) it was 1.05.

**Sample:** The sample sizes for the data in this box range from 72 to 83 cooperatives for agricultural cooperatives\* and from 65-75 cooperatives for financial cooperatives. \*for sector-specific data on coffee and dairy cooperatives, the sample sizes are 9 (dairy) and 25 (coffee).

With regard to trends over time, despite the lack of overall data on women’s membership, based on the data that is available, indications are that women’s participation in cooperatives is rising in line with the overall increase in cooperative membership.

In the financial cooperative sector, data from Tanzania indicates that women’s SACCO membership has more than quadrupled since 2005, increasing from some 86,000 members to over 375,000 members in 2010, and bringing women’s share in SACCO membership to over 43 per cent.<sup>22</sup> This may to some extent be explained by the pro-active policy stances adopted in recent years.<sup>23</sup>

**Figure 2: Female and male membership changes in Ugandan ACEs, 2007 - 2010**



Simplified linear trend based on 2007 and 2010 data (yearly fluctuations not available). Source: UCA ACE Database, April 2011

In agricultural cooperatives, a survey of 55 Area Cooperative Enterprises (ACEs) in Uganda found a more pronounced increase (132 per cent) in women’s participation between 2007 and 2010 than in men’s (94 per cent).<sup>24</sup> Nonetheless, as this refers to a specific type of cooperative in one country, the trend cannot be interpreted as applying to agricultural cooperatives in general, for which such data is not available.

22 Magola, 2008 for 2005 data; Maghimbi, 2010, for 2010 Data

23 For instance in Tanzania, President Kikwete has encouraged the Women’s Bank to work with SACCOs to ensure rural women are reached across the country (Athumani, 2009)

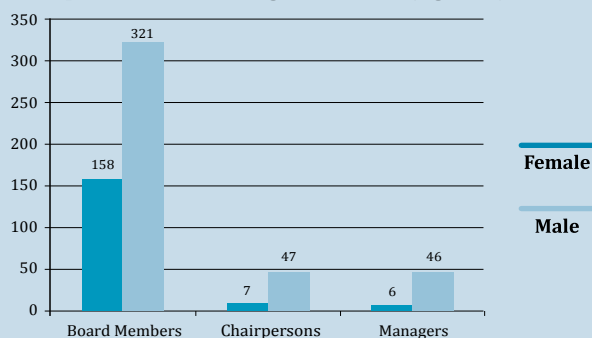
24 UCA ACE Database, April 2011

## 1.3 Women in cooperative governance and leadership

As concerns women's participation in the democratic governance of cooperatives, data from primary societies in four Tanzanian regions indicated that women's Annual General Meeting (AGM) attendance rate (number of attendees compared to number of members) was over 10 percentage points higher than for men (54 per cent for women compared to 42 per cent for men).<sup>25</sup> This is also reflected in the fact that women comprised 25 per cent of all AGM attendees, while their share of membership was only 20 per cent.<sup>26</sup> On the other hand, Coop<sup>AFRICA</sup> survey data findings point to the contrary (see Box 3). It should also be noted that numerical participation rates do not necessarily reflect the extent to which women's voices are heard and responded to.

At the levels of both elected leaders (board members) and professional, hired managers, available data indicates that women's under-representation is more severe than at member level, for reasons ranging from lower confidence levels among women as well as their greater time constraints to cultural attitudes relating to women's and men's leadership abilities (see Chapter 2).

**Figure 3: Number of female and male board members, chairpersons and managers in ACEs (Uganda)**



Source: UCA ACE Database, April 2011

In Uganda, a 55-cooperative survey covering Area Cooperative Enterprises (ACEs) showed that women constituted 33 per cent of board members, 13 per cent of chairpersons, and 12 per cent of managers.<sup>27</sup> Among SACCOs in five regions in Tanzania, women were found to make up 40 per cent board members, 38 per cent of supervisory committee members, and 40 per cent of credit committee members<sup>28</sup>; these levels, which are higher than in agricultural cooperatives, may be accounted for by women's larger membership within financial cooperatives, as well as the common perception of women's reliability in handling funds.

25 CODAS, Tanzania, 2011

26 Ibid

27 UCA ACE Database, April 2011

28 CODAS Tanzania, 2011



### Box 3: Women's participation in governance & leadership - Coop<sup>AFRICA</sup> survey results

The findings of the Coop<sup>AFRICA</sup> survey in Kenya, Tanzania and Uganda with regard to member involvement in governance and cooperative leadership are summarised below.

#### Member participation in governance

At the last AGM's held by the surveyed financial cooperatives, in line with their overall lower representation among cooperative members, women comprised between 27 per cent (Kenya) and 54 per cent (Tanzania) of attendees, with an average of 39 per cent for the regional sample. In agricultural cooperatives, women made up 31 per cent of the attendees of the last AGMs in the regional sample, while the proportion of women attendees in the country samples ranged from 7 per cent (Tanzania) to 44 per cent (Uganda).

In financial cooperatives, the percentages of women and men who attended (out of all female and male members) were almost on par in the regional sample, at 48 per cent and 46 per cent for women and men respectively. In agricultural cooperatives, the proportion of women attendees in relation to total female membership was somewhat lower than for men, which is reflected, in the regional sample, in an attendance rate (attendees/members) of 47 per cent for women and 53 per cent for men.

#### Women's leadership

In terms of women's leadership, the survey shows that women's presence on financial cooperative boards ranges from 24 per cent (Kenya) to 65 per cent (Tanzania), with a regional average of 44 per cent in the cooperatives covered. This is considerably higher than in agricultural cooperatives, where the same figure was 17 per cent for the cooperatives in the survey, with country-specific averages ranging from 7.8 per cent (Tanzania) to 34 per cent (Uganda).

With respect to policy, 27 per cent of the Tanzanian, 28 per cent of Kenyan and 100 per cent of the Ugandan financial cooperatives surveyed claim to have a provision relating to the minimum proportion of women on the board. In agricultural cooperatives, 93 per cent of the Ugandan cooperatives surveyed claimed to have such a provision; in Kenya and Tanzania, 7 per cent of the surveyed cooperatives claimed to do so. In most cases, this minimum was said to be set at 1/3.

**Sample:** For participation in governance, the sample sizes for the data in this box range from 76 to 77 cooperatives for agricultural cooperatives and from 76 to 77 cooperatives for financial cooperatives. For leadership, the sample size ranges from 85 to 86 cooperatives for agricultural cooperatives and is 77 cooperatives for financial cooperatives.

## 1.4 Women's employment in cooperatives

In Kenya, it is estimated that 300,000 people were employed in cooperatives, movement institutions (such as the apex) and the cooperative department in 2010, and in Tanzania, 115,000 people were estimated to be employed as cooperative permanent and seasonal workers in the same year.<sup>29</sup>

Available data for Uganda indicates that Ugandan cooperatives employ 1,634 women, accounting for 31 per cent of all cooperative employees.<sup>30</sup> Further gender trends in employment in cooperatives based on the Coop<sup>AFRICA</sup> survey are provided in Box 4.

It should be noted that in general, African cooperatives have not been known to create a sizable number of salaried jobs – but rather that their employment creation potential lies

29 Pollet, 2010

30 Ministry of Tourism, Trade and Industry (Uganda), 2010. Up-to-date sex-disaggregated data on employment trends was not available for the other countries. However, Kenyan data from 2001 indicates that in Kenyan Agricultural Marketing Cooperatives, where women constituted 26 per cent of membership, they made up 41 per cent of permanent employees (ICA, 2001).

more in the direct and indirect self-employment opportunities that they give rise to.<sup>31</sup> In Kenya, for instance, it is thought that the number of self-employment opportunities generated by cooperatives reached up to 5,400,000 in 2010.<sup>32</sup>

#### **Box 4: Employment in cooperatives - Coop<sup>AFRICA</sup> survey results**

The Coop<sup>AFRICA</sup> survey in the three countries reveals the following employment trends in agricultural and financial cooperatives.

##### ***Share of women employees***

Women comprise 45 per cent of employees in the financial cooperatives in the regional sample, and slightly less than half in both Kenya (45 per cent) and Uganda (36 per cent), while in the Tanzanian sample they constitute 61 per cent of employees. In agricultural cooperatives, in the regional sample, women make up 35 per cent of the employees of agricultural cooperatives, with country divergence ranging from 26 per cent (Uganda and Tanzania) to 36 per cent (Kenya).

##### ***Contractual status of employees***

The regional sample of financial cooperatives showed approximately 90 per cent of both women and men to have an employment contract and to be employed on a permanent basis, with similar trends holding true in the Kenya and Tanzania samples. In Uganda, both the proportion of employees with contracts (73 per cent for women and 83 per cent for men) and in permanent employment (58 per cent for women and 45 per cent for men) were found to be lower.

In the regional sample of agricultural cooperatives, women employees were found to be less likely to have employment contracts (60 per cent as compared to 78 per cent of men) and to be permanently employed (63 per cent compared to 80 per cent of men). This is heavily influenced by the Kenyan sample with the greatest share of employees; in the Tanzanian sample, more women employees were found to have contracts (82 per cent) and to be permanently employed (91 per cent) than men (of whom 51 per cent had contracts and were permanently employed).

##### ***Salaries & types of jobs***

For financial cooperatives it was found that the pay of women workers is lower than that of male workers, with a female-to-male wage ratio of 0.88 or 312 to 353 USD per month. This may be attributable to the occupational distribution of female and male employees; in the regional sample, women were found to comprise 31 per cent of managerial level workers and 38 per cent of technical workers, but to be over-represented among clerical workers, at 53 per cent.

