

Transformative Development: Harnessing the Cooperative Entrepreneurship Advantage for Women and Youth in Africa

By Auma Okwany

International Institute for Social Studies Erasmus University of Rotterdam/Nascent Research and Development Organisation

Abstract

The social and demographic dominance of women and youth in Africa sharply contrasts with their constrained participation in and exclusion from core institutions and processes of production and consumption including cooperatives and entrepreneurship. This is because gender and generational issues are mitigating factors in development. Indeed, the social environment in many countries in Africa has produced a set of structures that place women and youth (defined on average as those below the age of 35 years) in a subjugated position viewed as dependents of their husbands, fathers or local authorities. Against this back-drop, this paper examines the multiple and intersecting barriers that have led to the exclusion of women and youth from the cooperative and entrepreneurial success necessary for poverty alleviation and transformative development. These include the (mis)perception that they are not credit worthy due to limited networking opportunities attributable to women's reproductive roles or youth marginalization. At the institutional level they are hindered by lack of training in leadership, management, entrepreneurial skills and the dominance of the management of credit and financial institutions by older males. The paper underscores the benefits that accrue when gender and generational issues are incorporated in cooperatives and entrepreneurial initiatives. This is reflected for instance in the higher credit repayment rates achieved by women and the collective social and economic capital marginalized groups are able to harness through cooperatives. This highlights the centrality of equality and equity to poverty reduction. We argue that enhancing the inclusion of women and youth in cooperatives is important not only in improving financial access but also that the effects of such economic empowerment is central to transformative development. The paper concludes by outlining implications for policy and practice.

Submitted to the 11TH SACCA Congress Meeting on “fostering the Culture of entrepreneurship and Innovation in SACCOs’ organized by Africa Confederation of Co-operative Saving and Credit Association (ACCOSCA) in collaboration with the Government of Swaziland, Swaziland Association of Savings & Credit Coop (SASCCO) and Canadian Co-operative Association, 4-8 October 2010, Swaziland

Introduction

Savings and Credit Cooperative Societies (SACCOs) are agencies that hold enormous potential for the entrepreneurial development of women and youth. Although many women and youth experience social exclusion as evidenced by their overrepresentation among the poor and un(der)employed, they play a critical role in the collective coping mechanisms and in the organization and management of poor communities. Despite this key community role however, they are absent in decision making structures at all levels including SACCOs and are rarely seen as social actors and agents of change. This subordinate positioning means that they are often unable to gain access to financial services, credit education and technology.

The evidence for this paper is drawn from literature study and seeks to promote a nuanced understanding of the gendered and generational barriers that structure the participation of women and youth in cooperative institutions and entrepreneurial activities in Africa. The focus of the paper is the critical role that cooperative institutions can play in changing the marginalization of women and youth by accelerating their positioning and participation in organizational and entrepreneurial activities. The paper highlights successful examples of responsive financial institutions which have done exceptionally well in providing a whole range of services to their members based on articulated rather than assumed needs. We draw on these lessons to argue that by actively engaging women and youth, SACCOs will meet their social goal of equity and equality and simultaneously achieve sustainability by drawing on the numerical dominance of this demographic group. Furthermore, this not only provides women and youth an opportunity to articulate their problems and specific needs but also enables them to become active partners (and even leaders) in the decision making process. The paper concludes by asserting that a gender and generational perspective is critical if SACCOs are to be truly equitable, inclusive and promote transformative and sustainable development.

Why focus on women and youth

High levels of impoverishment in African countries, fueled by factors such as steady population growth, rapid urbanization, mass unemployment and the HIV/Aids pandemic, is a dominant feature of the continent's socio-political and development discourse. While the persistence and extent of rural poverty is well documented, in recent years according to UN-Habitat (2007) rapid urbanization is emerging as significant challenge for African countries second only to the HIV/AIDS pandemic.¹ Women and youth are a significant dominant demographic group in Africa and given the high levels of early marriage and that the age range for youth in many African countries is 18-35 years, there is a significant amount of intersection of the two groups. Additionally, not only are the majority of poor people in most African countries female and young but they are also the majority of those who lack education and employment security and are thus exposed to risks, shocks and stress. While some marginalized youth do take negative, violent and destabilizing avenues of inclusion to survive, a great majority of youth and women are active agents and dynamic players in households and in the community. Of significance for this paper is that their overrepresentation among the poor stands in sharp contrast to their

¹ Sub-Saharan Africa has the world's highest proportion of urban residents living in slums at 71.9 percent (UN Habitat 2007)

underrepresentation in access to resources for production; rewards or remuneration for work; distribution of income or goods; and exercise of authority and power.

