



## Governance- “Prosperity of Nations through the Cooperatives Model”

23<sup>RD</sup> -26<sup>TH</sup> SEPTEMBER 2012, ENTEBBE UGANDA



Organised by African Confederation of Co-operative Savings and Credit Associations (ACCOSCA) and Hosted By Uganda Co-operative Saving and Credit Union ( UCSCU) In Collobration with the Government of Republic of Uganda and Canadian Co-operative Associations (CCA)

## Table of Contents

Executive Summary.....	3
List of Acronyms .....	4
Acknowledgment .....	5
Messages.....	6
<i>Hon Caroline Amali Okao, Minister of State for Micro Finance</i> .....	6
ACCOSCA Chairman: Doctor Hlongwane .....	7
Hon Amelia Kyambadde- Minister of Trade, Industry and Co-operative (Uganda) .....	9
Hon Joseph Nyagah: Minister of Co-operative Development and Marketing, Kenya .	10
2012 Congress Summary: Basic Facts and Figures .....	11
Thematic Presentations .....	12
Theme 1: Cooperatives Leadership and Governance in Africa.....	12
Theme 2: Entrepreneurship in Cooperatives.....	16
Theme 3: Financial Inclusion.....	18
Theme 4: New Dimensions in Cooperatives .....	21
Field Tours in the afternoon.....	23
Closing Remarks .....	23
Resolutions:.....	23
Appendices.....	24
a) SACCA Congress Final Program .....	24
b) Participant List SACCA 2012 .....	25

## **Executive Summary**

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This year's Annual Savings and Credit Co-operatives of Africa (SACCA) Congress brought together 314 delegates from 19 countries in Africa to discuss concerns in the cooperative world and suggest solutions to the same.

The main theme of discussion focused on the need to establish good governance structures and transparency to enable prosperity of nations. Notably, the 13<sup>th</sup> SACCA congress was special in the sense that it coincided with the International Year of Cooperatives 2012. It is in this regard that the theme " Prosperity of Nations through the Cooperative Model" was chosen, to enable a broad discussion of how the cooperators can help build a better world.

In general, presenters noted that the trend among cooperative organizations of practicing leadership strategies of the past have left them with no clear vision for the future. In some cases, it was noted that organizations have turned away from focusing on customer needs to protect their revenue and hence commercialization of the sector. It was agreed that SACCO members are becoming an increasingly important force in the industry, therefore a course to meet their needs. Co-operators and other stakeholders alike should do well to respond to this desire by developing innovative ways to provide consumers with the information they need to make better savings decisions by adopting a savings culture. Internet technology, through mobile banking, was suggested to be an important component of that response. Cooperators also observed that, as the sector continues to undergo rapid and dramatic change, there is need for government assistance through licensing and regulation of SACCOs. It may however not be possible to accomplish all of the things that we want from the cooperative model.

## **List of Acronyms**

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ACCOSCA	:	African Confederation of Cooperative Savings and Credit Associations
GM	:	General Meeting
BOSCCA	:	Botswana Savings and Credit Cooperative Association
BOD	:	Board of Director
CBDA	:	Co-operative Banks for Development Agency South Africa
CCA	:	Canadian Co-operative Association
CSR	:	Corporate Social Responsibility
CUA	:	Ghana Cooperative Credit Union Association
GOU	:	Government of Uganda
ICA	:	International Co-operative Alliance
ICT	:	Information and Communications Technology
IYC	:	International Year of Cooperatives
KUSCCO	:	Kenya Union of Savings & Credit Co-operative
MTIC	:	Ministry of Trade Industry & Cooperatives
SACCA	:	Savings and Credit Co- operative Association Africa Congress
SASRA	:	SACCO Societies Regulatory Authority - Kenya
SACCA	:	Annual Saving and Credit Co-operative Association Africa
TASO	:	The AIDS Support Organization (TASO)
NACCUG	:	National Association of Coop. Credit Unions in Gambia
UCSCU	:	Uganda Co-operative Saving and Credit Union
WOCCU	:	World Council of Credit Unions

## **Acknowledgment**

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The organizing committee through secretariat office wishes to thank the following for taking an active role in the 13th SACCA Congress.

The Honorable Minister for Finance, Uganda, Hon. Maria Kiwanuka, Minister of Trade, Industry and Cooperatives, Hon Amelia Kyambadde, the Minister of Cooperatives Development and Marketing Kenya, Honorable Joseph Nyagah, the Commissioners and Registrars of Co-operative departments, ACCOSCA Board of Directors and Management for their tireless effort and constant console during the SACCA congress preparation

The high quality of presentation and thematic discussion was made possible by congress presenters; for this, we appreciate the time they spent in sharing their knowledge and experience. Appreciation also goes to the local organizing team UCSCU who worked diligently to ensure a successful congress (despite the enormous challenges before them).

A thank you note is also extended to Canadian Cooperative Association (CCA) for supporting ACCOSCA initiatives and thus making them less challenging to implement. In an effort to Know Your Status Campaign, we thank TASO for engaging with the participants on this exercise. We also thank Entebbe senior secondary school for allocating a section with-in the school compound for the delegates to plant trees as a contribution from the co-operative towards environmental preservation.

To delegates, your presence and active participation resulted into a successful congress. This would not have been the same without your involvement.

Thank You!

## Messages

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*Hon Caroline Amali Okao, Minister of State for Micro Finance*

The Minister of state for Micro Finance was represented by the commissioner for Micro Finance Mr. Moses Kaggwa. In her speech, she restated the role that cooperatives have played in Uganda in wealth creation. SACCOs have been recognised as catalyst to socio-economic transformation.

She further mentioned that the GOU has played a critical role in promoting the growth of SACCOs in the country through the Rural Financial Services Strategy (RFSS) with UCSCU as the lead implementers. RFSS aims at ensuring that financial services reach the population in every sub county to encourage savings mobilisation and thus leads to investment finance through the cooperative model.

Over the years there has been remarkable growth in the sector though it is greatly affected by lack of regulation. This has greatly exposed the member savings and she hoped that a number of lessons shall be drawn from the meeting to effectively address this challenge. She further stated that the government will continue supporting SACCO growth, strengthening the national apex body as well as making consideration of the resolutions that are to be drawn in the congress.

In closing she thanked the congress organiser; MTIC, ACCOSCA & UCSCU for having brought together all stakeholders in the sector in Africa to discuss ways of propelling the cooperative agenda as well as the continent as a whole.