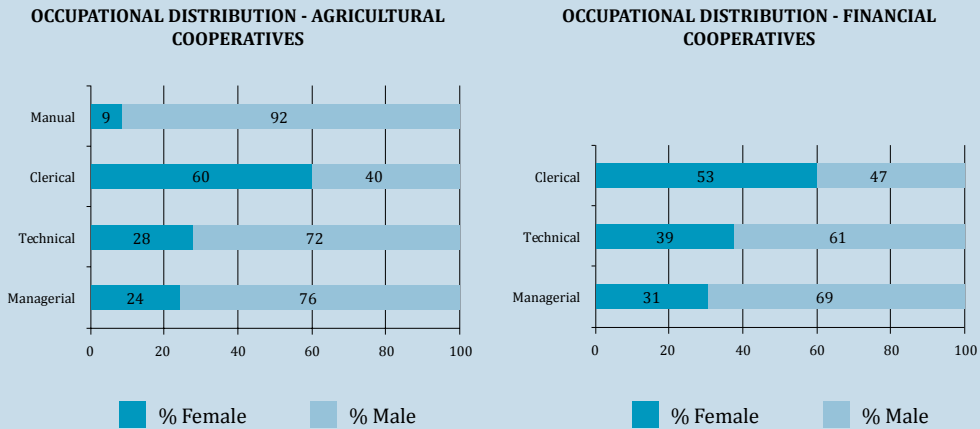
On the other hand, in the sample of agricultural cooperatives, women employees were found to earn more than men in each of the three countries, with a regional female-to-male wage ratio of 1.13. This may be explained by the comparatively larger number of male manual labourers, with men accounting for 92 per cent of manual labourers in the regional sample. By way of contrast, women were the majority (60 per cent) among clerical workers. At the managerial and technical levels, women made up 24 per cent and 28 per cent of workers.

---

31 Schwettmann, 1997

32 Pollet, 2010

**Figure 4: Occupational distribution of female and male employees in cooperatives included in the Coop<sup>AFRICA</sup> survey**



### Maternity leave entitlements

71 per cent of the Ugandan and 92 per cent of the Kenyan and Tanzanian financial cooperatives surveyed said they allow for maternity leave. In over 90 per cent of these, the length of leave is between 60 to 80 days, and in over 70 per cent full salaries are paid during the leave. Between 46 per cent (Tanzania) and 83 per cent (Kenya) of the surveyed cooperatives said the provisions had been used.

In agricultural cooperatives, between 36 per cent (Uganda) and 97 per cent (Kenya) of the cooperatives in the country samples allow for maternity leave; for the majority of cooperatives, the length is of 60-90 days, and in 80-100 per cent of the cases where a provision for maternity leave exists, full salaries are paid. In terms of practical application, 25 per cent of the Tanzanian, 60 per cent of the Ugandan and 83 per cent of the Kenyan cooperatives claimed that these provisions had been used at least once.

**Sample:** The sample sizes for the data in this box range from 79 to 88 cooperatives for agricultural cooperatives and from 73 to 77 cooperatives for financial cooperatives.

## 1.5 The status of women-only cooperatives

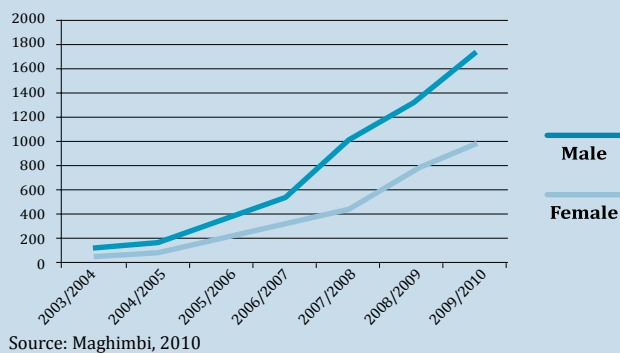
In general, while women’s economic groups (for instance, in savings and credit or in production) are popular, registered women’s cooperatives are a far rarer occurrence. In Tanzania, out of a total of 305 primary cooperatives and 930 SACCOs registered in the 5 regions covered by the CODAS survey, only 12 and 67 are comprised of women only, representing 4 per cent and 7 per cent of primary cooperatives and SACCOs, respectively. There is also a gender difference in the nature of women’s and mixed-sex cooperatives, with women’s cooperatives usually being smaller in terms of capital, membership, and volume of business; often concentrated in women-dominated (and in some cases low-value) sectors; and generally less well connected to cooperative unions, federations and other support structures.

It should be noted that while there is no legal obstacle to the formation of cooperatives composed of women only, in both Kenya and Uganda cooperatives are discouraged from calling themselves a “women’s cooperative”, as this would be seen to be contrary to the principle of open membership. In Tanzania, while women’s participation in mixed-sex cooperatives is encouraged, “women’s cooperatives” have also been registered in recent years. Apart from the policy emphasis on women’s greater participation in mixed-sex cooperatives, the formation and operation of women’s cooperatives may be limited by a range of socio-economic factors (see Chapter 2).

## 1.6 Cooperative education<sup>33</sup>

Data from the cooperative colleges reveal that at the college level, in the latest available year, women made up 36 per cent of the student body at the Moshi University College of Co-operative and Business Studies (MUCCoBS) in Tanzania, and 35 per cent at the Cooperative College of Uganda. In Kenya, the share of women students (54 per cent) in the Co-operative University College of Kenya surpassed that of men.

**Figure 5: Female and male enrolment at MUCCoBS**



In Kenya, however, like in Uganda, while women were on par with or more numerous than men among students on certificate courses, in diploma courses their shares were (slightly) below those of men, at 49 per cent and 34 per cent, respectively.

In Tanzania, although women make up a smaller share of the student population than men, enrolment statistics show that their number is increasing more rapidly: between 2003/04 and 2009/10, the proportion of women among students at MUCCoBS rose by over eight percentage points from 28 per cent to 36 per cent, reflecting the impact of the measures taken by the college<sup>34</sup> to attain a greater gender balance within its student body.

<sup>33</sup> Data available by the Co-operative University College of Kenya (Kenya); Maghimbi, 2010 (Tanzania); UKCC, 2009 (Uganda).

<sup>34</sup> Recruitment measures targeting women are referred to in UKCC, 2010.







# 2

## Factors limiting women's participation in cooperatives

The reasons for the persisting gender inequality in the cooperative world as described in the previous chapter are numerous and complex but stem from basic differences in rights, opportunities, valuation and treatment between women and men. In many cases, the level of the participation of women in cooperatives reflects the level of women's participation in society in general, and a number of the barriers to women's equal participation also affect women involved in other models of enterprise. Examples of inequalities<sup>35</sup> between men and women that are often considered to constitute impediments to women's fuller participation in the movement include:

- *Socio-cultural barriers:* Traditional conceptions on the roles of women and men and their expected behavioral patterns, leading to a lower participation of women in economic and public leadership activities outside of the household sphere.
- *Time and labour inequality between women and men:* In most communities, women have to devote a disproportionate share of their time and energy to unpaid care work or other forms of unpaid work, leaving little time and opportunities for engaging in cooperatives.
- *Inequality in access to and control of resources and opportunities:* In many countries, women have lower levels of literacy, limited access to education and (for instance entrepreneurship) skills development, land, credit, productive inputs as well as information, which both directly and indirectly hinders their ability to join and use the services of cooperatives.

---

35 See for instance, ILO & ICA, 1995 and Anne-Brit Nippierd, *Gender Issues in Cooperatives*, ILO Cooperative Branch, Geneva



- *Gender differences in (self) employment patterns:* Cooperatives are prominent in the cash crop sector, in which they were historically promoted, while women’s employment is more heavily concentrated in non-cash crop agriculture, as well as, outside of the agricultural sector, in areas such as services where cooperatives are comparatively rare in Africa.
- *Legal obstacles:*<sup>36</sup> While direct legal discrimination in cooperative legislation is rare, indirectly discriminatory provisions in cooperative laws or by-laws or unequal treatment under related legislation (such as land ownership or inheritance laws) may have a negative impact on women’s ability to join cooperatives.
- *Inconducive policy environment:* A lack of government practical and financial support to women’s greater participation in cooperatives and gender-blind investments in the cooperative sector mean that the incentives for and capacity of cooperatives to achieve a gender balance are limited.

#### **Box 5: Legal obstacles to women’s participation in cooperatives**

Direct legal discrimination in cooperative legislation is rare because these laws are mostly drafted based on the cooperative values and principles, although such cases do exist. For instance, the Cooperative Act of Ecuador was found to be discriminatory by the ILO, since it required married women to obtain their husband’s authorization to join a cooperative. A cooperative law or by-law, may, even in cases where it appears to treat women and men equally and does not contain any explicitly discriminatory provisions, still block access of women to membership if, for instance:

- Only one member per household or family can become a member, since in such cases it is mostly men, who are often considered to be household heads, who become members.
- Land-ownership is required, as women in many countries do not own land, or do not even have the legal right to do so.
- The number of shares to be purchased or entrance fees are prohibitively high, considering women’s restricted access to finance.
- Literacy, or a specific level of formal education, is a requirement for membership, given women’s lower access to education, and higher level of illiteracy as compared to men.
- Registration requirements, if complex, can also act as a hindrance to the formation of cooperatives among women or other groups which are not familiar with complicated procedures and paperwork.

Apart from cooperative law and by-laws, the formation of cooperatives and membership conditions are also affected by other aspects of the legal system which often contribute to inequality in cooperatives. Examples include:

- Legal systems in which women are considered to be minors under the law, and require male relatives to sign contracts on their behalf.
- The existence of discriminatory provisions in non-cooperative laws which have a bearing on cooperatives, e.g. civil, matrimonial, land ownership, inheritance, and commercial law.
- The co-existence of different legal systems, e.g. customary and religious law, along with statutory law, and the continued application of non-statutory laws which condone discrimination.

