# STATE DEPARTMENT FOR CO-OPERATIVES

MINISTRY OF AGRICULTURE, LIVESTOCK, FISHERIES AND CO-OPERATIVES

# Nationwide Co-operative Sector Baseline Survey

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#### **FOREWORD**



o-operatives have played a significant role in socio-economic development of nations for centuries and are a reminder that it is possible to pursue both economic viability and social responsibility. In Kenya, co-operatives are found in all spheres of socio-economic development where they have contributed immensely through financing of education, agriculture, housing, transport, health and commercial activities. In addition, co-operatives are critical in development of rural economies where smallholder agriculture is the mainstay of communities.

Despite the Kenyan co-operative movement being highly regarded both locally and internationally, there has not been any comprehensive study undertaken to determine its contributions to the growth and development of Kenya. This National Co-operative Sector Baseline Survey therefore seeks to establish the economic and social-cultural contributions of co-operatives to the Kenyan economy. It also assesses the governance and management practices of the co-operative sector and provides the necessary recommendations.

The survey reveals several challenges affecting the co-operative sector. These include: - low level of technology uptake, underfunding of the co-operative sector; and relatively low levels of management and supervisory skills. Other challenges faced by the sector are related to governance practices as revealed by the number of litigations involving co-operatives and third parties. Finally, although devolution of the co-operative function to the counties was a noble one, its implementation has faced challenges mainly because the two levels have not effectively shared pertinent data critical to monitoring and evaluation. Therefore, it is my wish that the two levels of government will strengthen their collaborations especially in the area of information sharing and research. In view of the above findings, this Survey has provided a number of recommendations.

It is my hope that the findings of this Survey will be of immense value to the State Department for Co-operatives, MDAs, Co-operatives, Researchers, and Development Partners.

Hon. Peter Munya, MGH

Cabinet Secretary

Ministry of Agriculture, Livestock, Fisheries and Co-operatives

#### **PREFACE**

he Constitution of Kenya (CoK,2010) bestows the National Government with the mandate of policy formulation, capacity building and maintenance of national standards. For the State Department for Co-operatives to execute the above mandate in the co-operative sector, there is need to have credible data on the performance and status of all co-operatives in Kenya. It is in view of this that the State Department procured services of Promin Consultants Limited to undertake the Co-operative Sector Survey to establish the contribution of co-operatives to the Kenyan economy.

The survey was based on a number of economic, social-cultural, governance and management parameters. The approach used was a cross sectional survey where data was captured using structured questionnaires administered to County Directors/Commissioners of Co-operatives, Sub-County Co-operative Officers and respective Co-operative actors. In addition, an interview guide was used to gather data from representatives of key stakeholder groups including, but not limited to, Sacco Societies Regulatory Authority (SASRA), Co-operative Alliance of Kenya (CAK) and National Co-operatives (Federations). The Survey is intended to develop a co-operative desegregated data base at the State Department for Co-operatives to enhance availability of credible information on the sector.

The Survey was carried out during the second half of the 2019-2020 and the first half of 2020-2021 financial years at a time when the world was facing the COVID-19 pandemic. As a result, the Consultant work was adversely affected by the restrictions on travelling and public gathering that were imposed by the Government to control the spread of the Corona Virus. Despite the above challenges, the survey was successfully undertaken and validated using both physical and virtual platforms. In addition, the State Department for Co-operatives held consultations with stakeholders taking into account the diversity of their perspectives and activities.

It is my view that this survey will improve the quality of the existing data on cooperatives in Kenya, and thus enrich the body of co-operative knowledge in Kenya and Globally.

Ali Noor Ismail, CBS

Principal Secretary, State Department for Co-operatives

### **ACKNOWLEDGEMENT**

he carrying out of this Survey was a consultative process where stakeholders were involved in all stages with guidance of the State Department for Co-operatives. We acknowledge and thank all persons and organizations that participated in this Survey. In particular, we appreciate the good work that was done by the project consultant, Promin Consultants Limited, who worked tirelessly despite COVID -19 pandemic restrictions.

We also acknowledge the contributions of County Directors/Commissioners of Co-operatives who assisted in co-ordinating this exercise at the counties. We also wish to recognise all co-operatives that participated in this exercise since without them this exercise would not have been possible.

We wish also to register our gratitude to the Co-operative Alliance of Kenya (CAK), KUSCCO, COOP HOLDINGS, NACHU, CIS and KCCE for their unreserved commitment in facilitating and supporting this survey. Lastly, we acknowledge the staff from the State Department for Co-operatives, SASRA and counties who worked tirelessly to ensure success of this exercise.

#### ABBREVIATIONS AND ACRONYMS

CAK Co-operative Alliance of Kenya

CCD Commissioner for Co-operative Development

CIC Co-operative Insurance Company

CIS Co-operative Insurance Services

CMIS Co-operative Management Information System

CoG Council of Governors

CoK Constitution of Kenya

Coop Bank Co-operative Bank of Kenya

CSA Co-operative Societies Act

FAO Food and Agriculture Organization

GDP Gross Domestic Product

ICA International Co-operative Alliance

ICT Information and Communication Technology

KUSCCO Kenya Union of Savings and Credit Co-operatives

NACHU National Co-operative Housing Union

NACOs National Co-operative Organizations

NTSA National Transport and Safety Authority

SACCOs Savings and Credit Co-operative Societies

SASRA Sacco Societies Regulatory Authority

SDC State Department for Co-operatives

SDGs Sustainable Development Goals

PIC Project Implementation Committee

WOCCU World Council of Credit Unions

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#### **EXECUTIVE SUMMARY**

he Constitution of Kenya (COK) 2010 provides for two levels of government, the National and County governments. Article 186 and the Fourth Schedule to the Constitution assigned functions to the two levels of government. In particular, on devolved function of co-operative societies, Part One assigns the National government the role of **policy formulation, capacity building and technical assistance**, while Part Two assigns the **functions** of co-operatives to the counties. The core functions of the State Department for Co-operatives (SDC), as a national institution, is therefore to facilitate development of co-operative societies through formulation of policy, law and regulatory framework as well as development of standards, norms, capacity building and technical assistance to counties. This Nationwide Co-operative Sector Survey by the State Department is therefore key to future policy formulation and development of the sector.

The main objective of the Survey was to establish the economic and social-cultural contributions of co-operatives to the Kenyan economy; and to assess governance and management practices of the co-operative sector. The Survey set out to develop a co-operative sector's disaggregated data base at the State Department for Co-operatives (SDC) to enhance availability of credible information on the sector. Thus, the specific objectives of the Survey were to establish contribution of co-operatives to various economic sectors including but not limited to those who engage in raw materials, manufacturing, financial and service sector, housing, health, education, and food security; determine contribution of co-operatives to national savings; establish contribution of co-operatives' to national tax revenue; assess the contribution of co-operatives to waged employment; and to develop a standard reporting template(s) for periodic data collection and reporting.

The Survey was based on a number of economic, social-cultural and governance and management parameters. The Survey used a cross sectional design. Structured questionnaires were developed and administered to County Directors/Commissioners of co-operatives, Sub-County Co-operative Officers and respective Co-operative actors. In addition, an interview guide was used to gather data from representatives of key stakeholder groups including, but not limited to, Sacco Societies Regulatory Authority (SASRA), Kenya Union of Savings and Credit Co-operatives (KUSCCO), and National Co-operative Housing Union (NACHU).

While quantitative data were obtained from the primary, secondary and tertiary institutions, qualitative data were collected mainly from co-operative regulatory bodies and the Co-operative Alliance of Kenya (CAK). Questionnaires were used to collect primary data. Existing (secondary) data were obtained from audited accounts and financial statements of the active co-operative sector players as well as from relevant published national and international documents.

The collected data were analysed using Statistical Package for Social Sciences (SPSS) software. The analysis and discussion involved computation and interpretation of descriptive statistics. The analyses were guided by the Survey objectives (terms of reference) which were classified as economic and social-cultural contributions and governance structures and management practices. The analyses were also performed for each category of objectives of the Survey at the county and national level.

The Survey results revealed that there were 23,275 co-operatives in SDC register as at 31<sup>st</sup> December, 2018. Out of 23,275 co-operatives 8,814 were active, 5,723 were dormant while 117 had been cancelled. The rest of the co-operatives (8,621) could not be assigned to either **active**, **dormant or cancelled** categories because in some cases they did not have requisite details such as certificate number of registration, county code, county name and those which were registered but never commenced operations. The co-operatives were therefore labelled unspecified. The results of the survey were based on primary data of active cooperative societies, secondary data extracted from audited financial accounts and annual reports, and relevant national and international statistics.

The Survey findings showed that the co-operative sector is a key driver of economic development of Kenya. The GDP of Kenya in 2018 was Ksh 8.791 trillion. The total revenue (income) of the co-operative sector in 2018 was approximately Ksh 173.26 billion translating to 2% of GDP. The accumulated deposits of approximately Ksh. 844.55 billion ensures availability of funds for lending to the other sectors of the economy. Overall, the total savings of the co-operative sector in 2018 (Ksh 844.55 billion) translates to 25.91% of national savings (Ksh 3,260 billion). Further, the sector had export earnings of Ksh 20.839 billion.

The Survey results further revealed that the co-operative sector has a significant contribution to social cultural environment. The Survey indicated that in 2018 the co-operative sector had a membership of 6,535,202 people. This creates a huge social movement of people bonded together by common goals. The Survey findings further indicated that 4,882,710 people participated in social welfare valued at slightly over Ksh 2 billion. Additionally, the co-operatives owned land amounting to 59,423 acres with an estimated value of Ksh. 52.33 billion.

The Survey results have also revealed that the highest level of compliance with regulations was that of approval of budget at 80.09% followed by existence of audited accounts for 2018 (74.16%), filling of wealth declaration forms (70.02%) and filling of indemnity forms (66.28%). The level of compliance for each of the other areas such as procurement policy, human resources and strategic plan was below 50%. There was also inadequate gender equity in the leadership positions of the co-operatives. That is, there were more men in leadership positions than women.

The Survey further revealed several challenges affecting the co-operative sector. These included low level of technology uptake in the county co-operative offices, where the information and communication tools were hardly available; the underfunding of the co-operative sector; and the relatively low levels of management and supervisory skills. Other challenges faced by the sector were related to governance and management practices as revealed by the number of litigations between co-operatives and other co-operatives; between co-operatives and their members; and between co-operatives and their employees. Finally, although devolution of the co-operative function to the counties is a noble one, its implementation has faced challenges mainly because the two levels have not effectively shared pertinent data critical to monitoring and evaluation functions. In view of the above findings the following recommendations are advanced:

**Recommendation 1:** The Survey results showed that 60.15% of the co-operatives were active and 39.05% were dormant. Given the economic and social-cultural importance of the co-operatives to the country and people of Kenya, there is need for encouraging the "active" societies to be more productive, and reviving the "dormant" ones through capacity building and providing them with requisite incentives. The national government (SDC) and the country governments should therefore intensify their roles as catalysts for co-operative development in the country.

**Recommendation 2:** It was observed that co-operatives in Kenya are principally involved in savings and credit (53.67% of the cooperatives) business enterprises followed by agricultural and marketing activities (40.16%) and housing (11.65%). Since Kenya is primarily an agricultural economy, national and county governments and other key stakeholders should encourage formation of more service oriented and **value addition** co-operative enterprises through provision of economic and tax incentives to existing and potential co-operative enterprises. There is also need to **diversify** the co-operatives' nature of business to embrace Information Communication Technology (ICT) related co-operatives. It is therefore recommended that the SDC and county governments should encourage establishment of information (knowledge) based co-operatives which are likely to attract the Kenyan youth.

**Recommendation 3:** The Survey has revealed that globally co-operatives owned assets worth US\$ 20 trillion dollars earned a profit of US\$ 3 trillion or 15% which is a commendable rate of return. Here in Kenya the Survey results showed that the co-operatives had paid dividends of Ksh 8.33 billion and interest on members' deposits amounting to Ksh 42.68 billion. It was also noted that, according to the law, co-operatives receive 80% of all sales revenue. While this is commendable, the overall size of the cake (sales revenue) is the critical indicator of return to members, not just the percentage. It is therefore recommended that the SDC and county governments as well as other key players should promote productivity of the sector through research, education and training, and value-addition in the productive sub-sectors of the economy.

**Recommendation 4:** The Survey results revealed that co-operatives had accumulated Ksh 844.55 billion with Deposit Taking Saccos accounting for Ksh 341.91 billion (40.5%) and Coop Holdings accounting for Ksh 305.95 billion (36.2%). Overall, the total savings of the cooperative sector in 2018 (Ksh 844.55 billion) translates to 25.91% of national savings (Ksh 3,260 billion). It is therefore recommended that the SDC and county governments should further encourage a culture of saving.

**Recommendation 5:** The Survey findings revealed that share capital stood at Ksh 61.81 billion with Deposit Taking Saccos accounting for Ksh 32.29 billion (52.2%) followed by Coop Holdings

Ksh 3.787 billion (6.1%), and CIS Ksh 1.94 billion (3.1%). In order to expand level of operations, adequate share capital is either required by law or by best practice. It is therefore recommended that the SDC, county governments and SAGAs should encourage further growth of share capital in the co-operative sector in order to socio-economically empower cooperators especially those in the rural and slum urban areas.

**Recommendation 6:** It has been observed from the Survey that cooperators consider their associations as economic entities which should benefit them through payment of dividends and provision of social benefits. The Survey revealed that a total of Ksh 8.33 billion were paid as dividends out of a total profit of Ksh 53.4 billion which translates into 15.6% of the profits. To encourage Kenyans to engage further in this form of enterprise, it is recommended that both the SDC and county governments should more rigorously promote expansion of the co-operative movement.

**Recommendation 7:** Foreign exchange earnings is critical for the country since without foreign currency it would be difficult for Kenya to pay for its imports. As an agricultural economy, Kenya has mainly relied on export of agricultural commodities to earn foreign exchange. According to the Survey marketing co-operatives earned Ksh 20.81 billion in 2018. It is therefore recommended that SDC and county governments should encourage marketing co-operatives to **intensify and diversify** production and marketing of export-related cash crops and to enhance value addition of their commodities.

**Recommendation 8:** The Survey revealed that co-operative societies are business enterprises which are expected to grow total sales (turnover or income) for the benefit of members and other stakeholders including the government. According to the Survey results, the total turnover amounted to Ksh 173.26 billion. The Survey further showed that performance of several counties on this indicator was relatively low. It is therefore recommended that, since co-operative development is a devolved function, all county governments should allocate more resources to further grow the sector in their respective counties. The counties should also revive dormant co-operatives under their jurisdiction in order to enhance economic empowerment of members and their dependents.

**Recommendation 9:** The relevant literature showed that the co-operative movement is a significant avenue for investment in the economy. The Survey found that co-operatives in Kenya have invested mainly in the financial sector (68%) and land (25.7%). It is therefore recommended that SDC and county governments should encourage **diversification** of investments especially in the service industry.

**Recommendation 10:** Co-operative societies, as economic enterprises, have been contributing to government tax revenue. The Survey results indicated that the contribution amounted to Ksh 6.27 billion. It is recommended that the national and county governments should promote productivity of the co-operative sector through funding research, training and extension services in order to expand the tax revenue-base.

**Recommendation 11:** According to State of the Judiciary and Administration of Justice annual report as at June 2018 there were 3,971 pending litigations in the co-operative sector. It is therefore recommended that the sector is streamlined to adhere to best governance practices to minimize incidences of judicial processes. Furthermore, the use of alternative dispute resolution mechanisms in the co-operative sector should be encouraged.

**Recommendation 12:** Although the cooperative function has been devolved, it has not been fully delineated and operationalized at the County level. This has created challenges in executing the function. It was also noted that data sharing between the two levels of Government is rather weak making monitoring and evaluation function a difficult task. In addition, low levels of funding of the sector were highlighted as a constraint which has in turn affected research, extension services and capacity building of the human resource. It is therefore recommended that the sector be sufficiently funded at both national and county levels and effective policies and procedures of monitoring and evaluation implemented.

Effective implementation of the above recommendations will enhance overall performance of the co-operative sector. The importance of the co-operative sector in meeting aspirations of the development agenda of Kenya dictate that the sector is nurtured to achieve its optimal performance. Finally, all stakeholders should realize that "coming together is the beginning; keeping together is progress; and working together is success" (Henry Ford)!



# **CHAPTER ONE: INTRODUCTION**

# 1.1 Background

The history of Co-operative Movement in Kenya dates back to 1908 when a dairy Co-operative was established around Lumbwa in the Rift Valley. The first turning point in the sector was in 1931 when the government enacted the first Co-operative Ordinance for the regulation of the sector. Prior to this ordinance, Co-operatives operated as companies. New Co-operative Societies Ordinance came into place in 1946 with the aim of mainstreaming Africans in the Co-operative movement to facilitate their involvement in economic activities. The Swynnerton Plan of 1954 was the first initiative that introduced Africans into the growing of cash crops and this led to formation of more Co-operatives in the Country to the extent that between 1932 and 1969, there were a total of 1894 registered Co-operative societies. These societies were mainly focusing on marketing and offering tertiary services. Some of the tertiary Co-operatives included the Kenya Planters Cooperative Union (KPCU) established in 1923, Kenya Farmers Association (KFA) in 1923 and Kenya Co-operative Creameries (the current New KCC) in 1925. The Co-operative Movement has since that time undergone substantive changes as provided in various sessional papers. Currently, the Co-operative Movement in Kenya is structured into four tiers namely; primary societies (formed by individual persons), secondary (county Co-operative unions), tertiary (National Co-operative Organizations) and an apex organization (Co-operative Alliance of Kenya).

The transformation of the economy since Kenya adopted the Sessional Paper No.1 of 1986 on Economic Management for Renewed Growth, brought in various challenges to the co-operative sector. This policy framework emphasized enhanced role of the private sector in the production and distribution of goods and services and stipulated the role of Government as provision of an enabling environment for the market players. As a result, there was a lot of market and trade liberalization that exposed Co-operatives to intense competition. Other challenges that continue to afflict the sector include low domestic savings and investments, high cost of finance, inadequate market access, poor governance, low adoption of Information and Communication Technology (ICT), low value addition, highly dynamic economic environment, indebtedness, inadequate co-operative education and training, poor publicity and advocacy, HIV/AIDs and

emerging lifestyle health challenges namely ageing membership, inadequate policy, legal and regulatory framework. The current Covid-19 pandemic is expected to further drastically and negatively affect the economic and social-cultural activities in the co-operative sector.

The second co-operative policy framework was Sessional Paper No. 4 of 1987 whose theme was Renewed Growth through the Co-operative Movement. This policy re-emphasized commitment of the Government towards development of co-operatives in the Country. The Policy further recognized the private sector role of the Co-operative Movement, effectively leaving the government to take an advisory role in the sector.

Ten years later, the Sessional Paper No. 6 of 1997 on Co-operatives in a Liberalized Economic Environment was developed. In this policy, the government reviewed its involvement in the management of co-operatives and provided a legislative framework under which co-operatives could operate in a competitive economic environment. This led to the enactment of the Co-operative Societies Act No. 12 of 1997 that gave greater powers to members of the Co-operative Movement. The Act was, however, amended in 2004 to restore some powers to the Government to intervene in the management of co-operatives whenever necessary. Government intervention was introduced because of several cases of serious mismanagement in the Co-operative Movement. In addition, the rapid growth of financial co-operatives offering front office services necessitated enactment of the Sacco Societies Act of 2008 to regulate savings and credit co-operatives. The Act thus gave birth to Deposit Taking Saccos, the Non-Deposit Taking Saccos and the Sacco Societies Regulatory Authority (SASRA) as the regulatory body for Deposit Taking Saccos. The non-deposit taking Saccos are supervised by the Commissioner for Co-operative Development (CCD) and the County Governments.

The Co-operative Movement has been pivotal in the development of national economy especially in agriculture, forestry, finance, consumer/retail, insurance, housing, health, industrial and general utility sectors, among others. Further, co-operatives are at the heart of rural economies in the Country where smallholder agriculture is the mainstay of community livelihood. It may therefore be appreciated that cash crop farming, especially coffee, sisal, sugarcane, rice, macadamia, cashew nuts, cotton, and pyrethrum are largely carried out by smallholder farmers.

According to the Food and Agriculture Organization (FAO) 2018, agriculture is key to the economy. The sector employs more than 40% of the total population and more than 70% of Kenya's rural population. Further the sector accounts for 65% of the export earnings, and provides livelihood in form of employment income and food security.

The International Co-operative Alliance (ICA), 2018 Report indicated that, the Co-operative Sector had an estimated revenue of over US\$ 20 trillion in the World. There are over 2.6 million co-operatives with membership of over 1 billion. Kenya was ranked number 7 in the World and number one in Africa in terms of co-operative development. According to the State Department of Co-operatives register in 2018 there were 23,2751 co-operatives cutting across all sectors of the economy. Further, the SDC indicated that these co-operatives had mobilized savings to the tune of Ksh. 730 billion, advanced over Ksh. 700 billion to their members as loans and advances and controlled assets worth approximately Ksh 1 trillion. It is estimated that 63% of Kenya's population participate directly or indirectly in the activities of co-operative societies. Further, co-operatives account for 31% of national savings and deposits (Society for International Development (SID), October 10th 2018).

# 1.2 Policy, Legal and Regulatory Frameworks of the Co-operative Sector in Kenya

The key economic policy blueprint for Kenya since 2008 is the Vision 2030 policy, which is implemented in 5 years phased implementation plans. The current Medium Term Plan (MTP III) runs from 2018 to 2022 and informs Government Agencies including those responsible for growth and development of co-operatives. The Big Four Agenda encompassing food security, affordable housing, manufacturing and affordable health care for all, is also relevant to the Co-operative Movement. This is because Co-operatives are a key player in all these sectors of the Kenyan economy.

The current legal and regulatory framework for the Co-operative Movement in Kenya is still anchored on Co-operative Societies Act Cap 490 of 1997 as amended in 2004; Co-operative Societies Rules 2005; Sacco Societies Act 2008; Sacco Societies Regulations 2010; and Sessional

<sup>&</sup>lt;sup>1</sup> State Department of Co-operatives

Paper No. 6 of 1997 and now replaced by the National Co-operative Policy of 2019. The Co-operative Societies Act (CSA) provides for registration, incorporation, governance and supervision of all Co-operative societies.

The Sacco Societies Act, 2008 was enacted to deal with licensing, supervision and regulation of Savings and Credit Co-operative Societies (Saccos) with unique business model of **financial mediation** through deposit mobilization and advancement of credit to their members. The Co-operative Societies Rules 2008 and the Sacco Societies Regulations 2010 operationalized the above laws.

The Constitution of Kenya (CoK, 2010) provided for two levels of government, the National and County governments. Article 186 and the Fourth Schedule to the Constitution assigned functions to the two levels of government. In particular, on devolved function of co-operative societies, Part One assigns the National government the role of **policy formulation**, **capacity building and technical assistance**, while Part Two assigns the County governments the function of **development and regulation of co-operative societies**. Although the function of co-operative societies is devolved under Schedule Four part 2 No.7 (e), the functional delineation in the sector has not been fully implemented at the County level. These legislations do not conform to the devolved system of governance as envisaged in the CoK 2010 and this to some extent has created a challenge in management of the Co-operative sector.

The Co-operative Movement in Kenya is therefore coordinated and supervised by ministries, departments and agencies (MDAs) including State Department for Co-operatives, Sacco Societies Regulatory Authority (SASRA) and county Co-operative commissioners/directors. The national government, through the State Department for Co-operatives, provides policy and legal direction, capacity building, technical assistance, norms and standards. On its part SASRA licenses and regulates all the deposit taking saccos. The counties however provide initial stages of registrations, and implementation of Co-operative functions through county Co-operative commissioners/directors.

Finally, there is the Co-operative Tribunal which is a quasi-judicial body established under the Co-operative Societies Act (Cap 490). The role of the Co-operative Tribunal is to maintain and administer effective and efficient tribunal for the settlement of Co-operative disputes.

## 1.3 Structure of the Co-operative Movement in Kenya

In order to effectively and efficiently manage the sector, Kenya has established a functional cooperative movement structure in line with international best practices. The Movement is affiliated to International Co-operative Alliance (ICA) and World Council of Credit Unions (WOCCU). The Movement operates on a **four-tier structure** where societies are classified as either primary, secondary, tertiary or apex. This structure is schematically illustrated in Figure 1.1.

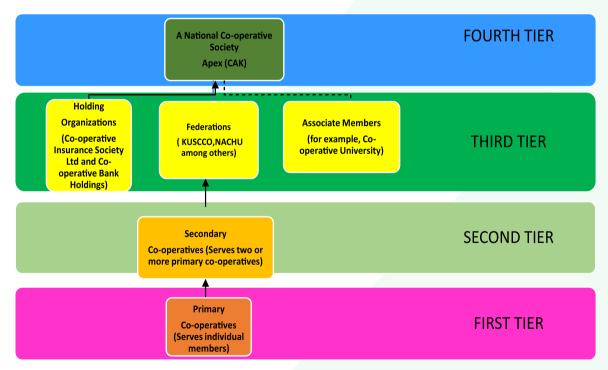


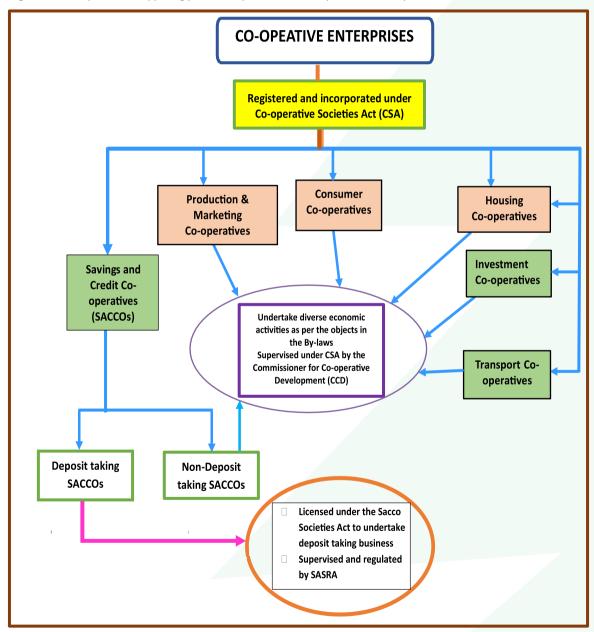
Figure 1.1: Kenya's Four Tier Co-operative Movement Structure<sup>2</sup>

#### **Primary Co-operatives**

The **first** tier depicts the **primary** co-operatives. These are co-operatives which restrict their membership to **individual persons** and are mainly formed by individuals within a given locality or under common bond. Most of the primary co-operatives are single-purpose or single product

<sup>&</sup>lt;sup>2</sup> National Co-operative Policy, 2019

enterprises. Deposit Taking Saccos fall under this category because their memberships are limited to private individual persons. Production and marketing Co-operatives include coffee, pyrethrum, sugar cane, cotton, livestock, Fisheries and Dairy co-operatives. Primary Co-operatives constitute the foundation of the Co-operative Movement. Without them the other tiers would not exist. Figure 1.2 depicts the typology of Co-operative Enterprises in Kenya.