This is attributable to the fact that gender and generation are constructed identities which shape social relations as well as inequality thus most women and youth are positioned in a 'social space' (intersection) where gender and generation meets and overlaps with other axes of inequality including class, ethnicity, location, disability, etc creating complex intersections. According to Nzomo (1998) in many developing countries the state constructs unequal gendered relations because state power is male power, ingrained with predominantly male values, ideology, and vision of the world. Patriarchy is thus institutionalized and pervades economic and social life and subordinates both women and youth. In this paper we assert that this male domination extends to cooperative institutions which are male dominated. Thus despite the fact that cooperatives are based on the values of self-help, mutual responsibility, equality and equity can they be regarded as truly democratic if women and youth members do not have equal access at decision-making levels? Would they not find it difficult to accept the legitimacy of decisions taken which do not take their interests into consideration?

To enhance the credibility of cooperatives as democratic people-based movements there must be active, equitable participation of all members at all levels regardless of gender and age. According to ILO-ICA (2001) women represent fifty per cent of the human resources thus enhancing their productive capabilities and involving them in decision-shaping/making within the cooperative movement will diversify activities and fortify the cooperative movement. Additionally, many women have special skills in, for instance, marketing and trading and experience has shown that initiatives taken by women in cooperatives have accelerated the progress and change of their socio-economic situations (ibid.) Youth are an equally significant group in sheer numerical strength. Additionally, Ghai (1988:21) notes that: "youth are known to possess qualities of enthusiasm, motivation, enterprise, risk-taking, flexibility, energy, resourcefulness and willingness to try new approaches". We posit that youth have a natural disposition for innovation and change on which SACCOs can capitalize and tapping onto the creativity, knowledge, ideas and energy of young people will prove a crucial asset for boosting the development of cooperative institutions. Overall, involving more women and youth in cooperatives will broaden the scope of cooperatives and improve their social goals.

Cooperative institutions have not met the challenge of closing the gender and generational gap on aspects critical for true empowerment and for transformative development. These include aspects such as ownership of and control over assets, income and access to credit. We argue that there is a need for cooperative and saving societies to move beyond small consumption and production loans to include basic insurance such as formal/flexible voluntary savings, health, asset, accident and life insurance and production and livelihood credit as well as opening up access to domestic and community economic resources (including business and marketing skills; access to larger networks; credit literacy; life skills; mentoring etc). These will suitably meet the range of evolving needs, risks and vulnerabilities of many women and youth. Importantly, both women and youth do not comprise a homogeneous population and it is vital to note that their situated multiplicity of experiences are shaped by age, gender, education, spatial location, class etc. which will define their needs and type of support required for their entrepreneurial enterprises.

Conceptual framework

Entrepreneurship is a multifaceted phenomenon that cuts across disciplines. An entrepreneur has is defined as a person who innovates and carries out new combinations called enterprises or as an individual who conceives a business idea designs the organization of the firm, accumulates capital recruits labour, establishes relations with suppliers, consumers, government and converts the conception into a functioning organization (Tuladhar 1996:11). A youth entrepreneur is “every woman or man between the ages 18-30 who has the attitude and aptitude as well as a vision to promote the creation of enterprises in order to generate employment and income for their own sustainability”(ibid.) Ennis (2008:12) distinguishes between two types of entrepreneurs: *Entrepreneurs of Necessity* engage in it because they lack alternative employment while *Entrepreneurs of Opportunity* seize a business opportunity. According to the Global Entrepreneurship Monitor, about 5 percent of the young adult population (18 to 24 years) and 40 percent of the entrepreneurs interviewed worldwide in 2001 were driven by opportunity. Each of these typologies has its own advantages and disadvantages, for example, some have argued that opportunity led entrepreneurs are able to create more jobs, need less training, repay credit faster while the disadvantage is that choosing to work only with them does not put a dent in the inequitable distribution of wealth and resources, or challenge class structure (ibid:9). For the ones led by necessity, while their type of entrepreneurship addresses class stratification and social and economic inequity in society through employment creation for the marginalized, a lot of training is required and also there are fears that it might not address long term economic issues. Cooperative institutions must be aware of these distinctions in structuring their services.