Source: ILO, 2002

36 ILO, 2002

This chapter focuses on the views of the cooperative members surveyed for the Coop<sup>AFRICA</sup> study, highlighting their experiences of the main limiting factors at the membership, leadership and employment levels in mixed sex-cooperatives, as well as in relation to women's cooperative ventures.

## 2.1 Membership-related constraints

At the membership level, key reasons for women's low membership rates cited by respondents are psycho-social and cultural, and include women's low self-esteem, lack of exposure to the public sphere, limited literacy and technical skills level, and spousal or family resistance, among others. A further general obstacle which applies regardless of the specific cooperative sector is the financial implication of membership – poor women simply do not have the financial means to purchase shares when considering joining.

In agriculture, there are sector-specific issues which influence women's capacity to become members. In most agricultural sub-sectors, access to and control over land is a factor that – while influenced by inheritance traditions that are beyond the control of the cooperative sector – negatively impacts on women's ability to join cooperatives. Even though land ownership per se may not be a requirement for membership, patronage requirements – i.e. the requirement to supply produce to the cooperative – in sectors such as coffee or tea, for instance, in practice mean that the person who owns the bushes (most often the man) is the cooperative member and responsible for patronage. In such cooperatives, women in many cases become members upon the death of their husband. In other agro-activities which are less dependent on land, such as dairy or poultry farming, there is more scope for women's involvement, as corroborated by the higher numbers of women involved in these sectors. It should also be mentioned that while women's involvement as members on the producer side in some sectors may be limited because of asset ownership patterns, there is strong evidence and a potential for women to engage in value addition in these same sectors, and cooperative models for doing so should be explored.

In financial cooperatives, both economic and social reasons for women's lower participation were enumerated. Women's more limited scale of business, meaning more modest profits, and generally women's more limited incomes and savings capacity were mentioned as some of the determining factors.<sup>37</sup> Limited collateral as a basis for obtaining a loan was also identified as a challenge, though one which can be mitigated by the group-based lending guarantees employed in some SACCOs, for instance. At the psychological level, women's perceived greater risk averseness and "fear of money" were also cited as limiting factors.

Apart from obstacles at the stage of becoming members, possible imbalances in the quality of participation of women and men as members require attention. In addition to the differences between men and women in their capacity to use practical services, as outlined above, on a number of occasions, respondents also pointed out that men are often in a better position than women to take part in the democratic governance of the cooperative, given their greater self-confidence and the community's endorsement of their role in public affairs.

---

<sup>37</sup> Nonetheless, based on the Coop<sup>AFRICA</sup> survey data and the finding that women's savings made up 40 per cent of the total savings of surveyed cooperatives, it would seem that once women have access to cooperatives they make significant use of the financial services even if starting from more limited capacities.

### **Box 6: Hindrances to women's membership - summary of Coop<sup>AFRICA</sup> survey responses**

- Women's low income, which is an obstacle for satisfying membership conditions (paying fees and buying shares) and using services (in financial cooperatives, limited savings and limited loan repayment capacity)
- In agricultural cooperatives, women's lack of access to and control over land and crops, leading to inability to join and/or produce sufficiently to satisfy patronage requirements
- Managerial weaknesses of some cooperatives, negative experiences with cooperative and group schemes that have been inappropriately implemented, and lack of awareness of the benefits of cooperative membership
- Husband's refusal to allow wives to join cooperatives because of fear of exposure to other men or of problems arising from women's empowerment
- Low levels of education and literacy as well as technical and entrepreneurship skills among women, and a lack of exposure to public fora and limited confidence to participate in them
- Women's multiple productive and reproductive roles and lack of time.

*Summary of points most commonly raised in focus group discussions and interviews with members & managers of agricultural and financial cooperatives in Kenya, Tanzania and Uganda during Coop<sup>AFRICA</sup> Survey*

## **2.2 Hindrances to women's equal leadership**

Women's pronounced under-representation in the leadership structure of most cooperatives was explained by socio-cultural perceptions of men as natural leaders, by perceptions among women that engaging in politics is a "dirty game", by women's more restricted time and mobility, as well as lower levels of skills and formal education among women. Women's lower membership rates were also cited as a reason why women are less likely to become cooperative leaders. It was noted that women themselves may be reluctant to vote for other women for these reasons, and that the persistence of negative cultural attitudes towards women's leadership can be seen clearly in the fact that women tend to be less well represented in elected positions (e.g. as members of the board) than in paid, appointed positions of leadership (e.g. as managers).

## **2.3 Factors affecting women's employment**

Based on the Coop<sup>AFRICA</sup> survey, traditional activity patterns and cultural perceptions on the types of work that are suitable for and best performed by men and women were found to determine, to a large extent, the composition of paid employees in cooperatives.

In financial cooperatives, women were said to be valued as employees because of their perceived reliability, precision, and integrity when it comes to handling funds. Nonetheless, even in financial cooperatives, respondents noted that women are more often found at lower, clerical levels of work than at managerial levels, because of the reasons cited above in relation to leadership.

In agricultural cooperatives, the same trend was considered by respondents to apply to paid managerial and clerical positions. In manual labour, respondents indicated that there is most often a pattern of women being engaged in sorting, processing and cleaning activities, while men are more commonly found in activities that require night work or shifting heavy loads, such as transport, loading or offloading.

## 2.4 Obstacles specific to women's cooperatives

Apart from the factors mentioned in relation to women's membership in mixed-sex cooperatives, such as women's more limited skills base and lower confidence levels, with regard to women's cooperatives, respondents highlighted registration difficulties as an additional obstacle, due to the fact that the registration of "women's cooperatives" is perceived to be contrary to the principle of open membership. Community and family resistance was also mentioned as a hindering factor in cases where women's cooperatives are marketed as a vehicle for women's empowerment which may not benefit men (to the same extent as women).





# 3

## The benefits of cooperative membership: the “cooperative advantage”

Despite the limitations many women face when joining cooperatives, experience shows that when women successfully participate in them, the benefits can be significant.

The benefits of member-based organizations in terms of their potential for supporting empowerment – understood as the “expansion of freedom of choice and action and control over the resources and decisions that affect one’s life”<sup>38</sup> – have been widely examined, and many studies conclude that the resources, agency and voice that come with group membership are undeniably strong positive factors in this regard. At the same time, it is also critical to keep in mind the risks and pitfalls of group-based initiatives (for instance, possible negative family level implications if group formation leads only to economic but not social change) when considering the empowerment potential of cooperatives.<sup>39</sup>

This chapter summarises the results of the Coop<sup>AFRICA</sup> survey on women’s cooperative membership by examining the testimonies – both positive and negative – of the impact of cooperatives on women’s lives.

---

38 World Bank, 2002

39 For an analysis of the meaning and measurement of empowerment, see Kabeer, 1999; for an overview of the empowerment potential and risks of group-based initiatives, see, for instance, FAO, 2011, or Mayoux, 2000.

### Box 7: Member testimonies on the impacts of cooperative membership

“People in town need house girls. Before, when we could not afford school fees for all the children, and needed extra money to get by, some girls would be sent to towns to work. Now, since we are able to pay school fees, they go to school instead”

“My husband was unemployed. I took a loan of 2.5 million shillings, and helped him to buy a motorbike, and he now has a boda-boda business. He gives me money from the profit to be able to pay back the loan. I feel empowered, because I realize that whatever men can do, women can also do. My husband is more respectful towards me, because I was able to help him with his business, rather than me being dependent on him”

“We can deal with emergencies better. Before, if you had an emergency, you’d have to go from neighbour to neighbour, asking for support, but people would often refuse to help. Now we have the cooperative, to which we can go for help. And because we’re members of the coop, we’re also more credit-worthy in our neighbours’ eyes”

“Many members have become involved in local politics and in the management of community affairs. You need income and status to get elected. Because people now know we have both, we can contest for positions – and we get elected, because people know we’re cooperative members”

“Before, in public meetings, women would arrive, and though they’d see chairs lined up, they’d choose to sit on the floor, leaving the chairs for the men. It was those on the chairs, and not those on the floor, who would take part in the discussions. With the cooperative, this is changing – women are gradually starting to speak out – even in meetings outside of the cooperative”

*Compiled from focus group discussions and interviews with members & managers of MACE, MARUSACCO and BUSEDE cooperatives, Uganda and Nest SACCO and South Imenti Tea Growers SACCO, Kenya.*

## 3.1 Economic and social impacts

Based on the testimonies of cooperative members in Kenya, Tanzania and Uganda, as expressed in both interviews and focus group discussions, the main benefits of membership were felt to be both economic and social in nature.

As concerns economic benefits, the majority of members who were questioned highlighted the cooperative’s ability to enhance their economic activities, and hence incomes, as key benefits. This applies to both agricultural cooperatives, thanks to the support they provide in terms agro-input provision, training and marketing, among others, as well as to financial cooperatives with their savings and loan services (and in some cases, other financial products such as insurance). For instance, in agricultural cooperatives, the economies of scale attained by members coming together for production and/or marketing were cited as critical, as many small scale farmers – especially women who operate with lesser means and have lower access to social networks – could not individually purchase inputs at affordable prices, produce the amounts or satisfy the quality standards required by buyers, nor reach the latter via individual marketing. Apart from direct economic effects, the interviewees also pointed out as an additional advantage the fact of membership being seen in the community as enhancing their credit-worthiness, and hence of being able to more easily obtain informal financial support from outside of the cooperative.

The increased profit margins derived from the improved business performance attained thanks to the support provided by the cooperative is often channeled into further improvements of the members’ economic activity, as well as into practical investments in the private sphere which enhance the quality of life of both the members and their families. When interviewed, the vast majority of cooperative members said that a key direct benefit



of cooperative membership is their improved ability to pay for their children's school fees, as well as to access better quality housing and required health services. At the family level, on several occasions the interviewees stressed that women's cooperative membership translated into positive outcomes in particular for girls, as women are more likely, once they have the means, to invest in the education of both girl and boy children, and as their enhanced economic status reduces the risk of girls being absorbed into paid or unpaid child labour.