Source: The SACCO Supervision Annual Report, 2018
Figure 1.2: Typology of Co-operative Enterprises in Kenya

As depicted in Figure 1.2 Co-operative Enterprises broadly comprise Saccos and non-Saccos. The Saccos are further classified into Deposit Taking which are supervised by SASRA and Non-Deposit Taking Saccos which operate under the CSA and supervised by CCD. The latter is also responsible for production, marketing, investment, housing and special interest groups' co-operatives.

#### **Second Tier**

The membership of the **second** tier is restricted to two or more primary Co-operatives. They are formed with the aim of **enhancing economies of scale** through shared goods and services such as bulk procurement of farm inputs, education and training of its affiliates. They include the County Co-operative Unions which serve the primary co-operatives as service agencies and are managed by an executive committee whose members are elected from the primary co-operatives.

#### **Third Tier**

The **third** tier comprises both primary and secondary Co-operatives. They serve those members and not individuals. They offer specialized services to their affiliates which include insurance, banking, housing, commodity marketing and promotion of active relationship with social and economic partners in order to create favorable climate for co-operative development. They provide commercial and financial services, human resource development, advocacy and representation of co-operative unions and societies at the international level. Examples of Countrywide Co-operative organizations are Kenya Union of Savings and Credit Co-operatives (KUSCCO) and National Housing Co-operative Housing Union (NACHU). A brief history of each is outlined hereunder beginning with KUSCCO.

KUSCCO Limited is the umbrella body of savings and credit co-operatives in Kenya. It was registered in 1973 to advocate for a level environment in which SACCOs could operate in. The objectives of KUSCCO are to provide advocacy, lobby, advice and protect members against adverse legislation and/or restrictions; promote the organization and development of viable SACCOs; train officials, employees and members on co-operative principles and code of ethics; and to act as the principal local and international representative and mouth-piece of SACCOs. By 2017 KUSCCO had membership over 1300 Saccos.

NACHU was registered in 1979 under the Co-operative Societies Act (CAP 490). It became operational in 1983 and held its first democratic election in 1986. One of NACHU's primary objective is to provide affordable and decent housing and infrastructure to the urban low and modest income communities. NACHU's external funders and partners include Rooftops Canada, Homeless International, CHF (now Global Communities), Ford Foundation, USAID (Housing Guarantee Fund), NORAD and NBBL (Norway), Swedish Co-operative Center and SACOMA UK. The efforts of Housing Co-operatives and those of development partners are expected to provide 200,000 and 300,000 housing units in the urban and rural areas respectively per year.

Coop Holdings Co-operative Society Limited (Coop Holdings) is also a third-tier co-operative and is a holding company owned by the co-operative societies in Kenya which jointly own a controlling majority of shares totaling 65% of Co-operative Bank of Kenya. The remaining shares (35%) are owned by individual and institutional investors through the Nairobi Securities Exchange (NSE). The Co-operative Bank has over 4,000 employees and total assets of Ksh. 404.15 billion.

Co-operative Insurance Society Limited (CIS) is another third-tier co-operative and is a holding society owned by the co-operative societies in Kenya with a controlling majority of shares totaling 74.3% in Co-operative Insurance Company (CIC) stock. The remaining shares (25.7%) are owned by individual and institutional investors through the Nairobi Securities Exchange (NSE). CIC has 3,878 shareholders, a capital base of Ksh. 2.1 billion and 1.3 million clients. CIC is owned by 1,562 Co-operatives and around 3,875 individual Co-operatives with Co-operatives Bank holding a 26% stake. CIC is the market leader in providing insurance services to the Co-operative and low-income market segments in Kenya.

#### **Fourth Tier**

The **fourth** tier comprises the Co-operative Alliance of Kenya (CAK) which is the apex body. The role of CAK is **advocacy and promotion** of interests of the Co-operative Movement. It is also the voice of the Movement which promotes co-operation, collaboration and linkages among co-operatives and stakeholders through networks at local, regional and international levels. CAK supports development of the Co-operative Movement by providing advice to government on co-operative matters. **It is the custodian and champion of the co-operative principles and values.** CAK represents the interests of the Co-operative societies locally and internationally.

In summary, the purpose of the Co-operative Movement structure is to provide **viable economic units** capable of delivering services to members with proper integration and modernization of the economy. The Co-operative Movement structure provides **economies of scale** to ensure the highest possible returns to members as well as align each co-operative sub-sector with a national co-operative organization to coordinate activities of its affiliates nationally and internationally for common benefits.

# 1.4 Objectives of the Nationwide Co-operative Sector Survey

The Constitution of Kenya (COK), 2010 devolved the function of Co-operative societies to counties. In the process of implementing the constitutional provisions, challenges have emerged in the compilation and subsequent reporting of data on the performance and status of the co-operative sector in the country. For example, the county Co-operative offices have not been **filing annual reports from the counties** to the national government regularly as required. This has affected policy implementation and monitoring and evaluation of the sector. Further, the core functions of the State Department for Co-operatives (SDC) which are the facilitation of the development of economically viable co-operative societies through formulation of policy, legal and regulatory framework as well as development of standards and capacity building of county co-operative implementation institutions and structures, have also been slowed down. Consequently, lack of comprehensive data on the Co-operative Sector and statistics for aggregation into the national economic statistics (GDP, Savings, Investment, and Employment) has hampered evidence-based decision making.

The main objective of this survey was, therefore, to establish the economic contribution of cooperatives to the Kenyan economy. The Survey was intended to develop a co-operative disaggregated data base at the State Department for Co-operatives in order to enhance availability of credible information on the sector. Therefore, the specific objectives of the Survey were to:

i. establish contribution of co-operatives to various economic sectors including but not limited to those who engage in raw materials, manufacturing, financial and service sector, housing,

- ii. determine contribution of co-operatives to national savings;
- iii. establish contribution of co-operatives' to national tax revenue;
- iv, assess the contribution of co-operatives to waged employment; and
- V. develop a standard reporting template for periodic data collection and reporting.

The scope of the survey involved **collecting, analyzing and interpreting data** nationally on all registered active co-operatives in Kenya on the following parameters:

#### a) Economic Parameters:

The economic parameters included in the baseline survey were:

- i. Number of co-operatives registered (active, dormant and cancelled);
- ii. Distribution of co-operatives by county;
- iii. Distribution of co-operatives by **nature of business** namely: SACCOs (Deposit Taking SACCOs and Non-Deposit Taking SACCOs), marketing, housing, consumer, investments, multi-purpose, transport among others;
- iv. Distribution of co-operatives by **type of activities/commodities** (hand crafts, sand harvesting, coffee, dairy, housing, savings and credit, transport, fishing, horticulture, bee keeping, cereals, legumes, industrial, tea, cotton, pyrethrum, and timber);
- v. Classification of co-operatives per **common bond** (National government, county governments, state corporations, Employee based private sector, community based, faith based, diaspora and youth) to determine the effect of opening the common bond on growth of co-operatives;
- vi. Total assets (disaggregated);
- vii. Members' savings/deposits (Fosa/Bosa or others);
- viii. Loans and advances to members (for education, agriculture, health, business, land and housing);
- ix. Share capital;
- x. Profit/ Loss;

- xi. Returns to members (Dividends on shares/interest on deposits);
- xii. External funding (bank loans, co-operative loans, donations and grants);
- xiii. Export earnings from marketing co-operatives:
- xiv. Total turnover (Total Gross Income);
- xv. Investments in different sectors (land, housing, agriculture, financial sector, transport, manufacturing, education, health and mining); and
- xvi. Levies and license fees paid to various government agencies.

#### b) Social/Cultural Parameters

Social-cultural parameters embraced contributions of Co-operatives to members' social welfare and that of the wider society. The specific parameters covered by the survey were:

- i. Co-operative membership;
- ii. Co-operative employees by gender, age and education level;
- iii. Housing/Building units owned by co-operatives (own use, commercial purpose or for disposal to the members);
- iv. Land owned by co-operatives in acreage and value; and
- v. Welfare of members (benevolent fund, health insurance and revolving funds) in terms of participating members and total funds.

#### c) Governance Parameters

Governance and management practices in the Co-operative Sector were assessed by determining:

- i. Actual types of litigation against co-operatives, the associated costs (legal fees, fines and penalties) and the number of pending litigations;
- ii. Leadership/Management and supervisory committees (numbers, age, gender, education level); and
- iii. Compliance/Regulations with Procurement; Human Resource; financial management; code of conduct; wealth declaration, and indemnity.

In order to ensure optimal contribution of the Co-operative Sector to Kenya's GDP and social-cultural dimension, it was critical to collect, analyze and interpret primary and existing (secondary) data on the status and performance of the co-operative sector in Kenya. The resultant information was expected to lead to better governance, management and co-ordination of the Co-operative Sector between the two levels of government and to spur growth of the Sector for the betterment of standards of living of Kenyans.

#### CHAPTER TWO: SURVEY APPROACH AND METHODOLOGY

#### 2.1 Introduction

This chapter presents the approach and methodology used to conduct the survey. It has given the rationale for using the cross-sectional survey design; discussed the methods used to collect the pertinent data, and explained methods of data analysis and interpretation of the results.

# 2.2 The Survey Design

The objectives (Terms of Reference) of the survey were to collect data on characteristics of the Co-operative societies in terms of numbers, geographical dispersion within the country, their economic and social-cultural activities, and to assess their contributions to the national economy. The survey used a cross-sectional design. This design was found to be appropriate because it allowed for collection of data that can be quantitatively analyzed using descriptive statistics to measure absolute numbers (amounts), proportions and averages at the country level and for the country as a whole. The survey in the current case was concerned with the "who, what, when, where and how" of the Co-operative sector in Kenya.

# 2.3 Target Population

The target population of the Survey consisted of all registered active co-operative societies in Kenya which were audited as at the end of December 2018. This date was used as the cut off point because when the survey started in February 2020 majority of the co-operative societies had not held their AGMs to ratify the 2019 financial statements and annual reports. The survey targeted primary, secondary, tertiary and apex levels of the Co-operative Movement in the Country.

According to the State Department for Co-operatives (SDC) there were 23,275 co-operatives by February 2018<sup>3</sup>. Analysis of this list indicated that these are cumulative registration numbers of co-operative societies from the date the first co-operative society was registered in 1908. The scope of the survey involved **collecting**, **analyzing and interpreting data** on all registered

<sup>&</sup>lt;sup>3</sup> State Department for Co-operatives

**active co-operatives.** During the inception meeting with SDC it had been agreed that only active co-operatives as at December 31<sup>st</sup> 2018 would be targeted.

#### 2.4 Data Collection Tools

The nature, scope and objectives of the Survey required collection of both **primary** (data collected specifically for the current Survey) and existing (secondary) data. Primary data were collected from the Co-operative officials who provided answers to the questions related to the objectives of the current survey in terms of their contribution to economic and social-cultural parameters. Questionnaires were used to collect quantitative primary data from these officials. The questionnaires included the Co-operative Society questionnaire, Sub-County Co-operative Officer, and County Co-operative Officer questionnaires. The questionnaires therefore collected both quantitative data (expressed in numbers) and qualitative data (expressed in words) on various aspects of economic, social-cultural and governance parameters at the Co-operative society level, county level, and at the national level.

To enhance accuracy and validity of the data, the contents of the questionnaires were designed to embrace performance indicators of the survey objectives. In other words, the content of the questionnaires contained numerical measures of the terms of reference (survey objectives). After the draft questionnaires were ready, they were pilot-tested in a small number of target cooperatives. All aspects of the questionnaire were tested including question content, wording, sequence, question difficulty, ambiguity, form and layout, and instructions. Appropriate revisions were undertaken in order to enhance reliability and validity of the survey tools. To further improve on quality of the data collection tools, the questionnaires were reviewed and approved by the SDC Project Implementation Committee (PIC) before being printed and administered to the respondents.

Additional and very relevant quantitative data were extracted from audited annual reports and financial statements of the Co-operative societies. These documents contained a wealth of data on economic and social-cultural performance indicators including number of Co-operative members and employees, total assets, members' deposits, loans/advances to members, investments by Co-operatives in various sectors, share capital, total turnover (gross income) and

dividends, among other economic and social-cultural parameters. The data from these audited annual accounts and financial statements were assumed to be accurate mainly on basis of the code of ethics of the profession of practicing auditors and accountants. These data were used to validate primary data.

Finally, qualitative data (expressed in words) were collected through key informant interviews (KIIs). Those interviewed included, but were not limited to, the Principal Secretary for the State Department of Co-operatives (SDC), Commissioner for Co-operatives, Assistant Commissioner of Co-operatives and Senior Officials in CAK, NACHU, KUSCCO and SASRA among other key players in the sector. These interviews mainly gathered **qualitative data** related to legal and policy frameworks and strategic direction of the Co-operative sector.

# 2.5 Fieldwork Operations

To effectively and efficiently collect primary data all the 47 Counties were grouped into twelve (12) clusters primarily on basis of their geographical proximity to each other. These are:

Cluster 1: Kiambu, Murang'a, Kirinyaga and Embu Counties;

Cluster 2: Nyeri, Nyandarua, Samburu and Laikipia Counties;

Cluster 3: Nairobi City County;

Cluster 4: Kilifi, Tana River, Lamu, Kwale and Mombasa Counties;

Cluster 5: Taita-Taveta, Kajiado, Machakos and Makueni Counties;

Cluster 6: Isiolo, Marsabit, Tharaka Nithi and Meru Counties;

Cluster 7: Kitui, Garissa, Mandera and Wajir Counties;

Cluster 8: Bomet, Kericho, Nakuru and Narok Counties;

Cluster 9: Baringo, Uasin Gishu, Elgeyo-Marakwet, Nandi and Trans Nzoia Counties;

Cluster 10: Migori, Kisii, Nyamira and Homa Bay Counties;

Cluster 11: Kisumu, Siaya, Vihiga and Busia Counties; and

Cluster 12: Bungoma, Kakamega, West Pokot and Turkana Counties.

Thereafter 12 coordinators (one for each cluster) were recruited on basis of their experience and familiarity with the Co-operative sector and the geographical areas of the respective counties. The coordinators were trained on the objectives of the survey, target population, and field editing of the questionnaires.

Before the start of the actual fieldwork, an introductory letter from the Principal Secretary for the State Department for Co-operatives was emailed to all the County Co-operative Directors/Commissioners informing them about the survey and requesting them to assist in the data collection exercise. Thereafter, the fieldwork coordinators made contacts with the County Co-operative Officers/Commissioners to brief them further on the data collection exercise and to solicit their assistance in the data collection exercise. The data were collected in March, April and May 2020. They were collected through physical delivery and collection of completed questionnaires (drop and pick later method); electronic mailing; completing and returning of filled questionnaires on the spot; and extraction of pertinent information from audited annual reports and financial statements of the Co-operatives. Where necessary, telephone interviews and follow-ups were made to collect the relevant data and/or provide clarification on pertinent issues.

# 2.6 Data Preparation and Analysis

Quantitative data collected from the field and those extracted from audited annual accounts and financial statements were keyed in and coded according to the parameters embracing the survey objectives. Thereafter, data cleaning process was undertaken to review and enhance quality of the data. This was necessary in order to rectify any errors with data entry, and address any issues of unjustified inclusion or exclusion. Further, data cleaning process was used to correct errors generated from the frequencies procedures and to detect and remove any inaccurate responses and outliers.

Finally, data analysis and discussion involved computation and interpretation of descriptive statistics. The following Chapter (Chapter 3) has presented the survey results on economic contributions of the Co-operative societies while chapter 4 has done the same with respect to the social-cultural contributions of Co-operative societies and the governance and management practices in the sector. The final chapter (Chapter 5) presents the Survey's summary, conclusion, and recommendations for improving economic and social-cultural performance of the Co-operative Movement in the Country.

# CHAPTER THREE: ECONOMIC CONTRIBUTIONS OF THE CO-OPERATIVE SOCIETIES

This Chapter presents the survey results on the economic contributions of co-operative societies to Kenya's economy. The analysis in this chapter and the next chapter are based on responses from questionnaires, secondary (existing) data extracted from audited accounts of the co-operative societies, and other relevant national and international reports.

# 3.1 Status of the Co-operative Societies in Kenya

The first objective (term of reference) for the survey was to categorize status of the co-operative societies as active, dormant and cancelled as at 31<sup>st</sup> December 2018. Table 3.1 and Figure 3.1 contain the relevant results.

Table 3.1: Analysis of Status of Co-operatives in the Register of the State Department for Co-operatives as at 31<sup>st</sup> December 2018

County Codo	County Name	Survey Results						
County Code	County Name	Active	Dormant	Cancelled	Total			
1	Mombasa	213	425	-	638			
2	Kwale	73	97	-	170			
3	Kilifi	158	119	-	277			
4	Tana River	31	46	-	77			
5	Lamu	17	23	-	40			
6	Taita/Taveta	109	97	<del>-</del>	206			
7	Garissa	25	12	-	37			
8	Wajir	40	85	-	125			
9	Mandera	90	122	-	212			
10	Marsabit	42 26		-	68			
11	Isiolo	33	13	-	46			
12	Meru	223	24	-	247			
13	Tharaka-Nithi	88	48	-	136			
14	Embu	85	49	12	146			
15	Kitui	202	79	-	281			
16	Machakos	164	106	-	270			
17	Makueni	163	14	-	177			
18	Nyandarua	116	51	2	169			
19	Nyeri	141	215	30	386			
20	Kirinyaga	111	16	0	127			
21	Murang'a	169	50		219			
22	Kiambu	507	148	-	655			

Country Code	Country Name	Survey Results						
County Code	County Name	Active	Dormant	Cancelled	Total			
23	Turkana	35	13	-	48			
24	West Pokot	56	21	-	77			
25	Samburu	21	28	- /	49			
26	Trans Nzoia	165	292	-	457			
27	Uasin Gishu	150	50	1	201			
28	Elgeyo/Marakwet	29	21	2	52			
29	Nandi	288	60	-	348			
30	Baringo	90	106	-	196			
31	Laikipia	175	104	-	279			
32	Nakuru	342	46	23	411			
33	Narok	186	76	0	262			
34	Kajiado	150	84	-	234			
35	Kericho	181	161	12	354			
36	Bomet	138	274	-	412			
37	Kakamega	21	25	0	46			
38	Vihiga	49	34	-	83			
39	Bungoma	203	55	-	258			
40	Busia	66	72	-	138			
41	Siaya	27	54	-	81			
42	Kisumu	110	417	-	527			
43	Homa Bay	90	57	-	147			
44	Migori	90	180	1	271			
45	Kisii	148	114	-	262			
46	Nyamira	58	55	-	113			
47	Nairobi City	3,146	1459	34	4,639			
	Total	8,814	5,723	117	14,654			
	%	60.15	39.05	0.80	100.00			
	Unspecified				8,621			
	Grand Total (14,		23,275					

Source: Survey Data

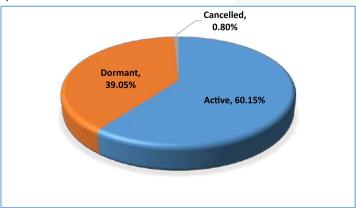


Figure 3.1: Status of co-operative societies

Table 3.1 and Figure 3.1 show that 8,814 (60.15%) of the co-operatives were active and 5,723 (39.05%) were dormant. The majority of the co-operatives are in Nairobi City County.

The analysis also revealed that 8,621 co-operatives could not be categorized because they did not have the requisite details such as certificate of registration number, county code, county name and those which were registered but never commenced operations. These co-operatives were therefore labelled unspecified. The subsequent results are based on survey responses from active co-operative societies, secondary data from annual accounts and other relevant publications.

# 3.2 Distribution of Co-operative Societies by Nature of Business

Different co-operative societies engage in varying nature of business. Table 3.2 and Figure 3.2 show the distribution of co-operative societies by nature of business.

Table 3.2: Distribution of Co-operatives by Nature of Business

County Code	County Name	Deposit Taking Saccos	Non- Deposit Taking Saccos	Marketing	Housing	Consumer	Investments	Transport	Multipurpose	Others	Total
1	Mombasa	7	132	0	0	0		2	1	0	142
2	Kwale	1	17	4	0	0		0	0	1	23
3	Kilifi	2	46	64	7	0		25	5	2	151
4	Tana River	0	3	10	0	0		1	1	1	16
5	Lamu	1	2	4	0	0		0	0	0	7
6	Taita Taveta	1	106	37	31	6		12	17	19	229
7	Garissa	0	2								2
8	Wajir	0	125	26	0	0	0	0	0	0	151
9	Mandera	0	47	82	1	4	5	5	2	67	213
10	Marsabit	1	0	34	1	0		1	5	1	43
11	Isiolo	0	0	19	3	0	0	7	4	1	34
12	Meru	12	8	66	13	0	1	4	4	1	109
13	Tharaka- Nithi	4	7	41	4	0	2	1	2	2	63
14	Embu	6	32	33	12	0	4	9	10	3	109
15	Kitui	2	211	73	7	1	1	18	6	0	319
16	Machakos	2	46	23	13	2	1	2	1	4	94
17	Makueni	0	24	11	5	0	2	12	1	4	59
18	Nyandarua	4	19	31	10	0	4	1	4	0	73
19	Nyeri	8	68	40	8	0	1	20	0	0	145
20	Kirinyaga	6	20	20	8	3	1	3	4	0	65

County Code	County Name	Deposit Taking Saccos	Non- Deposit Taking Saccos	Marketing	Housing	Consumer	Investments	Transport	Multipurpose	Others	Total
21	Murang'a	2	52	41	6	0	0	5	3	0	109
22	Kiambu	14	332	38	53	1	0	75	0	0	513
23	Turkana	0	7	19	5	2	1	0	2	0	36
24	West Pokot	1	3	30	1	2	2	1	11	1	52
25	Samburu	2	1	4	1	0	1	1	0	1	11
26	Trans Nzoia	2	10	18	6	10	0	10	0	2	58
27	Uasin Gishu	3	84	41	1	2	6	5	2	1	145
28	Elgeyo- Marakwet	2	9	14	4	0	0	2	2	0	33
29	Nandi	4	29	32	2	0	2	4	1	1	75
30	Baringo	2	16	46	3	0	4	3	1	0	75
31	Laikipia	2	56	39	6	2	0	6	0	1	112
32	Nakuru	4	180	19	9	0	4	10	17	3	246
33	Narok	2	93	143	11	0	1	9	2	1	262
34	Kijiado	2	47	1	30	1	5	4	1	3	94
35	Kericho	5	22	77	4	0	2	2	2	2	116
36	Bomet	6	12	26	3	0	5	5	12	1	70
37	Kakamega	4	4	50	9	3	2	7	8	1	88
38	Vihiga	2	9	5	2	1	0	7	2	1	29
39	Bungoma	2	54	33	0	0	1	3	3	2	98
40	Busia	1	19	27	8	4	2	7	4	2	74
41	Siaya	1	35	21	6	0	0	0	1	0	64
42	Kisumu	4	63	21	4	0	0	4	0	1	97
43	Homa Bay	2	29	43	4	0	1	1	6	0	86
44	Migori	1	1	29	0	0	2	14	1	2	50
45	Kisii	3	30	21	1	2	1	3	2	2	65
46	Nyamira	2	7	23	4	0	3	0	1	0	40
47	Nairobi City	42	2101	17	610	10	62	235	35	6	3118
	Total	174	4220	1496	916	56	129	546	186	140	7863 <sup>4</sup>
	Percentage	2.21	53.67	19.03	11.65	0.71	1.64	6.94	2.37	1.78	100

Source: Survey Data

<sup>&</sup>lt;sup>4</sup> The total indicates actual responses. The response rate may change from one table to another because of non responses and non applicability in some cases.

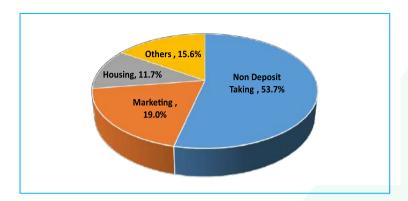


Figure 3.2: Distribution of Co-operatives by Nature of Business

The results in Table 3.2 and Figure 3.2 show that 40 Counties had at least one or more Deposit Taking Saccos headquartered therein besides branch networks. Forty-two (24.14%) of the DT-Saccos are headquartered in Nairobi City County. The data also reveal that seven (7) Counties namely Tana River, Garissa, Isiolo, Makueni, Mandera, Wajir and Turkana did not have DT -Saccos headquartered in those Counties. The results in Table 3.1 and Figure 3.1 further indicate that a majority of co-operative societies were non-deposit taking (53.67%) followed by marketing co-operatives (19.03%) and housing co-operatives (11.65%). These results are consistent with those in the Kenya Co-operative Year Book 2018 and SASRA Supervision Report for 2018.

## 3.3 Distribution of Co-operatives by type of activity/product

Co-operative societies can engage in the same nature of business such as farming but be involved in a different type of activity/product within the broad nature of business. The relevant data on the type of activity/commodity are presented in Table 3.3 and Figure 3.3.