A related term ‘business development services’ refers to a range of services used by entrepreneurs to operate efficiently and grow their businesses, with the broader developmental purpose of contributing to economic growth, employment generation and poverty reduction (ILO, 2006; MCI 2009). Business development services improve the performance of an enterprise particularly its ability to be competitive. These services range from credit and financial services; market information; training, establishing networks of entrepreneurs; access to markets; bookkeeping skills; information on loans etc. These are critical resources for women and youth entrepreneurial enterprises.

Gender

Gender refers to the social roles of women and men, and is different from biological categories of male and female. Gender is relational concept that analyses women’s social roles in relation to the roles of men and vice versa. In this paper, we demonstrate how gender and gendered norms provides limits to women agency and success in entrepreneurial activities. This is evident for example through gender dualism of what constitutes entrepreneurial activities for men and those for women; definitions of who is credit worthy and also traditional gender roles and their limits on women’s participation in entrepreneurial activities among others. We also demonstrate that these gendered norms structure involvement of women in leadership and management of SACCOs. In so doing, we demonstrate that management of these institutions especially in Africa is an arena where ‘adult male’ are the gate keepers thus defying the norms of equity advanced by the cooperative movement.

Youth

Youth is a life phase between childhood and adulthood a social construct. It is a fluid concept that undergoes continuous construction and reconstruction as youth position and reposition themselves within societal structures. It is a relational category as youth are positioned in discourse and in policy and practice often in a subordinate position to adults, especially male adults. The way youth are conceptualised and perceived shapes the way they are engaged. It is important to point out that youth is gendered and the policy and institutional invisibility of female youth contrasts sharply with the dominant attention given to male youth (much of it negative). This negative attention narrowly constructs youth especially many young males as dangerous and destructive and promotes problem-driven approaches that underlie the marginalization of youth involvement in SACCOs. The paper highlights how the dominance of adult males in the management of cooperative institutions has contributed to the blocked socio-economic mobility of youth. We assert that SACCOs have a challenge to mitigate this by embracing emerging social justice developmental frameworks that promote and support young people's voice and participation casting young people as core formulators of their own assistance.

This paper applies these concepts to the analysis of the multiple and intersecting barriers that structure the exclusion of women and youth from the cooperative and entrepreneurial success necessary for poverty alleviation and transformative development and to identify ways in which cooperative institutions can promote more inclusive and equitable practices for transformative development.

Factors defining the exclusion of women and youth in cooperatives

Women and youth face constraints to the benefits of cooperative and entrepreneurial development, some of which are generic to all members and many of which are structured by gender and generational constraints. Despite the fact that cooperative institutions advocate values of self-help, mutual responsibility, equality and equity, these values as pertains equal participation of all groups is lacking because they are predominantly an adult male spaces. Women and youth face a lot of institutional barriers as they participate in cooperative institutions particularly saving and credit societies and their empowerment and agency is restricted. Cooperatives are not neutral spaces but reproduce and maintain the gender and generational ideologies in the broader societies in which they operate. For example, women and youth tend to be absent in decision making positions within SACCOs thus many institutions have formal equality without substantive equality. The challenge for SACCOs is ensure women and youth, particularly the vast majority of unreached poor, have access to and control over resources and financial services and are involved in SACCO leadership including senior management positions.