*ACCOSCA Chairman: Doctor Hlongwane*

He welcomed participants to the 13TH SACCA congress. He mentioned that the congress was special since it coincided with the International Year of co-operatives as declared by the UN General Assembly.

He took cognizant of the various studies and reports on creating awareness about the potential of the sector in tackling the various challenges experienced in our continent. He went ahead to encourage people to save in order to enhance growth of the sector. He also mentioned that ACCOSCA is embarking on a campaign to encourage top financial partners across the world to invest in our co-operatives mainly through the Central finance funds. On the same note, he urged the legislators and co-operators to step-up mechanisms of addressing governance concerns that are hindering the growth of the sector. He encouraged the nations present to adopt a regulation framework that will go a long way towards boosting the confidence and transparency of the sector.

Furthermore, Doctor Hlongwane gave feedback for last year's resolutions:

**On Know your status Campaign (HIV/Aids)**

He was delighted to mention that over 25% of participants attending our events took part in this exercise. He encouraged participants to continue with the same.

**On influencing Development of Legislative Framework for the Sector**

He mention the Africa Regulatory Workshop that took place early this year gathered Co-operative commissioners, registrars and supervisors from 12 countries in Africa. He emphasized the need for legislators to adopt substantive regulations in order to deal with issues of governance in the sector. He urged the stakeholders interested in propelling this agenda to engage with ACCOSCA in steering this justifiable cause.

**On Marginalized group particularly Youth and Women**

He was pleased to mention that the first Sacco Women Forum was organized this year in collaboration with Canadian Co-operative Associations aimed at boosting diversity at the

work place through innovative management approaches. He vouched for aggressiveness in inclusion of the marginalized groups at the grass-roots levels.

### **Tree Planting**

He encouraged participants to take part in the tree planting exercise which has been organized in Entebbe as a way of conserving the environment. He also urged them to carry on with the noble cause in all their cooperative activities back home. He encouraged interested stakeholders to synergies their engagement with the sector through member based institutions. This he said, will enable the sector develop and grow in a coordinated manner thus providing a strong voice to our members.

The chairman also recognized that food security in Africa has emerged as a perennial issue worthy involving the sector. He said that ACCOSCA will be running a hunger campaign next year together with other stakeholders and that the details will be communicated at a later stage.

He wished the participants a happy and productive stay in Entebbe.

*Hon Amelia Kyambadde- Minister of Trade, Industry and Co-operative (Uganda)*

In her address, Hon Amelia Kyambadde mentioned that the Government of Uganda had made considerable steps and mainstreamed cooperative movements as an intervention for social-economic development. The Hon. Minister, who officially opened the congress, restated that Co-operative have a critical role to play in resource mobilisation, employment creation, increased production and value addition. Despite this potential, she observed that cooperatives are still facing many challenges, including political interference, especially at lower local councils, and lack of effective member participation which often is attributed to lack of publicity about the co-operative model functions.

In Regard to the 13<sup>th</sup> SACCA congress, she applauded ACCOSCA for using such platforms to bring together all stakeholders in Africa to elicit best practices. However she noted that although savings and credit cooperatives are crucial in addressing the challenges of financial exclusion in Africa; they are facing leadership and governance weaknesses and lack of appropriate knowledge and skills.

Furthermore, she reiterated that SACCOs have played a key role in addressing financial exclusion in some area of Uganda. As such government is committed in providing support to the growth of the cooperatives due to the benefits accruing from the sector. Some of the ongoing initiatives towards this cause are; sensitization of the public of the role of cooperatives, capacity building in the sector, and amending of the financial cooperative regulation that is yet to be passed.

In her closing remarks she wished the delegates a fruitful meeting and was grateful towards giving Uganda yet another opportunity to host this important meeting.

*Hon Joseph Nyagah: Minister of Co-operative Development and Marketing, Kenya*

The minister expressed gratitude to the Board of Directors for organizing the SACCA Congress, an event that provides an opportunity to benchmark on issues affecting the sector, in an effort to foster socio-economic development. He urged governments to borrow from the cooperative form of business on the aspect of democratic member control that enhances full participation of members.

He anticipated the congress to bring out new innovative ways of doing things differently to boost performance of SACCOs. One way of doing so, he said, was by looking for new avenues to mobilize savings, focusing on unexploited areas, for example, citizens working in the Diaspora, identifying other sources of raising funds for expansion of co-operative businesses besides the members' savings, amongst others.

Hon. Nyagah mentioned that it was important for the sector to reorganize itself so as to be able to access cheap loanable funds. He emphasized the importance of cooperatives in food production, in line with the theme of the World Food Day on 16<sup>th</sup> Oct 2012- **Agricultural Co-operatives Key to feeding the World.**” He further advocated for those present to consolidate efforts and excel in all areas of cooperatives engagement.

He stressed on the need for professionalism in the sector, in order to boost growth and sustainability. He noted the importance of continuous training for both leaders and members. In addition, Mr. Nyagah advised cooperatives to play an important role of peace building as it is critical for any country's development.

The minister closed off by urging the participants to attend the ICA Ministerial Conference scheduled to take place in Kigali, Rwanda from 24<sup>th</sup> to 26<sup>th</sup> October 2012.

## **2012 Congress Summary: Basic Facts and Figures**

The congress recognizes the role of the cooperative form of business in the development process. Reforms in the sector including adopting a savings culture, regulation of the sector will propel good governance and performance in the cooperatives societies.

Issues that emerged from deliberations;

- The need to change people's attitudes through public awareness campaigns aimed at increasing the amounts of savings per individuals
- The sub-sector should enact enabling legislations with the view of restoring the public's confidence in the sector. Countries that do not have specific regulations were encouraged to start the regulatory process in order to create transparency and good governance.
- It was agreed that financial inclusion of the rural population will go a long way in contributing to economic development.
- Promotion of gender equality in the sector is mandatory; the low representation of women in cooperatives is as a function of culture, there is therefore a need for gender parity.
- Embracing of ICT was regarded crucial to the expansion of the sector, technological advancement is crucial in the success of any business.