Table 3.3: Distribution of Co-operatives by type of activity/product

County Code	County Name	Handicrafts	Sand Harvesting	Coffee	Dairy	Housing	Saving & Credit	Transport	Fishing	Horticultural	Bee Keeping	Cereals	Fegumes	Industrial	Теа	Cotton	Pyrethrum	Timber	Others	Total
1	Mombasa	0	0	0	0	0	127	2	0	0	0	0	0	0	0	0	0	0	1	130
2	Kwale	1	0	0	0	0	25	0	0	1	0	0	0	0	0	0	0	0	2	29
3	Kilifi	1	1	0	18	13	186	25	3	6	3	0	0	0	0	0	0	0	45	301
4	Tana River	0	0	0	0	0	10	0	1	3	3	10	2	0	1	0	0	0	0	30
5	Lamu	0	0	0	1	8	0	1	0	0	0	0	0	0	1	0	0	2	0	13
6	Taita/Taveta	0	0	1	6	31	94	12	1	13	2	0	0	0	0	0	0	0	0	160
7	Garissa	8	0	0	22	10	76	10	0	4	8	1	0	2	0	0	0	0	0	141

County Code	County Name	Handicrafts	Sand Harvesting	Coffee	Dairy	Housing	Saving & Credit	Transport	Fishing	Horticultural	Bee Keeping	Cereals	Legumes	Industrial	Tea	Cotton	Pyrethrum	Timber	Others	Total
8	Wajir	1	0	0	1	0	75	0	0	0	1	0	0	1	0	0	0	0	5	84
9	Mandera	2	0	0	0	1	47	5	0	0	10	0	0	3	0	0	0	0	145	213
10	Marsabit	0	0	0	6	3	48	2	4	6	0	4	3	0	0	0	0	0	0	76
11	Isiolo	0	2	0	4	3	10	7	0	0	1	0	1	0	0	1	0	0	21	50
12	Meru	0	0	47	18	15	62	2	0	3	0	0	0	0	1	0	0	0	3	151
13	Tharaka-Nithi	0	1	30	10	4	16	0	0	0	2	1	0	0	0	0	0	0	2	66
14	Embu	1	0	28	6	15	53	3	0	6	1	8	2	0	1	1	0	1	7	133
15	Kitui	1	4	0	4	7	232	18	1	7	11	19	6	0	0	1	0	0	19	330
16	Machakos	2	5	34	6	11	16	2	1	1	1	0	0	0	0	0	0	0	1	80
17	Makueni	1	0	4	6	4	23	13	0	2	1	1	0	0	0	0	0	0	6	61
18	Nyandarua	0	0	0	33	17	42	3	0	1	0	0	0	0	0	0	0	0	2	98
19	Nyeri	0	0	24	9	20	40	29	2	1	0	0	0	0	0	0	0	0	4	129
20	Kirinyaga	0	0	17	4	12	30	4	0	5	0	1	0	0	0	1	0	1	3	78
21	Murang'a	0	2	52	25	10	85	5	0	1	0	0	0	0	0	2	1	0	3	186
22	Kiambu	0	0	22	16	53	336	75	0	0	0	0	0	0	0	0	4	0	0	506
23	Turkana	2	2	0	0	5	29	2	1	2	2	10	5	0	0	0	0	0	4	64
24	West Pokot	2	0	4	16	3	15	1	0	4	8	8	1	0	0	0	3	0	2	67
25	Samburu	1	0	0	1	1	6	1	0	0	2	1	0	0	0	0	0	0	0	13
26	Trans Nzoia	0	0	25	37	10	34	11	0	0	0	4	0	0	0	0	0	0	0	121
27	Uasin Gishu	0	0	4	33	5	68	18	0	1	0	11	1	1	0	0	0	1	3	146
28	Elgeyo/ Marakwet	0	0	9	8	7	18	1	1	0	2	1	0	0	1	0	0	0	2	50
29	Nandi	0	0	21	11	1	31	4	0	0	0	2	1	1	3	0	0	0	4	79
30	Baringo	0	0	24	10	10	0	0	0	0	0	0	0	0	0	0	0	0	2	46
31	Laikipia	0	1	0	1	2	86	1	0	0	2	0	0	0	0	0	0	0	1	94
32	Nakuru	10	2	6	28	9	32	17	0	6	3	10	0	1	3	1	0	3	3	134
33	Narok	1	0	0	27	7	28	1	1	3	4	1	0	1	1	0	0	0	3	78
34	Kajiado	0	3	1	1	30	5	4	0	0	0	0	0	0	0	0	0	0	4	48
35	Kericho	0	0	27	9	6	18	1	0	0	0	0	0	0	4	0	3	0	3	71
36	Bomet	0	0	17	15	10	16	0	0	4	1	1	1	0	1	0	0	0	4	61
37 38	Kakamega Vibiga	0	0	6 4	33 4	10 4	98 23	8	2	6 2	2	8	1	0	2	0	0	0	3	182 52
39	Vihiga Bungoma	0	0	32	6	0	14	4	0	2	3	4	0	1	0	0	0	0	2	68
40	Busia	0	1	5	4	7	97	10	8	4	2	6	1	0	0	7	0	0	6	158
<b>—</b> —		0	0	6	4	5		10	_	3			-	0	0	4	0	0	5	
41	Siaya Kisumu	1	0	1	5	4	80 53	4	0	0	0	1	0	0	1	0	0	0	6	117 76
43	Homa Bay	0	17	6	5	3	29	1	11	11	0	15	3	2	0	8	0	0	2	113
44	Migori	0	0	9	9	1	40	10	2	2	0	15	0	0	0	0	0	0	5	93
45	Kisii	0	1	21	9	1	41	3	0	2	1	0	0	1	4	0	2	0	1	87
46	Nyamira	0	9	8	6	6	1	0	0	1	0	0	0	0	1	0	14	0	2	48
47	Nairobi City	1	0	0	0	610	1003	235	0	0	0	0	0	0	0	0	0	0	3	1852
.,	Total No. of Mentions	37	52	495		985	3498	564	41	113	78	148	31	15	26	26	27	9	341	
	%	0.53	0.75	7.11	6.85	14.15	50.24	8.10	0.59	1.62	1.12	2.13	0.45	0.22	0.37	0.37	0.39	0.13	4.90	100.00

 $<sup>^{\</sup>rm 5}$  The total indicates actual survey responses.

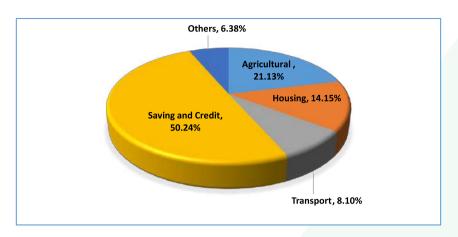


Figure 3.3: Distribution of Co-operatives by type of activity/product

The data in Table 3.3 and Figure 3.3 reveal that different co-operatives engage in a variety of business activities/products. Half (50.24%) of them offer savings and credit services followed by those which engage in agricultural products (coffee, dairy, fishing, horticultural, bee keeping, cereals, legumes, tea, cotton, pyrethrum and timber (21.13%), housing (14.15%) and Transport (8.10%). Table 3.2 also shows that 26.83% of the co-operatives were located in Nairobi followed by Kiambu (7.3%) and Kitui (4.8%).

#### 3.4 Distribution of Co-operatives as per common bond

The common bond is a characteristic prerequisite to the fulfillment of group objectives and when present among persons of related interests and purposes, these persons could be expected to effectively operate a co-operative society or union. Co-operative societies are established by people who have something in "common". The principles of cooperation are the **key drivers** of coming together as per the common bond. The pertinent data on classification of co-operative societies as per common bond and by county are presented in Table 3.4 and Figure 3.4.

Table 3.4: Distribution of Co-operatives as per common bond

County Code	County Name	Employee Based	Commodity Based	Faith Based	Youth Based	Diaspora	Women	Others	Total
1	Mombasa	124	3	1	0	0	0	0	128
2	Kwale	13	10	0	4	0	3	1	31
3	Kilifi	41	37	3	27	0	4	5	117
4	Tana River	4	14	0	3	0	0	0	21
5	Lamu	2	5	1	3	0	1	1	13

County Code	County Name	Employee Based	Commodity Based	Faith Based	Youth Based	Diaspora	Women	Others	Total
6	Taita Taveta	3	209	1	1	0	8	7	229
7	Wajir	12	125	0	11	0	16	19	183
8	Garissa	33	5	0	0	0	0	0	38
9	Mandera	2	86	0	1	0	5	119	213
10	Marsabit	9	60	1	6	0	13	0	89
11	Isiolo	6	6	3	30	0	30	8	83
12	Meru	35	102	5	0	0	3	3	148
13	Tharaka- Nithi	21	40	1	3	0	1	0	66
14	Embu	18	85	3	4	0	1	4	115
15	Kitui	7	202	3	24	0	40	0	276
16	Machakos	37	32	3	0	1	1	2	76
17	Makueni	15	31	1	6	0	4	1	58
18	Nyandarua	13	79	4	2	0	3	0	101
19	Nyeri	69	35	6	4	1	5	4	124
20	Kirinyaga	25	34	2	2	0	3	0	66
21	Murang'a	111	47	3	4	0	2	2	169
22	Kiambu	65	140	24	14	0	0	2	245
23	Turkana	45	5	2	1	0	3	0	56
24	West Pokot	15	36	0	3	0	2	0	56
25	Samburu	9	4	0	0	0	1	0	14
26	Trans Nzoia	3	55	0	4	0	1	0	63
27	Uasin Gishu	109	28	0	2	0	2	3	144
28	Elgeyo Marakwet	15	15	1	2	0	6	3	42
29	Nandi	22	24	2	5	0	2	2	57
30	Baringo	26	52	1	7	0	2	3	91
31	Laikipia	20	105	4	7	0	2	6	144
32	Nakuru	48	46	2	6	0	4	3	109
33	Narok	9	211	4	11	0	25	1	261
34	Kajiado	0	68	1	0	0	0	0	69
35	Kericho	51	56	2	1	0	1	2	113
36	Bomet	31	43	0	1	0	4	2	81
37	Kakamega	29	107	8	19	0	7	2	172
38	Vihiga	14	11	2	3	0	2	0	32
39	Bungoma	23	26	0	2	0	0	1	52
40	Busia	30	92	2	9	0	10	5	148
41	Siaya	17	73	4	2	1	2	5	104
42	Kisumu	26	41	3	2	0	1	3	76

County Code	County Name	Employee Based	Commodity Based	Faith Based	Youth Based	Diaspora	Women	Others	Total
43	Homa Bay	12	70	2	7	0	1	3	95
44	Migori	15	6	0	4	0	3	6	34
45	Kisii	27	19	7	12	1	2	3	71
46	Nyamira	25	12	1	1	0	0	1	40
47	Nairobi City	1305	838	1	37	15	51	129	2376
	Total	2591	3430	114	297	19	277	361	7089
	Percentage	36.55	48.38	1.61	4.19	0.27	3.91	5.09	100

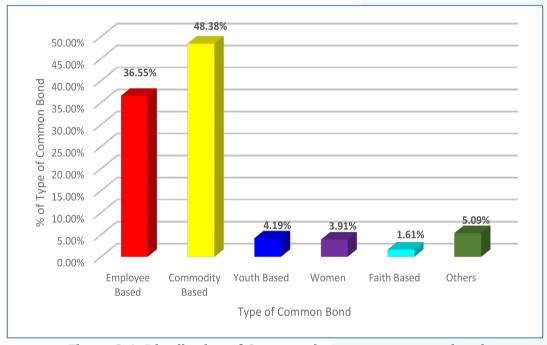


Figure 3.4: Distribution of Co-operatives as per common bond

As shown in Table 3.4 and Figure 3.4, nearly half (48.38%) of the co-operatives are **commodity based** followed by **employee-based** co-operatives (36.55%), youth based (4.19%), and women based (3.91%). Nairobi City County has the largest number of employee-based co-operatives.

## 3.5 Total Assets of the Co-operatives by County

An asset is a resource with economic value that an individual, corporation or country owns or controls with the expectation it will provide a future benefit. Assets are reported on a Cooperative's balance sheet and are bought or created to increase a Co-operative's value or benefit

the Co-operative's operations. To carry on their business, Co-operatives must possess different types of assets which economists call factors of production. The pertinent data on Co-operative societies' **total assets** by county are presented in Table 3.5.

**Table 3.5: Total Assets of Co-operatives by County** 

County Code	County Name	Total Assets (Ksh Million)	%
1	Mombasa	21,140.74	1.81
2	Kwale	1,478.05	0.13
3	Kilifi	10,051.65	0.86
4	Tana River	39.01	0.00
5	Lamu	341.05	0.03
6	Taita Taveta	2,043.63	0.17
7	Garissa	22.51	0.00
8	Wajir	n/a <sup>6</sup>	n/a
9	Mandera	15	0.00
10	Marsabit	662.32	0.06
11	Isiolo	91.85	0.01
12	Meru	18,770.80	1.61
13	Tharaka Nithi	6,093.44	0.52
14	Embu	10,826.42	0.93
15	Kitui	5,661.40	0.48
16	Machakos	8,474.92	0.73
17	Makueni	450.46	0.04
18	Nyandarua	11,111.92	0.95
19	Nyeri	19,400.22	1.66
20	Kirinyaga	16,348.59	1.40
21	Murang'a	15,790.61	1.35
22	Kiambu	35,721.50	3.06
23	Turkana	276.03	0.02
24	West Pokot	1,201.65	0.10
25	Samburu	645.41	0.06
26	Trans Nzoia	2,036.47	0.17
27	Uasin Gishu	4,260.73	0.36
28	Elgeyo Marakwet	2,120.87	0.18
29	Nandi	2,667.96	0.23
30	Baringo	8,614.49	0.74

 $<sup>^{\</sup>rm 6}$  n/a – Not Available or not applicable depending on context

County Code	County Name	Total Assets (Ksh Million)	%
31	Laikipia	5,127.70	0.44
32	Nakuru	13,093.67	1.12
33	Narok	4,443.00	0.38
34	Kajiado	2,110.68	0.18
35	Kericho	22,698.69	1.94
36	Bomet	3,728.24	0.32
37	Kakamega	10,155.33	0.87
38	Vihiga	98.96	0.01
39	Bungoma	3,517.31	0.30
40	Busia	1,235.72	0.11
41	Siaya	1,058.97	0.09
42	Kisumu	2,789.53	0.24
43	Homa Bay	780.08	0.07
44	Migori	959.23	0.08
45	Kisii	11,826.08	1.01
46	Nyamira	1,151.86	0.10
47	Nairobi	413,853.70	35.44
	Sub Total	704,988.45	60.36
	Coop Holdings	413,235.28	35.38
	CIS	32,931.99	2.82
	NACHU	2,876.19	0.25
	KUSCCO	13,846.39	1.19
	CAK	2.59	0.00
	Total	1,167,880.89	100.00

The data in Table 3.5 show that the **total assets** owned by co-operatives vary across the counties. As per the results of the Survey, Nairobi County Co-operatives account for 35.44% of the total assets followed by **Coop Holdings** (35.38%) and CIS (2.82%). In addition, included in the sub - total assets of Ksh 704,988 million are Ksh 495,250 million (70.2%) of assets owned by Deposit Taking Saccos. The distribution of Deposit Taking Saccos by County are presented in **Annex 1 Column (a)**. According to SASRA Supervision Report of 2018, Wajir County had no deposit taking Saccos headquartered there.

## 3.6 Co-operative Members' Cumulative Deposits by County

Saccos are Co-operative financial organizations owned and operated by and for its members according to democratic principles for the purpose of encouraging savings and creating pooled funds to give loans to members at a reasonable rate of interest and providing financial services. The pertinent data for members' cumulative deposits by county are presented in Table 3.6

Table 3.6: Cooperative members' cumulative deposits by County

County Code	County Name	Deposits (Ksh Million)	Percentage (%)
1	Mombasa	13,072.68	1.55
2	Kwale	943.88	0.11
3	Kilifi	5,966.59	0.71
4	Tana River	115.74	0.01
5	Lamu	133.77	0.02
6	Taita Taveta	1,603.29	0.19
7	Garissa	20.18	0.00
8	Wajir	n/a	0.00
9	Mandera	10	0.00
10	Marsabit	501.51	0.06
11	Isiolo	51.19	0.01
12	Meru	11,516.72	1.36
13	Tharaka-Nithi	3,646.25	0.43
14	Embu	6,194.28	0.73
15	Kitui	3,871.10	0.46
16	Machakos	4,945.61	0.59
17	Makueni	195.16	0.02
18	Nyandarua	8,031.85	0.95
19	Nyeri	11,026.46	1.31
20	Kirinyaga	8,065.80	0.96
21	Murang'a	8,654.09	1.02
22	Kiambu	66,996.78	7.93
23	Turkana	97.99	0.01
24	West Pokot	737.85	0.09
25	Samburu	482.69	0.06
26	Trans Nzoia	1,349.26	0.16
27	Uasin Gishu	2,928.99	0.35

County Code	County Name	Deposits (Ksh Million)	Percentage (%)
28	Elgeyo Marakwet	1,317.79	0.16
29	Nandi	1,602.78	0.19
30	Baringo	5,208.48	0.62
31	Laikipia	3,582.15	0.42
32	Nakuru	9,425.63	1.12
33	Narok	936.66	0.11
34	Kajiado	1,410.04	0.17
35	Kericho	12,240.30	1.45
36	Bomet	1,564.60	0.19
37	Kakamega	5,864.61	0.69
38	Vihiga	63.9	0.01
39	Bungoma	1,580.36	0.19
40	Busia	704.72	0.08
41	Siaya	632.24	0.07
42	Kisumu	1,561.76	0.18
43	Homa Bay	546.34	0.06
44	Migori	612.33	0.07
45	Kisii	7,250.23	0.86
46	Nyamira	722.73	0.09
47	Nairobi City	310,149.90	36.72
	Sub Total	528,137.26	62.53
	Coop Holdings	305,954.00	36.23
	NACHU	529.00	0.06
	KUSCCO	9,933.06	1.18
	Total	844,553.32	100.00

The Survey results depicted in Table 3.6 show that Saccos headquartered in Nairobi City County had the highest level of members' cumulative deposits (36.72%) followed by Coop Holdings (36.23%) and Saccos in Kiambu County (7.93%). Included in the sub total deposits of Ksh 528,137 million are deposits for Deposit Taking Saccos amounting to Ksh 341,910 million (64.7%). Overall, the total savings of the co-operative sector in 2018 (Ksh 844.55 billion) translates to 25.91% of national savings (Ksh 3,260 billion). The distribution of these deposits by County are presented in Annex 1 Column (b). According to SASRA supervision report for 2018, Wajir County had no deposit taking Saccos headquartered there.

## 3.7 Co-operative Members' outstanding loans/advances

Outstanding loans/advances represent the amounts owed by members to their Co-operative societies. The relevant data on Co-operative members' outstanding loans/advances by county are summarized in Table 3.7

Table 3.7: Co-operative members' outstanding loans/advances

County	County Name	Amount (Ksh Million)	Percent (%)
Code	County Name	Amount (KSH Million)	Percent (%)
1	Mombasa	14,778.69	1.91
2	Kwale	560.79	0.07
3	Kilifi	8,076.20	1.05
4	Tana River	72.86	0.01
5	Lamu	92.25	0.01
6	Taita Taveta	1,644.31	0.21
7	Garissa	20.01	0.00
8	Wajir	5,593	0.72
9	Mandera	5.3	0.00
10	Marsabit	386.79	0.05
11	Isiolo	54.62	0.01
12	Meru	12,428.29	1.61
13	Tharaka Nithi	4,369.46	0.57
14	Embu	7,938.42	1.03
15	Kitui	4,590.20	0.59
16	Machakos	3,691.78	0.48
17	Makueni	265.69	0.03
18	Nyandarua	8,763.66	1.13
19	Nyeri	11,632.20	1.51
20	Kirinyaga	10,496.74	1.36
21	Murang'a	9,217.16	1.19
22	Kiambu	20,632.51	2.67
23	Turkana	78.14	0.01
24	West Pokot	392.35	0.05
25	Samburu	536.51	0.07
26	Trans Nzoia	1,245.82	0.16
27	Uasin Gishu	3,113.15	0.40
28	Elgeyo Marakwet	1,366.26	0.18

County Code	County Name	Amount (Ksh Million)	Percent (%)
29	Nandi	1,673.43	0.22
30	Baringo	6,447.41	0.83
31	Laikipia	4,042.97	0.52
32	Nakuru	9,064.43	1.17
33	Narok	1,055.86	0.14
34	Kajiado	1,378.57	0.18
35	Kericho	14,378.66	1.86
36	Bomet	1,455.13	0.19
37	Kakamega	8,102.19	1.05
38	Vihiga	50.65	0.01
39	Bungoma	2,487.91	0.32
40	Busia	910.16	0.12
41	Siaya	665.01	0.09
42	Kisumu	1,234.07	0.16
43	Homa Bay	474.69	0.06
44	Migori	547.74	0.07
45	Kisii	8,767.84	1.13
46	Nyamira	662.76	0.09
47	Nairobi City	302,918.60	39.21
	Sub Total	498,361.24	64.50
	Coop Holdings	265,964.51	34.42
	NACHU	969.83	0.13
	KUSCCO	7,349.67	0.95
	Total	772,645.25	100.00

As shown in Table 3.7 Nairobi County Co-operatives had the highest outstanding loans and advances (39.21% of the total) followed by Coop Holdings (34.42%) and Kiambu County (2.67%). Included in the sub total of Ksh 498,361 million, Ksh 374,290 million (75.1%) belong to Deposit Taking Sacco's. The distribution of the outstanding loans and advances of deposit taking Saccos by county are presented in **Annex 1 Column (c)**.

#### 3.8 Cumulative share capital of the Co-operative societies by County

Share capital in a Co-operative society is raised by issuing shares. The amount of share capital or equity financing a co-operative society has can change over time when members buy more shares

according to its bylaws. In other words, share capital refers to the funds that a Co-operative society raises in exchange for issuing an ownership interest in the society in form of shares. The pertinent data on cumulative share capital of the Co-operative societies by County are summarized in Table 3.8.

**Table 3.8: Cumulative Share Capital of the Co-operative Societies** 

<b>County Code</b>	County Name	Amount (Ksh Million)	%
1	Mombasa	699.93	1.13
2	Kwale	63.68	0.10
3	Kilifi	447.27	0.72
4	Tana River	41.7	0.07
5	Lamu	24.11	0.04
6	Taita/Taveta	91.24	0.15
7	Garissa	0.35	0.00
8	Wajir	0	0.00
9	Mandera	1.45	0.00
10	Marsabit	35.88	0.06
11	Isiolo	3.33	0.01
12	Meru	1168.69	1.89
13	Tharaka-Nithi	711.07	1.15
14	Embu	750.61	1.21
15	Kitui	419.5	0.68
16	Machakos	563.32	0.91
17	Makueni	49.92	0.08
18	Nyandarua	883.43	1.43
19	Nyeri	1715.73	2.78
20	Kirinyaga	1339.87	2.17
21	Murang'a	1321.47	2.14
22	Kiambu	3928.32	6.36
23	Turkana	3.29	0.01
24	West Pokot	97.31	0.16
25	Samburu	51.23	0.08
26	Trans Nzoia	101.37	0.16
27	Uasin Gishu	391.24	0.63
28	Elgeyo/Marakwet	190.77	0.31
29	Nandi	173.17	0.28
30	Baringo	756.9	1.22

<b>County Code</b>	County Name	Amount (Ksh Million)	%
31	Laikipia	311.1	0.50
32	Nakuru	1155.81	1.87
33	Narok	39.28	0.06
34	Kajiado	129.61	0.21
35	Kericho	3,368.92	5.45
36	Bomet	317.83	0.51
37	Kakamega	505.27	0.82
38	Vihiga	15.96	0.03
39	Bungoma	221.41	0.36
40	Busia	139.18	0.23
41	Siaya	57.76	0.09
42	Kisumu	126.01	0.20
43	Homa Bay	37.82	0.06
44	Migori	29.65	0.05
45	Kisii	1118.59	1.81
46	Nyamira	160.19	0.26
47	Nairobi City	29,951.00	48.45
	Sub Total	53,711.54	86.89
	Coop Holdings	3,787.72	6.13
	CIS	1,943.44	3.14
	NACHU	65.37	0.11
	KUSSCO	2,299.89	3.72
	CAK	4.96	0.01
	Total	61,812.92	100.00

The figures in Table 3.8 show that Co-operative societies in Nairobi City County had the highest amount of share capital (48.45%) followed by those in Kiambu (6.36%), Coop Holdings (6.13%) and Kericho County (5.45%) in that order. Included in the sub-total of share capital of Ksh 53,711 million are Ksh 32,290 million (60.1%) of share capital owned by Deposit Taking Saccos.