Both women and youth have been termed as risks in terms of loan repayments. Access to finance is considered one of the primary challenges youth face in trying to increase their employability or expand their business. Youth often obtain access to finance through a variety of informal sources, such as family, friends, selling labor, and informal money lenders. A survey conducted

by USAID² in 2005 indicated that youth represent approximately 24 percent of total MFI clients. Factors that hindered access of youth to financial services included high risk (33 percent), high costs of providing financial services to youth (27 percent), legal barriers (27 percent) and other factors (27 percent).

Credit from savings and cooperative societies can offer financial reprieve to youth and women enterprises, however beyond financing, they need business development services, an area that has been ignored by many cooperative institutions and is only done in a limited sense by donors and through small scale projects. It is noteworthy that challenges to membership in credit cooperatives have been reported by those in women or youth only organizations. A discussion with a member of a women-only SACCO is illustrative: “I belong to a credit society that supports women only groups; they have given me credit in the past which I repaid very well. I now want more credit to expand my business but they are frustrating me without giving reasons. I am so tired of waiting and I am considering taking a loan from the bank whose interest is very high”. Other challenges include lack of mentors, business service development, and limited networking opportunities.

Women and youth in entrepreneurial activities

Women comprise a greatest percentage of those engaged in small and medium enterprises, which have a potential for bringing about transformative development. For instance (FAO, 2002) notes that in Zimbabwe 67% of all small and medium sized enterprises are owned by women; in Lesotho 73%; in Swaziland 84% and in two South African townships 62% are owned by women). Women’s access to credit has been heralded as a magic bullet to ending poverty. However, in some cases, gendered norms and power relations determine what type of entrepreneurial activities women engage in but also the types of market such activities attract. We emphasize that cooperative institutions must move beyond simple access to credit to engagement with these norms. Gendered power norms affects how the activities they engage in are able to translate to sustainable impacts on poverty and thereby development.

Youth entrepreneurship on the other hand has been heralded as a sustainable solution to unemployment as it responds to market changes by creating a dynamic responsive workforce (Ennis 2008). Youth are very innovative and have strong social networks that enable them to meet their socioeconomic developmental needs and self confidence amidst an environment of exclusion from productive opportunities including employment and entrepreneurship. Just like adults, youth need financial services to engage in entrepreneurial activities. For instance, a study undertaken by USAID in 2005 indicates that 71% of youth use loans to start up businesses. This highlights the critical role cooperatives can play in promoting entrepreneurship opportunities for young people. According to MCI 2008, organizations that offer youth-inclusive financial services programs have found that youth benefit tremendously from the social networks that meetings, training activities, and savings and loan groups often generate. Through these social interactions, young people can share their experiences and ideas, give and receive support to their peers, and make useful business connections. These networks can be crucial to the successful launch and maintenance of women and youth-owned enterprises. Despite this

² USAID 2005. Serving youth with microfinance: Perspectives of microfinance institutions and youth service organizations. Micro Report 3.

however, the norms about youth including the perception of youth as a dangerous category and other institutional barriers have curtailed the ability of youth enterprises to bring about transformative development. This paper highlights the reality of women and youth in entrepreneurial activities and what this portends for the transformative development.

Barriers to entrepreneurial success

Available literature indicates that entrepreneurship success depends on either the personal characteristics/traits of an individual like motivation or influence of environmental factors. Some of the personal characteristics fronted are, risk taking, determination, leadership capacity and result orient nation among others. Others contend that influence of environmental factors like policies, markets; socio cultural factors affect the success of entrepreneurial activities. For example, women may have the trait for result orientation in their business and may be driven by profits. However, the socio cultural expectation that women should care for others may make them use their profits in caring for their families at the expense of investing in the growth of their enterprises. Clearly therefore, the supposed ability for strategic choice might not be exercised by women as constrains are structured by dominant gender ideologies as well as other institutional factors.

This paper contends that factors affecting the entrepreneurial success of women and youth are a powerful interplay of both personal traits and environmental factors and cannot be assessed using either of the above paradigms. The socio cultural, institutional and policy milieu sets parameters on how women and youth enter participate and engage in cooperatives and entrepreneurial activities and in essence determines their entrepreneurial success.