**Box 8: Economic benefits of cooperative membership - results of Coop<sup>AFRICA</sup> agricultural member survey**

The Coop<sup>AFRICA</sup> survey for women agricultural cooperative members in three countries found that cooperative membership had led to the following economic changes among respondents:

- *New productive activities:* Out of a sample of 101 cooperative members, 59 per cent had started new productive activities after they joined the cooperative.
- *New investments:* A total of 82 per cent of a sample of 108 cooperative members had been able to make new investments after joining the cooperative, with 51 per cent having made family-related investments only, 24 per cent having made both business and family-related investments, and 7 per cent having made business-investments only.
- *Changes in productivity and profitability:* The following productivity and profitability-linked changes were experienced by respondents after joining the cooperative:

**Table 2: Productivity and profitability changes for agricultural cooperative members after joining cooperative (Kenya, Tanzania and Uganda) based on Coop<sup>AFRICA</sup> survey**

	Volume of Production (non-commercial)	Volume of Production (commercial)	Profit (commercial)
% who experienced positive change	84%	96%	96%
Average % change*	186%	172%	252%
Sample size	76	70	79

\*Weighted according to country sample sizes

- *Income:* The income of an 88-respondent sample comprising members from the three countries increased by 186 per cent as compared to pre-cooperative membership income.

On the social and psychological level, interviewees enumerated a number of positive effects, including:

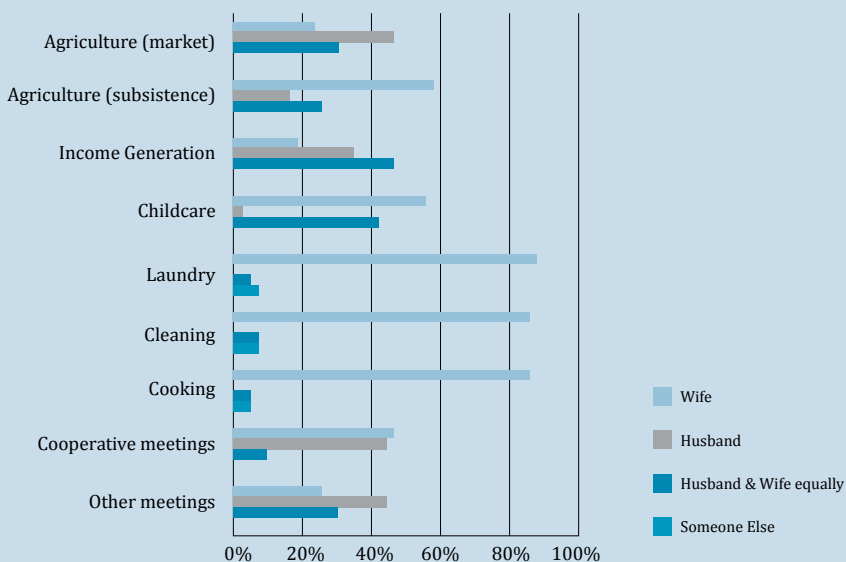
- an enhanced sense of self-worth based on having been accepted as a member as well as the recognition, both by outsiders and themselves, of their economic performance and potential;
- increased respect from the community and participation in socio-political affairs thanks to the exposure to leadership roles provided by the cooperative as well as the status that comes with group membership;
- more harmonious family relationships and a higher status in the household because of the economic contributions to family expenditure and because of the increased participation in public affairs by the cooperative member.

**Box 9: Social benefits of cooperative membership - results of Coop<sup>AFRICA</sup> agricultural member survey**

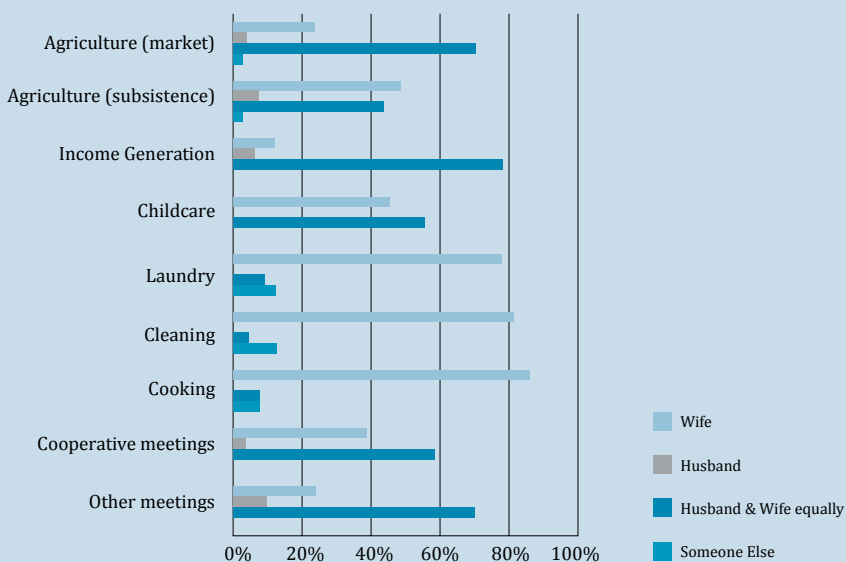
- A sample of 101 cooperative members showed that 64 per cent of members felt the level of their participation in community affairs as well as the level of the support received from the community on personal or household related issues had increased, and 62 per cent felt an increase in the level of respect from the community thanks to cooperative membership.
- In terms of family-level division of labour, changes were also noted: for instance, with regard to activity patterns, in a sample of 43 married respondents, the number of respondents who said that they and their spouse participate equally frequently in meetings outside the family increased from 30 per cent to 67 per cent after joining the cooperative; similarly, a 9 percentage point drop was found in the incidence of the wife being primarily responsible for child care following cooperative membership. However, changes in women's engagement in economic activities seemed more pronounced than changes in domestic activities, meaning that the effect on women's overall workload should be interpreted with caution.
- In family decision-making, similar patterns were found, with the number of cases of decisions being made equally between spouses in the area of joint economic activities increasing from 45 to 80 per cent, and in the area of children's education, from 57 to 78 per cent.

**Figure 6: Family division of labour changes for married agricultural cooperative members after joining cooperative (Kenya, Tanzania and Uganda)**

**Division of labour - before joining the cooperative**

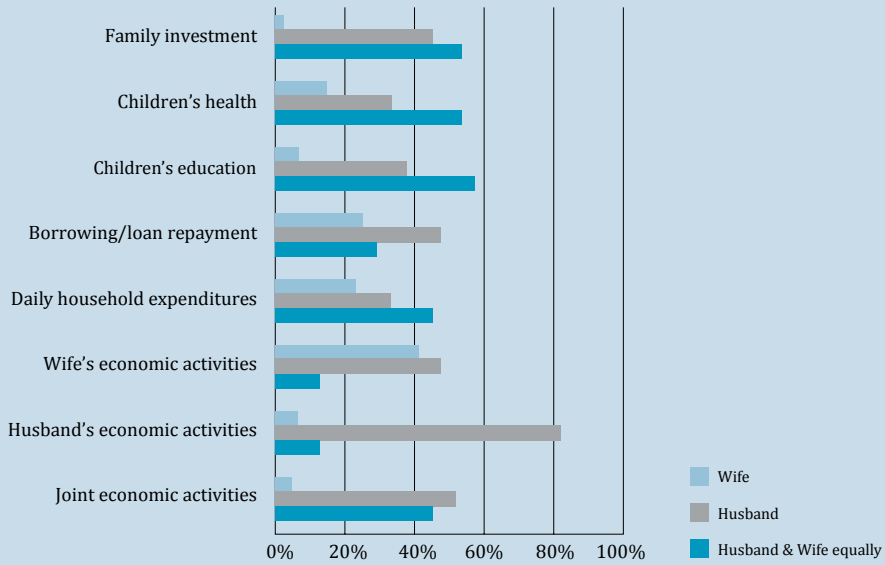


**Division of labour - after joining the cooperative**

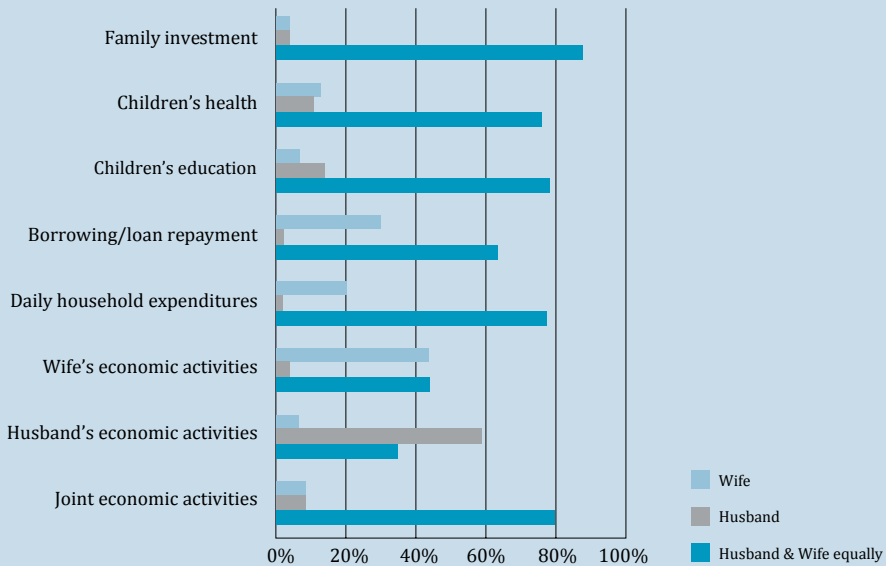


**Figure 7: Family decision-making changes for married agricultural cooperative members after joining cooperative (Kenya, Tanzania and Uganda)**

**Decision-making before joining the cooperative**



**Decision-making after joining the cooperative**



## 3.2 Specific benefits of the cooperative model

While many of the benefits mentioned above are applicable to other types of member-based organizations, several advantages specific to the cooperative model were also highlighted by the respondents. These include:

- for financial cooperatives, a bigger capital base and larger loan sizes – with more potential for enhancing economic performance – than those offered by smaller scale and more informal groups;
- more democratic and better controlled governance thanks to audits, which do not necessarily take place in informal groups, as well as more regulated and equal relationships between members as compared to groups in which the lack or improper enforcement of democratic governance rules mean that leadership may be determined by, for instance, financial relations in a community, rather than an open electoral process;
- more scope for support from external organizations, as cooperatives have better networking abilities and are often perceived as less financially risky to engage with than more informal organizations.