## 3.9 Profits (Surplus) of the Co-operative Societies by County

The concept of profit (surplus) represents the difference between revenues (or income) and expenditures. It is a profit (surplus) when income exceeds expenditures. Members of any Cooperative society expect their society to make a profit so that they can in turn receive dividends. The relevant profits of the Co-operative societies by county are presented in Table 3.9

Table 3.9: Profits of Co-operative Societies by County as at the end of December 2018

Code         County Name         Amount (Ksh Million)         %           1         Mombasa         33.9         0.           2         Kwale         129.29         0.           3         Kilifi         394.22         0.           4         Tana River         141.81         0.           5         Lamu         17.52         0.           6         Taita Taveta         18.19         0.           7         Garissa         n/a         n           8         Wajir         n/a         n           9         Mandera         1.5         0.           10         Marsabit         434.62         0.           11         Isiolo         4.45         0.           12         Meru         443.02         0.           13         Tharaka Nithi         286.55         0.           14         Embu         1,096.77         2.           15         Kitui         139.1         0.           16         Machakos         125.93         0.           17         Makueni         12.95         0.           18         Nyandarua         707.47         1. <th>County</th> <th></th> <th></th> <th></th>	County			
2       Kwale       129.29       0.         3       Kilifi       394.22       0.         4       Tana River       141.81       0.         5       Lamu       17.52       0.         6       Taita Taveta       18.19       0.         7       Garissa       n/a       n         8       Wajir       n/a       n         9       Mandera       1.5       0.         10       Marsabit       434.62       0.         11       Isiolo       4.45       0.         12       Meru       443.02       0.         13       Tharaka Nithi       286.55       0.         14       Embu       1,096.77       2.         15       Kitui       139.1       0.         16       Machakos       125.93       0.         17       Makueni       12.95       0.         18       Nyandarua       707.47       1.         19       Nyeri       1,435.43       2.         20       Kirinyaga       3,281.20       6.	_	<b>County Name</b>	Amount (Ksh Million)	%
3       Kilifi       394.22       0.         4       Tana River       141.81       0.         5       Lamu       17.52       0.         6       Taita Taveta       18.19       0.         7       Garissa       n/a       n         8       Wajir       n/a       n         9       Mandera       1.5       0.         10       Marsabit       434.62       0.         11       Isiolo       4.45       0.         12       Meru       443.02       0.         13       Tharaka Nithi       286.55       0.         14       Embu       1,096.77       2.         15       Kitui       139.1       0.         16       Machakos       125.93       0.         17       Makueni       12.95       0.         18       Nyandarua       707.47       1.         19       Nyeri       1,435.43       2.         20       Kirinyaga       3,281.20       6.	1	Mombasa	33.9	0.06
4       Tana River       141.81       0.         5       Lamu       17.52       0.         6       Taita Taveta       18.19       0.         7       Garissa       n/a       n         8       Wajir       n/a       n         9       Mandera       1.5       0.         10       Marsabit       434.62       0.         11       Isiolo       4.45       0.         12       Meru       443.02       0.         13       Tharaka Nithi       286.55       0.         14       Embu       1,096.77       2.         15       Kitui       139.1       0.         16       Machakos       125.93       0.         17       Makueni       12.95       0.         18       Nyandarua       707.47       1.         19       Nyeri       1,435.43       2.         20       Kirinyaga       3,281.20       6.	2	Kwale	129.29	0.24
5       Lamu       17.52       0.         6       Taita Taveta       18.19       0.         7       Garissa       n/a       n         8       Wajir       n/a       n         9       Mandera       1.5       0.         10       Marsabit       434.62       0.         11       Isiolo       4.45       0.         12       Meru       443.02       0.         13       Tharaka Nithi       286.55       0.         14       Embu       1,096.77       2.         15       Kitui       139.1       0.         16       Machakos       125.93       0.         17       Makueni       12.95       0.         18       Nyandarua       707.47       1.         19       Nyeri       1,435.43       2.         20       Kirinyaga       3,281.20       6.	3	Kilifi	394.22	0.74
6       Taita Taveta       18.19       0.         7       Garissa       n/a       n         8       Wajir       n/a       n         9       Mandera       1.5       0.         10       Marsabit       434.62       0.         11       Isiolo       4.45       0.         12       Meru       443.02       0.         13       Tharaka Nithi       286.55       0.         14       Embu       1,096.77       2.         15       Kitui       139.1       0.         16       Machakos       125.93       0.         17       Makueni       12.95       0.         18       Nyandarua       707.47       1.         19       Nyeri       1,435.43       2.         20       Kirinyaga       3,281.20       6.	4	Tana River	141.81	0.27
7 Garissa       n/a       n         8 Wajir       n/a       n         9 Mandera       1.5       0.         10 Marsabit       434.62       0.         11 Isiolo       4.45       0.         12 Meru       443.02       0.         13 Tharaka Nithi       286.55       0.         14 Embu       1,096.77       2.         15 Kitui       139.1       0.         16 Machakos       125.93       0.         17 Makueni       12.95       0.         18 Nyandarua       707.47       1.         19 Nyeri       1,435.43       2.         20 Kirinyaga       3,281.20       6.	5	Lamu	17.52	0.03
8       Wajir       n/a       n         9       Mandera       1.5       0.         10       Marsabit       434.62       0.         11       Isiolo       4.45       0.         12       Meru       443.02       0.         13       Tharaka Nithi       286.55       0.         14       Embu       1,096.77       2.         15       Kitui       139.1       0.         16       Machakos       125.93       0.         17       Makueni       12.95       0.         18       Nyandarua       707.47       1.         19       Nyeri       1,435.43       2.         20       Kirinyaga       3,281.20       6.	6	Taita Taveta	18.19	0.03
9 Mandera 1.5 0.1 10 Marsabit 434.62 0.3 11 Isiolo 4.45 0.1 12 Meru 443.02 0.3 13 Tharaka Nithi 286.55 0.1 14 Embu 1,096.77 2.1 15 Kitui 139.1 0.1 16 Machakos 125.93 0.1 17 Makueni 12.95 0.1 18 Nyandarua 707.47 1.1 19 Nyeri 1,435.43 2.1 20 Kirinyaga 3,281.20 6.1	7	Garissa	n/a	n/a
10       Marsabit       434.62       0.3         11       Isiolo       4.45       0.3         12       Meru       443.02       0.3         13       Tharaka Nithi       286.55       0.3         14       Embu       1,096.77       2.3         15       Kitui       139.1       0.3         16       Machakos       125.93       0.3         17       Makueni       12.95       0.3         18       Nyandarua       707.47       1.3         19       Nyeri       1,435.43       2.3         20       Kirinyaga       3,281.20       6.3	8	Wajir	n/a	n/a
11 Isiolo       4.45       0.4         12 Meru       443.02       0.3         13 Tharaka Nithi       286.55       0.3         14 Embu       1,096.77       2.3         15 Kitui       139.1       0.3         16 Machakos       125.93       0.3         17 Makueni       12.95       0.3         18 Nyandarua       707.47       1.3         19 Nyeri       1,435.43       2.3         20 Kirinyaga       3,281.20       6.3	9	Mandera	1.5	0.00
12       Meru       443.02       0.3         13       Tharaka Nithi       286.55       0.3         14       Embu       1,096.77       2.4         15       Kitui       139.1       0.3         16       Machakos       125.93       0.3         17       Makueni       12.95       0.3         18       Nyandarua       707.47       1.3         19       Nyeri       1,435.43       2.3         20       Kirinyaga       3,281.20       6.3	10	Marsabit	434.62	0.81
13       Tharaka Nithi       286.55       0.         14       Embu       1,096.77       2.         15       Kitui       139.1       0.         16       Machakos       125.93       0.         17       Makueni       12.95       0.         18       Nyandarua       707.47       1.         19       Nyeri       1,435.43       2.         20       Kirinyaga       3,281.20       6.	11	Isiolo	4.45	0.01
14     Embu     1,096.77     2.       15     Kitui     139.1     0.       16     Machakos     125.93     0.       17     Makueni     12.95     0.       18     Nyandarua     707.47     1.       19     Nyeri     1,435.43     2.       20     Kirinyaga     3,281.20     6.	12	Meru	443.02	0.83
15     Kitui     139.1     0.       16     Machakos     125.93     0.       17     Makueni     12.95     0.       18     Nyandarua     707.47     1.       19     Nyeri     1,435.43     2.       20     Kirinyaga     3,281.20     6.	13	Tharaka Nithi	286.55	0.54
16       Machakos       125.93       0.         17       Makueni       12.95       0.         18       Nyandarua       707.47       1.         19       Nyeri       1,435.43       2.         20       Kirinyaga       3,281.20       6.	14	Embu	1,096.77	2.05
17       Makueni       12.95       0.0         18       Nyandarua       707.47       1.0         19       Nyeri       1,435.43       2.0         20       Kirinyaga       3,281.20       6.0	15	Kitui	139.1	0.26
18       Nyandarua       707.47       1.         19       Nyeri       1,435.43       2.         20       Kirinyaga       3,281.20       6.	16	Machakos	125.93	0.24
19 Nyeri 1,435.43 2. 20 Kirinyaga 3,281.20 6.	17	Makueni	12.95	0.02
20 Kirinyaga 3,281.20 6.	18	Nyandarua	707.47	1.32
	19	Nyeri	1,435.43	2.69
21 Murang'a 2,171.24 4.	20	Kirinyaga	3,281.20	6.14
,	21	Murang'a	2,171.24	4.06
22 Kiambu 1053.32 1.0	22	Kiambu	1053.32	1.97
23 Turkana 4.9 0.	23	Turkana	4.9	0.01
24 West Pokot 34.11 0.	24	West Pokot	34.11	0.06
25 Samburu 16.09 0.	25	Samburu	16.09	0.03
26 Trans Nzoia 479.48 0.	26	Trans Nzoia	479.48	0.90
27 Uasin Gishu 100.95 0.	27	Uasin Gishu	100.95	0.19
28 Elgeyo Marakwet 11.07 0.	28		11.07	0.02
29 Nandi 67.26 0.	29	Nandi	67.26	0.13
30 Baringo 202.79 0.1	30	Baringo	202.79	0.38
31 Laikipia 579.03 1.	31	Laikipia	579.03	1.08
32 Nakuru 666.18 1.:	32	Nakuru	666.18	1.25
33 Narok 95.28 0.	33	Narok	95.28	0.18
34 Kajiado 0.14 0.	34	Kajiado	0.14	0.00
35 Kericho 159.44 0	35	Kericho	159.44	0.30

County			
Code	<b>County Name</b>	Amount (Ksh Million)	%
36	Bomet	19.53	0.04
37	Kakamega	674.83	1.26
38	Vihiga	4.1	0.01
39	Bungoma	39.12	0.07
40	Busia	94.1	0.18
41	Siaya	37.52	0.07
42	Kisumu	30.63	0.06
43	Homa Bay	29.93	0.06
44	Migori	26.27	0.05
45	Kisii	116.44	0.22
46	Nyamira	26.62	0.05
47	Nairobi City	24,727.20	46.28
	Sub Total	40,171.49	75.18
	Coop Holdings	12,543.46	23.47
	CIS	580.35	1.09
	NACHU	5.38	0.01
	KUSCCO	133.19	0.25
	Total	53,433.87	100.00

The Survey results in Table 3.9 imply that Co-operative societies made a profit (surplus) of slightly over Ksh 40.17 billion and that Nairobi City County Co-operative societies made the highest aggregate profit (46.3% of the total) followed by Coop Holdings (23.47%) Kirinyaga (6.14%) and Muranga (4.06%). Included in the total of Ksh 40,171 million, Ksh 21,090 million (52.5%) was accounted for by Deposit Taking Saccos. It should however be noted that, within each county, it was possible for some societies to have made a loss even though the aggregate was a profit.

## 3.10 Dividends paid on Co-operative Members' Shares

Dividends are paid out of profits (surplus) that an individual co-operative enterprise earns. The relevant figures for dividends paid on co-operative members' shares for each county are contained in Table 3.10

Table 3.10: Dividends paid on Co-operative Members' Shares as at the end of December 2018

County Code	County Name	Amount of Dividends (Ksh Million)	%
1	Mombasa	14.49	0.17
2	Kwale	4.15	0.05
3	Kilifi	43.81	0.53
4	Tana River	0.36	0.00
5	Lamu	1.24	0.01
6	Taita/Taveta	3.23	0.04
7	Garissa	n/a	n/a
8	Wajir	n/a	n/a
9	Mandera	n/a	n/a
10	Marsabit	45.5	0.55
11	Isiolo	n/a	n/a
12	Meru	90.6	1.09
13	Tharaka-Nithi	103.84	1.25
14	Embu	81.61	0.98
15	Kitui	50.02	0.60
16	Machakos	19.75	0.24
17	Makueni	1.2	0.01
18	Nyandarua	125.06	1.50
19	Nyeri	88.83	1.07
20	Kirinyaga	114.97	1.38
21	Murang'a	378.76	4.55
22	Kiambu	138.12	1.66
23	Turkana	0.17	0.00
24	West Pokot	1.36	0.02
25	Samburu	6.00	0.07
26	Trans Nzoia	16.91	0.20
27	Uasin Gishu	52.9	0.63
28	Elgeyo/Marakwet	12.87	0.15
29	Nandi	69.92	0.84
30	Baringo	81.13	0.97
31	Laikipia	25.95	0.31
32	Nakuru	29.85	0.36
33	Narok	88.4	1.06
34	Kajiado	n/a	n/a
35	Kericho	145.67	1.75

County Code	County Name	Amount of Dividends (Ksh Million)	%
36	Bomet	5.09	0.06
37	Kakamega	115.57	1.39
38	Vihiga	1.2	0.01
39	Bungoma	20.39	0.24
40	Busia	86.47	1.04
41	Siaya	1.83	0.02
42	Kisumu	0.94	0.01
43	Homa Bay	4.94	0.06
44	Migori	3.86	0.05
45	Kisii	32.63	0.39
46	Nyamira	3.1	0.04
47	Nairobi City	2,275.50	27.31
	Sub Total	4388.19	52.67
	Coop Holdings	3,694.54	44.34
	CIS	242.93	2.92
	NACHU	6.54	0.08
	Total	8,332.20	100.00

As indicated in Table 3.10 Coop holdings paid the highest dividends (44.34% of the total dividends) followed by co-operative societies in Nairobi City County (27.31%) and Muranga County (4.55%). Needless to say, dividend payments attract new members and motivate existing members to remain in the Co-operative societies. Dividends are therefore a key driver for attracting and retaining members.

#### 3.11 Interest paid on members' deposits by Co-operative societies

To attract funds for investment many financial institutions (Saccos) pay interest on deposits. The relevant interest paid by Co-operative societies to their members are presented in Table 3.11.

Table 3.11: Interest paid on members' deposits as at the end of December 2018

County Code	County Name	Amount of Interest (Ksh million)	%
1	Mombasa	261.01	0.61
2	Kwale	23.51	0.06
3	Kilifi	531.19	1.24
4	Tana River	1.86	0.00
5	Lamu	2.02	0.00

County Code	County Name	Amount of Interest (Ksh million)	%
6	Taita/Taveta	86.47	0.20
7	Garissa	n/a	n/a
8	Wajir	n/a	n/a
9	Mandera	n/a	n/a
10	Marsabit	60.1	0.14
11	Isiolo	2.08	0.00
12	Meru	385.68	0.90
13	Tharaka-Nithi	352.48	0.83
14	Embu	425.63	1.00
15	Kitui	394.07	0.92
16	Machakos	109.26	0.26
17	Makueni	1.81	0.00
18	Nyandarua	646.04	1.51
19	Nyeri	852.79	2.00
20	Kirinyaga	549.29	1.29
21	Murang'a	574.23	1.35
22	Kiambu	288.54	0.68
23	Turkana	2.81	0.01
24	West Pokot	25.55	0.06
25	Samburu	33.73	0.08
26	Trans Nzoia	67.67	0.16
27	Uasin Gishu	242.32	0.57
28	Elgeyo/Marakwet	79.6	0.19
29	Nandi	399.44	0.94
30	Baringo	277.92	0.65
31	Laikipia	149.02	0.35
32	Nakuru	191.24	0.45
33	Narok	16.1	0.04
34	Kajiado	n/a	n/a
35	Kericho	19.63	0.05
36	Bomet	14.39	0.03
37	Kakamega	604.52	1.42
38	Vihiga	3.84	0.01
39	Bungoma	6.96	0.02
40	Busia	8.65	0.02
41	Siaya	35.36	0.08
42	Kisumu	34.68	0.08
43	Homa Bay	9.03	0.02

County Code	County Name	Amount of Interest (Ksh million)	%
44	Migori	20.56	0.05
45	Kisii	22.54	0.05
46	Nyamira	4.3	0.01
47	Nairobi City	22,612.60	52.98
	Sub Total	30,430.52	71.30
	Coop Holdings	12,240.12	28.68
	NACHU	9.55	0.02
	Total	42,680.19	100.00

The results in Table 3.11 show that Nairobi City County Co-operatives paid the highest amount of interest on members' deposits (52.98% of total interest) followed by Coop Holdings (28.68%) and Nyeri County (2%). Included in the total of Ksh 30,430.52 million, Ksh 21,090.25 million (69.3%) were paid out by Deposit Taking Sacco's. In addition, it should be noted that besides the dividend payouts, some Co-operatives (especially marketing Co-operatives) also pay bonuses to their members.

#### 3.12 Types and Values of External Funding

Business entities including Co-operative societies are rarely self-sufficient in terms of funding their operations. They occasionally seek **external funding** to finance their operations. The pertinent data on outstanding external funding and their sources by Co-operative societies is presented in Table 3.12 and Figure 3.5.

Table 3.12: Type of external funding of Co-operative Societies as at the end of December 2018

		Type ar	Type and Value of External Funding of Co-operative societies in (Ksh Million)					illion)
County Code	County Name	Banks Loan	Loan from Other Co- operatives	Donations	Grants	Others	Total Amount	%
1	Mombasa	68.57	20.73	n/a	n/a	15.27	104.57	0.10
2	Kwale	448.6	4.32	0.18	n/a	2.71	455.81	0.46
3	Kilifi	310.09	20.2	2.16	11.45	35.05	378.95	0.38
4	Tana River	17.83	n/a	23.08	82.24	19.59	142.74	0.14
5	Lamu	13,765.68	13,816.84	n/a	7.72	10.5	27,600.74	27.63
6	Taita Taveta	105.78	1,318.25	n/a	0.08	2.75	1426.86	1.43
7	Garissa	n/a	n/a	n/a	n/a	n/a	n/a	n/a

		Type ar	Id Value of Ex	ternai Fundin	g of Co-ope	rative sociel	ties in (Ksh Mi	ilion)
County Code	County Name	Banks Loan	Other Co- operatives	Donations	Grants	Others	Total Amount	%
8	Wajir	n/a	n/a	n/a	n/a	3.6	3.6	0.00
9	Mandera	200	n/a	n/a	3.2	n/a	203.2	0.20
10	Marsabit	1.37	28.1	14.4	5	14.5	63.37	0.06
11	Isiolo	n/a	n/a	0.1	n/a	0.01	0.11	0.00
12	Meru	1,290.85	308.75	n/a	187.67	35.54	1,822.81	1.82
13	Tharaka-Nithi	829.82	446.02	n/a	n/a	9.5	1285.34	1.29
14	Embu	167.73	294.31	0.8	76.02	113.96	652.82	0.65
15	Kitui	76.31	2.35	1.69	6.56	n/a	86.91	0.09
16	Machakos	827.59	40.83	4.8	12.68	51.49	937.39	0.94
17	Makueni	n/a	1	164.56	6.1	1.82	173.48	0.17
18	Nyandarua	26.42	20.85	64.21	n/a	n/a	111.48	0.11
19	Nyeri	100.1	240.75	1.38	3	5.84	351.07	0.35
20	Kirinyaga	50.2	170.89	n/a	181.2	15	417.29	0.42
21	Murang'a	74.13	128.16	21	14.11	n/a	237.4	0.24
22	Kiambu	248.32	94.76	52.67	13	45.16	453.91	0.45
23	Turkana	n/a	0.2	21.77	96.73	n/a	118.7	0.12
24	West Pokot	174.75	n/a	1.04	48.64	1.42	225.85	0.23
25	Samburu	37.21	3	15.5	0.5	n/a	56.21	0.06
26	Trans Nzoia	0.32	6.44	43.42	n/a	n/a	50.18	0.05
27	Uasin Gishu	53.96	40.65	9	27.24	87.45	218.3	0.22
28	Elgeyo Marakwet	162.11	24.72	13.06	8.54	n/a	208.43	0.21
29	Nandi	289.95	24.86	2.27	2.79	75.24	395.11	0.40
30	Baringo	938.17	617.77	0.5	43.98	101.36	1701.78	1.70
31	Laikipia	11.18	17.27	65.92	0.05	11.31	105.73	0.11
32	Nakuru	306.34	20.11	0.06	45.83	14.3	386.64	0.39
33	Narok	65.62	3	40.53	25	n/a	134.15	0.13
34	Kajiado	n/a	n/a	n/a	n/a	n/a	n/a	n/a
35	Kericho	276.8	117.26	10.31	54.8	n/a	459.17	0.46
36	Bomet	17.05	118.5	6.51	43.52	n/a	185.58	0.19
37	Kakamega	151.22	113.49	10.22	127.92	5.48	408.33	0.41
38	Vihiga	5.78	n/a	0.02	1.1	0.09	6.99	0.01
39	Bungoma	38.94	20.44	4.06	17.51	17.27	98.22	0.10
40	Busia	11.2	32.62	30.34	64.8	10.59	149.55	0.15
41	Siaya	30.64	50.39	2.11	54.06	1.18	138.38	0.14
42	Kisumu	70.19	28.59	1.45	0.84	93.25	194.32	0.19
43	Homa Bay	24.29	2.21	19.78	0.9	6.74	53.92	0.05

		Type ar	Type and Value of External Funding of Co-operative societies in (Ksh Million)					
County Code	County Name	Banks Loan	Loan from Other Co- operatives	Donations	Grants	Others	Total Amount	%
44	Migori	11.66	62.24	3.02	17.78	14.37	109.07	0.11
45	Kisii	119.65	31.25	0.57	3.8	30.63	185.9	0.19
46	Nyamira	65.49	19.01	n/a	1.54	0.85	86.89	0.09
47	Nairobi City	50,659.16	175.78	14.35	3.53	n/a	50,852.82	50.90
Sub Total		72,131.07	18486.91	666.84	1301.43	853.82	93,440.07	93.53
	CIS	n/a	n/a	n/a	n/a	5,129.94	5,129.94	5.14
	NACHU	n/a	n/a	n/a	n/a	1,328.80	1,328.80	1.33
	Total	72,131.07	18,486.91	666.84	1,301.43	7,312.56	99,898.81	100.00
	%	72.20	18.51	0.67	1.30	7.32	100.00	

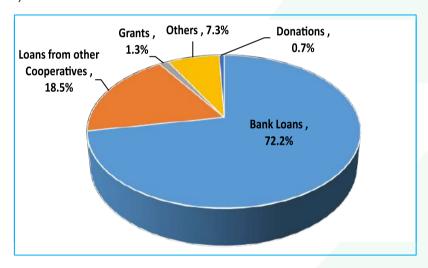


Figure 3.5: Type of External Funding

Table 3.12 and Figure 3.5 indicate that bank loans accounted for 72.2% of the total external funding for Co-operatives. Loans from other Co-operatives accounted for 18.5%. Co-operatives in Nairobi City County accounted for the highest external funding at 50.9%. Included in the subtotal of Ksh 93,440.07 million, Ksh 20,362.75 million (21.8%) were external funding of Deposit Taking Saccos.

## **3.13 Export Earnings by Marketing Co-operative Societies**

Exports of any country are a critical source of foreign exchange earnings. The pertinent data on export earnings by Marketing Co-operative societies by county are depicted in Table 3.13.

**Table 3.13: Export Earnings by Marketing Co-operative Societies** 

County Code	County Name	Amount of Export Earnings (Ksh Million)	Percent (%)
1	Mombasa	n/a	n/a
2	Kwale	3.5	0.02
3	Kilifi	0.09	0.00
4	Tana River	n/a	n/a
5	Lamu	n/a	n/a
6	Taita/Taveta	n/a	n/a
7	Garissa	n/a	n/a
8	Wajir	n/a	n/a
9	Mandera	n/a	n/a
10	Marsabit	191.11	0.92
11	Isiolo	n/a	n/a
12	Meru	758.52	3.64
13	Tharaka-Nithi	51.44	0.25
14	Embu	1979.15	9.51
15	Kitui	n/a	n/a
16	Machakos	212.56	1.02
17	Makueni	0.12	0.00
18	Nyandarua	41.28	0.20
19	Nyeri	4,431.33	21.29
20	Kirinyaga	6,115.35	29.38
21	Murang'a	2376	11.42
22	Kiambu	699.85	3.36
23	Turkana	1.00	0.00
24	West Pokot	14.96	0.07
25	Samburu	n/a	n/a
26	Trans Nzoia	16.27	0.08
27	Uasin Gishu	2.14	0.01
28	Elgeyo/Marakwet	0.49	0.00
29	Nandi	218.45	1.05
30	Baringo	126.72	0.61
31	Laikipia	n/a	n/a
32	Nakuru	29.45	0.14
33	Narok	1.25	0.01
34	Kajiado	0.15	0.00
35	Kericho	984.29	4.73
36	Bomet	14.83	0.07
37	Kakamega	3.62	0.02

County Code	County Name	Amount of Export Earnings (Ksh Million)	Percent (%)
38	Vihiga	0.21	0.00
39	Bungoma	913.15	4.39
40	Busia	272.08	1.31
41	Siaya	n/a	n/a
42	Kisumu	20.46	0.10
43	Homa Bay	25.62	0.12
44	Migori	23.56	0.11
45	Kisii	817.68	3.93
46	Nyamira	467.88	2.25
47	Nairobi City	n/a	n/a
	Total	20,814.56	100.00

As shown in Table 3.13 Marketing co-operative societies in Kirinyaga County accounted for the highest percentage (29.38%) of the export earnings followed by those in Nyeri (21.29%), Muranga (11.42%) and Embu Co-operatives (9.51%). Several Counties do not have marketing co-operative societies.

# 3.14 Commodities handled by Co-operative Societies and their monetary value

The Survey had also sought to establish the type and values of commodities handled by Cooperative societies. Production of any commodity during the year has a monetary value. It should however be noted that not all outputs of commodities produced during the year are sold in that year hence the difference between commodity value and turnover (gross income). The pertinent data on the commodities and corresponding values are presented in Table 3.14 and Figure 3.6.