Gendered and Generational barriers

While some data indicates that women run enterprises fail as much as those of men, entrepreneurship is not a neutral arena and in many cases, gendered and generational norms and power relations determine what type of entrepreneurial activities women and youth engage in but also the types of market such activities attract. For example, women's multiple roles in the household and in community as well as their productive roles in business exact a strain on them and constrain the development of their business. This is exacerbated by their lack of business development opportunities like training in marketing, business skills among others since their type of business also requires maximum attention, yet their attention has to be divided with their families. As a result, they lack important marketing, financial and management skills important for the success of their enterprises.

This is consistent with research findings in Ethiopia, Tanzania and Zambia that only 30% of women entrepreneurs use business development skills (Richardson et al., 2004 in ILO 2006). Another study commissioned by ILO on female entrepreneurship in Ethiopia indicates that many women tend to sell their produce locally and not in regional and international markets. Of the women interviewed 59% indicated that they do not promote their businesses while 69% said they use word of mouth to promote their businesses (ibid.). Another study reveals that women enter the business arena for different reasons compared to men. Cliff (1998) and Fasci and Valdez (1998) in TEO 2008) reported that women perform less well on quantitative measures such as

job creation, sales turnover and profitability since they may not enter business for financial gain but to pursue intrinsic goals like independence, and the flexibility to run business and domestic lives and this limits their ability for growth.

Women and youth also tend to have fewer networks which are important in business activities. Networks enhance access to loans, advice and markets and initiation of new ventures among others. As a result therefore, they tend to rely on their friends and other women for information on markets and business endeavors. Some literature indicates that women and men have diverging reasons for entering into networking relationships. While men are driven by instrumental motives, women are driven by more affective reasons. Women therefore are excluded from male networks which could help in entrepreneurial growth (Ibid). This is problematic because they end up having such a limited pool of support and information and may not exercise the strategic choices required for business success (Government of Bangladesh 2001: 18; UNIDO 2003:9). Access to markets is affected by training, distance to these markets, technology knowledge about the market, supply chains and many women lack access to these.

For youth especially entrepreneurs of necessity, their youthfulness and relational positioning means that they have to rely on adults and in most cases adult males for success. Youth is seen as an ephemeral category and their contributions are deferred since they are seen as leaders and innovators of tomorrow. This is in addition to the pervasive belief that youth cannot own business. The school curriculum compounds this by not preparing youth for entrepreneurship. They are viewed as 'inexperienced' compared to their older counterparts, and therefore their innovation attempts are more likely to fail if not supported. Youth also have to negotiate a lot of bureaucratic procedures while starting up enterprises including registration.

(Mis) perceptions about youth affect the way their enterprises are viewed. In reality these misperceptions are misplaced. For instance youth clients are considered to be more conservative than adults when it comes to taking out loans and investing money. However, youth are often more adaptable when it comes to developing new habits and learning new techniques. According to MCI (2009) the Zakoura Foundation and its partners in Morocco learned quickly when they were designing a youth-inclusive financial services program that many assumptions their staff had about youth were incorrect. Zakoura Foundation staff had doubted that youth had any money of their own, and youth wanted loans. A study by Save the Children dispelled this stereotype and proved that youth had money of their own and did not necessarily want loans but other services like business training. Cooperative institutions must be open minded and avoid stereotypes, or preconceived notions, but rather be adaptive to the specialized needs young people have.

Best practices: Implications for inclusive programs

Lessons from successful experiences provide insightful lessons about the benefits that accrue when women and youth cooperative entrepreneurial efforts are targeted and supported. Multistake Savings and Credit Society in Ghana for instance has worked to enable youth and women to successfully engage in entrepreneurial activities. The organization has developed innovative credit facilities for both teenage mothers, women and youth and has continually provided training and technical support to its clients through its mentoring programme (Youth Employment Summit, 2002). Others organizations like Kenya Youth Business Trust (KYBT) are

working with youth to ensure that they succeed in business ventures and are also linking up with educational institutions to offer such education.