On the downside, joining a formal cooperative often poses more challenges for women than does membership in a smaller, informal entity, which partly explains the multiplication, in recent decades, of women's groups.

## 3.3 Benefits specific to women

Cooperatives were seen to be of significant benefit to both women and men. However, for women, the need to be part of a cooperative-type organization was seen to be greater for a number of reasons. In the agriculture sector, as well as for women engaged in non-agricultural self-employment, women's technical and managerial skills base, their access to finance (and hence inputs and services) as well as to marketing and business networks, among others, are commonly lower than men's, rendering the services offered by the cooperative a key element of maintaining and developing the performance of their economic activities. With respect to financial cooperatives, women's access to formal financial institutions, especially in rural areas, is generally lower than men's, and SACCOs thus offer a much-needed response to their financial needs. From a practical perspective, the respondents highlighted the economic benefits of cooperative membership to be especially relevant to women given their role in ensuring family nutrition and health. Furthermore, in many communities where women's participation in the public sphere is limited because of gender-based norms and division of labour, joining a member-based organization offers a means of exchanging experiences, exercising voice and accessing leadership roles that would otherwise not be open to women. In this regard, women-only or women-dominated cooperative entities were mentioned as a valuable means of providing women with an opportunity for gradual confidence building and exposure to the management of group-based ventures.

## 3.4 Empowerment limitations

Alongside the advantages of cooperative membership exist also a number of limiting factors which in some cases reduces the potential or actual benefits that being part of a cooperative can bring to women. Apart from the obvious restriction of women's overall under-representation in cooperative organizations (discussed in Chapter 2), which means that the potential benefits may not necessarily flow to women, the Coop<sup>AFRICA</sup> survey found that even when they are members, women sometimes do not benefit to the same extent as men. For instance, their access to training opportunities or to services offered by a cooperative may be indirectly more limited than men's because of the psycho-social and economic determinants of such opportunities. In some instances, too, negative impacts were cited by respondents. In cases where men's involvement in the formation and development of the



cooperative venture of which their spouse is part was absent or low, interviewees said that there was on some occasions a deterioration of family relations spurred by jealousy, mistrust or misunderstandings following women joining a public organization (especially where it involved increased interactions with men) as well as following women's enhanced economic status (and independence from the spouse). The fact that changes in the economic status are often more pronounced and/or rapid than changes in family relations was also mentioned as a factor leading, in some cases, to a heavier overall workload for women.









# 4

## Overcoming obstacles to women's participation in cooperatives: emerging good practices

ILO Promotion of Cooperatives Recommendation, 2002 (No. 193) explicitly states that “special consideration should be given to increasing women’s participation in the cooperative movement at all levels, particularly at management and leadership levels.”<sup>40</sup> Furthermore, the three countries in the study have ratified major international instruments on gender equality including the UN Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) as well as the ILO Discrimination (Employment and Occupation) Convention, 1958 (No. 111).

Fulfilling their obligations under these instruments and respecting human rights and the cooperative principles is not only the right thing to do, but also makes good business sense. Studies which demonstrate that investing in women has high returns at both the level of the individual enterprise as well as at the macro level in terms of poverty reduction and development abound. The 2010-11 FAO *State of Food and Agriculture* report, for instance, shows that if women had the same access to productive resources as men, they could increase yields on their farms by 20–30 per cent, raising total agricultural output in developing countries by 2.5–4 per cent, which could in turn reduce the number of hungry people in the world by 12–17 per cent.<sup>41</sup>

The cooperative movement has recognized these individual and collective benefits; accordingly responses are being formulated within the movement at different levels to ensure that both women and men can contribute to and benefit from cooperative development. This chapter provides an overview of some of the measures that have been taken in this respect.

---

40 Paragraph 7(3)

41 FAO, 2011



## 4.1 Cooperative-level measures

At the cooperative level, examples of pro-active measures taken by cooperatives to enhance women's participation include:

- Subsidy schemes or gradual payment mechanisms to enable women to join cooperatives despite financial constraints
- In agricultural cooperatives, the introduction of agricultural methods, technologies and processes as well as related support services that work for women; for instance, transport services or storage or cooling facilities that enable women to deal better with the mobility and time restrictions they often face
- In financial cooperatives, the introduction of financial products that are of particular interest to women (e.g. in-kind loans) and of products that are tailored to the needs of women in terms of size, interest, and repayment modalities, among other factors
- Sensitization of potential women members, as well as male relatives or cooperative members and leaders on the advantages of women's cooperative membership
- Targeted training for women in technical, entrepreneurial and managerial skills, and where feasible, introduction of positive action gender quotas (e.g. 70-30 per cent) in mixed-sex training events to provide voice to women and opportunities for balancing gender gaps in skills levels
- Establishment of gender committees in cooperatives to identify key gender issues in the cooperative and to advocate for and support their inclusion in the cooperative's planning processes
- Development of gender strategies and action plans, which need to be resourced and monitored in order to be effective
- Introduction of quota systems on cooperative boards or of other affirmative action measures within by-laws as a means of increasing women's participation in cooperative management.

Box 10 illustrates examples of actions taken at the cooperative level by Coop<sup>AFRICA</sup> partner organizations.

It should be noted that technical measures to encourage women to join cooperatives and to facilitate their participation are best accompanied by steps aimed at changing socio-cultural perceptions and attitudes and the behavioural patterns resulting thereof, including among men. Without such steps, a positive change in terms of women's increased cooperative participation may produce counter-productive effects (for instance, an increase of violence at the household or community level, or an even greater time-poverty for women), or may be unsustainable. On the other hand, efforts targeting cultural change may cause frustration if not coupled with rapid and tangible practical wins in the economic sphere.

## Box 10: Examples of cooperative-level steps

### ***Technological and financial incentives within a mixed-sex cooperative***

*“Wamunyu FCS Ltd and Masii FCS Ltd Joint Milk Marketing Initiative” – Project:* The Coop<sup>AFRICA</sup>-funded project in Kenya supported ten small dairy cooperatives and dairy farming focused self-help groups in the Machakos district which were individually economically unviable to federate with a view to strengthening their position in the dairy value chain. Among other activities, the project conducted value chain mapping, acquired milk processing and transport equipment, and facilitated group formation.

At the outset of the project, women’s membership stood at 47 per cent for Masii and 26 per cent for Wamunyu. The project took deliberate steps to promote gender-responsive farming technologies, including zero grazing as it does not require a lot of land (to which women have limited access), and supported the opening of milk collection points which enable women to sell their milk to the cooperative despite their often limited mobility. The societies have also tried to encourage women and youth to join by suspending membership fees until they receive payment for milk delivery.

### ***Diversification from male-dominated sectors***

*“Awareness raising and economic empowerment of women in Kilimanjaro region” – Project:* Kilimanjaro Cooperative Bank Limited (KCBL) is a commercial bank owned by various cooperatives, the majority of which engage in coffee farming. Coffee is one of the main cash crops in the region and is largely dominated by men. Male dominance is due to customary law and traditional practices that regulate land ownership and inheritance for the benefit of men. Discriminatory practices against women in coffee cultivation mean that women carry out most of the farm labour, but cannot receive any payment from the cooperative to which they deliver, as they are not allowed to be members.

As part of a Coop<sup>AFRICA</sup>-funded project, to empower women, KCBL, in cooperation with Kenya Natural Foods Cooperative (KNFC), provided selected women’s cooperative groups in the target area with soft loans and training to enable them to engage in cultivation of diverse crops that are not traditionally male-dominated. By the end of the project, 268 women were involved in growing non-traditional produce such as mushrooms, dried fruit, and rosella flowers, benefiting, among others, from reduced prices of inputs bought collectively at lower prices, and from new market linkages with the tourism sector.

### ***Positive action for women’s cooperative leadership***

*“Enhancing rural savings and credit associations through the sub-country savings and lending cooperative model (SUSALECO)” – Project:* Women in rural Uganda face particular challenges in accessing microfinance to expand their income generating activities and meet their household expenditures. Government-supported SACCOs are dominated by men and traditional microfinance institutions view women as credit risks.

With Coop<sup>AFRICA</sup> support, the Organization for Rural Development (ORUDE) helped approximately 500 members to form 20 groups, which in turn established and developed Sub-County Savings and Lending Cooperatives (SUSALECOs), cooperatives based on a group model that leads to the formation of accumulated savings and credit associations, whose membership is limited by shares. Apart from technical support to set up the associations and the provision of related training, the project also carried out sensitization sessions within the communities on gender equality. It further introduced a requirement that all key positions (such as chairperson, vice chairperson, treasurer) be held by women, and designated 7 out of 9 SUSALECO management committee places for women. Today, 70 per cent of total share capital and 73 per cent of total loan portfolio of the SUSALECOs are owned by women, and the income of women who accessed credit has increased by 50 per cent.