Table 3.14: Types and Values of Commodities handled by Co-operative Societies (Ksh Million) in 2018

West Pokot	Turkana	Kiambu	Murang'a	Kirinyaga	Nyeri	Nyandarua	Makueni	Machakos	Kitui	Embu	Tharaka Nithi	Meru	Isiolo	Marsabit	Mandera	Wajir	Garisaa	Taita Taveta	Lamu	Tana River	Kilifi	Kwale	Mombasa	Name of County
2,80		961.71	752.10	539.07	880.83		19.03	278.86		231,21	143.66	263.93						0.32						Coffee
119.90		5,379.15	1,209.47	67.97	15.47	911.57	20.43	45.49		206.62	21.62	451.23	238.00	5,95		6,100.00	4,823.90		4,63		3,02	9.41		Dairy
0.51		0.05																						Pyrethrum
																			1	0.02		404.66		Sugar
										0.14										0.75				Cotton
	0.61							0.15		28.39				165.42	A	0.40	1.78			1.50	0.30			Fisheries
														20.74						0.35				Rice
0.12							0.50					10.33	4	0.05						0.13				Multipurpose Agricultural
	0.90						0.12	2,00														2.42		Handicraft
	3.16							1.50													17.92			Sand Harvesting
	0.80			0.33				30.79		23.35				19.00				1.20			0.95			Housing
•								1,36				10.96									1.14			Transport
0.53	0.30						6.00	3,500.10		149.71				4.07						7.46				Horticulture
1.92		56.00					0.38	0.01					1.78			2.08	102.12			0.44	0.48			Beekeeping
0.06	0.78									0.13										0.95				Cereals
																								Теа
208.34	1.00	0.62		25.01			3.43	3,36		61.12		•		7.67				,	•	28.01	0.42	0.68		Others
334.18	7.55	6,397.53	1,961.57	632.38	896.30	911.57	49.89	3,863.62		700.67	165.28	736.45	239.78	222.90	•	6,102.48	4,927.80	1.52	4.63	39.61	24.23	417.17		Total

Percentage	Total	Nairobi	Nyamira	Kisii	Migori	Homa Bay	Kisumu	Siaya	Busia	Bungoma	Vihiga	Kakamega	Bornet	Kericho	Kajiado	Narok	Nakuru	Laikipia	Baringo	Nandi	Elgeyo Marakwet	Uasin	Trans Nzoia	Samburu	Name of
Percentage		6.	ira			Вау	Ĕ			oma		nega	7	10	ю		ъ.	ลั	go		o wet	Uasin Gishu	Nzoia	uru	County
8.94	5,225.59		96.30	114,30	9,04	4.72	4.82		0.35	180.97	0.02	2.70	0.96	124.46	470.00	0.11	66.22	0.43	8.50	24.65	1.56	0.94	41.02		Coffee
36.81	21,513.57	538.35	6,53	6,56	19.06	1.43	0.45	12.85	17.73	5.00	10.03	93.38	43.58	50.86		108.42	306.62	39.53	88.19	224.07	35.55	206.21	65.34		Dairy
0.19	110.93		0.15				20.34							0.40			74.10		11.28	4	4.10				Pyrethrum
43.52	25,436.66				2,228.96	3,040.42	4,735.97		381.10	1.67		10,750.59		78.04	-	3,814.70				0.53					Sugar
0.08	48.94					13.75		7.50	1.94							Á	24.86								Cotton
0.81	475.30					274.98		0.07		0.16		0.10			1.44										Fisheries
0.43	252.70						1.74	0.17	227.30				A						2.40						Rice
0.24	139.02					5.73		0.85		1.71		0.54		53.43		4.90	2.13		22.31		0.06	36.23			Multipurpose Agricultural
0.01	5.60															0.10			0.06				1		Handicraft
0.12	68.68					46.10																A			Sand Harvesting
0.17	97.79		3.03	10,14				0.60				4.82	0.01	0.43					2.34						Housing
0.30	172.62			3.80						0.98			0.12	1.30		150.00					1.78	1.18			Transport
6.32	3,696.64					0.48		0.58			0.01	0.08	3,32				24.00								Horticulture
0.35	206.74							0.13		•					9.36	0.14	2.10	1.20	28.60						Beekeeping
0.30	173.71				17.23	0.12		3.42		0.62		0.75				0.04		15.42	122 21	1.82		10.16			Cereals
0.49	287.91													272.66						14.62		0.63			Теа
0.92	538.09	168.10		15.35	0.07	<u> </u>	0.36	0.02			0.03					4.44			9.07		0.99				Others
100.00	58,450.49	706.45	106.01	150.15	2,274.36	3,387.73	4,763.68	26.19	628.42	191.11	10.09	10,852.96	47.99	581.58	480.80	4,082.85	500.03	56.58	294.96	265.69	44.04	255.35	106.36		Total

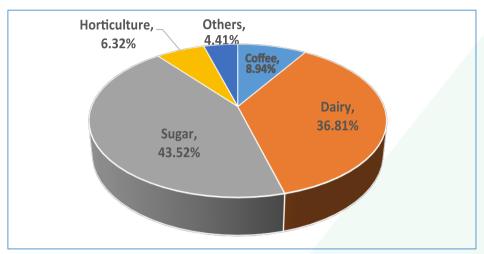


Figure 3.6: Types of commodities handled by co-operatives

As shown in Table 3.14 and Figure 3.6, sugar accounts for 43.52% of all the value of commodities handled by co-operatives followed by dairy (36.81%) and coffee (8.94%). Co-operative societies in Kakamega accounted for highest value of commodities followed by Kiambu and Wajir counties.

#### 3.15 Total turnover (Income/Sales revenue) of Co-operative Societies

Co-operative societies are primarily economic entities. They are therefore in business to make money (income). Turnover is the total sales (revenue or income) made by a Co-operative society. The relevant data on **total turnover (gross income)** for Co-operatives by county are presented in Table 3.15

Table 3.15: Total turnover (gross income) of Co-operative Societies

County	County Name	Turnover (Income)	Percentage		
Code	County Name	(Ksh Million)	(%)		
1	Mombasa	2,756.88	1.59		
2	Kwale	196.12	0.11		
3	Kilifi	1,754.02	1.01		
4	Tana River	39.82	0.02		
5	Lamu	25.41	0.01		
6	Taita Taveta	394.68	0.23		
7	Garissa	1.44	0.00		
8	Wajir	n/a	n/a		
9	Mandera	5.13	0.00		
10	Marsabit	67.82	0.04		
11	Isiolo	50	0.03		

County	County Name	Turnover (Income)	Percentage
Code	County Name	(Ksh Million)	(%)
12	Meru	7,970.47	4.60
13	Tharaka-Nithi	1,620.84	0.94
14	Embu	3,163.21	1.83
15	Kitui	1,014.90	0.59
16	Machakos	1,419.61	0.82
17	Makueni	94.9	0.05
18	Nyandarua	3,097.28	1.79
19	Nyeri	6,000.67	3.46
20	Kirinyaga	4,691.83	2.71
21	Murang'a	4,369.99	2.52
22	Kiambu	14,688.95	8.48
23	Turkana	11.08	0.01
24	West Pokot	216.48	0.12
25	Samburu	83.87	0.05
26	Trans Nzoia	336.68	0.19
27	Uasin Gishu	899.34	0.52
28	Elgeyo/Marakwet	438.51	0.25
29	Nandi	792.71	0.46
30	Baringo	1,953.04	1.13
31	Laikipia	808.32	0.47
32	Nakuru	1,939.03	1.12
33	Narok	309.41	0.18
34	Kajiado	338.11	0.20
35	Kericho	4,730.15	2.73
36	Bomet	690.75	0.40
37	Kakamega	1,567.81	0.90
38	Vihiga	22.22	0.01
39	Bungoma	1,416.47	0.82
40	Busia	253.88	0.15
41	Siaya	149.09	0.09
42	Kisumu	260.7	0.15
43	Homa Bay	95.17	0.05
44	Migori	50.11	0.03
45	Kisii	2,566.30	1.48
46	Nyamira	186.04	0.11
47	Nairobi City	53,788.60	31.04
	Sub Total	127,327.84	73.49

County Code	County Name	Turnover (Income) (Ksh Million)	Percentage (%)
	Coop Holdings	43,797.05	25.28
	CIS	717.60	0.41
	NACHU	137.96	0.08
	KUSCCO	1,279.71	0.74
	CAK	23.29	0.01
	Total	173,260.16	100.00

The Survey results in Table 3.15 show that the highest proportion of total turnover (gross income) was realized by Co-operative societies in Nairobi (31.04% of the total) followed by Coop Holdings (25.28%), Kiambu (8.48%) and Meru (4.60%). Deposit Taking Saccos accounted for Ksh 64.64 million of the sub total Ksh 127,327.84 million of gross income. Overall, the total revenue (income) of the co-operative sector in 2018 was approximately Ksh 173.26 billion translating to 2% of GDP (Kshs 8,791 billion). The distribution of turnover of the deposit taking Saccos by county is presented in **Annex 1 Column (d)**.

#### 3.16 Type and value of investments made by Co-operative Societies

In finance, an investment is a monetary asset purchased with the idea that it will provide income in the future or it will later be sold at a higher price for profit. The relevant data on type and value of investments made by Co-operatives by county are depicted in Table 3.16

Table 3.16: Type and value of investments made by Co-operatives Societies

				Type of	Investment an	d Value in Ksh (Mill	lion)				
County Code	Name of County	Land in Acres	Agriculture	Financial Sector	Transport	Manufacturing	Education	Health	Mining	Other investments	Total
1	Mombasa	0.67	0.05	144.23	n/a	n/a	n/a	n/a	n/a	0.01	144.96
2	Kwale	33.49	n/a	18.59	n/a	n/a	n/a	n/a	n/a	1.64	53.72
3	Kilifi	154.59	n/a	23.76	0.48	1.25	7.9	n/a	n/a	27.81	215.79
4	Tana River	74.1	31.51	9.81	n/a	0.15	n/a	n/a	n/a	12.1	127.67
5	Lamu	74.1	31.51	9.81	n/a	0.15	n/a	n/a	n/a	12.1	127.67
6	Taita Taveta	32.65		211.5	n/a		n/a	n/a	n/a	0.25	244.40
7	Garissa	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
8	Wajir	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
9	Mandera	n/a	0.5	0.15	n/a	n/a	n/a	n/a	n/a	n/a	0.65
10	Marsabit	140.94	4.74	34.54	2.4	8.68	n/a	0.16	n/a	35.59	227.05
11	Isiolo	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
12	Meru	726.18	17.76	259.28	n/a	n/a	n/a	n/a	n/a	156.23	1,159.45

				Type of In	vestment an	d Value in Ksh (I	dillion)				
County Code	Name of County	Land in Acres	Agriculture	Financial Sector	Transport	Manufacturing	Education	Health	Mining	Other investments	Total
13	Tharaka Nithi	423.4	n/a	266.57	n/a	n/a	n/a	n/a	n/a	n/a	689.97
14	Embu	244.95	0.02	381.12	3.69	n/a	n/a	1.36	n/a	25	656.14
15	Kitui	12	5	24.5	1.6	n/a	n/a	n/a	n/a	n/a	43.10
16	Machakos	1362.85	0.81	1063.58	12	n/a	n/a	n/a	n/a	157.33	2,596.57
17	Makueni	23.03	n/a	n/a	2.98	n/a	n/a	n/a	n/a	2.37	28.38
18	Nyandarua	57	n/a	5.12	18.11	n/a	n/a	n/a	n/a	n/a	80.23
19	Nyeri	102.55	1.25	342.62	n/a	9.18	n/a	n/a	0.01	186.19	641.80
20	Kirinyaga	265.83	66.5	202.53	n/a	n/a	n/a	n/a	n/a	n/a	534.86
21	Murang'a	334.07	n/a	333.76	3.55	21.94	n/a	n/a	n/a	15.03	708.35
22	Kiambu	429.32	13.06	420.26	134.54	0.02	5.57	n/a	n/a	17.51	1,020.28
23	Turkana	179,74	1.04	1.22	n/a	0.03	n/a	n/a	n/a	14.73	196.76
24		1070.22	7.28	134.38	n/a	n/a	n/a	n/a	n/a	10.75	1,222.63
25	West Pokot Samburu	43.9	12	10.38	7.5	8	n/a	n/a	n/a	1.5	83.28
26		2.05	12.8	4.5	9.4	n/a	7	n/a	n/a	n/a	
27	Trans Nzoia	126.18	0.15	28.26	25.96	0.03	2.44	12	n/a	204,72	35.75
28	Uasin Gishu Elgeyo	21.3	n/a	0.27	4.1	n/a	n/a	n/a	n/a	n/a	399.74
29	Marakwet	129.07	0,77	160.6	n/a	n/a	n/a	n/a	n/a	1.11	25.67
30	Nandi	129.07	0.77	160.6	n/a	n/a	n/a	n/a	n/a	1.11	291.55
31	Baringo	24.35	2.4	12.07	9.41	n/a	n/a	n/a	n/a	0.1	291.55
32	Laikipia	121.99	8.18	2.34	8.31	3.08	n/a	n/a	n/a	842.44	48.33
33	Nakuru	11.51	0.29	n/a	150	n/a	0.15	n/a	n/a	6.81	986.34
	Narok	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	168.76 n/a
34	Kajiado								n/a		
35	Kericho	145.04	27.32	183.75	21.18	0.2 n/a	0.2	0.51	n/a	28.34 n/a	406.54
36	Bomet	693.08	1.79	0.25	0.74	li/a	0.05	0.2		liya	696.11
37	Kakamega	276.99	1.53	681.47	0.54	9.36	n/a	n/a	n/a	52.02	1,021.91
38	Vihiga	6.2	n/a	7.04	6.4	n/a	n/a	n/a	n/a	n/a	19.64
39	Bungoma	95.02	54.91	33.91	8.93	4.48	n/a	n/a	n/a	3.38	200.63
40	Busia	18.6	21.43	96.65	12.09	n/a	0.1	n/a	n/a	34.54	183.41
41	Siaya	7.08	n/a	40.18	n/a	0.39	n/a	n/a	n/a	2.25	49.90
42	Kisumu	25.58	0.41	325.24	0.65	0.09	0.1	0.03	0.03	16.22	368.35
43	Homa Bay	262.05	4.1	19.58	1.48	n/a	0.33	n/a	n/a	12.06	299.60
44	Migori	84.47	1.81	26.05	5.45	n/a	n/a	n/a	n/a	18.7	136.48
45	Kisii	338.39	0.07	173.62	1.21	n/a	n/a	n/a	n/a	1.17	514.46
46	Nyamira	121.27	n/a	21.64	n/a	n/a	0.2	n/a	n/a	12.06	155.17
47	Nairobi	6287.35	n/a	33,162	0.8	9.68	n/a	n/a	n/a	771.14	40,230.97
	Total	14,712.22	331.76	39,037.73	453.50	76.71	24.04	14.26	0.04	2,684.31	57,334.57
	%	25.66	0.58	68.09	0.79	0.13	0.04	0.02	0.00	4.68	100.00

The Survey results in Table 3.16 show that Co-operative societies overwhelmingly invested in **financial sector/shares** which accounted for 68.09% of all the investments followed by **land** (25.66%). Deposit Taking Saccos accounted for Ksh 26,973.38 million (47%).

#### 3.17 Levies and License fees paid by Co-operative Societies

As economic enterprises, Co-operative societies contribute to government tax revenue base. The relevant data for this parameter are presented in Table 3.17

Table 3.17: Levies and license fees paid by Co-operative Societies

	Natio	onal Governm	ent		County Government						
County Code	Name of County	Levies (Ksh Million)	Licenses (Ksh Million)	Sub Total	Levies (Ksh Million)	Licenses (Ksh Million)	Sub Total	Combined (Total)			
1	Mombasa	0.82	5.81	6.63	2.47	0.12	2.59	9.22			
2	Kwale	0.57	0.27	0.84	0	0.05	0.05	0.89			
3	Kilifi	7.53	0.29	7.82	0.08	0.38	0.46	8.28			
4	Tana River	0.06	n/a	0.06	0.11	0.08	0.19	0.25			
5	Lamu	0.01	0.12	0.13	n/a	0.04	0.04	0.17			
6	Taita Taveta	0.28	0.12	0.4	0.05	0.35	0.4	0.8			
7	Garissa	n/a	n/a	n/a	n/a	n/a	n/a	n/a			
8	Wajir	n/a	n/a	n/a	n/a	n/a	n/a	n/a			
9	Mandera	n/a	n/a	n/a	0.003	n/a	0.003	0.003			
10	Marsabit	0.48	1.71	2.19	2.06	0.25	2.31	4.5			
11	Isiolo	0.05	n/a	0.05	0.19	1.87	2.06	2.11			
12	Meru	33.65	0.83	34.48	0.32	6.02	6.34	40.82			
13	Tharaka Nithi	3.36	0.21	3.57	n/a	1.55	1.55	5.12			
14	Embu	8.51	1.34	9.85	1.38	1.08	2.46	12.31			
15	Kitui	0.12	2	2.12	n/a	0.058	0.058	2.178			
16	Machakos	4.23	0.57	4.8	1.52	0.6	2.12	6.92			
17	Makueni	0.03	0.01	0.04	n/a	0.21	0.21	0.25			
18	Nyandarua	n/a	n/a	n/a	n/a	n/a	n/a	n/a			
19	Nyeri	5.03	7.98	13.01	1.42	1.66	3.08	16.09			
20	Kirinyaga	3.41	0.29	3.7	0.17	0.06	0.23	3.93			
21	Murang'a	n/a	0.1	0.1	n/a	n/a	n/a	0.1			
22	Kiambu	5.96	0.61	6.57	1.61	0.22	1.83	8.4			
23	Turkana	0.2	n/a	0.2	0.23	0.02	0.25	0.45			
24	West Pokot	0.1	0.01	0.11	0.06	0.09	0.15	0.26			

	Natio	onal Governm	ent			County G	overnment	
County Code	Name of County	Levies (Ksh Million)	Licenses (Ksh Million)	Sub Total	Levies (Ksh Million)	Licenses (Ksh Million)	Sub Total	Combined (Total)
25	Samburu	0.74	0.25	0.99	0.02	n/a	0.02	1.01
26	Trans Nzoia	0.42	0.05	0.47	0.142	0.036	0.178	0.648
27	Uasin Gishu	1.89	9.25	11.14	0.23	0.2	0.43	11.57
28	Elgeyo Marakwet	1.63	0.12	1.75	n/a	n/a	n/a	1.75
29	Nandi	0.72	1.24	1.96	n/a	0.03	0.03	1.99
30	Baringo	5.52	0.24	5.76	0.33	1.29	1.62	7.38
31	Laikipia	0.01	n/a	0.01	0.08	0.23	0.31	0.32
32	Nakuru	0.92	0.15	1.07	0.71	164.86	165.57	166.64
33	Narok	1.19	0.61	1.8	n/a	n/a	n/a	1.8
34	Kajiado	n/a	n/a	n/a	n/a	n/a	n/a	n/a
35	Kericho	1.87	0.36	2.23	0.88	0.34	1.22	3.45
36	Bomet	3.59	0.24	3.83	n/a	0.08	0.08	3.91
37	Kakamega	7.32	0.26	7.58	0.27	0.18	0.45	8.03
38	Vihiga	0.84	0.08	0.92	1.62	0.28	1.9	2.82
39	Bungoma	2.05	0.41	2.46	0.11	0.16	0.27	2.73
40	Busia	0.08	0.05	0.13	0.01	0.1	0.11	0.24
41	Siaya	0.38	0.05	0.43	n/a	0.34	0.34	0.77
42	Kisumu	1	0.03	1.03	0.06	n/a	0.06	1.09
43	Homa Bay	0.72	0.4	1.12	0.05	0.11	0.16	1.28
44	Migori	0.07	0.26	0.33	0.07	0.11	0.18	0.51
45	Kisii	2.13	0.65	2.78	2.49	0.85	3.34	6.12
46	Nyamira	0.41	0.18	0.59	0.25	0.06	0.31	0.9
47	Nairobi	185.33	55.56	240.89	11.87	13.71	25.58	266.47
	Sub Total	293.23	92.71	385.94	30.865	197.674	228.539	614.479
	Coop Holdings	-	-	-	-	-	-	5,424.60
	CIS	-	-	-	-	-	-	226.26
	NACHU	-	-	-	_	-	-	2.31
	Total	293.23	92.71	385.94	30.865	197.674	228.539	6,267.65 <sup>7</sup>
		75.98	24.02	100.00	13.51	86.49	100.00	

 $<sup>^{7}</sup>$  Comprises Counties (614.479), Coop Holdings (5,424.6), CIS (226.26) and NACHU (2.31) contributions to tax revenue

As shown in Table 3.17 the contribution of tax revenue by co-operative societies to the national government was Ksh 385.94 million and to the County Governments was Ksh 228.539 million. The overall contribution by the co-operative sector to government tax revenue was Ksh 6,267.65 million.

#### 3.18 Summary of Economic Contributions of Co-operative Societies

This chapter has analyzed the economic contributions of the co-operative sector in Kenya. Figure 3.7 depicts the relevant survey results.

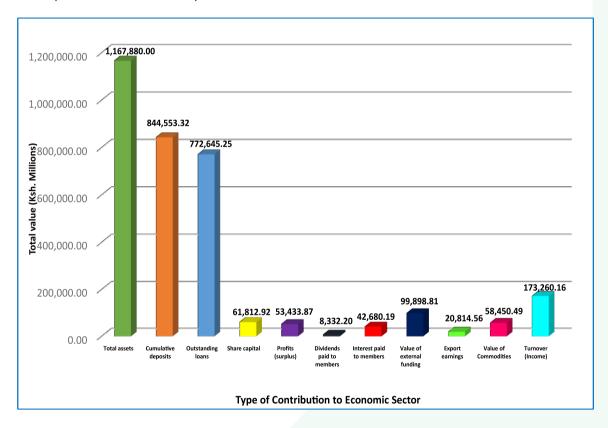


Figure 3.7 Economic contributions of the co-operative sector

As shown in Figure 3.7 in 2018 the co-operative sector had a total asset base of Ksh 1.168 trillion, cumulative deposits of Ksh 844,553 million and a total turnover of Ksh 173,260 million among other economic parameters. The GDP of Kenya in 2018 was Ksh 8.791 trillion. The total revenue (income) of the co-operative sector in 2018 was approximately Ksh 173.26 billion translating to 2% of GDP. Overall, the total savings of the co-operative sector in 2018 (Ksh 844.55 billion) translates to 25.91% of national savings (Ksh 3,260 billion).

## CHAPTER 4: SOCIAL-CULTURAL CONTRIBUTIONS OF CO-OPERATIVES AND GOVERNANCE PRACTICES IN THE SECTOR

#### 4.1 Social-cultural Contributions of Co-operative Societies by County

An old adage states that if you want to travel fast you go alone, but if you want to go far you travel with others. It is also said you are a person because you regard others as persons. These two statements epitomize the need of human beings to belong and to work together. This is clearly revealed in the **universal principles of cooperation**. These Co-operative principles are based on the values of self-help, self-responsibility, democracy, equality, equity, solidarity, ethical values and voluntary and open membership. The principles help to create more equitable human resource development, self-determination and empowerment of people. They also foster a culture of good citizenship that enables members a voice to participate in a democratic process thereby enhancing development beyond economic benefits.

#### 4.1.1 Number of Co-operative Members by County

A Co-operative society is an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through jointly owned enterprise. For the second and third tier co-operatives, members are the other co-operatives. According to International Co-operative Alliance (ICA) one in five people in Kenya is a member of Co-operative Movement. The distribution of co-operative members by County as per the Survey results is presented in Table 4.1.

**Table 4.1: Number of Co-operative members by County** 

County Code	County Name	Total No. of Members	%
1	Mombasa	89,875	1.41
2	Kwale	12,209	0.19
3	Kilifi	135,796	2.14
4	Tana River	579	0.01
5	Lamu	1,915	0.03
6	Taita-Taveta	42,585	0.67
7	Garissa	168	0.00
8	Wajir	n/a	n/a
9	Mandera	4,850	0.08

County Code	County Name	Total No. of Members	%
10	Marsabit	5,473	0.09
11	Isiolo	19,900	0.31
12	Meru	308,264	4.85
13	Tharaka-Nithi	90,351	1.42
14	Embu	209,970	3.30
15	Kitui	41,885	0.66
16	Machakos	144,838	2.28
17	Makueni	42,420	0.67
18	Nyandarua	189,518	2.98
19	Nyeri	472,662	7.44
20	Kirinyaga	329,356	5.18
21	Murang'a	201,893	3.18
22	Kiambu	471,374	7.42
23	Turkana	7,028	0.11
24	West Pokot	10,316	0.16
25	Samburu	12,311	0.19
26	Trans-Nzoia	18,011	0.28
27	Uasin Gishu	55,726	0.88
28	Elgeyo-Marakwet	16,718	0.26
29	Nandi	45,561	0.72
30	Baringo	193,285	3.04
31	Laikipia	48,710	0.77
32	Nakuru	93,466	1.47
33	Narok	7,155	0.11
34	Kajiado	24,386	0.38
35	Kericho	332,085	5.23
36	Bomet	143,891	2.26
37	Kakamega	68,465	1.08
38	Vihiga	6,564	0.10
39	Bungoma	53,072	0.84
40	Busia	19,392	0.31
41	Siaya	25,208	0.40
42	Kisumu	29,169	0.46
43	Homa Bay	19,599	0.31
44	Migori	25,840	0.41
45	Kisii	336,897	5.30
46	Nyamira	57,183	0.90
47	Nairobi	1,887,283	29.71
	Total	6,353,202	100.00

The Survey results in Table 4.1 show that the total membership of co-operatives stood at 6.35 million. This figure is consistent with the 5.9 million cited by ICA in 2017. Further, as shown in Table 4.1, Nairobi City County Co-operatives had the highest number of members (1,887,283) followed by Nyeri (472,662) and Kiambu County (471,374). Included in the total number of members (6,353,002), about 66% (that is 4,194,956) belong to the Deposit Taking Saccos. Since there is strength in numbers, many Co-operative societies strive to attract and retain more members in order to mobilize more resources and enhance principles of cooperation.

#### 4.1.2 Co-operative Sector Employees by County

According to CAK cooperatives in Kenya employ more than 300,000 people, besides providing opportunities for self-employment to many others. However, employees may provide services to Co-operatives on permanent, contractual or casual basis. The relevant numbers of **formal employees** as per the survey results are presented in Figure 4.1 (a) to (c).

