



**ACCOSCA**

*African Confederation of Cooperative Savings & Credit Associations  
Association Des Cooperatives D'Epargne et de Credit D'Afrique*

## **Governance Key to Saccos Growth**

Sacco Leaders Forum

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Everyday of your life is  
a page of your history.



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## Governance is...

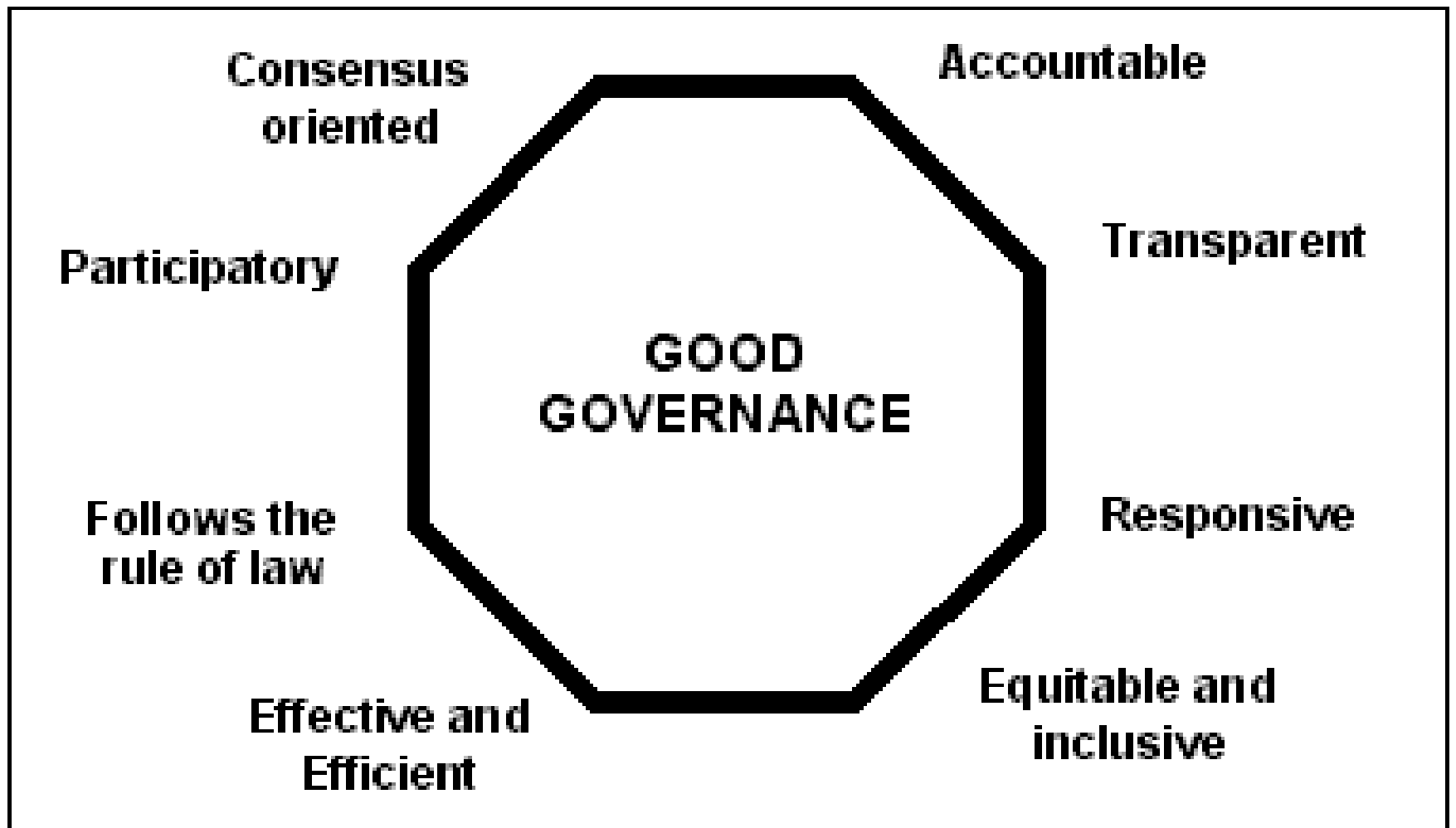
- Setting strategic direction
- Serving as a steward for the organization
- Ensuring oversight
- Keeping members' best interests in mind