The experience of another successful programme Camfed is also insightful. Camfed, a NGO operating in Zambia, Zimbabwe, Tanzania and Ghana, incorporates mentoring into its financial services initiatives for youth. Through its Seed Money program, Camfed promotes the empowerment and development of young women via mentoring, grants and loans. Young women develop business plans and are provided with grants and then loans within a structure of extensive community involvement, including the help of the local Camfed Association (CAMA). Experienced businesswomen from the local communities provide technical expertise, advice and encouragement on the business aspects of the program to participants in the program. Mentoring is integral to this program. As a result of the program, a number of youths have built houses, engaged in farming and animal husbandry, or are running small shops while some are able to support themselves and their families, including often younger siblings still in school. Additionally, 20 percent of the youths have opted to further their own education with the profits made from their businesses. Specific benefits from the mentoring aspect of the program includes improved record keeping, business planning, and leadership, self-esteem and communication skills. The mentoring support has also resulted not only in the establishment of successful businesses, but also in their expansion Making Cents International (2009).

Substantive Equality in Cooperatives: Possible policy routes

There is a need for substantive recognition of gender and generational equality as a value for cooperatives. SACCOs should have policies that attract and retain women and youth and this should involve going beyond the cost implications of such an endeavor to a question of ensuring that there is justice for women and youth (Mayoux, 2009). For example, the number of females and youth in managerial positions will to a larger extent determine the number of female and youth clients in SACCOs. A gender and youth agenda in management of cooperatives is therefore imperative.

SACCO products should also be diversified to meet the needs of youth and women. The multiple productive, reproductive and community roles of women require that things be done differently. Women tend to have less mobility compared to men. Methods of delivery of loans for instance can be done in such a way that it does not unnecessarily burden women who have to juggle other care responsibilities. The telephone banking in Kenya is such an innovative endeavor that should be utilized in loan delivery to women and youth.

While it is true that most youth below 18 years in many countries are not allowed to legally own business, there has been some innovative SACCO programmes for the youth below 18 years which should be encouraged. For example, some SACCOS are targeting young people between 9-18 years have embarked on training them on the culture of saving and entrepreneurship so that by the time they are 18 years they will have honed their entrepreneurial skills. These endeavors should be encouraged and taken to scale.

Beyond Credit: Sustainable and Transformative Entrepreneurship

SACCOS can play a critical role in entrepreneurship development, through the delivery of, responsive, affordable and market oriented financial services tailored to the specific needs of women and youth. In Tanzania for instance, ICA offered financial support to women to start saving and credit societies in support of their businesses which were complemented by training in skills such as bookkeeping. These have made the women less dependent on men and enhanced their status in society. Similarly, Kenya Youth Business Trust (KYBT) is working with youth to ensure that they succeed in business ventures. This they achieve by providing loans and at the same time the young entrepreneur is partnered with a Mentor who will be their guide, coach and friend for the first 2 – 3 years. KYBT also provides on-going business skill development training for their young entrepreneurs and are also linking youth with educational institutions to offer such education turning job seekers into mentors. Multi credit savings and loans limited Ghana is a private savings and loan scheme which caters for the needs of different clients with a specific focus on young women. They offer business development training and other opportunities free of charge for both potential and existing clients. They offer services in bookkeeping, customer management, among others. The strategy of developing institutional linkages is critical. Most important is to build the capacity of women and youth entrepreneurs to confidently interact with public and private sector agencies providing both financial and non-financial services.

Prudent financial management is not enough but should include social empowerment indicators thus the basis of cooperative institutions' effectiveness must go beyond financial aspects to include social indicators specifically how well they reach women and youth. Poor women and youth have different methods of savings and running business. The challenge is not to see them as an empty vacuum but to see how to leverage their knowledge in terms of the activities they are engaged in e.g. voluntary savings, bartering, personal borrowing, funeral societies etc. Participatory processes are therefore required when supporting women and youth entrepreneurship. Harnessing ICT as critical tool for financial and entrepreneurship services – training, market information is a viable strategy especially given the dominance of youth in the use of ICT. Women and youth should be viewed as capable economic actors not just another category of people who need to be trained on how to use money wisely (Molyneaux 2009:8).