## **Thematic Presentations**

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### **Theme 1: *Cooperatives Leadership and Governance in Africa***

**Savings culture effect on poverty and economic inequality interventions** By Emmanuel Darko (CEO Ghana Credit Union Association)

He emphasized the need for sustainable financial services; that SACCOS should be considered as savings institutions as opposed to lending institutions. In his presentation he urged the delegates to adopt the culture of saving right from the first pay cheque as a tool of resource mobilisation. This will create cheaper available resources which can be used for further investments as compared to the banks.

He however urged the delegates to spread the financial services to those that are underserved or financially excluded. This will go a long way in redistributing resources in accordance with the cooperative principles. The sector needs to recognize that sensitization on the role of savings will be critical to mobilize resources from the members. Motivational tools for savers should be used for those rated as high savers to avoid a situation of having net borrowers. In order to save, the members ought to be reminded of the need to lead a purpose driven life. Thus the savings will be directed towards a particular need.

**Adopting the Savings Culture through the Cooperative Model** By George Ototo, Managing Director, KUSCCO.

There is need for a change in people's attitudes towards a savings culture. Member Education and training will go a long way in ensuring an increase in individuals' savings. Members should be encouraged to save monthly according to earnings, since savings improve liquidity of the SACCO and therefore it's financial stability. However, there should be a gain on the savings in terms of setting friendly interest rates to encourage savings.

Furthermore, the speaker urged the delegates to adopt saving mobilisation techniques by;- increasing portfolio in savings, creating awareness through publicity campaigns, introduction of competitive awards, and effective management through providing quality services, offering subsidies to increase farm production, creating youth employment and shifting from net borrowers to net SAVERS.

He stated that for this to work there is need to create an enabling legislation in order to restore public confidence.

### **Balancing Representation and Effective Governance of Apex Organizations**

by Rick Doerksen - Director of Business Development Credit Union Central Manitoba, Canada.

The speaker enumerated the role of the board as that of leading the organisations in a desired direction while monitoring the execution. He noted at times boards are dysfunctional due to directors having multiple agendas thus reaching no consensus. This has a trickle-down effect to the staff since the CEO lacks sense of direction. For an effective board, they all should speak in one voice and set realistic targets based on clear vision, strategic plan, clear job descriptions, policies & procedures. Proper orientation should be given to the new directors and a solid director succession plan should be in place.

Apex cooperatives are unique in nature since they represent cooperatives and as such are 'trade associations' that provide services to their members such advocacy, training and at times regulators based on the cooperative law. At times Apex organisations are faced with a dilemma while executing their roles for instance when it comes to regulation, the regulator role needs to be entirely separate from the trade association role and the business role.

He recommended that interventions are required to rectify the apex board representation imbalances. He further stated that for boards to remain relevant to their members they ought to be proactive.

**The Dynamics and Difficulties of Collaborative Leadership in Membership-based Organizations** By Baboucarr Ousmalia

He emphasized the need to adopt the collaborative leadership as a way of providing effective solutions for the future. Collaborative leaderships emphasize that all member opinions are considered and everyone's view counts for decision making. Exercising collaborative leadership comes with challenges; it is time consuming, stifles innovation through groupthink, conceptual differences which may lead to tensions in leadership, stakeholder and shareholder the agency problem membership paradox where owners are the beneficiaries and may take a decision based on their interests among others.

In his presentation, Mr. Baboucarr argued that bad leadership suppresses development hence the need for a change from the current restrictive leadership practices to more enabling ones (exclusion-inclusion). A successful collaborative leader has to assess the environment, create clarity, build trust, share power and influence and develop staff.

**Dynamic Role of National Apex Bodies in Africa; The Co-operative sector in Nigeria as a case study** By Lydia Fayanjuola

There is a new consciousness of the role of cooperatives in development of a nation, an increase in the cooperative movement from the traditional mode. To achieve this, there is need for structure repositioning which will enhance effective management. We can strengthen our SACCOs by practicing good management, conducting quality operations, use of ICT, applying the seven co-operative principles, having a passion for the cooperative movement, networking with other stake-holders, strengthening legislation and creating an enabling environment- the government should not fund but support the cooperative movement.

Most governments are supporting the cooperative model considering the role it plays in development; it is indeed an alternative.

**The impact of SACCOs reforms on their performance: Case study Kenya** By Peter Njuguna (Head of Supervision Department SASRA)

The role of the SACCO regulation is multifaceted; to promote governance through improved transparency and accountability, deepen financial services and mainstream operations.

He cited statistics on immense growth and improvement of performance of SACCOs that are being regulated. This has been achieved due to the statutory operational alignment that requires regulated SACCOs to abide by the regulatory standards on performance and risk management systems, management Information system, professionalism in the SACCOs. This has led to increased visibility of the SACCOs as financial service providers. SACCOs are now bent on continuously improving their services to match up to the professionalism similar to the banks by investing in capacity building. SACCOs that are weak have been forced to form mergers or die due to competition.

He mentioned that the Annual reports prepared by SASRA plays a major role in helping the government and other stake-holders understand the SACCO model. This has led to transparency in financial performance of SACCOs. Additionally, convergence of SACCOs and other SME's as financial systems operating as a huge sector has succeeded in un-locking many benefits. According to him, efforts should be put in place to provide a greater clarity on the performance of SACCOs. He observed that a positive impact on the financial sector-enabling data leads to deeper financial access through SACCOs.

Support from Government has played a major role in the implementation of risk-based supervision framework.

## **Theme 2: Entrepreneurship in Cooperatives**

### **Should Credit Unions be run as Enterprises? By Ingrid Fischer**

Cooperatives ought to embrace change and operate in a different way with the aim of supporting the growth of the institutions that we created. SACCOs should be run as businesses which are self sufficient on a going concern basis. All operations should make business sense with consideration of a profit element that will be used to finance growth of the institution. She stated that the SACCOs should plan ahead of time and prepare for any fluctuations in the economy. Additionally they should be realistic and recognize all non cash expenses such as depreciation. When it comes to a decision on whether to pay dividends or to reinvest, SACCOs should have the growth of the institution at heart.

To embrace an enterprising culture in the SACCOs there is need for rewarding patronage; by rewarding savers, give discounts to those that clear their loans before maturity.

She reaffirmed that SACCOs need to reinvest in their business by building capital, training staff adopting and using appropriate technology. This entrepreneurial approach will lead to having control of your resources and destination, providing better services to members, enables you to engage in social activities, better engagement with members and ease in recruiting and retaining staff.