**Governance as leadership**



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Appreciation Strategy Humility  
Commitment Responsibility Listening  
**Leadership**  
Integrity Honest Communication  
Values Purpose Determination  
Passion Principles

# Leadership that focus on strategy, not operations

Steering....not paddling





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## **Findings on Institutional Analysis of SACCOs in 90s**

- ↗ Poor/Lack Legislations
- ↗ Low/No Capital Base
- ↗ Poor Image
- ↗ Leadership /Lack of long term plan
- ↗ Lack of Vision and mission
- ↗ Lack of Innovations
- ↗ Lack of Education and training at all levels
- ↗ Dependency Syndrome

# What Leadership do we need

- Leadership is the process of creating the subordinates' identification with the group's mission and creating their desires to achieve the group's goal.(Ubegbe 1999:282)

## **Governance as leadership**

# Contextualised leadership

○ This can be classified into four themes (Hackman (2006) ;

(a) Leadership is about **WHAT YOU ARE**: focuses on leader traits and attributes

(b) Leadership is about **HOW YOU ACT**: To identify leaders, we need to determine who is influencing whom.

(c) Leadership is about **WHAT YOU DO** : focuses on the role that leaders play.

(d) Leadership is about **HOW YOU WORK WITH OTHERS**: emphasizes on collaboration. Leaders and followers establish mutual purposes and work together as partners to reach their goals (Poulin, et al 2007:302).





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## **What leadership do we need For?**

- ↗ Better Legislations
- ↗ Adequate or High Capital Base
- ↗ Better Image
- ↗ Articulated Vision and mission
- ↗ Saccos Innovations
- ↗ Members and Employee Education
- ↗ Self sufficiency Sacco's: No Dependency Syndrome

***What is your mission as a leader?***



## Accelerating Growth via leadership

- The governance responsibility in these quest are
  - Envisioning the future ( Practical Leaders)
  - Moving towards a Goal - HOW (strategically)
  - Stewarding the resources assigned to this goal( Fiduciary- Monitoring Risks, Budgets etc



# Member Mobilization

- How can you broaden your reach to potential members through **COOPERATION with other cooperatives**.
- Who are these other cooperatives, and how can you form a **cooperative coalition to build membership**?
- How can you **utilize cooperative relationships to build better services** for farmers, small business owners, and members that provide greater economic opportunities and build membership?
- How can you use your **access to agricultural and health programs to build membership**, and secure alliances with other cooperatives?