Sources: Coop<sup>AFRICA</sup> Challenge Fund Project Independent Evaluations

## 4.2 Support agency action

Cooperative apex organizations, cooperative colleges, as well as other agencies or institutions supporting cooperative development have also designed and implemented approaches for furthering women's greater participation in cooperatives at different levels. Among the steps adopted in East African countries are the following, to name a few:

- Development of gender policies at the apex or union level to guide their internal operations as well as to encourage member organizations to implement measures aimed at greater gender balance
- Practical support programmes to initiate and facilitate the development of cooperatives in sectors or sub-sectors or activities in which women are involved (for instance, the Uganda Cooperative Alliance has been active in promoting the formation of cooperatives in fruit and spice processing and handicrafts)
- Specific action to support the formation and development of women's cooperatives (for example, via technical assistance and financial support)
- Capacity building on gender equality for men and women, and training of potential women members and leaders of cooperatives in technical, entrepreneurial and managerial skills
- Showcasing successful women members and leaders as role models in cooperatives
- Supporting networking among gender and cooperative stakeholders for enhanced visibility and incorporation of women's issues at the policy level and for better responsiveness to women's needs in the movement
- Enhancing the knowledge base on women's participation in cooperatives in order to guide the design of effective solutions to address under-representation.

### Box 11: Examples of action by support agencies

#### **Regional Level – International Co-operative Alliance (ICA) Africa**

The formulation of the ICA's *Strategy Framework for Equitable Gender Participation in Cooperatives in Africa* was kick started with the 2007 ICA Africa Co-operative Gender Forum in line with the ICA Gender Equality Committee's approach at the global level. It was adopted by the ICA Regional Assembly in 2008 and aims to ensure that gender equity is taken into account in all cooperatives' policies and programmes and to establish the structures and process for achieving this. Among other activities, it foresees advocacy, setting up innovative cooperatives, developing women's entrepreneurial skills, introducing employment quotas, legislative reforms and developing data collection systems.

#### **National Level – Uganda Cooperative Alliance (UCA)**

One of the objectives of the UCA is "to contribute to better livelihoods for both men and women through policies and programs that give due attention to gender issues (...)". In order to achieve this, it has:

- Designed a Gender Policy which was approved by the board in 2005
- Provided training and Training of Trainers courses on gender equality to staff and designed a Gender Reference Manual
- Encouraged the involvement of both women and men in its activities, for instance through a requirement that a third of the participants in any capacity building activity must be women
- Encouraged women leadership among its members, including through the eligibility criterion that a third of the board members of participating primary cooperatives must be women.

Sources: ICA & SSC, 2007; Interview with Stephen Musinguzi, UCA, 2010

## 4.3 Policy and legislation-level efforts

In line with the spirit of ILO Recommendation No. 193 (2002), at the country level, the issue of women's under-representation in the cooperative movement is recognized as an impediment to the effective functioning of the cooperative model as means of social and economic empowerment, and several cooperative development policies make explicit commitments to enhancing women's participation. This is the case of both Tanzania and Uganda, for instance, which make specific reference to gender equality objectives, as mentioned in Chapter 1.

In Kenya, the introduction of gender quotas in the leadership structures of all elective bodies via the new constitution, while not specific to cooperatives, will provide a major boost to women's cooperative leadership, if accompanied by practical support measures.

Some countries outside of the East Africa region, such as Namibia, have also introduced positive action measures into their cooperative legislation as a means of promoting women's involvement in cooperative leadership.

### Box 12: Examples of pro-active legislation

#### **Constitution, 2010, Republic of Kenya**

“(8) [...]The State shall take legislative and other measures to implement the principle that not more than two-thirds of the members of elective or appointive bodies shall be of the same gender.”

#### **Co-operatives Act N° 23 of 1996, Namibia**

“Section 29. *Boards of co-operatives.* (2) (b) If, in the case of a co-operative that has more than five women as members or if more than one-third of its members are women, whichever is the lesser, no woman is elected as a member of its board, the board shall, (...), appoint a woman who is a member of the co-operative and who has been designated at the annual general meeting or who is otherwise selected by the board, as a member of the board, and any such woman shall have all the rights, duties, liabilities and obligations as if she were so elected.”

Sources: Constitution, 2010, Republic of Kenya; Co-operatives Act N° 23 of 1996, Namibia





# 5

## Conclusions and recommendations

### 5.1 Conclusions

The main findings of the study are summarized below, followed by some recommendations emanating from the research.

Although it is on the rise, in particular thanks to the expansion of the SACCO sector where women represent a greater share of membership than in agricultural cooperatives, like in other forms of enterprise, women's participation still lags behind men's in mixed-sex cooperatives. The under-representation of women in cooperatives is seen not just at the membership level, but also among employees of cooperatives, and, in particular, at the leadership level, where women's participation remains marginal. With regard to the quality of participation, there is also some evidence that women are not able to benefit to the same extent as men from some of the services offered by cooperatives. Women's cooperatives, on the other hand, are limited in number, and are often smaller in terms of their capital base and more weakly connected to both input suppliers and markets and support institutions than mainstream cooperatives.

Factors which negatively impact on women's ability to join and effectively participate in cooperatives include, among others, their comparatively more limited access to and control over financial resources (which condition women's ability to pay membership fees and use services) and over physical resources (in particular land, which is critical for agricultural cooperatives, but to the extent that it is often included among collateral requirements, also a factor in financial cooperatives), their lower levels of education, as well as cultural perceptions on women's and men's roles and the practical implications of this in terms of division of labour in the household.

On the other hand, the study clearly demonstrates the strong positive effect that cooperative membership can, and in many cases does, have on women's empowerment. While it would appear that it is critical for women's empowerment that certain conditions are met – in particular, that men's support for women's cooperative ventures is secured from inception onward – when women are enabled to join and effectively participate in cooperatives, the gains in terms of economic, social or psychological effects are significant, and should be further nurtured.

In this respect, good practices are emerging at various levels, ranging from the introduction of practical measures at the cooperative level to policy level reform, with significant scope for enhancing women's participation in the cooperative movement whether in member or managerial capacity, for the benefit of women as well for the enhanced functioning of the cooperative sector and improved development outcomes at the wider community level.

## 5.2 Recommendations

The findings of the study indicate that in order to effectively stimulate women's participation, action can and should be taken on a number of levels – i.e. at the level of cooperative societies, their support institutions, and the policy and legal environment – and that ideally measures at the different levels should be undertaken simultaneously given the interdependencies between them.

### *Measures at the cooperative level...*

In terms of **membership**, a review of the extent to which women's capacity to join may be hampered by membership conditions should be undertaken, and measures introduced to mitigate any restrictive factors which may be found – for instance, a number of cooperatives have successfully introduced financial subsidies or graduated membership fee payment systems, enabling women to join. In agricultural cooperatives, land-hire schemes or labour-saving technologies can encourage and enable women to join and participate in cooperatives despite gender-based resource constraints and unequal family responsibilities. In financial cooperatives, the development of special products which respond to women's needs (for example, loan products with specifically tailored sizes, interest rates and repayment modalities) may do the same. For existing women members, targets or incentives to ensure gender-equitable service use (for instance, training) should be introduced where necessary. Specific measures targeting women, such as capacity-building, are also often needed. Equally importantly, the provision of gender training to men, both as cooperative leaders and as spouses and family members, needs to be factored in as a measure at the cooperative level. To ensure effective identification of needs and development of responses in relation to women's cooperative participation, women's or gender committees have also been introduced in some cooperatives, and proven effective where budgetary and accountability mechanisms to support their operation are in place.

As concerns women's **leadership**, the introduction of quotas or targets for women's participation on cooperative boards can be an effective means of overcoming women's under-representation. To be effective, such measures need, in most cases, to be accompanied by efforts to build the capacity of (potential) women leaders. Other means which have been used to increase the participation of women in cooperative management is by encouraging their participation in committees in technical areas where their expertise is recognized (e.g. value-addition or quality control in agricultural cooperatives or credit management in financial cooperatives) and in which their talents can be demonstrated.

When identifying the **types and target group** of the cooperative-level measures taken to stimulate and enhance the quality of women's participation as members or leaders, it is critical to ensure that solutions targeting women's practical needs are coupled with activities aimed at transformational change in gender relations and attitudes, in order to avoid counter-productive effects (such as increased conflict within families or increased workloads for women) as well as to ensure sustainability. It is equally important to ensure

that apart from potential and existing women members, the overall cooperative membership as well as wider community benefit from sensitization efforts on the advantages of women's cooperative participation.

### ***...and at the support organization and policy level***

Organizations and agencies working on cooperative development should also take targeted action to support women's cooperative participation in both mixed-sex as well as women's cooperatives.

Further efforts to **build the knowledge base** on women's participation in cooperatives should be made in particular so as to establish a more comprehensive and detailed picture of the extent of women's participation and to identify solutions to constraints related thereto. In particular, there is a strong need for cooperative-level data disaggregated by variables such as age, locality, and level of education in order to inform policy responses.

In devising assistance strategies, support agencies should **capitalize on entry points provided by women's sectoral involvement**. In agriculture, targeting particular sectors and sub-sectors or specific activities within sectors (such as value addition) in which women are already engaged may provide such entry points. Another entry point may lie in the promotion of new generation social service cooperatives, which have emerged in other regions in recent decades and which provide services of particularly high relevance to women (such as care services for the sick or elderly, which fall disproportionately on women), but which remain rare in East Africa. In such efforts, care should be taken, however, to avoid reinforcing sectoral segregation and to ensure women's engagement in high-value activities.