### **Obstacles of mobilizing Resources using co-operative model to reach a wider population By Joshua Ojall**

The obstacles generally relate to governance, poverty, lack of marketing strategies, operational obstacles, poor performance and transparency. Addressing these challenges will go a long way in ensuring that SACCOs mobilize sufficient resources to address their member needs. He emphasized that some of the strategies that could be used to curb the resource mobilization include; education and training at central points, putting up a fully-fledged marketing department, advertisement/ promotional campaigns to create awareness, establish mobile centre services, offering competitive financial services to deal with other MFI's, research Planning and Audit department to ensure member satisfaction, and carrying out exhibitions. The delegates were advised to strengthen governance structures as a way of gaining trust from their members and the public.

### **Identifying ICT solutions that can effectively meet the needs of co-operative business model** By Nelson Kinoti

Craft Silicon has offices in India, USA and Kenya and operates in over 10 countries in Africa. He explained the ABC Technology- Alternative Bonuses Channels i.e. reaching out to communicate using cyberspace. He further elaborated the use of the mobile technology enumerating the benefits of SMS banking as a way of enhancing financial inclusion.

### **Case Study on Role of Mobile Banking on Financial Inclusion in Co-operative sector** By Felix Mulei

He emphasized that SACCOs should adopt a 360degrees view of members and aim at satisfying their needs in the dynamic business environment effectively. With more governments advocating for prudential standards, SACCOs are facing a number of challenges meeting the statutory standards. The ICT mobile phone applications have come in handy in addressing some of these challenges. He however cautioned that there is a risk using mobile banking thus urged the delegates to go for service providers with reputable firewalls.

He recommended that the regulation should not stifle innovation but rather augment the technological advancement.

### **Corporate Social Responsibility and business Development** By Erin Hancock

CSR refers to doing business in a way that considers the impact on the community and the environment and/or make a difference in the community above and beyond offering your core products and services. Concern for community is one of the cooperative principles, as such SACCOs should engage in CSR as a way of gaining recognition in the community that they serve. This will give the SACCO a distinction or an edge over other service providers. In a report by Deloitte, 2011 Corporate Responsibility Report, it was noted that, “many business leaders recognize that by promoting the well-being of society, their companies also create external conditions that favour their continued success.”

CSR is important and crucial to SACCOs/Credit Unions as it is in line with the values and principles of cooperatives, it respects doing business under multiple bottom lines framework and empowers those with resources to make a difference.

She identifies the benefits of CSR as branding, assisting with a succession plan, creating an appeal to the audience, empowers people to make a difference and increasing loyalty of members, staff and board.

She encouraged cooperators to go that extra mile and engage in activities that impact positively to their communities beyond the core products and services.

### ***Theme 3: Financial Inclusion***

#### **Investigating the Social-economic Value of the SACCO model in Financial Inclusion agenda in Uganda** By Moses Kaggwa

He defined Financial Inclusion as “provision of financial services to all” thus providing an opportunity for everyone access finance. This he said combats poverty by opening up blocked advancement opportunities for the disadvantaged poor by unleashing their creative energies for lifting themselves out of poverty. The financially excluded population is usually in the rural which is quite far from the towns where they are can only access financial services. This has created a window of opportunity for the SACCOs and other non bank financial institutions to fill this gap.

He noted that banks remain the main holders of deposits worldwide, while nonbank financial institutions, including SACCOs mainly serve the low income earners. There is need for financial inclusion of the poor to protect them from the risks involved in being unbanked.

The government of Uganda realises the role of financial inclusion and the positive effects on socioeconomic development. As such measures have been put in place to increase inclusion; sensitization on the SACCO model and regulation of the sector has been

identified as an element that will steer acceptance of the model. Allowing SACCOs to operate through agents, postal networks and retailers will also enlarge financial inclusion.

### **Advancing the Financial Inclusion agenda in Africa: Rural and Agricultural Perspective** By Stephen Ndunda

He defined Financial Inclusiveness as; when It's possible to access at a reasonable cost of all households and enterprises to the range of financial services, when we have more sound institutions with visible internal management systems, when the industry performance standards, performance monitoring by the market and sound prudential regulation where necessary are tangible. Besides, an all inclusive financial sector will be noticeable with presence of financial and institutional sustainability that are able to effectively provide access to financial services. As such there is existence of multiple financial services providers.

His presentation highlighted the need for stakeholders to closely work together in addressing the constraints that exclude people from full participation in the financial sector. It was observed that a considerable number of people across Africa still lack access to sustainable financial services, whether it is savings, credit or insurance. As such Initiatives aimed at enhancing financial inclusion can be categories into three areas

- Micro finance : Financial services for poor and low-income people
- Rural Finance: Financial services used in rural areas by people of all income levels
- Agricultural Finance: Financing of Agriculture – related activities, from production to marketing

The presentation covered Promising Practices within Africa that are enhancing rural/agricultural financial inclusion. Some of which are; Flexible and demand-driven credit products, Value Chain Finance, Mobile Money Services, Agent banking, Innovative Insurance Products, Promoting Financial Literacy and Use of new technologies.

AFRACA's four-point Strategic Approach to Agricultural Financial Inclusion:-Policy development and advocacy, Capacity building,-Product development/Best practice development and Knowledge Management & Information dissemination

### **Research and Development for co-operatives; a way to go in Africa**

By Rose Angeyang

She asserted that activities that are classified as R&D differ from Institution to Institution but there are two primary models. In one model the primary function of R&D is to develop new products while in the second, the primary function of an R&D is to discover and create new knowledge about scientific and technological topics for the purpose of uncovering and enabling development of valuable new products, processes, and services. As such Research can assist Cooperatives to better understand the market place & develop products that meet their member's needs & effectively compete in the market. There are numerous benefits that the co-operative organizations can derive from R&D, some of which are; Competitive advantages- bringing innovative products in the market, Boosting of sales and surplus, Long-term income; once a product that meets the changing preference of customers is developed, it can bring a long-term stream of profits, Building a good reputation, Formation of business partnerships, improved working relationship between Cooperatives and other Partners, Reduced costs; through developing new, cheaper and efficient products.

She mentioned that despite key stakeholders having acknowledged the importance of R&D, the co-operative sectors in Africa is yet to fully embrace this concept. It is argued that this challenge arises (in some extent) from some development partners, lack of linkages between Cooperatives and some organizations involved in research, limited funds, lack of technical expertise, the ample time required for research and lack of awareness of Cooperatives about the importance of R&D.