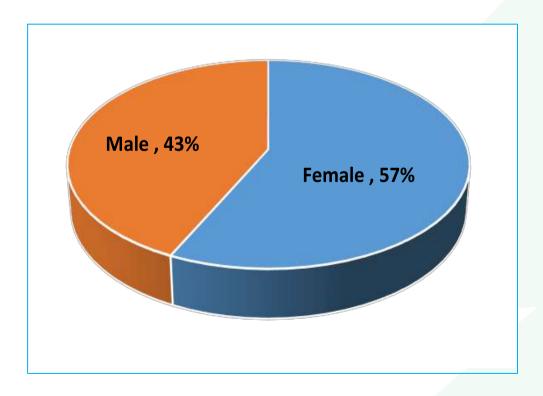


Figure 4.1 (a): Distribution of employees by gender

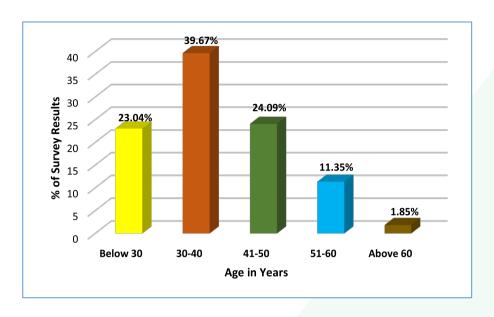


Figure 4.1 (b): Distribution of employees by age category

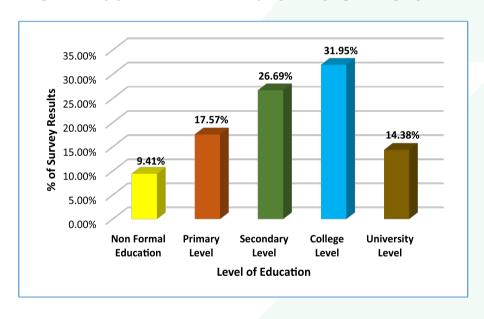


Figure 4.1 (c): Distribution of employees by level of education

The Survey results revealed that Co-operative societies employed 21,737 people (7,079 employed in Deposit Taking Saccos) and majority of them were women at 57%. With respect to age of employees the survey indicated that over one third (39.7%) of employees were between 30 and 40 years old. Another 23% of employees were below thirty years with those between 41 and 50 years accounting for 24%. With regard to education many employees had some formal education with 31.95% having a college education and another 26.7% having attained secondary level of

education. Besides offering formal employment, marketing Co-operatives employ thousands of casuals during the peak periods of their operations.

# 4.1.3 Number and Value of Housing/Building Units owned by Cooperative Societies

Housing is a **social product** in that shelter is needed by all humankind. The pertinent data on the distribution of housing/building units owned by Co-operatives and their value are summarized in Table 4.2.

Table 4.2: Number and value of Housing/Building units owned by Co-operative Societies

County Code	Name of County		ive Business n Use	Commerc	ial Purpose	Disposal	to Members	Ot	hers	Total
		Number	Value Ksh (Million)	Number	Value Ksh (Million)	Number	Value Ksh (Million)	Number	Value Ksh (Million)	
1	Mombasa	2	0.73	n/a	n/a	n/a	n/a	n/a	n/a	0.73
2	Kwale	2	33.99	n/a	n/a	n/a	n/a	n/a	n/a	33.99
3	Kilifi	16	133.06	10	129.71	n/a	n/a	n/a	n/a	262.77
4	Tana River	7	47.43	3	177.91	n/a	n/a	n/a	n/a	225.34
5	Lamu	2	30.85	n/a	n/a	n/a	n/a	n/a	n/a	30.85
6	Taita Taveta	5	10.64	n/a	n/a	n/a	n/a	n/a	n/a	10.64
7	Garissa	n/a	0	n/a	n/a	n/a	n/a	n/a	n/a	n/a
8	Wajir	n/a	0	n/a	n/a	n/a	n/a	n/a	n/a	n/a
9	Mandera	4	2	1	2.5	n/a	n/a	n/a	n/a	4.5
10	Marsabit	10	78.8	4	22.94	1	8.4	2	6.58	116.72
11	Isiolo	1	1	n/a	n/a	n/a	n/a	n/a	n/a	1
12	Meru	7	216.08	2	797.2	n/a	n/a	1	0.03	1013.31
13	Tharaka Nithi	35	370.3	7	92.38	n/a	n/a	1	1	463.68
14	Embu	30	427.99	5	223.27	n/a	n/a	1	24	675.26
15	Kitui	6	49.62	2	8	n/a	n/a	n/a	n/a	57.62
16	Machakos	23	541.7	12	520.1	1	33.38	3	31.35	1126.53
17	Makueni	3	6.3	2	2.73	1	3	1	0.2	12.23
18	Nyandarua	11	73.07	2	4.31	n/a	n/a	1	0.2	77.58
19	Nyeri	18	398.58	6	265.53	1	0.61	n/a	n/a	664.72
20	Kirinyaga	9	234.9	3	7.43	1	0.05	n/a	n/a	242.38
21	Murang'a	11	361.08	3	50.45	n/a	n/a	1	10.2	421.73

County Code	Name of County		ive Business n Use	Commercial Purpose		Disposal to Members		Others		Total
		Number	Value Ksh (Million)	Number	Value Ksh (Million)	Number	Value Ksh (Million)	Number	Value Ksh (Million)	
22	Kiambu	11	924.47	n/a	n/a	2	33.61	n/a	n/a	958.08
23	Turkana	8	171.08	6	122.3	n/a	n/a	n/a	n/a	293.38
24	West Pokot	24	56.21	5	9.04	n/a	n/a	n/a	n/a	65.25
25	Samburu	5	36.36	n/a	n/a	n/a	n/a	n/a	n/a	36.36
26	Trans Nzoia	5	49.5	1	4	n/a	n/a	n/a	n/a	53,5
27	Uasin Gishu	12	99.06	1	83	1	0.25	1	1	183.31
28	Elgeyo Marakwet	8	25.07	n/a	n/a	n/a	n/a	n/a	n/a	25.07
29	Nandi	27	161.36	6	68.56	1	4.45	n/a	n/a	234.37
30	Baringo	23	447.42	7	42.62	2	1	n/a	n/a	491.04
31	Laikipia	11	92.07	4	8.13	1	5	3	15.7	120.9
32	Nakuru	14	50.23	6	19.66	4	1593.04	n/a	n/a	1662.93
33	Narok	16	1767.93	4	13.03	2	4.67	n/a	n/a	1785.63
34	Kajiado	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
35	Kericho	44	329.41	11	11.26	2	8.51	3	6.72	355.9
36	Bomet	33	298.8	4	12.05	1	n/a	n/a	n/a	310.85
37	Kakamega	18	116.48	5	345.78	1	2.5	1	0.65	465.41
38	Vihiga	5	10.22	1	2.24	n/a	n/a	n/a	n/a	12.46
39	Bungoma	26	231.09	1	0.3	n/a	n/a	2	0.1	231.49
40	Busia	13	96.19	5	38.18	n/a	n/a	n/a	n/a	134.37
41	Siaya	5	10.09	4	135.73	n/a	n/a	n/a	n/a	145.82
42	Kisumu	13	22.81	1	0.45	1	0.08	1	1	24.34
43	Homa Bay	16	235.44	5	22.54	n/a	n/a	n/a	n/a	257.98
44	Migori	10	29.55	1	0.5	n/a	n/a	1	0.01	30.06
45	Kisii	11	77.33	3	38.81	n/a	n/a	1	0.01	116.15
46	Nyamira	13	158.39	4	60	n/a	n/a	n/a	n/a	218.39
47	Nairobi	12	141.678	n/a	n/a	1	291.15	n/a	n/a	432.82
	Total	585	8,656.35	147	3,342.64	24	1,989.70	24	98.75	14,087.44
	%		61.45		23.73		14.12		0.70	

 $<sup>^{\</sup>rm 8}$  The values of eleven (11) own use units in Nairobi County were not available.

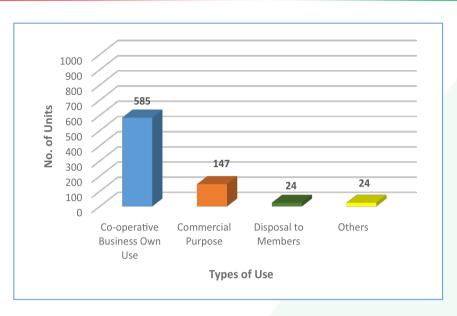


Figure 4.2 (a): No. of housing/building units and type of use by co-operatives

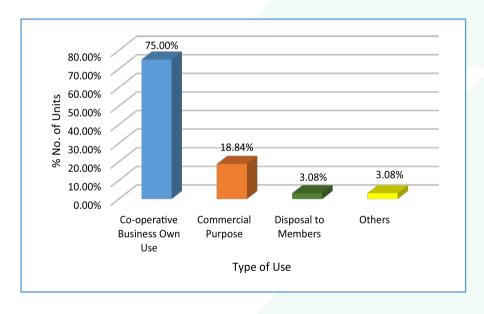


Figure 4.2 (b): Percentage of housing/building units and type of use by co-operatives

The results in Table 4.2 and Figure 4.2 (a) and (b) show that most of the building units owned by Co-operatives are used for own businesses (61.45%) followed by those for commercial purpose (23.73%) and for disposal to members (14.12%). In addition, during the year NACHU successfully completed housing units in the market that have offered diversified options to members based on affordability. Three projects comprising 184 units were completed in Kakamega, Laikipia and Nairobi while over 2,400 units were at planning stage within the GoK

affordable housing framework. It is worth mentioning that NACHU is focusing on creating communities with adequate open space, easy access and movement and required community facilities with due regards to environmental factors within affordable parameters.

### 4.1.4 Acreage and Value of Land owned by Co-operative Societies

Land is a precious and emotional asset in Kenya both at individual and institutional level. Some Co-operative societies were specifically established for the purpose of **buying land** and/or for providing housing to members and non-member customers. The data on the distribution of acreage and value of land owned by co-operative societies by 2018 is summarized in Table 4.3.

Table 4.3: Acreage and value of land owned by Co-operative societies

County Code	County Name	Size of land (Acreage)	Value (Ksh Million)	Percentage (%)
1	Mombasa	1	0.67	0.00
2	Kwale	5	47.84	0.09
3	Kilifi	2,889	4,645.80	8.88
4	Tana River	7	107.32	0.21
5	Kwale	1	0.43	0.00
6	Taita Taveta	5	18	0.03
7	Garissa	n/a	n/a	n/a
8	Wajir	n/a	n/a	n/a
9	Mandera	n/a	n/a	n/a
10	Marsabit	20	41.14	0.08
11	Isiolo	1	2	0.00
12	Meru	51	839.77	1.60
13	Tharaka Nithi	26	644.47	1.23
14	Embu	49	587.83	1.12
15	Kitui	54,780	21,728.74	41.52
16	Machakos	34	1,973.22	3.77
17	Makueni	7	25	0.05
18	Nyandarua	5	18.65	0.04
19	Nyeri	20	489.53	0.94
20	Kirinyaga	16	457.05	0.87
21	Murang'a	17	481.86	0.92
22	Kiambu	12	460.89	0.88
23	Turkana	17	197.21	0.38
24	West Pokot	22	204.82	0.39

County Code	County Name	Size of land (Acreage)	Value (Ksh Million)	Percentage (%)
25	Samburu	6	45.1	0.09
26	Trans Nzoia	n/a	n/a	n/a
27	Uasin Gishu	31	156.96	0.30
28	Elgeyo Marakwet	12	21.98	0.04
29	Nandi	39	151.66	0.29
30	Baringo	28	522.35	1.00
31	Laikipia	12	130.05	0.25
32	Nakuru	43	2463.37	4.71
33	Narok	17	1644.56	3.14
34	Kajiado	743	1263.1	2.41
35	Kericho	74	319.44	0.61
36	Bomet	44	474.22	0.91
37	Kakamega	27	389.6	0.74
38	Vihiga	6	15.64	0.03
39	Bungoma	38	147.04	0.28
40	Busia	21	128.35	0.25
41	Siaya	12	23.91	0.05
42	Kisumu	11	60.19	0.12
43	Homa Bay	31	46.72	0.09
44	Migori	12	85.85	0.16
45	Kisii	25	623.29	1.19
46	Nyamira	24	655.78	1.25
47	Nairobi	182	3,121.80	5.97
	Sub Total	59,423	45,463.20	86.87
	CIS		5,332.00	10.19
	NACHU		1,539.36	2.94
	Total		52,334.56	100.00

The results in Table 4.3 show that co-operative societies in Kitui County own 54,780 acres of land valued at Ksh 21,728.74 million followed by Kilifi with 2,889 acres worth Ksh 4,645.80 million and Nairobi City County with 182 acres worth Ksh 3,121.80 million. Land is always an emotive asset in Kenya and therefore the figures cited above may not reflect the true picture on the ground!

## 4.1.5 Type and value of welfare support provided to members by Co-operative societies

Co-operative societies do provide a variety of welfare-related goods and services to their members. These welfare support items are included in by-laws of the societies. The types of welfare support provided to Co-operative members are summarized in Table 4.4 and Figures 4.3 (a) and (b).

Table 4.4: Type and value of welfare support provided to members by Co-operative societies

		Benevol	ent Fund	Health Ins	surance	Revolvii	ng Fund	Others		
County Code	Name of County	No. of members participating	Value of the Fund							
1	Mombasa	739	16,522,177		n/a	n/a	n/a	n/a	n/a	
2	Kwale	220	545,600	n/a	n/a	n/a	n/a	n/a	n/a	
3	Kilifi	109,510	85,474,023	n/a	n/a	44	246,000	n/a	n/a	
4	Tana River	9	129,800	n/a	332,411	45	106,000	117	881,511	
5	Lamu	751,360	751,360	n/a	n/a	n/a	n/a	n/a	n/a	
6	Taita- Taveta	278	68,100	n/a	n/a	n/a	n/a	n/a	n/a	
7	Garissa	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
8	Wajir	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
9	Mandera	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
10	Marsabit	136,936	3,576,800	73	279,000	542	3,025,200	n/a	n/a	
11	Isio <b>l</b> o	n/a	5,000	1	500	n/a	n/a	n/a	n/a	
12	Meru	140,304	20,441,132	n/a	n/a	110,200	28,510,000	322,684	4,945,587	
13	Tharaka Nithi	20,182	37,372,589	n/a	n/a	1,367,757	219,000	n/a	n/a	
14	Embu	48,106	19,021,680	646	3,776,500	4,228	3,870,881	15,586	58,662,238	
16	Machakos	18,339	19,507,286	n/a	n/a	20	200,000	9,669	4,501,500	
15	Kitui	n/a	361,116	400	400,000	n/a	n/a	n/a	n/a	
17	Makueni	665	361,431	n/a	n/a	294	2,578,790	94	10,748,000	
18	Nyandarua	327	7,229,478	n/a	n/a	n/a	n/a	n/a	n/a	
19	Nyeri	41,734	26,175,285	404,549	73,200	n/a	657,800	n/a	n/a	
20	Kirinyaga	213,171	88,514,541	n/a	n/a	n/a	n/a	n/a	n/a	
21	Murang'a	327	7,229,478	n/a	n/a	n/a	n/a	n/a	2,004,450	
22	Kiambu	16,313	3,683,263	9,468	3,402,700	11/4	5,000,000	34,826	748,890	
23	Turkana	323	7,646,000	236	54,392,990	200	400,000	n/a	n/a	

		Benevo	lent Fund	Health In	surance	Revolvi	ng Fund	Others	
County Code	Name of County	No. of members participating	Value of the Fund						
24	West Pokot	3	182,700	1	800,000	418	1,206,460	38,500	n/a
25	Samburu	13,335	8,567,200	n/a	n/a	n/a	n/a	n/a	n/a
26	Trans-Nzoia	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
27	Uasin Gishu	3,628	12,152,886	n/a	n/a	10	150,740	363	799,038
28	Elgeyo Marakwet	5,991	20,304,760	n/a	n/a	n/a	n/a	n/a	n/a
29	Nandi	34,576	21,975,961	882	261,740	17,400	n/a	n/a	n/a
30	Baringo	872	338,309	599	68,500	n/a	n/a	581	259,050
31	Laikipia	8,508	37,796,978	n/a	n/a	122	2,000,000	40	11,500
32	Nakuru	2,378	3,091,871	n/a	9,000	232	2,522,000	3	990,000
33	Narok	102,476	6,471,619	15	148,000	13	750,000	n/a	n/a
34	Kajiado	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
35	Kericho	16,344	5,034,464	1,472	4,152,400	6,352	82,562,164	786	5,039,716
36	Bomet	8,859	38,858,458	16,966	15,122,877	3,474	154,433,986	194	30,000
37	Kakamega	13,832	53,418,660	36	101,550	782	5,445,550	451	1,147,510
38	Vihiga	13,199	214,504,440	60	18,000	55	220,000	500	306,760
39	Bungoma	9,204	1,858,504	18,022	59,500	17	47,177	n/a	2,376,740
40	Busia	19,487	8,503,597	175	700,000	1,524	8,194,692	35	1,070,000
41	Siaya	3,677	6,099,084	24	87,120	n/a	n/a	n/a	n/a
42	Kisumu	8,491	15,501,374	27	29,000	2,750	510,000	108	602,300
43	Homa Bay	3,378	97,634,400	n/a	n/a	95	4,124,718	306	1,197,275
44	Migori	447	591,684	n/a	143,282	n/a	n/a	n/a	202,020
45	Kisii	22,980	7,425,892	1,880	515,000	108	977,400	269	596,400
46	Nyamira	4,505	3,126,498	50	20,000	n/a	n/a	n/a	n/a
47	Nairobi	97,667	447,827,753	264,113	110,196,981	n/a	2,633,483	328,551	129,422,943
	Total	1,892,680	1,355,883,230	719,695	195,090,250	1,516,682	310,592,041	753,663	226,543,428

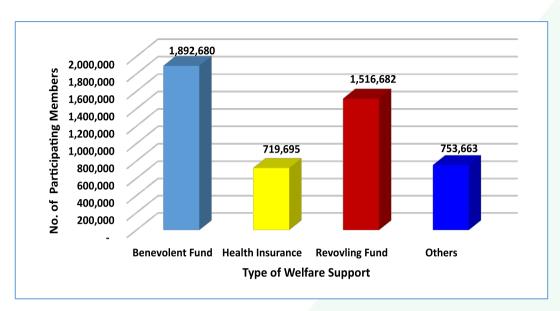


Figure 4.3 (a): Type of welfare support and number of participating members

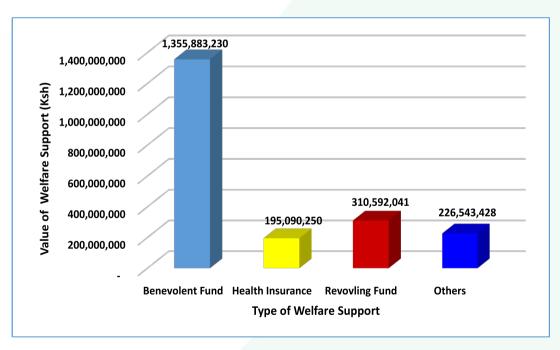


Figure 4.3 (b): Type and Value of welfare support

The results in Table 4.4 and Figures 4.3 (a) and (b) show that a total of 1,892,680 members benefitted from benevolent funds valued at Ksh 1,355,883,230. The highest amount of benevolent funds was given to co-operative members in Nairobi City County with Ksh 447,827,753 followed by those of Kirinyaga (Ksh 88,514,541), and Kilifi (Ksh 85,474,023).

### 4.2 Governance and Management Practices of Co-operative Societies

Governance is primarily concerned with the sharing of power and decision-making authority among the owners (shareholders) of the organization, Board of Directors and Management. Good governance is at the heart of any successful business. It is essential if a Co-operative society is to achieve its goals and objectives. The survey used inverse indicators of governance to assess quality of governance practices in the Co-operative Movement.

## **4.2.1** Types of concluded litigations against Co-operatives and associated costs

In the course of doing business Co-operative enterprises, like all other businesses, occasionally get involved in litigious situations. This is one of the inverse indicators of quality of governance and management practices. The survey revealed the types of litigations and associated costs presented in Table 4.5 and Figures 4 (a) and (b).

Table 4.5: Type of litigation against Co-operatives and associated costs

		itigation be		Litiga	tion betw & Sta	reen Co-op ff		Land Disp	utes	Other Litig	ation types	
Name of County	No	Legal fees	Fines and penalties	No	legal fees	Fines and penalties	No	Land Legal fees	Fines and Penalties	No	Legal fees	Total (Ksh: Million)
Mombasa	1	0.5			0		2	1		6	3	4.5
Kwale										1		0
Kilifi	4	4	1	3	2	2	2	2	1	4	3	15
Tana River												0
Lamu								A				0
Taita Taveta	1		1									1
Garissa												0
Wajir												0
Mandera												0
Marsabit	3	3					1	1				4
Isiolo	2		2									2
Meru	4	5	2	6	6	2	2	3	1	4	2	21
Tharaka Nithi	1	1		2	2		1	1				4
Embu	19	16	6	4	4	1	1	1		3	1	29
Kitui	1	0.026	0.021	1	0.39	0						0.437
Machakos	6	6	1	4	2	3	2	2		3	1	15

		itigation be		Litiga	tion betw & Sta	reen Co-op ff		Land Disp	utes	Other Litig	ation types	
Name of County	No	Legal fees	Fines and penalties	No	legal fees	Fines and penalties	No	Land Legal fees	Fines and Penalties	No	Legal fees	Total (Ksh: Million)
Makueni	3	3	1	1	1	1	1		1			7
Nyandarua												0
Nyeri	8	7	2							2	1	10
Kirinyaga	3	3								/		3
Murang'a												0
Kiambu	2		2			1	2	1	1	1		5
Turkana									A			0
West Pokot	2	1	2				1	1				4
Samburu	2	1	2									3
Trans Nzoia												0
Uasin Gishu	6	5	2	1	1		A					8
Elgeyo Marakwet	3	3	1									4
Nandi	5	5		1	1			1				7
Baringo	1	1										1
Laikipia	3	2		1	1							3
Nakuru	5	5	2	3	4	4	3	3	2			20
Narok	5	2	1	2	1		1					4
Kericho	4	3	1	1	1							5
Bomet	14	12	4	2	2		1		1	/		19
Kakamega	5	4	3	4	4		1	1				12
Vihiga	4	3										3
Bungoma	6	5	1	2		2	4	4		8	4	16
Busia	7	7		3	2	1	1	1		2	1	12
Siaya				2	2							2
Kisumu	6	6		1	1		1	1		2	1	9
Homa Bay	6	6	2	4	4	2	3	3	2			19
Migori	4	4								4	2	6
Kisii	11	11	5	7	5	5	3	3	1	9	4	34
Nyamira	2	1	1	2	6	3	6	1.8	1	1	2	15.8
Nairobi							1	1				1
Total	159	135.526	45.021	57	52.39	27	40	32.8	11	50	25	328.737

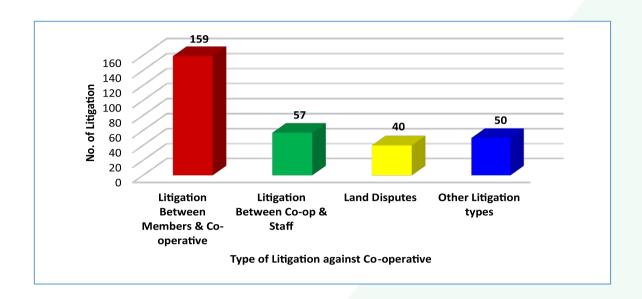


Figure 4.4 (a): Type and number of pending litigations against co-operatives

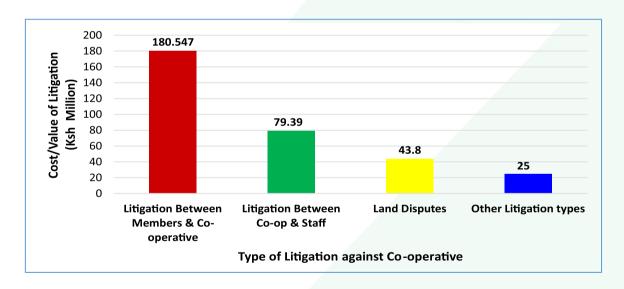


Figure 4.4 (b): Type and cost of litigations against co-operatives

As shown in Table 4.5 and Figures 4 (a) and (b) co-operative enterprises were involved in a number of litigations between members and co-operatives costing Ksh 135 million in legal fees, between employees and co-operatives in terms of legal fees (costing Ksh 45 million), and fines (costing Ksh 24 million). It should be noted that the fewer the litigious cases the better for the Co-operative sector since more resources would be available for productive activities.

### 4.2.2 Number of pending litigations against Co-operative Societies

When an individual or a Co-operative society is faced with litigious situations, energy and resources end up being diverted from potentially beneficial activities and projects. Therefore, whenever possible a Co-operative society should avoid litigious situations through good governance practices. The number of pending litigation cases in the Co-operative are presented in Table 4.6.

**Table 4.6: Number of pending litigations against Co-operative Societies** 

County Code	County Name	No. of Pending Litigations	%
1	Mombasa	20	1.69
2	Kwale	n/a	n/a
3	Kilifi	14	1.18
4	Tana River	n/a	n/a
5	Lamu	n/a	n/a
6	Taita Taveta	3	0.25
7	Garissa	n/a	n/a
8	Wajir	n/a	n/a
9	Mandera	n/a	n/a
10	Marsabit	3	0.25
11	Isiolo	n/a	n/a
12	Meru	24	2.03
13	Tharaka Nithi	10	0.84
14	Embu	35	2.96
15	Kitui	3	0.25
16	Machakos	14	1.18
17	Makueni	1	0.08
18	Nyandarua	n/a	n/a
19	Nyeri	6	0.51
20	Kirinyaga	12	1.01
21	Murang'a	n/a	n/a
22	Kiambu	4	0.34
23	Turkana	n/a	n/a
24	West Pokot	1	0.08
25	Samburu	n/a	n/a
26	Trans Nzoia	n/a	n/a

County Code	County Name	No. of Pending Litigations	%
27	Uasin Gishu	19	1.60
28	Elgeyo Marakwet	13	1.10
29	Nandi	4	0.34
30	Baringo	0	0.00
31	Laikipia	20	1.69
32	Nakuru	15	1.27
33	Narok	1	0.08
34	Kajiado	n/a	n/a
35	Kericho	1	0.08
36	Bomet	15	1.27
37	Kakamega	1	0.08
38	Vihiga	17	1.44
39	Bungoma	7	0.59
40	Busia	8	0.68
41	Siaya	5	0.42
42	Kisumu	8	0.68
43	Homa Bay	8	0.68
44	Migori	2	0.17
45	Kisii	16	1.35
46	Nyamira	4	0.34
47	Nairobi	870	73.48
	Total	1184	100.00

The Survey results in Table 4.6 show that in 2018 co-operative societies had 1,184 pending litigations. Co-operative societies in Nairobi City County had the highest number of pending litigations (73.67% of the total cases), followed by those in Embu County (2.96%) and Meru (2.03%). However, this might be an understatement since according to State of the Judiciary and Administration of Justice Annual Report there were 3,971 pending litigations as at June, 2018. This is an **indirect measure of quality of governance** practices in the Co-operative sector. That is, the higher the number of litigations that a Co-operative society is involved in, the poorer its governance and management practices. Capacity building through relevant governance and management training is therefore necessary to cure this problem.