Whether as part of such sector-specific interventions or independently, given the constraints women face in joining cooperatives and obtaining leadership positions within them, apart from gender mainstreaming in mixed-sex cooperatives, efforts should also target the stimulation of **women's cooperatives**, especially in rural areas where socio-cultural norms tend to be stronger. Measures such as registration assistance as well as time-bound financial subsidies combined with practical support (for instance management capacity building) should thus be considered priority action areas. In such efforts, working with existing informal women groups – a form of organization which may be easier for women to initiate and join than cooperatives due to the absence of certain minimum conditions – to support their development and formalization can provide a useful starting point.

In terms of the design of support packages, regardless of the sector, due attention should be taken to assess and address the needs of both women and men (potential) members, and to ensure a right **mix of 'quick win' solutions and of measures aimed at socio-cultural transformation** in the longer term.

At the policy level, there is a need for an **effective implementation and up-scaling of commitments** made. The developments in the region in recent years – such as the introduction of positive action measures in Kenya's new constitution or the emphasis on gender mainstreaming in Uganda's cooperative policy – provide positive prospects for a more gender-equitable cooperative movement. Apart from national level developments, the introduction of gender strategies and action plans at the levels of regional and sub-national cooperative support structures further strengthen this potential. In order to do achieve their aims, such policies, frameworks and strategies need to be accompanied by budgetary allocations and accountability mechanisms which enable their effective implementation and monitoring. Due attention should also be given to opportunities and constraints in the broader legal and policy environment; greater use should be made of opportunities for promoting cooperatives via mainstream enterprise development policies as well as gender policies, while at the same time, there is a need to support revision efforts in relation to legal provisions which, while not specific to the cooperative sector, discriminate against women (in particular inheritance and land laws).

## Bibliography

- Argawal, Bina, "Participatory Exclusions, Community Forestry, and Gender: An Analysis for South Asia and a Conceptual Framework", *World Development*, Vol. 29, No. 10, pp. 1623-1648, 2001.
- Athumani, Rose, "JK urges women's bank to support agriculture sector", *Daily News*, 8 November 2009.
- CODAS Tanzania (via Tanzania Federation of Cooperatives), *Primary Society Membership Analysis Report, SACCOS Membership Analysis Report, SACCOS Committee Analysis Report*, Dar es Salaam, August 2011.
- Crowley, E., S. Baas, P. Termine, J. Rouse, P. Pozarny, and G. Dionne, *Organizations of the Poor: Conditions for success*, Rural Institutions and Participation Service (SDAR), FAO, Rome, 2005.
- Develtere, Patrick, Igance Pollet and Fredrick Wanyama, *Cooperating out of poverty. The renaissance of the African cooperative movement*, ILO Coop<sup>AFRICA</sup>, Dar es Salaam, 2008.
- Emana, Bezabih, *Current Status of Cooperatives in Ethiopia*, ILO Coop<sup>AFRICA</sup>, Dar es Salaam, October 2008.
- Emana, Bezabih, *Coop<sup>AFRICA</sup> Impact Assessment Ethiopia*, ILO Coop<sup>AFRICA</sup>, Dar es Salaam, November 2010.
- Esim, Simel and Mansour Omeira, *Rural women producers and cooperatives in conflicts settings in the Arab States*, ILO, Beirut, 2009.
- FAO, *The State of Food and Agriculture 2010-11*, FAO, Rome, 2011.
- FAO, IFAD, ILO, *Gender dimensions of agricultural and rural employment: Differentiated pathways out of poverty*, Rome, 2010.
- ICA and Swedish Cooperative Centre, *Report on the ICA Africa Co-operative Gender Forum "Promoting Gender Equality in Co-operatives to Enhance Sustainable Economic Development"*, Maseru November 12-16, 2007.
- ICA, *Survey on Agricultural Cooperatives in Kenya*, Nairobi, 2001.
- ICA, *ICA Strategy for Promoting Gender Equality*, ICA, Geneva, 2000.
- ICA, *Statement on the Cooperative Identity*, Geneva, 1995.
- IFAD, *Inventory Study of the Micro and Small Enterprise Sector (SME) in Tanzania*, Mimeo, Dar es Salaam, 2005.
- ILO, *Legal Constraints to Women's Participation in Cooperatives*, ILO Cooperative Branch, Geneva, 2002.
- ILO & ICA, *Gender Issues in Cooperatives: an ILO ICA Perspective. Gender sensitization package for cooperative leaders*, ILO Cooperative Branch, Geneva, 1995.
- Kabeer, Naila, "Resources, Agency, Achievements: Reflections on the Measurement of Women's Empowerment" in *Development and Change*, Vol. 30 (1999), 435-464. IDS Sussex, 1999.

- Kyazze, Lawrence, *Cooperatives: The sleeping economic and social giants in Uganda*, Coop<sup>AFRICA</sup> Working Paper No. 15, ILO Coop<sup>AFRICA</sup>, Dar es Salaam, 2010.
- Maghimbi, Sam, *Coop<sup>AFRICA</sup> Impact Assessment Tanzania*, ILO Coop<sup>AFRICA</sup>, Dar es Salaam, 2010.
- Magola, Christopher, "Bringing Financial Services Closer to the People", *Guardian*, 10 September 2008.
- Maleko, Grace, *Gender Constraints to women's membership and ownership in cooperatives and possible solutions: the case of PRCS and SACCOS in Kilimanjaro and Ruvuma*, Paper presented to annual symposium at cooperative college, Moshi, September 1998.
- Mayoux, Linda, *Micro-finance and the Empowerment of Women: A review of the key issues*. Social Finance Unit Working Paper No 23, ILO, Geneva, 2000.
- Ministry of Tourism, Trade and Industry (Uganda), *Report on the Census of Cooperative Societies in Uganda*, Policy Analysis Unit, Kampala, July 2010.
- Nippierd, Anne-Brit, *Gender Issues in Cooperatives*, ILO Cooperative Branch, Geneva, n.d.
- Pollet, Ignace, *Impact Assessment of the Coop<sup>AFRICA</sup> programme 2008-2010*, HIVA and ILO Coop<sup>AFRICA</sup>, Dar es Salaam, November 2010.
- Pollet, Ignace, *Cooperatives in Africa: The age of reconstruction – synthesis of a survey in nine African countries*, ILO Coop<sup>AFRICA</sup>, Dar es Salaam, 2009.
- Qoane, Mahlape, *Impact of Coop<sup>AFRICA</sup> on Development of Cooperatives in Lesotho*, ILO Coop<sup>AFRICA</sup>, Dar es Salaam, 2011.
- Schwettman, Juergen, *Cooperatives and Employment in Africa*, ILO Cooperative Branch, Geneva, 1997.
- Towo, Esther, *The Gender Dimension of Rural Producer Organizations in Tanzania*, Working Paper 2004: 131, Norwegian Institute for Urban and Regional Research, Oslo, 2004.
- Uganda Cooperative Alliance, *Area Cooperative Enterprise (ACE) Database*, Kampala, April 2011 (Date of Extraction).
- UK Co-operative College (UKCC), *Strategies for Strengthening Cooperative College Capacities in East and Southern Africa*, Manchester, 2009.
- Wanyama, Fredrick O., *The Impact of Coop<sup>AFRICA</sup> on Cooperative Development in Kenya*, ILO Coop<sup>AFRICA</sup>, Dar es Salaam, 2010.
- World Bank, *Empowerment Sourcebook*, Draft, World Bank, Washington, D.C, May 1, 2002.
- World Bank, FAO and IFAD, *Gender in Agriculture Sourcebook*, World Bank, Washington, D.C, 2009.

## Legislation & policies:

Co-operatives Act N° 23, 1996, Namibia

Cooperative Development Policy, 2002, Tanzania

National Co-operative Policy, 2010, Uganda

The Constitution of Kenya, 2010, Kenya

The Co-operative Societies Act, 2004, Kenya

The Cooperative Societies Act, 2003, Tanzania

The Cooperative Societies Act, 1991, Uganda



## Annex:

# Methodology of Coop<sup>AFRICA</sup>-CAK-MUCCoBS-UCA Research

## Methodology:

Apart from the review of secondary data, the research included the collection of both qualitative and quantitative primary data at the cooperative member and leader levels as follows:

**Written questionnaires:** Following design and pilot testing of questionnaires, written surveys were conducted among:

- i) cooperative managers – to establish cooperative-level trends in membership, leadership, participation in governance, use of services as well as existence and use of gender-related policies
- ii) women cooperative members – to assess member level effects and impacts resulting from cooperative membership

A total of 167 leader surveys (from 30 agricultural and 25 financial cooperatives from Kenya; 28 agricultural and 28 financial cooperatives from Tanzania; and 28 agricultural and 28 financial cooperatives from Uganda) and 160 members questionnaires (25 from agricultural and 27 from financial cooperatives from Kenya; 29 from agricultural and 25 from financial cooperatives from Tanzania; and 54 from agricultural cooperatives in Uganda) were completed with the support of facilitators from CAK, MUCCoBS, and UCA.

The aggregate level findings of these surveys, following processing in which incomplete and/or ambiguous data were eliminated, are those included in the paper in the boxes “Coop<sup>AFRICA</sup> survey results.”

The questionnaires used for gathering data are available from Coop<sup>AFRICA</sup> upon request.

**Focus group discussions and interviews:** To complement the written questionnaires, focus group discussions and individual interviews were held with cooperative members and managers in order to gain insight into the benefits and impacts of cooperative membership as well as factors influencing women’s participation.

A total of 18 focus group discussions with women and men cooperative members and 39 individual interviews with women cooperative members were held across the three countries.

In addition, to establish macro-level trends in membership, as well as an understanding of the legal and policy level factors impacting upon women’s membership, interviews were held with cooperative stakeholders from the government, apex organizations and cooperative colleges. Organizations represented in these interviews are provided in List 2, below.