### **Conclusion**

There is need to create awareness among Cooperatives on the importance of R&D to their business considering the benefits that come with it.

## ***Theme 4: New Dimensions in Cooperatives***

### **Promoting Gender Parity in operational affairs of Co-operatives in Africa**

By Dr. Esther Gicheru

She mentioned that Gender equality is a question of justice good economics for sustainable development. The main issue in employment is that women are concentrated in unpaid and underpaid work due to pervasive gender inequalities. In some of the cooperatives in these studies, women are crowded into less skilled jobs, receive lower pay, and have fewer leadership opportunities than men.

In Africa, cooperatives can and do work for women. For instance, in Lesotho Cooperatives increase women's income through job creation and financing of income generating projects and provide an opportunity for women to be leaders through democratic member control. In Tanzania, both employed and self employed women are well represented in SACCOS through which they can access funds for conducting income generating activities and hence support their families.

Globally through cooperatives, millions of women have been able to change their lives - they have found through the cooperative enterprise a route towards self- empowerment and development that works for them

Because of these benefits, the need to promote gender equality in co-operatives societies' justice and inclusion will go a long way in enhancing development. It is in this regard that she consoles that Cooperatives should be considered as vehicles to empower women and a potential tool in shaping the economic sector. Concerted efforts should be made to have women's participation in decision-making and representation. ICA is considered as one of the major players advocating for gender equality within the co-operatives; ICA has been successful in establishing a Gender Strategy developed to cope with gender issues.

Though there have been huge strides towards gender equality in the Co-operative movement in Africa, we are still a long way from achieving parity. She advised co-operative leaders in Africa to put in policies and mainstream activities that will bring out gender equality for the growth and survival and expansion of the Co-operative movement in Africa.

## **Efficiency gains of Co-operative Sector using Innovation**

By Hans Verkoijen

There is emerging evidence that innovation in co-operative sector can improve access and lower prices dramatically thus having a positive impact on the level of fees charged to members. This in effect is efficiency gained from adopting ICT innovations. This can also lead to increased transparency given that information is shared equally with co-operative membership base. In the long run, the confidence level of members increase with improved provision of services

However for this to take off, a number of concerns need to be address by the sector. There are risks of technological innovation (automation) including loss of data, viruses, dependency on staff and fraud. The solutions to this is having user logs, checking cash reports daily, and having day closure systems, data entry authentication. These are not limited to Capacity building, enacting policies for monitoring and evaluation, technical advancement and investing in personnel.

The presenter took cognizant that the sector might not fully embrace innovation concept for fear of the unknown results that will mismatch the cost involved in the exercise. However it was noted that the benefits accruing from adopting an appropriate ICT outweigh the costs. Co-operative sector leaders should work closely with ICT solutions providers in a transparent manner. The ICT solutions providers should be based on those with advanced experience in the sector.

## **Panel Discussion with Cooperative Commissioners: Drivers of change: What is the Role of Government in the current and future development of Co-operatives?**

The panel members enumerated the different situations in own countries on the role played by the respective governments in the cooperative development. The panel was in agreement that there is need for a legal framework for regulation of the SACCOs. Governments should support the cooperative model; the role of cooperatives should compliment that of the government. Furthermore it was noted that Co-operatives and governments should partner to provide markets for produce, infrastructural developments and linkages a long with development partners.

Supervision and regulation by governments is the key to success. Governments should register co-ops and liquidate them in case of failure or collapse as a last resort.

## **Field Tours in the afternoon**

### **Tree Planting**

This was the main activity for the afternoon. Nature is gold” was the subject of the campaign that took the delegates to Entebbe Secondary School on September 24<sup>th</sup> 2012, to launch the planting of 200 trees, as a way of conserving the environment. ACCOSCA supported the tree planting exercise which was carried out by members of the school’s environment club and the participants of the 13<sup>TH</sup> SACCA Congress. “The zeal to conserve the environment” was the message to take home with emphasis on the need to enhance regeneration of forests. The exercise was crowned by the member of parliament of Entebbe Mr. Kawuma Mohammed who urged the population to join in the preservation of the environment by planting trees in order to protect the water catchment areas and sustain soils for agriculture. The same message was echoed by the Chairman of ACCOSCA, Mr. Hlongwane who also congratulated the participants for joining ACCOSCA in this justifiable cause.

### **Closing Remarks**

Doctor Hlongwane Managing Director, ACCOSCA

### **Resolutions:**

The following were the General Meeting resolutions agreed for the next year

- A Technical Committee was formed to look at ACCOSCA current Constitutions and by-laws. Proposed amendments to be shared and presented to members during the next SACCA congress. This needs to be done before consideration is made towards members ACCOSCA affiliations with other international co-operative bodies
- Revival of Minimum Share Capital from member countries to take effect immediately

- Subscription payments to be affected with 90days ( Not Later than 31<sup>st</sup> March of each year)