# 4.2.3 Number of Management Committee/Board Members of Cooperative Societies

Number of members and their skills are key drivers of success of the Co-operative society. This is because the Management committee/board exercises delegated power and authority from owners/shareholders of the society. The numbers of Management Committee/Board Members in the co-operative sector are presented in Table 4.7.

Table 4.7: Number of Management Committee/Board Members of Co-operative Societies

County Code	County Name	Male	Female	Total
1	Mombasa	471	190	661
2	Kwale	461	196	657
3	Kilifi	455	245	700
4	Tana River	73	28	101
5	Lamu	34	22	56
6	Taita Taveta	394	131	525
7	Garissa	41	13	54
8	Wajir	680	320	1000
9	Mandera	400	50	450
10	Marsabit	82	45	127
11	Isiolo	41	13	54
12	Meru	263	60	323
13	Tharaka Nithi	291	70	361
14	Embu	243	60	303
15	Kitui	684	604	1288
16	Machakos	462	124	586
17	Makueni	231	77	308
18	Nyandarua	218	89	307
19	Nyeri	314	90	404
20	Kirinyaga	270	75	345
21	Murang'a	462	90	552
22	Kiambu	435	75	510
23	Turkana	409	163	572
24	West Pokot	397	173	570
25	Samburu	418	264	682

County Code	<b>County Name</b>	Male	Female	Total
26	Trans Nzoia	421	264	685
27	Uasin Gishu	410	242	652
28	Elgeyo Marakwet	514	225	739
29	Nandi	517	188	705
30	Baringo	624	187	811
31	Laikipia	616	193	809
32	Nakuru	412	189	601
33	Narok	410	197	607
34	Kajiado	387	172	559
35	Kericho	557	193	750
36	Bomet	533	201	734
37	Kakamega	543	155	698
38	Vihiga	526	202	728
39	Bungoma	537	280	817
40	Busia	497	213	710
41	Siaya	506	253	759
42	Kisumu	504	261	765
43	Homa Bay	428	230	658
44	Migori	461	211	672
45	Kisii	522	190	712
46	Nyamira	504	175	679
47	Nairobi	16,149	5,873	22,022
	Total	34,807	13,561	48,368

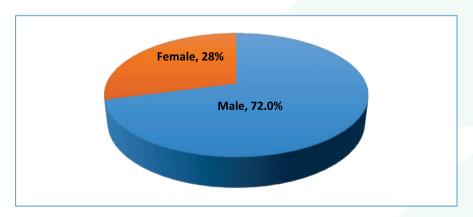


Figure 4.5: Distribution of board members by gender

The data in Table 4.7 and Figure 4.5 reveal that, as per the Survey results, there were 48,368 management committee/board members. The data further reveal that male board members of co-operatives (72%) outnumbered female members (28%).

### **4.2.4** Number of Supervisory Committee Members of Co-operative Societies

Supervisory committee members play an oversight role to ensure good governance and prudent financial management. The distribution of the number of **supervisory committee members** is depicted in Table 4.8.

**Table 4.8: Number of Supervisory Committee members by County** 

County Code	County Name	No. of Supervisory Committee Members	Percentage (%)
1	Mombasa	360	3.06
2	Kwale	84	0.71
3	Kilifi	328	2.78
4	Tana River	69	0.59
5	Lamu	33	0.28
6	Taita Taveta	327	2.78
7	Garissa	n/a	n/a
8	Wajir	n/a	n/a
9	Mandera	270	2.29
10	Marsabit	60	0.51
11	Isiolo	35	0.30
12	Meru	404	3.43
13	Tharaka Nithi	203	1.72
14	Embu	296	2.51
15	Kitui	546	4.63
16	Machakos	226	1.92
17	Makueni	156	1.32
18	Nyandarua	248	2.10
19	Nyeri	220	1.87
20	Kirinyaga	202	1.71
21	Murang'a	402	3.41
22	Kiambu	608	5.16
23	Turkana	149	1.26

County Code	County Name	No. of Supervisory Committee Members	Percentage (%)
24	West Pokot	73	0.62
25	Samburu	24	0.20
26	Trans Nzoia	179	1.52
27	Uasin Gishu	376	3.19
28	Elgeyo Marakwet	69	0.59
29	Nandi	230	1.95
30	Baringo	175	1.49
31	Laikipia	428	3.63
32	Nakuru	281	2.38
33	Narok	126	1.07
34	Kajiado	79	0.67
35	Kericho	293	2.49
36	Bomet	208	1.77
37	Kakamega	438	3.72
38	Vihiga	85	0.72
39	Bungoma	135	1.15
40	Busia	285	2.42
41	Siaya	291	2.47
42	Kisumu	207	1.76
43	Homa Bay	250	2.12
44	Migori	185	1.57
45	Kisii	216	1.83
46	Nyamira	89	0.76
47	Nairobi	1835	15.57
	Total	11,783	100.00

The results of the Survey show that there were 11,783 members of the supervisory committee. The highest number of supervisory committee members were reported in Nairobi (1835) followed by Kiambu (608) and Kakamega (438).

## **4.2.5** Type of Compliance/Regulation of the Co-operative Societies

Compliance with laws and regulations of business operations is a positive measure of good governance and management practices. The pertinent information generated by the Survey on level of compliance by Co-operatives is summarized in Table 4.9.

Table 4.9: Type of Compliance/Regulation of the Co-operative Societies

	Procu Po	Procurement Policy	Procur	Procurement Plan	HR Manua	anual	Employm & Cor	Employment Terms & Condition	Audite 2	Audited Account 2018	Budge	Budget 2018	Code of	Code of Conduct	We	Wealth Declaration	Bos Supe	Board & Supervisory	Strategic Plan	ic Plan
County Name	YES	ON.	YES	ON	YES	ON	YES	NO	YES	NO	YES	ON .	YES	ON.	YES	ON.	YES	Q.	YES	ON
Mombasa	4	15	2	15	4	12	4	11	14	1	15	0	10	7	11	2	10	7	7	10
Kwale	3	54	3	24	T	23	2	16	20	7	20	4	3	21	27	1	16	6	5	21
Kilifi	18	68	11	95	14	68	17	80	61	43	87	20	52	20	06	19	99	43	31	76
Tana River	4	16	3	17	4	16	4	16	10	10	11	6	9	14	3	17	5	15	5	15
Lamu	0	12	0	12	1	11	1	11	11	1	8	4	1	6	9	9	9	9	0	12
Taita Taveta	1	14	2	13	0	15	2	13	13	2	14	2	7	7	14	1	15	0	7	7
Garissa	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Wajir	n/a	n/a	n/a	n/a	e/u	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Mandera	0	0	10	80	0	0	0	0	3	87	5	85	0	0	30	100	9	20	0	0
Marsabit	4	84	4	84	5	83	7	81	10	78	30	58	19	69	16	72	5	83	2	83
Isiolo	1	1	1	1	0	2	1	1	2	0	2	0	2	0	2	0	2	0	2	0
Meru	54	81	41	91	43	91	27	100	126	11	128	10	71	9	93	39	41	84	71	61
Tharaka Nithi	32	35	24	43	21	40	26	34	53	15	59	10	42	21	59	6	52	17	41	28
Embu	25	79	26	76	20	82	23	76	71	34	83	23	90	41	70	31	99	37	45	57
Kitui	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Machakos	21	30	16	35	11	40	13	38	39	12	42	6	26	24	40	11	39	12	31	20
Makueni	11	41	11	41	9	46	4	48	35	17	41	11	43	6	26	26	30	22	23	29
Nyandarua	18	90	21	57	17	09	17	60	53	20	56	19	43	35	58	19	44	32	24	54
Nyeri	38	36	38	35	45	29	41	31	73	1	73	1	64	4	68	5	62	11	52	15
Kirinyaga	27	39	21	44	23	44	24	40	64	4	65	4	41	22	89	1	63	8	43	25
Murang'a	27	112	24	116	21	118	21	119	90	47	96	42	93	46	97	42	91	48	51	87
Kiambu	53	105	31	123	35	124	46	115	137	28	146	26	66	64	112	57	115	50	75	90
Turkana	13	56	13	56	25	43	33	35	65	3	29	1	09	8	7	62	64	4	67	1
West Pokot	13	42	6	46	9	49	10	45	20	35	29	26	14	41	29	56	27	28	28	27
Samburu	4	6	2	11	4	6	3	10	6	3	6	4	7	9	10	ю	6	4	4	8

	Procu Po	Procurement Policy	Procure	Procurement Plan	HR Manual	nual	Employm & Con	Employment Terms & Condition	Audited 20	Audited Account 2018	Budget 2018	2018	Code of Conduct	Conduct	We	Wealth Declaration	Boa	Board & Supervisory	Strategic Plan	ic Plan
County Name	YES	NO	YES	NO	YES	NO	YES	ON	YES	ON	YES	ON	YES	NO	YES	ON	YES	NO	YES	ON
Trans-Nzoia	14	99	11	09	16	52	11	59	14	55	72	44	20	20	32	40	33	38	22	49
Uasin Gishu	21	109	18	112	21	110	24	106	102	33	114	21	62	62	45	68	26	77	40	87
Elgeyo Marakwet	9	32	9	32	4	34	4	33	21	17	20	18	∞	28	22	16	16	22	24	13
Nandi	19	25	20	49	22	49	31	40	09	10	61	6	27	43	61	11	64	7	43	27
Baringo	34	37	28	43	12	22	12	29	38	36	54	19	24	49	51	22	42	29	32	40
Laikipia	18	99	19	64	24	59	42	46	70	21	08	14	22	34	84	12	78	17	52	34
Nakuru	35	09	28	29	34	09	36	22	69	27	72	23	22	39	52	45	53	42	52	43
Narok	12	64	11	92	11	99	10	99	39	37	41	34	17	52	35	41	77	49	39	36
Kajiado	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Kericho	31	73	72	73	35	69	35	89	74	30	82	23	28	44	49	22	40	63	75	30
Bomet	14	20	11	18	11	20	12	19	20	6	25	5	18	13	12	20	13	17	56	2
Kakamega	7	29	11	63	8	99	10	64	44	30	53	21	19	55	42	32	27	47	16	28
Vihiga	∞	22	9	23	2	24	7	23	14	15	20	12	12	16	24	7	22	10	17	13
Bungoma	20	27	18	27	18	79	17	78	30	20	33	17	22	22	37	12	36	10	28	20
Busia	4	87	1	30	7	22	1	30	19	11	97	4	22	7	24	9	23	8	19	12
Siaya	8	100	7	101	10	86	12	93	51	53	19	46	56	83	35	99	43	99	12	6
Kisumu	8	19	6	09	11	28	7	63	22	15	65	12	36	32	34	34	59	42	56	44
Нота Вау	22	99	16	73	24	63	21	89	33	55	4	43	56	58	37	52	26	62	34	54
Migori	4	92	2	89	2	89	က	99	47	21	49	19	4	99	24	40	37	25	14	26
Kisii	24	4	18	48	13	48	21	43	37	32	48	21	29	30	61	10	52	17	33	37
Nyamira	6	18	7	18	5	20	9	21	22	8	28	3	6	14	29	2	24	9	8	16
Nairobi	116	849	114	848	40	924	55	913	914	51	922	52	85	884	920	54	907	99	114	828
TOTAL	805	2895	701	2977	642	3024	703	2942	2749	958	3000	746	1402	2245	2616	1120	2475	1259	1343	2355
(%)	21.76	78.24	19.06	80.94	17.51	82.49	19.29	80.71	74.16	25.84	80.09	19.91	38.44	61.56	70.02	29.98	66.28	33.72	36.32	63.68
Course Summer Dates	Jol Date																			

Source: Survey Data

The results in Table 4.9 show that the level of compliance with indicators of good corporate governance was highest with respect to budget approval (80.09%) followed by existence of audited accounts (74.16%) and signed indemnity forms (66.28%). The governance and management areas with low levels of compliance were existence of human resource manual (17.51%), procurement plan (19.29%) and strategic plan (36.32%) which is the road map for guiding co-operative operations. It should be noted that deposit taking Saccos are all audited otherwise they would not be licensed by SASRA to operate. Overall Table 4.10 suggests existence of governance and management lapses in some areas of the co-operative sector which should be addressed through education, governance and management training programmes, and other capacity building strategies.



### **CHAPTER 5: SUMMARY, CONCLUSION AND RECOMMENDATIONS**

#### **5.1 Summary**

The objectives of the Survey were to establish contributions of Co-operatives to various economic sectors; determine and assess the contribution of Co-operatives to social-cultural welfare of the members; and evaluate the effectiveness of governance and management practices in the Co-operative sector. The scope of the survey involved collecting, analyzing and interpreting data of all registered active co-operatives in Kenya based on predetermined parameters namely economic, social-cultural and governance and management practices. The survey also involved development of standard reporting template(s) for data collection and reporting for use in subsequent monitoring and evaluation of the sector by the State Department for Co-operatives.

The Survey was conducted using cross sectional design which involved collection of both quantitative and qualitative data from Co-operatives in all the 47 counties in March, April and May 2020. The cluster approach was used to ensure coverage of all registered active co-operatives from primary, secondary, tertiary and apex levels of the Co-operative movement. Semi-structured questionnaires were used to collect quantitative data while the qualitative data were collected using an interviewer guide. Additional data were extracted from the audited annual accounts and financial statements. Data analysis and discussion involved computation and interpretation of descriptive statistics.

The Survey results revealed that there were 23,275 co-operatives in SDC register as at 31<sup>st</sup> December, 2018. Out of 23,275 co-operatives 8,814 were active, 5,723 were dormant while 117 had been cancelled. The rest of the co-operatives (8,621) could not be assigned to either **active**, **dormant or cancelled** categories because they did not have requisite details such as certificate number of registration, county code, county name or were registered but did not commence operations. Questionnaires were sent out to the active societies.

The Survey findings showed that the co-operative sector is a key driver of economic development of Kenya. The GDP of Kenya in 2018 was Ksh 8.791 trillion. The total revenue (income) of the co-operative sector in 2018 was approximately Ksh 173.26 billion translating to 2% of GDP. The

accumulated deposits of approximately Ksh. 844.55 billion ensures availability of funds for lending to the other sectors of the economy. Overall, the total savings of the co-operative sector in 2018 (Ksh 844.55 billion) translates to 25.91% of national savings (Ksh 3,260 billion). Further, the sector had export earnings of Ksh 20.839 billion.

The Survey results further revealed that the co-operative sector has a significant contribution to social cultural parameters. The survey indicated that the co-operative sector has a membership of 6,535,202. This creates a huge social movement of people bonded together by common goals. The survey findings further indicated that 4,882,710 people participated in social welfare valued at slightly over Ksh 2 billion. Additionally, the co-operatives own land amounting to 59,423 acres with an estimated value of Ksh. 52,33 billion.

The Survey results have also revealed that the highest level of compliance with regulations was that of approval of budget at 80.09% followed by existence of audited accounts for 2018 (74.16%), filling of wealth declaration forms (70.02%) and filling of indemnity forms (66.28%). The level of compliance for each of the other areas namely procurement policy, human resources and strategic plan was below 50%. There was inadequate gender equity in the leadership positions of the Co-operatives. That is, there were more men in leadership positions than women.

Finally the Survey findings from key stakeholders highlighted a number of challenges affecting the co-operative sector. The following were sum of the challenges:

- a) It was observed that there was low level of information technology uptake in county Cooperative offices. Many Co-operative societies had no websites or email services. There was also low level of digitization at SDC.
- b) Due to shared roles between county and national governments, the Co-operative sector has been under-funded. It was also noted that there was reduced support from development partners due to lack of clarity on roles being performed by national and county governments.
- c) In terms of human resource, it was found that many of the officials were elderly. There is also lack of relevant people with skills and competences in managing the affairs of the Co-

operatives. Further, many experienced Co-operative development officers have exited the service without replacement thereby negatively affecting performance of the sector.

- d) Many respondents pointed out that the Co-operative sector was facing governance challenges. It was felt that more non-adherence to best management practices had led to numerous judicial litigations.
- e) Since the co-operative function was devolved there has been a disconnect between national and county government in data sharing. This has led to challenges of aggregating co-operative sector statistics at the national level.
- f) Although co-operative societies function is devolved, it has not been delineated and fully operationalized at the counties. This has created functional execution challenges. Both national and county governments have found their respective mandates weakened especially the monitoring and evaluation functions.

#### 5.2 Conclusion

From the various parameters that formed the survey reference, it is concluded that the cooperative sector is a critical economic value contributor to the country. The sector also employs 40% of the total formal workforce.

The co-operative sector provides livelihoods to many Kenyans apart from contributing towards their social-cultural empowerment. Co-operatives have also contributed immensely to the Big Four Agenda through enabling of affordable housing to its members across the country. Lastly, the sector faces several challenges affecting the sector which include issues of governance, where many societies still lack capacity to adhere to good governance practices. Finally, there were challenges of communication related to low levels of information technology uptake, among others. In view of the above findings, the following recommendations are advanced.

#### 5.3 Recommendations

**Recommendation 1:** The Survey results showed that 60.15% of the co-operatives were active and 39.05% were dormant. Given the economic and social-cultural importance of the co-operatives to the country and people of Kenya, there is need for encouraging the "active" societies to be more productive, and reviving the "dormant" ones through capacity building and providing them with requisite incentives. The national government (SDC) and the country governments should therefore intensify their roles as catalysts for co-operative development in the country.

**Recommendation 2:** It was observed that co-operatives in Kenya are principally involved in savings and credit (53.67% of the cooperatives) business enterprises followed by agricultural and marketing activities (40.16%) and housing (11.65%). Since Kenya is primarily an agricultural economy, national and county governments and other key stakeholders should encourage formation of more service oriented and **value addition** co-operative enterprises through provision of economic and tax incentives to existing and potential co-operative enterprises. There is also need to **diversify** the co-operatives' nature of business to embrace Information Communication Technology (ICT) related co-operatives. It is therefore recommended that the SDC and county governments should encourage establishment of information (knowledge) based co-operatives which are likely to attract the Kenyan youth.

**Recommendation 3:** The Survey has revealed that globally co-operatives owned assets worth US\$ 20 trillion dollars earned a profit of US\$ 3 trillion or 15% which is a commendable rate of return. Here in Kenya the Survey results showed that the co-operatives had paid dividends of Ksh 8.33 billion and interest on members' deposits amounting to Ksh 42.68 billion. It was also noted that, according to the law, co-operatives receive 80% of all sales revenue. While this is commendable, the overall size of the cake (sales revenue) is the critical indicator of return to members, not just the percentage. It is therefore recommended that the SDC and county governments as well as other key players should promote productivity of the sector through research, education and training, and value-addition in the productive sub-sectors of the economy.

**Recommendation 4:** The Survey results revealed that co-operatives had accumulated Ksh 844.55 billion with Deposit Taking Saccos accounting for Ksh 341.91 billion (40.5%) and Coop Holdings accounting for Ksh 305.95 billion (36.2%). Overall, the total savings of the cooperative sector in 2018 (Ksh 844.55 billion) translates to 25.91% of national savings (Ksh 3,260 billion). It is therefore recommended that the SDC and county governments should further encourage a culture of saving.

**Recommendation 5:** The Survey findings revealed that share capital stood at Ksh 61.81 billion with Deposit Taking Saccos accounting for Ksh 32.29 billion (52.2%) followed by Coop Holdings Ksh 3.787 billion (6.1%), and CIS Ksh 1.94 billion (3.1%). In order to expand level of operations, adequate share capital is either required by law or by best practice. It is therefore recommended that the SDC, county governments and SAGAs should encourage further growth of share capital in the co-operative sector in order to socio-economically empower cooperators especially those in the rural and slum urban areas.

**Recommendation 6:** It has been observed from the Survey that cooperators consider their associations as economic entities which should benefit them through payment of dividends and provision of social benefits. The survey revealed that a total of Ksh 8.33 billion were paid as dividends out of a total profit of Ksh 53.4 billion which translates into 15.6% of the profits. To encourage Kenyans to engage further in this form of enterprise, it is recommended that both the SDC and county governments should more rigorously promote expansion of the co-operative movement.

**Recommendation 7:** Foreign exchange earnings is critical for the country since without foreign currency it would be difficult for Kenya to pay for its imports. As an agricultural economy, Kenya has mainly relied on export of agricultural commodities to earn foreign exchange. According to the survey, marketing co-operatives earned Ksh 20.81 billion in 2018. It is therefore recommended that SDC and county governments should encourage marketing co-operatives to **intensify and diversify** production and marketing of export-related cash crops and to enhance value addition of their commodities.

**Recommendation 8:** The Survey revealed that co-operative societies are business enterprises which are expected to grow total sales (turnover or income) for the benefit of members and other stakeholders including the government. According to the Survey results, the total turnover amounted to Ksh 173.26 billion. The Survey further showed that performance of several counties on this indicator was relatively low. It is therefore recommended that, since co-operative development is a devolved function, all county governments should allocate more resources to further grow the sector in their respective counties. The counties should also revive dormant co-operatives under their jurisdiction in order to enhance economic empowerment of members and their dependents.

**Recommendation 9:** The relevant literature showed that the co-operative movement is a significant avenue for investment in the economy. The Survey found that co-operatives in Kenya have invested mainly in the financial sector (68%) and land (25.7%). It is therefore recommended that SDC and county governments should encourage **diversification** of investments especially in the service industry.

**Recommendation 10:** Co-operative societies, as economic enterprises, have been contributing to government tax revenue. The Survey results indicated that the contribution amounted to Ksh 6.27 billion. It is recommended that the national and county governments should promote productivity of the co-operative sector through funding research, training and extension services in order to expand the tax revenue-base.

**Recommendation 11:** According to State of the Judiciary and Administration of Justice annual report as at June 2018 there were 3,971 pending litigations in the co-operative sector. It is therefore recommended that the sector is streamlined to adhere to best governance practices to minimize incidences of judicial processes. Furthermore, the use of alternative dispute resolution mechanisms in the co-operative sector should be encouraged.

**Recommendation 12:** Although the cooperative function has been devolved, it has not been fully delineated and operationalized at the County level. This has created challenges in executing the function. It was also noted that data sharing between the two levels of Government is rather weak making monitoring and evaluation function a difficult task. In addition, low levels of funding of the sector were highlighted as a constraint which has in turn affected research, extension services and capacity building of the human resource. It is therefore recommended that the sector be sufficiently funded at both national and county levels and effective policies and procedures of monitoring and evaluation implemented.

Effective implementation of the above recommendations will enhance overall performance of the co-operative sector. The importance of the co-operative sector in meeting aspirations of the development agenda of Kenya dictate that the sector is nurtured to achieve its optimal performance. Finally, all stakeholders should realize that "coming together is the beginning; keeping together is progress; and working together is success" (Henry Ford)!