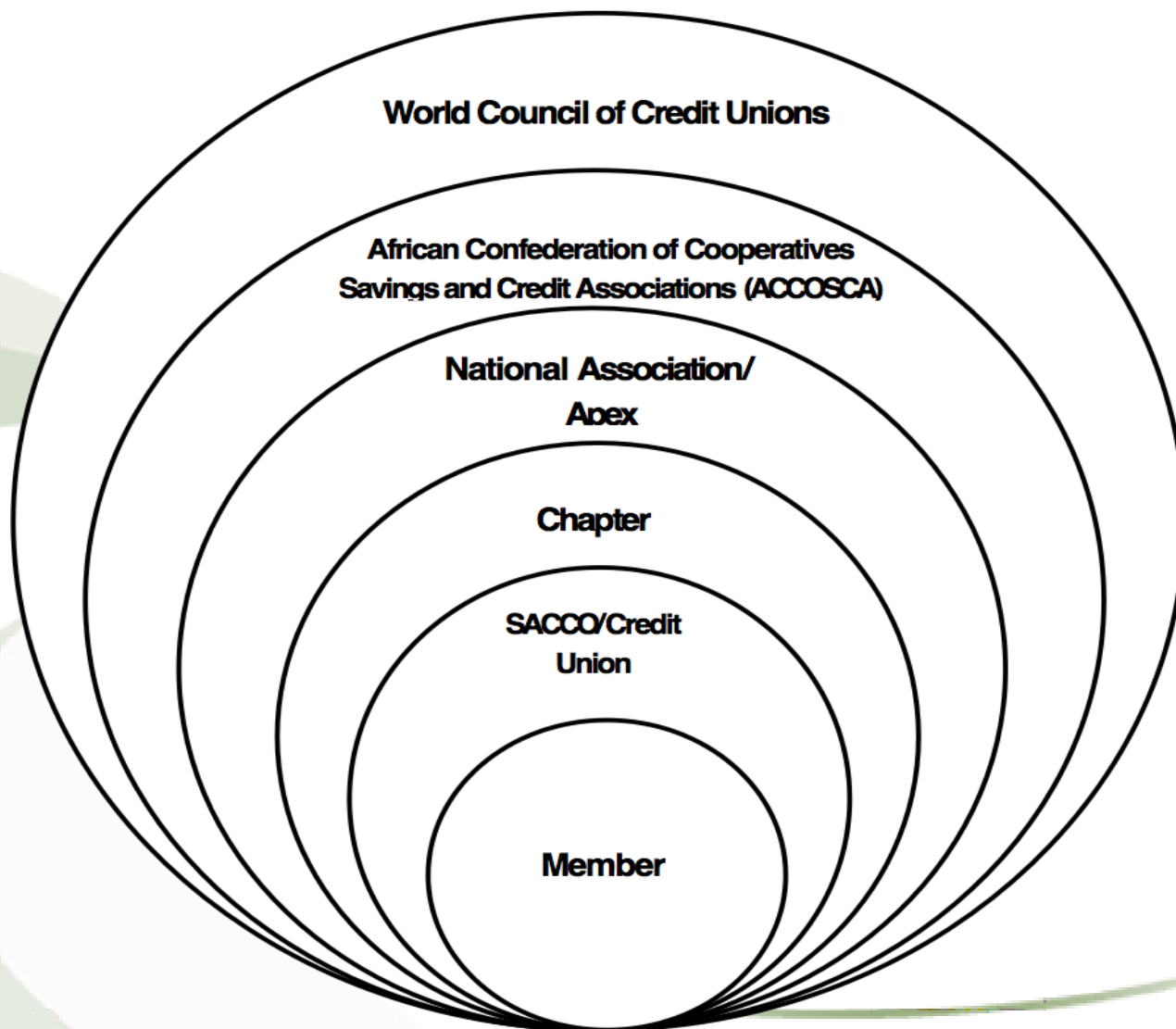
# THE NATIONAL ASSOCIATION

- × Advocacy
- × Representation – Nationally & Internationally
- × Legislation and Policy review
- × Encouragement of Good Practices and Performance Standards
- × Managing the MIS for the sector



# **CREDIT UNIONS**

## **A World-Wide System Centered On the Member**





# Member Mobilization

- How can you build **cooperative relationships that help educate your members** about volunteer responsibilities that instill a desire to serve on the SACCCO board or committees.
- How do you help your **members engage creatively** in ideas for your SACCO to better support them and the community?
- What is the **opportunity to engage legislators** based on a broader foundation of a cooperative alliance?



# What leadership do we need in

**The Role of the Management Committee**

**The Roles of the Management Committee Members**

**The Role of Committees**

**Developing Employment Policies**

**Plan and Conduct Meetings**

**Monitor the marketing performance**

**Monitor the administration performance**

**Monitor the employees' performance**



The Ball is on our Court !  
Thanks You