## Appendices

### a) SACCA Congress Final Program

SACCA 2012 PROGRAM		
Sunday 23 <sup>rd</sup> September 2012		
14:00-18:00	Arrival and Registration at Botanical Hotel	
Official Opening Program		
18:30-21:00	<b>Key Note</b> Hon Amelia Kyambadde - Minister of Trade, Industry and Co-operative Hon Caroline Amali Okao - Minister of State for Micro Finance Hon Joseph Nyagah - Minister for Co-operative Development and Marketing(Kenya)	
Day 1	Monday 24 <sup>th</sup> September 2012	Program Director : George Ombado and Grace Dudlu
CLINTON HALL	Theme 1: Cooperatives Leadership and Governance in Africa	Speakers
9:00-10:30	<ul style="list-style-type: none"> <li>• "Savings culture effect on poverty and economic inequality interventions" why co-operative model stands out</li> <li>• Encouraging Domestic resource mobilization through Co-operative Model- Adopting a Savings Culture</li> </ul>	Emmanuel Darko George Ototo
10:30-11:00	Tea/Coffee Break	
11:00-12:30	<ul style="list-style-type: none"> <li>• Balancing Representation and Effective Governance of Apex Organizations</li> <li>• The dynamics and Difficulties of Collaborative Leadership in Membership Based Organisation.</li> </ul>	Rick Doerksen Baboucar Ousmaila
12:30- 13:50	Lunch	
14:00-15:30	<ul style="list-style-type: none"> <li>• Dynamic Role of National Apex Bodies in Africa; The Co-operative sector in Nigeria as a Case Study</li> <li>• The impact of SACCOs reforms on their performance: Case study Kenya</li> </ul>	Lydia Fayanjuola Peter Njuguna
Day 2	Tuesday 25 <sup>th</sup> September 2012	Program Director : Mary J. Nabuyungo
TIME	Theme 2 : Entrepreneurship in Cooperatives (CLINTON HALL)	Theme 3: Financial Inclusion (VICTORIA HALL)
8:30-10:30	<ul style="list-style-type: none"> <li>• Should Credit Unions be run as Enterprises? By Erin Hancock</li> <li>• Obstacles of mobilizing Resource using co-operative model to reach a wider population Joshua Ojall</li> </ul>	<ul style="list-style-type: none"> <li>• Investigating the Social-economic Value of the SACCO model in Financial Inclusion in Uganda By Moses Kaggwa</li> <li>• How the SACCOs can get Involved in Development Agenda in Communities by Ingrid Fischer</li> </ul>
10:30-11:00	Tea/Coffee Break	
11:00-12:30	<ul style="list-style-type: none"> <li>• Identifying ICT solutions that can effectively meet the needs of co-operative business model. Nelson Kinoti</li> </ul>	<ul style="list-style-type: none"> <li>• Advancing the Financial Inclusion agenda in Africa: Rural and Agricultural Perspective By Stephen Ndunda</li> <li>• Research and Development for Co-operatives; a way to</li> </ul>

	<ul style="list-style-type: none"> <li>Case study on Role of Mobile Banking on Financial Inclusion in Co-operative Sector. Felix Mulei</li> </ul>	go in Africa Rose Angeyango
12:30-13:45	Lunch Break	
Tour Coordinator: <a href="#">Geoffrey Ssempala</a> and <a href="#">Mosses Musiitwa</a>		
14:00-17:30	Field Study Tour	Mukono Teachers SACCO, UCSCU and Tree Planting Exercise
<b>Day 3</b>	<b>Wednesday 26<sup>th</sup> September 2012</b>	<b>Program Director : Sylvester Kadzola</b>
<b>CLINTON HALL</b>	<b>Theme 4 : New Dimensions in Cooperatives</b>	<b>Speakers</b>
8:30-10:30	<ul style="list-style-type: none"> <li>Promoting Gender Parity in operational affairs of Co-operative in Africa</li> <li>Efficiency gains of Co-operative Sector using Innovation</li> </ul>	Dr. Esther Gicheru Hans Verkoijen, CCS
10:30-11:00	Tea/Coffee Break	
11:00-11:30 11:30-12:30	<ul style="list-style-type: none"> <li>Practical Demonstration of Loan Performer as a tool towards efficiency.</li> <li>Interactive Session with Cooperative Commissioners. Drivers of Change – What is the Role of Government in the current and future development of Cooperatives</li> </ul>	Hans Verkoijen, CCS Fred Mwesigye, Fredrick Odhiambo, Jeffrey Ndumo
12:30-14:00	Lunch Break	
14:00-15:30	<b>ACCOSCA Members GENERAL MEETING</b>	

## b) Participant List SACCA 2012

	<b>Name</b>	<b>Country</b>	<b>Position</b>
1	Gabriel F. William	Botswana	
2	Botho Gabanamotse	Botswana	Govt Commissioner
3	Motse Otlhabanye	Botswana	Deputy Commissioner
4	Matlhogonolo Sethono	Botswana	
5	Priscillar Mmametsi Bankgonne	Botswana	Member
6	Dolly Kegomoditwe Lekgowe	Botswana	
7	Lame Sealetsa	Botswana	
8	Leaname Ramotswiri	Botswana	Mgt Chair
9	Onkgopotse Kwiti	Botswana	
10	Bathalefi Ogopotse	Botswana	
11	Marumo Gower	Botswana	
12	Sipora Tsonope	Botswana	Mgt Chair
13	Thabo Philip Pheko	Botswana	Chief Executive Officer
14	Onobo Othusitse	Botswana	
15	Alfred Mntande	Botswana	

16	Edwin Motlana	Botswana	
17	Arou Christine Tanyi	Cameroon	
18	ERin Hancock	Canada	
19	Rick Doerksen	Canada	Director
20	Jabou Malang	Gambia	Manager
21	Edrisa Kassama	Gambia	Vice Chairman
22	Baboucarr Ousmaila	Gambia	General Manager
23	Edrissa Bojang	Gambia	
24	Haddy S. Njie	Gambia	
25	Ousman Camara	Gambia	
26	Amat Cham	Gambia	Vice Chaiperson
27	Mama Sally Njie	Gambia	Manager
28	Habibou Sanyang	Gambia	
29	Lamin Taal	Gambia	
30	Ndey Mbye	Gambia	
31	Yaya Darboe	Gambia	
32	Awa Touray Saidykhan	Gambia	
33	Faburama Darboe	Gambia	
34	Lamin S. Ceesay	Gambia	
35	Morro Jarjue	Gambia	
36	Sutay B. Jaiteh	Gambia	
37	Baboucarr Jeng	Gambia	
38	David Caradoman	Gambia	
39	Amoako Oliver Kwadwo	Ghana	Manager
40	Anna Yorke Ephram	Ghana	Loans Committee member
41	Anthony Kwabena Opoku	Ghana	Manager
42	Bless Kwame	Ghana	
43	Charles Yaw Assuah	Ghana	CUA Chairman
44	David Dotse Denu	Ghana	
45	Dorminic Adjei-Kyereh	Ghana	Treasurer
46	Ebenezer Charles Baidoo	Ghana	BOD Member
47	Edward Zentey	Ghana	Ass.BOD Secretary
48	Emmanuel Darko	Ghana	CEO
49	Frank Ebo-Amoah	Ghana	V/Chairman
50	George Nunoo	Ghana	BOD Member
51	James Yamoah	Ghana	Manager
52	John Mensah	Ghana	V/Chairman
53	Joseph Garti	Ghana	Manager
54	Joshua Akuetteh	Ghana	V/Chairman
55	Knight Kweku Acquaaah	Ghana	Chairman
56	Margaret Ankumah	Ghana	BOD Member