## Geographical coverage:

The field research covered the following regions/districts/counties of Kenya, Tanzania and Uganda: Kiambu, Nairobi and Meru counties (Kenya), Arusha and Kilimanjaro regions (Tanzania) and Mbale, Iganga, Kamuli, Mukono, Kayunga, Masindi, Kiryandogo and Nebbi districts (Uganda).

## Timing of field research:

Following the design and testing of the data gathering instruments in February and March 2011, the field research (both qualitative and quantitative) was carried out between April and July 2011 in the three countries.

## Limitations:

While efforts were made to ensure high-quality responses (for instance, through the pilot testing and refinement of questionnaires and through the use of experienced facilitators) and to avoid data entry, processing and analytical errors (for example, by excluding ambiguous responses from any samples used for obtaining the averages cited in this report), certain limitations in the methodology must be borne in mind. In terms of data collection, the samples used in this study are from a limited number of geographical areas and sectors/subsectors (for instance, the sample of Tanzanian agricultural cooperatives is comprised almost exclusively of coffee cooperatives), and hence not necessarily representative of the cooperative sectors in the countries overall. Another limitation is that despite the translation and facilitation support provided, at the stage of respondents filling in questionnaires as well as at the stage of analysing answers, misunderstandings on the meaning of the questions/answers may have occurred. As concerns the analysis of the member-impact data, the data set and non-econometric processing mechanism allow only for single-variable analysis, and do not allow to control for the effects of multiple variables (e.g. effects of length of membership, marital status or geographical location) in the way that a regression study would, making attribution difficult to establish in some instances.

## List 1: Cooperatives included in the survey

### Kenya:

AGRICULTURAL COOPERATIVES	FINANCIAL COOPERATIVES
GATAMAIYU DAIRY FCS LTD	SOUTH IMENTITEA GROWERS SACCOS
KIAMBAA DAIRY FCS LTD	EEKURIA SACCOS LTD
KIRIITA DAIRY FCS LTD	BIBIRIONI WATER SACCOS LTD
LIMURU DAIRY CS LTD	K-UNITY SACCOS LTD
NDUMBERI COFFEE CS	METROPOLITAN TEACHERS SACCOS LTD
KOMOTHAI COFFEE GROWERS CO-OP	KIATU SACCOS
KIAMBAA COFFEE GROWERS CS	KENYA POLICE STAFF SACCOS
GITITU COFFEE GROWERS CS LTD	ASILI SACCOS LTD
GITHUNGURI DAIRY FCS LTD	KILELE SACCOS
KIKUYU DAIRY FCS LTD	LOMPASAGO SACCOS LTD
MUGUGA PYRETHRUM	NEST SACCO LTD
KABETE DAIRY FCS LTD	JAMII SACCOS LTD
KITHOKA DAIRY FCS	MWALIMU NATIONAL SACCO
KATHERI FCS LTD	SHERIA SACCOS LTD
MERU CENRAL MULTPURPOSE COOP	UFUNDI SACCO
KATHERA FCS LTD	STIMA SACCOS LTD
URUKU DFCS	SHIRIKA SACCOS LTD
MOUNT KENYA FCS LTD	NASERIAN SACCO
MIKUMBENE FCS LTD	MWITO SACCOS LTD

RUIGA RURII DFCS LTD	NACHU STAFF SACCO LTD
KIEGUUA FCS LTD	WANAANGA SACCOS
GIKURUNE MULTIPURPOSE	MERU MWALIMU SACCO
MUKIRIA FCS LTD	KATHERA RURAL SACCOS
MUKUNE FCS LTD	TIMESU SAVING AND CREDIT
NTIMA FCS LTD	LIMURU DAIRY STAFF SACCO
MUGUNA FCS LTD	
KIANGUA FCS	
KANYEKINE DAIRY FCS	
KAGURU	
MUTEGO FCS	

## Tanzania:

AGRICULTURAL COOPERATIVES	FINANCIAL COOPERATIVES
SOKONI II RCS LTD	KIKALORA SACCOS
EUMATA RCS	WAZALENDU SACCOS
MAREU AMCOS	HIMO SACCOS LTD
MEEMU RCS LTD	TUMAINI SACCOS
MAANGAHO RCS LTD	MARANGU EAST SACCOS
NKOANRUA RCS LTD	NSHARA SACCOS
OLTUROTO RCS	KINDI SACCOS LTD
SINGISI MERU RCS	MOSHI RURAL TEACHERS SACCOS
KOIMERE AMCOS	KIBOSHO WEST SACCOS
ENGAREOLMOTONYI RCS	NRONGA SACCOS
ULONG'A AMCOS	ELCT SACCOS
NDOOMBO RCS LTD	OKOA SACCOS
POLIMERU RCS LTD	UMOJA SACCOS
AKERI AMCOS	HAI RURAL TEACHERS SACCOS
KINDI RCS LTD	KIMANDOLU SACCOS
NSHOWE RCS	FARAJA SACCOS
MWIKA SOUTH RCS	KILIFLORA SACCOS
MANUSHI SINDE AMCOS	NANENANE WOMEN SACCOS
KINYAMVUO RCS	ARUSHA KURUGENZI
URU CENTRAL MAWELA RCS	UKOMBOZI SACCOS
NRONGA WOMEN DAIRY RCS	ARUMERU WOMEN SACCOS
MWIKA WEST RCS LTD	UKOMBOZI SACCOS
MWIKA NORTH EAST RCS LTD	TPRI SACCOS
KIRIMA BORO AMCOS	AGAPE SACCOS
KIBOSHO WEST RCS LTD	ARUMERU TEACHERS SACCOS
MRIMBO UUWO RCS LTD	KIKATITI SACCOS
MARANGU EAST RCS LTD	HORTANZIA SACCOS
KIMASIO RCS LTD	ARUSHA TEACHERS SACCOS

## Uganda:

AGRICULTURAL COOPERATIVES	FINANCIAL COOPERATIVES
BUZAAMA A.C.E	BOMIDO SACCOS
NAMA ACE	MUTUNDA SACCOS
KANGULUMIRA ACE	PANYIMUR RURAL SACCOS
WADELAI FARMERS RPO	AKELA SACCOS LTD
JUBA MERBER RPO	PANYANGO SACCOS LTD
KYABA RPO	BUGAGA NTUYO
MUTUNDA ACE	BUIKWE TWEZIMBE SACCOS
MUKAMA MURUNGI RPO	NAMARA SACCOS
YAJESO RPO	NYARAVUR DIKIRI KABUCAN SACCOS
PANYIMUR DEI ACE	PAKWACH TOWN SACCOS
BWEYALE RPO	COSEDA
BOMIDO ACE	KABAMI SACCOS
NAKINJERU ACE	BUJENJE RURAL SACCOS
BUNA AREA MARKETING ENTERPRISE	KABUSU COOPERATIVE SACCOS
KASAWO ACE	BUNGOKHO FUKIRISA SACCOS
NAZIGO ACE	ERUSSI VILLAGE SACCOS
NYARAVUR RPO	NAKIFUMA COOPERATIVE SOCIETY
BIDOKO MIT LULI RPO	KISOGA SACCOS
POVERTY WORRIORS RPO	NAZIGO SACCOS
NYAMAHASHA RPO	NABUKARU SACCOS
PAKWINYO CENTRAL RPO	KANGULUMIRA SACCOS
YELEKEN RPO	TWEZIMBE SACCOS
BOMIDO CO-OPERATIVE RPO	BUSIU COOPERATIVE SACCOS
MASABA RPO	KWATIRAKO SACCOS
DIIMA RPO	WOWOYA SACCOS
KARUMA RPO	KONDE SACCOS
PAKWINYO NORTH RPO	PAKWACH NAM SACCOS
KASENENE RPO	NALUWOLI TUBEWALALA

## List 2: Additional organizations interviewed

- Co-operative Alliance of Kenya (CAK) (Mr Francis Munane† and Ms Judith Nthiga)
- Co-operative University College of Kenya (Dr Esther Gicheru and Mr Wanjohi Migwi)
- Ministry of Agriculture, Food and Cooperatives, Tanzania (Ms Restituta Kahewanga)
- Ministry of Co-operative Development and Marketing, Kenya (Ms Catherine Mutundu and Ms Miriam Wanyonyi)
- Ministry of Tourism, Trade and Industry, Uganda (Ms Mary Musoke)
- Moshi University College of Co-operative and Business Studies (MUCCoBS) (Ms Grace Maleko)
- Tanzania Federation of Cooperatives (TFC) (Ms Gloria Mazoko, Mr Peter Mtenda and Ms Agnes Namuhisa)
- Uganda Cooperative Alliance (UCA) (Mr Leonard Msemakweli, Mr Nathan Nakunda, Ms Ronah Nyiraneza and Mr Julius Turyahebwa)







**ILO Office for  
Tanzania, Kenya, Rwanda and Uganda**  
*Coop<sup>AFRICA</sup>*  
Kazi House, Maktaba Street  
P.O. Box 9212  
Dar es Salaam  
United Republic of Tanzania  
Tel: +255.22.2196700  
Fax: +255.22.2122597  
E-mail: [coopafrica@ilo.org](mailto:coopafrica@ilo.org)  
[www.ilo.org/coopafrica](http://www.ilo.org/coopafrica)

**International Labour Office  
Cooperative Programme (EMP/COOP)**  
4, route des Morillons  
1211 Geneva 22  
Switzerland  
Tel: + 41.22 .799.7445  
Fax: +41.22.799.8572  
E-mail: [coop@ilo.org](mailto:coop@ilo.org)  
[www.ilo.org/coop](http://www.ilo.org/coop)

ISBN: 978-92-2-126148-3