To enhance market linkages, mentorship programmes for the youth and women are an important step in ensuring the success of their entrepreneurial activities. For examples, through mentorship, youth can be connected to successful business community; successful youth can be connected to the new youth in cooperatives and innovators of opportunity linked with those of necessity (Ennis 2008). Additionally, there is a need to support women and youth in bureaucratic aspects of starting a business. This would include ensuring that their business is registered on time; this is so especially for innovators of opportunity who have to contend with a lot of paper work and if they cannot go this route, end up making their business informal and thereby making it hard to secure credit among other related support.

According to MCI (2008) the Youth-Inclusive Financial Services sector is still quite new and there is a lack of understanding on the right mix of services and support young people need, and the type of mix appropriate at specific times in life and in the use of financial services. Additionally, more information is needed on how to define, implement, and measure a

mentorship program so positive role models can help youth better understand business and financial responsibilities learn business and financial skills, and gain greater self-confidence for taking on more responsibilities. Finding the way to support this holistic approach in a cost-effective manner, alone or via partnerships, will improve young people's use of financial products and services, and also the impact these products and services can have.

Importantly there is need to undertake research to highlight what is missing with regard to women and youth in cooperative institutions and to strengthen management. There is also need to commission country studies to find out the status, constraints, and opportunities for participation of women and youth in SACCOs. Additionally there is need to (re)train staff of cooperative institutions to work with women and particularly with youth as well as adapting BDS for these groups as well as doing community sensitization, conducting market research using women/youth-friendly tools, and other related activities that will make services more responsive.

In conclusion, SACCOS must promote entrepreneurship of women and youth as a viable, pro-poor development strategy given that most new jobs are being created through small enterprises and self-employment. This would include assistance to young existing and would-be women and youth entrepreneurs with business training, advisory services, mentorship, and access to finance. However, SACCOs cannot view themselves merely as credit conduits or providers of financial services but they must address gender and generational challenges in their endeavor to empower the poor, especially women and youth. Cooperatives should address equality issues and make a firm commitment in their mandate to correct imbalances where they exist. This calls for a fundamental shift in conceptions of and engagement with women and youth both institutionally and discursively. The challenge is taking this beyond the rhetoric. In this way they will not only achieve the economic objectives of livelihood security and of sustainability but also the social aim of inclusive outreach and substantive equality with equity.

References

Economic Commission for Africa (2002). Youth and Employment in Africa: A Contribution by the paper presented at the Youth Employment Summit, Alexandria, Egypt.

Ennis, Grant Ed (2008) Youth Entrepreneurship Microfinance Program Manual.

FAO (2002) A guide to Gender Sensitive Microfinance; Socio-Economic and Gender Analysis Programme

Ghai, D. (1988) Youth Enterprise and Employment Promotion. Paper Prepared for the Commonwealth Youth Affairs Council Meeting, Apig, West Samoa, May 19 – 23.

ILO (2006), Women's Entrepreneurship Development Capacity Building Guide

ILO and International Cooperative Alliance (2001). Gender Issues in Cooperatives: An ILO - ICA Perspective. Geneva, Switzerland

Making Cents International (2009). Market-Driven Approaches; Monitoring, Evaluation, and Impact Assessment; and Youth-Inclusive Financial Services. Global Youth Enterprise Development Conference, Making Cent International, September 29-30th, Washington, New York.

Mayoux, L (2009) Taking Gender Seriously: Towards a Gender Justice Protocol for Financial Services.

McLaren, Margaret A. (2007) Women's Rights in a Global Context. Rollins College, Florida Journal of Developing Societies 2007 23: 159

Teo, W (2008). Improving Women Entrepreneurs in Small and Medium Enterprises In Malaysia: Policy Recommendations, Multimedia University.

Tuladhar, J (1996). Factors Affecting Women Entrepreneurship is Small and Cottage Industries in Nepal; Opportunities and Constraints.

United Nations Industrial and Development Organization (2003) Women, Industry and Entrepreneurship Women in Industry Series.

USAID 2005. Serving youth with microfinance: Perspectives of microfinance institutions and youth service organizations. Micro Report 3.