57	Michael Kofi Adu	Ghana	Chairman
58	Nugbey Adolph Nugbey Adolph	Ghana	Chapter Chairman
59	Oduro-Agyei George	Ghana	Vice Chairman
60	Reuben Nunoo Kwadey	Ghana	Investment Accountant
61	Robert Adu-Gyamfi	Ghana	CEO
62	Slyvester Ebenezer Doku Tanihu	Ghana	Manager
63	Stephen Adjetey Sowah	Ghana	
64	Stephen Yeboah-Yankey	Ghana	Manager
65	Victoria Antwi-Wilson	Ghana	BOD Member
66	Esther Gicheru	Kenya	Committee Representative
67	Stephen Makanga	Kenya	Sec General
68	Francis Murugu	Kenya	C/A
69	Zablon Gichaba	Kenya	
70	Rose Ann Katunge Mbaluka	Kenya	Sacco Banking
71	Vincent Chisaka	Kenya	Secretary
72	Alice Kosgei	Kenya	CEO
73	Isaac Ngetich	Kenya	Chairman
74	Benjamin Tallam	Kenya	Nairobi
75	Jeremiah Lekoken	Kenya	Nairobi
76	George Ototo	Kenya	Managing Director
77	George Mwangi Magutu	Kenya	Chairman
78	Paul Wanjala	Kenya	regional manager
79	Hon Joseph Nyagah	Kenya	
80	Alphonse Kaio	Kenya	
81	David Akuma Ondicho	Kenya	
82	Jared Esuchi	Kenya	
83	Joshua Ojall	Kenya	CEO
84	Peter Njuguna	Kenya	chief manager
85	Agnes Menjo	Kenya	fosa operations
86	Daniel Kariuki	Kenya	credit officer
87	James Marangu Nkonge	Kenya	
88	James Wakai Gichuru	Kenya	
89	Mary Odhiambo Oyugi	Kenya	Chairperson
90	Fredrick Odhiambo	Kenya	Commissioner
91	Symon C.J Mburia	Kenya	
92	Geoffrey K Karuku	Kenya	
93	Nelson Kinoti	Kenya	manager
94	Davis Murithi Kathurima	Kenya	coop officer
95	Mathew N Wanjiru	Kenya	
96	Felix Mulei	Kenya	

97	Prof. Romanus Odhiambo	Kenya	DVC
98	Bennson Munthali	Malawi	Finance & Admin Manager
99	Charles Mbewe	Malawi	Manager
100	Chrissy Mwanyali	Malawi	BOD Member
101	Dickson Chidumu	Malawi	Principal Examiner, Financial coops
102	Edina Khayiya	Malawi	
103	Faith Mang'anda	Malawi	Board President
104	Fumbani Nyangulu	Malawi	Head of Finance and Business Service
105	George Singo	Malawi	
106	Gloria Chisakasa	Malawi	
107	James Msindwa	Malawi	BOD Member
108	Kennedy Moyo	Malawi	Chairman
109	Mavuto Simbi	Malawi	
110	Slyvester Kadzola	Malawi	Chief Executive Officer
111	Tanneson Kalizga Gondwe	Malawi	Chief Executive Officer
112	Lydia Fayanjuola	Nigeria	Treasurer
113	Adebola Orolugbagbe	Nigeria	President
114	Ayakeme Masa	Nigeria	Commissioner
115	Erowo Otiogha	Nigeria	
116	Joseph Alla	Nigeria	President
117	Ohiomoi Ejiro	Nigeria	
118	Olarnewaju Kayode	Nigeria	
119	Popoola	Nigeria	
120	Timi Benaebi Eunice	Nigeria	
121	George Tonye	Nigeria	President
122	Joseph Rugaragara	Rwanda	BOD member
123	Frank Baxx	Rwanda	
124	Paul Dupres	Seychelles	
125	Emile Esparon	Seychelles	CEO
126	Juana Saawah	Sierra Leone	Coordinator
127	Olaotse Matshane	South Africa	MD
128	Timothy Mutyavaviri	South Africa	
129	Jeffrey Ndumo	South Africa	Chief Director
130	December Fakudze	Swaziland	
131	Lucky Hendry Shongwe	Swaziland	
132	Vusi Enock Zulu	Swaziland	
133	Johannes Fanno Simelane	Swaziland	
134	Lindiwe Phindile Maziya	Swaziland	

135	Mahlubi Inocent Hadebe	Swaziland	vice chair
136	Msizi Mangaliso Sigudla	Swaziland	
137	Ephraim Kunene	Swaziland	
138	Thulani Mdluli	Swaziland	
139	Liziwe Nosipho Gusha	Swaziland	
140	Sabelo Petros Simelane	Swaziland	
141	James Nkambule	Swaziland	Treasurer
142	Mandela Masuku	Swaziland	Chairman
143	Grace Dlodlu	Swaziland	Treasurer
144	Hlobisile Grace Nxumalo	Swaziland	accountant
145	Sibongile Mabuza	Swaziland	
146	Bongani Sibanyoni	Swaziland	
147	Sipho Dlamini	Swaziland	
148	Thembinkosi Dlamini	Swaziland	
149	Philisiwe Kunene	Swaziland	
150	Queen shongwe	Swaziland	
151	Mavela Dlamini	Swaziland	manager
152	Thembela Khumalo	Swaziland	
153	Wakhe Masilela	Swaziland	
154	Bongekile Masondo	Swaziland	
155	Phindile Zwane	Swaziland	credit supervisor
156	Melisizwe Ginindza	Swaziland	treasurer
157	Ahmed Kaumo	Tanzania	
158	Athumani A. Zidikheri	Tanzania	Board Member
159	Devota Mhaiki	Tanzania	
160	Hussein Nsigalila	Tanzania	
161	Jeremiah Miselya	Tanzania	
162	Annet Nantumbwe Kiwalabye	Uganda	O.P.O
163	Mary Nabuyungo	Uganda	Board Treasurer
164	Sam Kutosi	Uganda	F.S.O
165	Omara James	Uganda	
166	David Baguma	Uganda	executive director
167	Martin Kiza Aboga	Uganda	
168	Mukama Ndhote Amisi	Uganda	chairperson
169	Kobusinje Lydia	Uganda	
170	Haruna Ntuyo	Uganda	chairperson
171	kyakyo Grace	Uganda	
172	Bainomugisha Claudio	Uganda	
173	Mukiza Vincent	Uganda	chairperson
174	Mukonda Angalia	Uganda	
175	Mungoma Robert	Uganda	

176	Arinaitwe Micheal	Uganda	chair person
177	Kyangwa David	Uganda	
178	Naleba Ahamadah	Uganda	
179	Apolot Ruth	Uganda	vice chair
180	Atabua Samuel	Uganda	TAFONU chair parson
181	Ingrid Fischer	Uganda	African Regional Director
182	Michael Oguttu	Uganda	member
183	Ongeni Alex	Uganda	chairperson
184	Jenipher Bazira Namuganza	Uganda	Vice chair
185	Noah Kawanguzi	Uganda	manager
186	Magara Henry	Uganda	
187	Barije Matiya	Uganda	chairperson
188	Musolo Moses	Uganda	accountant
189	Kanyaruguru Methodius	Uganda	
190	Tukamuhabwa Norah	Uganda	Vice chair
191	Chebet Iona	Uganda	chairperson
192	Rev. can. Tinka filmon	Uganda	chairperson
193	Frifazi Kiiza Rujumba	Uganda	
194	Kabangira Jackson	Uganda	
195	David Owakigambire	Uganda	
196	Bwomezi Patrick	Uganda	
197	Kyosiimire Juliet	Uganda	
198	Fred Komunda Byeija	Uganda	
199	Embatyi Constant	Uganda	
200	Jaswa George	Uganda	chairperson
201	Kwefuga Elijah	Uganda	
202	Bosco Koech	Uganda	secretary
203	Abura Edwany Julius	Uganda	
204	Kitaka Kayizi	Uganda	
205	Wajja Godfrey	Uganda	chairperson
206	David Gonahasa	Uganda	
207	Damian Lubega	Uganda	chairperson
208	Ignatius Sserulyo	Uganda	Vice chair
209	Allan Mugume	Uganda	Economist
210	Baker Kanyangoga	Uganda	
211	Bashir Ngobi	Uganda	S.A
212	Beth Ansimire	Uganda	Economist
213	Gilbert Okello Onono	Uganda	Economist
214	Henry Mbaguta	Uganda	chairperson
215	John Kalule	Uganda	S.F.O
216	John Miraze	Uganda	

217	Kanyangoga Baker	Uganda	
218	Maguru William	Uganda	
219	Nathanael Kasozi	Uganda	
220	Ogaba Ariyo	Uganda	
221	Fred Mwesigye	Uganda	
222	Johnson Abitekaniza	Uganda	Senior Coop Officer
223	Joseph Kitandwe	Uganda	Dep. Commissioner MTTI
224	Leonard Kavungira	Uganda	Senior Coop Officer
225	Mary Mucoke	Uganda	Coop Officer
226	Rwalinda William	Uganda	chairperson
227	Matovu Emanuel	Uganda	
228	Kaganga Fred	Uganda	
229	Nsubuga Boscow	Uganda	chairperson
230	Ndyanabo Mark	Uganda	
231	Nankunda Gorden	Uganda	general manager
232	Nyabagyenda Festo	Uganda	chairperson
233	Mukasa Daniel Ssalongo	Uganda	Secretary
234	Turisoniwa Martin	Uganda	Auditor
235	Bogere Charles	Uganda	chairperson
236	Kasolo Lameck	Uganda	
237	Tweshengyerize Ishokye	Uganda	chairperson
238	Minziro Abaine Abel	Uganda	Manager
239	Samuel Bangirana	Uganda	chairperson
240	Ahabwe Pereza	Uganda	member
241	Kiggundu Suleman	Uganda	accountant
242	Opange Louis	Uganda	vice chair
243	Oyet Simon	Uganda	
244	Watera Josephine	Uganda	
245	Winfred Masiko	Uganda	member
246	Magara Fred	Uganda	
247	Bangirana Sabastian	Uganda	chairperson
248	Kagoma David	Uganda	
249	Ogwang George	Uganda	
250	Wilson Wamatsembe	Uganda	
251	Eremye Sayidi	Uganda	
252	Haji Matooks	Uganda	chairman
253	Butamanya Billy	Uganda	
254	Rose Anyango	Uganda	
255	Geoffrey Ssempala	Uganda	CEO
256	Daniel Mwase	Uganda	
257	Francis Semwanga	Uganda	Communication officer

258	Kamugisha Aggrey	Uganda	
259	Mukasa Jimmy	Uganda	Tranformation Advisot
260	Mulika Samuel	Uganda	
261	Namyalo Ritah	Uganda	
262	Tumusime John	Uganda	SFO
263	Yasin Nume	Uganda	Chairman
264	Asaaba Denis	Uganda	
265	Sserubula Patrick	Uganda	manger
266	Nuruh Mbalyowere Nsambu	Uganda	
267	Captain Yusuf Buha Magero	Uganda	Treasurer
268	Col. Joseph Musanyufu	Uganda	Board Chairman
269	Lt. Col DavidTweheyo	Uganda	Operations Manager Edu. & Training
270	Lt. Col Edward Herbert Tahunga	Uganda	Board V/Chairman
271	Lt. Col. George Mukanda	Uganda	
272	Major Fred Wairugala	Uganda	Board Secretary
273	Pius Twimukye	Uganda	General Manager
274	John Whyte Baleke	Uganda	
275	Danstan Kisuule	Uganda	
276	Henry Musoloza	Uganda	
277	Jacinta akol	Uganda	
278	Sherina Kibirango	Uganda	
279	Oloo Collins	Uganda	B.O.D. member
280	Agatha Molly	Uganda	
281	Moses Kaggwa	Uganda	Commissioner for Microfinance
282	Mugariza James	Uganda	
283	Mafo Kaley	Zambia	Director
284	John Kahande Kuku	Zambia	Managing Director
285	Justin Mwansa	Zambia	Registrar of Cooperative
286	Yusif Michelo	Zambia	
287	Moona Faula Namalongo	Zambia	CEO
288	Ackson Mbewe	Zambia	
289	Majors Chipoya	Zambia	
290	Patrick Mutale	Zambia	
291	Isaac Akakandelwa	Zambia	
292	Wiza Ngambi	Zambia	
293	Maurice Masumba	Zambia	
294	Martha Bertha Maziva	Zimbabwe	Chief Executive Officer
295	Walter Marime	Zimbabwe	General Manager
296	Cecilia Dzirutsa	Zimbabwe	Chief Executive Officer
297	Farai Mtawa	Zimbabwe	
298	Owen Mabukwa	Zimbabwe	