**ANNEXES** 

Annex 1: Deposit Taking Saccos Assets, Deposits, Loans and Income for the Year 2018

S/No.	Name of Sacco	County Name	County Code	Total Assets (Ksh Billion) (A)	Total Deposits (Ksh Billion) (B)	Gross Loans (Ksh Billion) (C)	Total Income (Ksh Billion) (D)
1	BANDARI	MOMBASA	1	8.66	5.41	6.34	1.07
2	MOMBASA PORT	MOMBASA	1	5.32	2.67	3.57	0.71
3	MAFANIKIO	MOMBASA	1	0.88	0.54	0.66	0.15
4	JITEGEMEE SACCO	MOMBASA	1	0.56	0.37	0.17	0.04
5	KMFRI	MOMBASA	1	0.36	0.25	0.3	0.06
6	WASHA	MOMBASA	1	0.19	0.16	0.14	0.02
7	UCHONGAJI	MOMBASA	1	0.04	0.02	0.03	0
8	TABASAMU	KWALE	2	0.67	0.42	0.29	0.1
9	IMARIKA	KILIFI	3	7.61	5.24	6.79	1.36
10	ACO	KILIFI	3	0.69	0.56	0.58	0.1
11	LENGO SACCO	KILIFI	3	0.2	0.13	0.12	0.04
12	LAMU TEACHERS	LAMU	5	0.23	0.12	0.08	0.02
13	QWETU	TAITA TAVETA	6	1.79	1.29	1.5	0.34
14	BI-HIGH	MARSABIT	10	0.56	0.42	0.31	0.06
15	SOLUTION	MERU	12	4.44	2.96	3.45	0.72
16	CAPITAL	MERU	12	3.32	2.77	2.7	0.58
17	YETU	MERU	12	3.31	2.08	2.13	0.48
18	CENTENARY	MERU	12	0.87	0.7	0.75	0.12
19	TIMES U	MERU	12	0.61	0.48	0.5	0.11
20	DHABITI	MERU	12	0.6	0.36	0.38	0.13
21	MMH	MERU	12	0.56	0.33	0.42	0.09
22	SIRAJI	MERU	12	0.42	0.27	0.3	0.08
23	GOLDEN PILLAR (IMENTI)	MERU	12	0.38	0.27	0.27	0.06
24	BARAKA	MERU	12	0.32	0.21	0.19	0.05
25	SMART CHAMPIONS	MERU	12	0.27	0.14	0.22	0.04

S/No.	Name of Sacco	County Name	County Code	Total Assets	Total Deposits	Gross Loans	Total Income
			Jour	(Ksh Billion) (A)	(Ksh Billion) (B)	(Ksh Billion) (C)	(Ksh Billion) (D)
26	NYAMBENE ARIMI	MERU	12	0.24	0.15	0.17	0.06
27	TRANS NATION	THARAKA NITHI	13	4.37	3.03	3.78	0.79
28	SOUTHERN STAR	THARAKA NITHI	13	1.1	0.8	0.8	0.18
29	THAMANI	THARAKA NITHI	13	0.55	0.36	0.3	0.1
30	NDOSHA	THARAKA NITHI	13	0.27	0.16	0.16	0.03
31	WINAS	EMBU	14	5.23	3.3	5.29	0.92
32	FORTUNE	EMBU	14	3.08	1.69	2.52	0.55
33	NAWIRI	EMBU	14	1.78	1.14	1.12	0.33
34	DAIMA	EMBU	14	0.98	0.71	0.42	0.18
35	MWIETHERI SACCO	EMBU	14	0.11	0.07	0.06	0.01
36	UNI-COUNTY	EMBU	14	0.09	0.07	0.07	0.01
37	MWINGI MWALIMU	KITUI	15	0.65	0.42	0.52	0.12
38	KITUI TEACHERS	KITUI	15	4.72	3.38	4.1	0.9
39	KWETU (MASAKU TEACHERS)	MACHAKOS	16	3.85	2.06	1.46	0.43
40	UNIVERSAL TRADERS	MACHAKOS	16	0.97	0.62	0.86	0.16
41	TOWER	NYANDARUA	18	8.52	6.55	7.34	1.23
42	MUKI	NYANDARUA	18	0.69	0.5	0.51	0.13
43	NYALA VISION	NYANDARUA	18	0.43	0.31	0.29	0.07
44	VIKTAS	NYANDARUA	18	0.2	0.14	0.14	0.03
45	NAFAKA	NYERI	19	6.34	4.53	5.19	0.9
46	TAIFA	NYERI	19	3.08	2.3	1.99	0.43
47	BIASHARA	NYERI	19	1.5	1.03	1.15	0.29
48	WANANCHI SACCO	NYERI	19	1.27	0.93	0.79	0.21
49	2NK	NYERI	19	0.74	0.52	0.47	0.09
50	WAKULIMA COMMERCIAL	NYERI	19	0.43	0.3	0.3	0.06
51	ENEA	NYERI	19	0.16	0.11	0.1	0.03
52	BIASHARA TOSHA	NYERI	19	0.08	0.04	0.06	0.01

S/No.	Name of Sacco	County Name	County Code	Total Assets (Ksh Billion) (A)	Total Deposits (Ksh Billion) (B)	Gross Loans (Ksh Billion) (C)	Total Income (Ksh Billion) (D)
53	LAINISHA SACCO	KIRINYAGA	20	0.37	0.16	0.22	0.05
54	NUFAIKA	KIRINYAGA	20	0.18	0.12	0.12	0.02
55	GOODWAY	KIRINYAGA	20	0.04	0.04	0.04	0.01
56	AMICA	MURANGA	21	3.06	2.62	2.45	0.65
57	K-UNITY	KIAMBU	22	3.64	2.72	2.23	0.64
58	TAI	KIAMBU	22	2.4	1.59	1.6	0.38
59	GDC	KIAMBU	22	1.83	1.3	1.59	0.26
60	DIMKES	KIAMBU	22	1.59	1.35	1.37	0.21
61	AZIMA	KIAMBU	22	1.48	0.96	1.13	0.21
62	ORIENT	KIAMBU	22	0.74	0.46	0.16	0.03
63	NRS	KIAMBU	22	0.41	0.33	0.25	0.05
64	FARIJI	KIAMBU	22	0.26	0.14	0.17	0.06
65	JOINAS SACCO	KIAMBU	22	0.25	0.18	0.19	0.03
66	JACARANDA SACCO	KIAMBU	22	0.15	0.09	0.03	0.01
67	ALL CHURCHES SACCO	KIAMBU	22	0.12	0.09	0.1	0.02
68	GOODFAITH SACCO	KIAMBU	22	0.06	0.04	0.05	0.01
69	ECO-PILLAR	WEST POKOT	24	1.02	0.65	0.32	0.11
70	SUPA SACCO	SAMBURU	25	0.39	0.33	0.34	0.04
71	DUMISHA	SAMBURU	25	0.25	0.15	0.19	0.04
72	TRANS-NATIONAL TIMES	TRANZOIA	26	1.51	0.9	0.85	0.26
73	TRANSCOUNTIES	TRANZOIA	26	0.16	0.12	0.1	0.02
74	THE NOBLE	UASIN GISHU	27	1.97	1.48	1.68	0.34
75	BARATON	UASIN GISHU	27	0.14	0.09	0.11	0.02
76	AINABKOI SACCO**	UASIN GISHU	27	0.09	0.05	0.02	0.01
77	SMARTLIFE	ELGEYO MARAKWET	28	1.06	0.64	0.88	0.11
78	PRIME-TIME	ELGEYO	28	0.7	0.53	0.35	0.08
79	NANDI HEKIMA**	MARAKWET NANDI	29	0.2	0.09	0.16	0.01

S/No.	Name of Sacco	County Name	County Code	Total Assets (Ksh Billion) (A)	Total Deposits (Ksh Billion) (B)	Gross Loans (Ksh Billion) (C)	Total Income (Ksh Billion) (D)
80	KOLENGE TEA	NANDI	29	0.14	0.09	0.05	0.01
81	NANDI FARMERS	NANDI	29	0.12	0.07	0.08	0.01
82	THE APPLE	NANDI	29	0.08	0.04	0.06	0.02
83	SKYLINE	BARINGO	30	1.33	1.04	0.88	0.18
84	UNISON	LAIKIPIA	31	3.13	2.16	2.6	0.48
85	NANYUKI EQUATOR	LAIKIPIA	31	0.13	0.03	0.1	0.02
86	EGERTON	NAKURU	32	2.38	1.6	1.75	0.34
87	VISION AFRIKA	NAKURU	32	0.26	0.2	0.22	0.04
88	GOOD HOPE SACCO	NAROK	33	0.82	0.52	0.58	0.04
89	PUAN	NAROK	33	0.31	0.2	0.24	0.04
90	MAGADI SACCO	KAJIADO	34	0.59	0.43	0.48	0.11
91	ILKISONKO	KAJIADO	34	0.15	0.11	0.11	0.03
92	IMARISHA	KERICHO	35	10.92	7.02	8.66	1.62
93	KENYA HIGHLANDS	KERICHO	35	2.87	1.91	1.4	0.45
94	NDEGE CHAI	KERICHO	35	2.7	1.9	2.17	0.47
95	SIMBA CHAI	KERICHO	35	1.32	0.76	0.96	0.17
96	PATNAS	KERICHO	35	0.5	0.16	0.08	0.12
97	KIMBILIO DAIMA	BOMET	36	0.63	0.45	0.32	0.09
98	TENHOS	BOMET	36	0.32	0.21	0.19	0.06
99	SOTICO	BOMET	36	0.22	0.12	0.12	0.03
100	KENYA MIDLAND SACCO	BOMET	36	0.16	0.03	0.12	0.03
101	KIPSIGIS EDIS	BOMET	36	0.14	0.09	0.13	0.02
102	IG	KAKAMEGA	37	8.72	4.96	7.15	1.37
103	OLLIN SACCO	KAKAMEGA	37	4.52	2.96	3.76	0.66
104	SUKARI	KAKAMEGA	37	0.71	0.39	0.43	0.08
105	WEVERSITY	KAKAMEGA	37	0.39	0.26	0.33	0.06
106	MUDETE	KAKAMEGA	37	0.26	0.19	0.15	0.05

S/No.	Name of Sacco	County Name	County Code	Total Assets (Ksh Billion) (A)	Total Deposits (Ksh Billion) (B)	Gross Loans (Ksh Billion) (C)	Total Income (Ksh Billion) (D)
107	VIHIGA COUNTY FARMERS	VIHIGA	38	0.05	0.03	0.01	0.02
108	NG'ARISHA	BUNGOMA	39	2.34	1.08	1.81	0.54
109	STAWISHA	BUNGOMA	39	0.21	0.14	0.15	0.04
110	FARIDI	BUSIA	40	0.97	0.63	0.78	0.22
111	COUNTY	EMBU	41	0.47	0.23	0.21	0.1
112	KITE	KISUMU	42	1.05	0.62	0.56	0.1
113	TRANS ELITE	KISUMU	42	1.01	0.63	0.52	0.15
114	K-PILLAR	KISUMU	42	0.6	0.4	0.39	0.09
115	TARAJI	SIAYA	42	0.47	0.27	0.22	0.06
116	JUMUIKA SACCO**	KISUMU	42	0.22	0.12	0.12	0.02
117	AGROCHEM	KISUMU	42	0.14	0.09	0.1	0.02
118	KORU	KISUMU	42	0.07	0.05	0.03	0.01
119	FORTITUDE	HOMABAY	43	0.16	0.12	0.11	0.02
120	RACHUONYO TEACHERS	HOMABAY	43	0.15	0.11	0.12	0.01
121	STAKE KENYA	MIGORI	44	0.18	0.13	0.12	0.02
122	GUSII MWALIMU	KISII	45	8.28	5.94	7.47	1.32
123	Wakenya Pamoja	KISII	45	1.52	0.76	0.76	0.39
124	KENYA ACHIEVAS	KISII	45	0.39	0.21	0.18	0.12
125	VISIONPOINT	NYAMIRA	46	0.54	0.37	0.25	0.11
126	NYAMIRA TEA FARMERS	NYAMIRA	46	0.25	0.13	0.12	0.03
127	NEXUS	NYAMIRA	46	0.1	0.07	0.08	0.01
128	MWALIMU NATIONAL	NAIROBI	47	45.16	32.83	31.18	1.04
129	STIMA	NAIROBI	47	32.29	24.9	25.83	4.6
130	KENYA POLICE	NAIROBI	47	28.95	18.77	24.36	4.63
131	HARAMBEE	NAIROBI	47	26.32	18.77	15.93	2.71
132	AFYA	NAIROBI	47	17.56	13.09	14.42	2.27
133	METROPOLITAN NATIONAL	NAIROBI	47	13.65	6.93	12.85	2.12

S/No.	Name of Sacco	County Name	County Code	Total Assets (Ksh Billion) (A)	Total Deposits (Ksh Billion) (B)	Gross Loans (Ksh Billion) (C)	Total Income (Ksh Billion) (D)
134	UNAITAS	NAIROBI	47	12.88	7.48	9.43	1.94
135	UNITED NATIONS	NAIROBI	47	12.2	9.31	8.32	1.38
136	UKULIMA	NAIROBI	47	11.18	7.89	9	1.43
137	KENYA BANKERS	NAIROBI	47	7.58	5.79	5.12	0.75
138	HAZINA	NAIROBI	47	7.51	5.76	6.25	0.07
139	MENTOR	NAIROBI	47	7.16	5.14	5.84	1.04
140	BORESHA	NAIROBI	47	6.71	4.02	5.41	1.06
141	SAFARICOM SACCO	NAIROBI	47	5.89	4.74	5.17	0.62
142	SHERIA	NAIROBI	47	5.38	3.84	4.73	0.66
143	COSMOPOLITAN	NAIROBI	47	5.35	4.29	4.3	0.83
144	MAGEREZA SACCO	NAIROBI	47	5.34	3.71	3.02	0.69
145	BINGWA	NAIROBI	47	5.15	2.78	3.15	0.82
146	NACICO	NAIROBI	47	4.71	2.59	2.63	0.65
147	WAUMINI	NAIROBI	47	4.44	3.46	3.99	0.55
148	JAMII	NAIROBI	47	3.91	2.8	3.36	0.53
149	CHAI	NAIROBI	47	3.49	2.46	3.03	0.51
150	MAISHA BORA	NAIROBI	47	3.27	2.56	2.57	0.4
151	NYATI	NAIROBI	47	2.99	2.05	2.73	0.51
152	SHIRIKA	NAIROBI	47	2.71	2.08	2.25	0.33
153	KENVERSITY	NAIROBI	47	2.61	1.92	2.07	0.38
154	KENPIPE	NAIROBI	47	2.61	1.93	2.15	0.35
155	TEMBO	NAIROBI	47	2.55	1.75	1.93	0.36
156	ASILI	NAIROBI	47	2.36	1.58	1.56	0.24
157	NSSF	NAIROBI	47	1.97	1.25	1.5	0.28
158	CHUNA	NAIROBI	47	1.89	1.65	1	0.16
159	UKRISTO NA UFANISI	NAIROBI	47	1.83	1.36	1.67	0.22
160	ARDHI	NAIROBI	47	1.79	1.45	1.57	0.23

S/No.	Name of Sacco	County Name	County Code	Total Assets (Ksh Billion) (A)	Total Deposits (Ksh Billion) (B)	Gross Loans (Ksh Billion) (C)	Total Income (Ksh Billion) (D)
161	NATION SACCO	NAIROBI	47	1.73	1.34	1.38	0.23
162	MWITO SACCO	NAIROBI	47	1.65	1.25	1.42	0.23
163	WANANDEGE	NAIROBI	47	1.4	1.11	0.91	0.2
164	TELEPOST SACCO	NAIROBI	47	1.37	0.5	0.18	0.05
165	SHOPPERS SACCO	NAIROBI	47	1.37	0.76	0.91	0.17
166	KINGDOM	NAIROBI	47	1.27	0.97	0.94	0.16
167	WANAANGA	NAIROBI	47	1.2	0.96	0.94	0.18
168	ELIMU SACCO	NAIROBI	47	1.1	0.83	0.69	0.19
169	TAQWA	NAIROBI	47	0.96	0.86	0.81	0.03
170	FUNDILIMA	NAIROBI	47	0.95	0.74	0.61	0.13
171	СОМОСО	NAIROBI	47	0.75	0.45	0.43	0.1
172	NAFAKA	NAIROBI	47	0.51	0.35	0.45	0.09
173	UFANISI	NAIROBI	47	0.24	0.18	0.2	0.04
174	MILIKI SACCO**	NAIROBI	47	0.04	0.02	0.02	0.01
	TOTALS			495.25	341.91	374.29	64.63

Source: SACCO Supervision Report for 2018

<sup>\*\*</sup> The financials reported for these SACCOs are based on statutory returns as the Financial Statements were not approved by the Authority by  $30^{th}$  April 2019 as provided in law.



## **Annex 2: Demographics of Co-operative Sector Employees**

County Name	No. of Employees	Male	Female	Below 30 years	Between 30-40 years	Between 41-50 years	Between 51-60 years	Above 60 Years	Total	Non Formal Education	Primary level	Secondary level	College level	University Level	Total
Mombasa	16	6	10	14	24	30	10	0	78	6	5	3	34	27	75
Kwale	15	5	10	9	5	8	40	0	62	1	2	1	14	7	25
Kilifi	289	112	177	167	306	117	29	4	623	20	52	91	214	217	594
Tana River	25	10	15	2	14	5	9	0	30	7	5	7	5	0	24
Lamu	125	39	86	0	72	30	15	4	121	0	0	30	71	0	101
Taita Taveta	89	50	39						0						n/a
Wajir	1	1	0						0						n/a
Garissa	0	0	0						0						n/a
Mandera	0	0	0						0						n/a
Marsabit	76	28	48	26	27	23	6	0	82	11	9	23	16	12	71
Isiolo	85	40	45	45	25	15	0	0	85	0	0	0	1	0	1
Meru	1602	626	976	130	213	128	94	14	579	8	36	48	73	54	219
Tharaka-Nithi	718	281	437	143	306	182	121	16	768	50	59	145	149	217	620
Embu	583	220	363	98	186	157	119	12	572	73	183	133	232	79	700
Kitui	137	97	40	10	49	47	26	5	137	14	8	18	72	25	137
Machakos	616	235	381	84	135	177	70	25	491	7	96	108	88	23	322
Makueni	105	43	62	14	17	6	5	0	42	0	5	10	16	4	35
Nyandarua	348	141	207	39	72	51	44	7	213	6	8	12	16	6	48
Nyeri	1430	551	879	171	267	118	117	12	685	8	33	61	180	90	372
Kirinyaga	857	335	522	240	325	265	147	5	982	49	75	90	180	65	459
Murang'a	242	96	146	5	13	84	72	7	181	7	21	32	23	9	92
Kiambu	3241	1,935	1,306	400	708	413	107	23	1651	26	68	94	130	46	364
Turkana	80	34	46	38	18	8	11	4	79	15	24	15	4	5	63
West Pokot	168	65	103	58	75	32	2	1	168	29	34	52	57	13	185
Samburu	63	23	40	29	26	6	4	0	65	4	10	7	29	10	60
Trans-Nzoia	149	60	89	24	50	20	8	0	102	4	4	5	4	1	18
Uasin Gishu Elgeyo-	286	108	178	59	157	49	15	1	281	6	11	67	120	25	229
Marakwet	147	56	91	29	103	21	8	0	161	0	6	29	19	22	76
Nandi	287	102	185	134	335	120	42	8	639	3	31	37	97	17	185
Baringo	569	226	343	81	158	63	22	1	325	13	30	72	245	123	483
Laikipia	390	158	232	66	79	47	19	7	218	5	12	15	20	8	60
Nakuru	890	348	542	73	96	95	18	1	283	8	31	79	61	36	215
Narok	109	42	67	32	61	17	2	2	114	5	11	15	20	8	59
Kajiado	53	16	37	53	0	0	13	0	66	0	0	0	0	0	n/a
Kericho	841	339	502	320	386	159	84	7	956	38	172	142	107	16	475
Bomet	764	306	458	297	387	185	31	30	930	372	336	400	277	72	1457

County Name	No. of Employees	Male	Female	Below 30 years	Between 30-40 years	Between 41-50 years	Between 51-60 years	Above 60 Years	Total	Non Formal Education	Primary level	Secondary level	College level	University Level	Total
Kakamega	284	113	171	74	109	75	28	1	287	2	19	37	92	36	186
Vihiga	73	25	48	9	18	18	14	1	60	2	6	4	28	11	51
Bungoma	301	120	181	39	82	107	59	6	293	18	71	88	51	9	237
Busia	165	74	91	31	78	83	15	1	208	25	26	67	34	5	157
Siaya	107	32	75	44	66	27	6	1	144	1	6	22	49	7	85
Kisumu	89	29	60	17	162	140	12	5	336	5	45	150	82	12	294
Homa Bay	118	42	76	20	60	30	22	3	135	7	14	22	53	13	109
Migori	124	74	50	24	180	8	16	15	243	18	32	64	11	24	149
Kisii	879	348	531	93	180	248	122	29	672	32	89	259	75	24	479
Nyamira	72	63	9	11	5	15	13	6	50	1	8	19	7	3	38
Nairobi	4129	1,693	2,436	35	24	8	2	0	69	3	5	6	31	8	53
Total	21,737	9,347	12,390	3,287	5,659	3,437	1,619	264	14266	909	1698	2579	3087	1389	9662
Percentage		43.00	57.00	23.04	39.67	24.09	11.35	1.85	100.00	9.41	17.57	26.69	31.95	14.38	100.0 0

Source: Survey Data

# Annex 3: Data collection template for deposit taking saccos

#### 1. GENERAL INFORMATION

1.	Give Co-operative	
	Societies' Name	
2.	Co-operative Societies'	
	Registration Number	
	(CS/No)	
3.	Year of Registration	
4.	Physical Address	
5.	GPS Co-ordinates	
6.	Telephone Number	
7.	Email address	
8.	Name of Sub-County	
9.	Name of County	
10.	County Code	
11.	Year of Audited Account	

#### 2. MEMBERSHIP

	Gender	20	20	20
General Membership	Male			
(Number)	Female			
	Total			
Management Committee	Male			
Members (Number)	Female			
	Total			
Supervisory Committee	Male			
Members (Number)	Female			
	Total			
Employees (Staff)	Male			
(Number)	Female			
	Total			

Item Description	20	20	20
Equity (Ksh) as follows			
a. Share Capital (Ksh)			
b. Statutory Reserves (Ksh)			
c. Retained Earnings & other Reserves (Ksh)			
d. Grants & Donations (Ksh)			
Total Assets (Ksh)			

Deposits (Ksh)		
Loans (Ksh)		
Income (Ksh)		
Expenses (Ksh)		
Interest on Deposits (Ksh)		
Surplus/ Profit		
Dividends on Shares (Ksh)		
Employee Salaries/ Wages (Ksh)		
Members Savings (Ksh)		
Members Deposits (Ksh)		
Type of Investments (Ksh)		
a. Land (Acreage)		
b. Value of land (Ksh)	/-	
c. Number of Housing Units for own use	/4	
(Number)		
d. Value of Housing Units for own use (Ksh)		
e. Number of Commercial Units (Number)		
f. Value of Commercial Units (Ksh)		
g. Number of Housing Units for disposal to		
customers (Numbers)		
h. Value of Housing Units for disposal to		
customers (Ksh)		
i. Investment in Financial Securities		
j. Investment in other Co-operatives		
k. Other investments (Specify)		
Total Investment (Ksh)		
External Funding (Ksh)		T
a. Bank Loans (Ksh)		
<ul><li>b. Loans from other Cooperative Institutions (Ksh)</li></ul>		
c. Donations (Ksh)		
d. Grants (Ksh)		
e. Other (Specify) (Ksh)		
Taxes (Ksh) as follows:		
Corporation Tax (Ksh)		
Licenses Fees (Ksh)		
Levies (Ksh)		
Key Ratios		
Core capital to total assets ratio		
Number of Branches		

Welfare Support (Management Committee Members)	20	20	20
a. Benevolent Fund (Ksh)			
b. Health Insurance (Ksh)			
c. Revolving Fund (Ksh)		A	
d. Other (Specify) (Ksh)			
Total (Ksh)			
Welfare Support (Supervisory Committee		/	
Members)	4		
a. Benevolent Fund (Ksh)			
<b>b.</b> Health Insurance (Ksh)			
c. Revolving Fund (Ksh)			
d. Other (Specify) (Ksh)			
Total (Ksh)			
Welfare Support (Employees)			
a. Benevolent Fund (Ksh)			
b. Health Insurance (Ksh)			
c. Revolving Fund (Ksh)			
d. Other (Specify) (Ksh)			Ż
Total (Ksh)			

#### **5. GOVERNANCE AND MANAGEMENT PRACTICES**

Cor	npliance with:	20		20	0	20	
		YES	NO	YES	NO	YES	NO
a.	Procurement Policy and Plan						
b.	Human Resource Management Policy						
	and Plan						
c.	Code of Conduct						
d.	Strategic Plan						
e.	Budget Plan						
f.	Wealth Declaration						
g.	Indemnity						
h.	Existence of the full board						
i.	Existence of the Supervisory Committee						
j.	Others (Specify)						
Nu	mber of Concluded Litigations:						
a.	Between co-operative and the						
	member(s) (Number)						
b.	Between co-operative and employee(s)		•				
C.	Between co-operative and other co-		•				
	operative(s) (Number)						

Other (Specify)		
Total Court based litigation Expenses (Ksh)		A. Carrier
Total Co-operative Tribunal Litigations		
Total Out of Court settlement expenses (Ksh)		
Number of pending Litigation		
Other (Specify) (Number)		

о. Сп	ALLENGES					
Mentio	1ention the challenges that have faced the Co-operative societies' during the year					
		7				

## Annex 4: Data collection template for non - deposit taking saccos

#### 1. GENERAL INFORMATION

1.	Give Co-operative Societies' Name	
2.	Co-operative Societies' Registration Number (CS/No)	
3.	Year of Registration	
4.	Physical Address	
5.	GPS Co-ordinates	
6.	Telephone Number	
7.	Email address	
8.	Name of Sub-County	
9.	Name of County	
10.	County Code	
11.	Year of Audited Account	

	Gender	20	20	20
General Membership	Male			
(Number)	Female			
	Total			/
Management Committee	Male		A	
Members (Number)	Female			
	Total			
Supervisory Committee	Male			
Members (Number)	Female			
	Total			
Employees (Staff)	Male			
(Number)	Female			
	Total	A		

Item Description	20	20	20
Equity (Ksh) as follows			
a. Share Capital (Ksh)			
b. Statutory Reserves (Ksh)			
c. Retained Earnings & other Reserves (Ksh)			
d. Grants & Donations (Ksh)			
Total Assets (Ksh)			
Loans (Ksh)		/	
Income (Ksh)			
Expenses (Ksh)			
Surplus/ Profit			
Dividends on Shares (Ksh)			
Employee Salaries/ Wages (Ksh)			
Members Savings (Ksh)			
Type of Investments (Ksh)	A		
a. Land (Acreage)			
b. Value of land (Ksh)			
c. Number of Housing Units for own use (Number)			
d. Value of Housing Units for own use (Ksh)			
e. Number of Commercial Units (Number)			
f. Value of Commercial Units (Ksh)			
g. Number of Housing Units for disposal to			
customers (Numbers)			
h. Value of Housing Units for disposal to customers			
(Ksh)			
i. Investment in Financial Securities		A	
j. Investment in other Co-operatives			
k. Other investments (Specify)			
Total Investment (Ksh)			
External Funding (Ksh)		•	•
a. Bank Loans (Ksh)			
b. Loans from other Cooperative Institutions			
(Ksh)			
c. Donations (Ksh)			
d. Grants (Ksh)			
e. Other (Specify) (Ksh)			
Taxes (Ksh) as follows:			
Corporation Tax (Ksh)			
License Fees (Ksh)			
Levies (Ksh)			

Welfare Support (Management Committee	00	00	00
Members)	20	20	20
a. Benevolent Fund (Ksh)			
b. Health Insurance (Ksh)			
c. Revolving Fund (Ksh)			
d. Other (Specify) (Ksh)			
Total (Ksh)	A		
Welfare Support (Supervisory Committee			
Members)			
a. Benevolent Fund (Ksh)			
b. Health Insurance (Ksh)			
c. Revolving Fund (Ksh)			
d. Other (Specify) (Ksh)			
Total (Ksh)			
Welfare Support (Employees)			
a. Benevolent Fund (Ksh)			
b. Health Insurance (Ksh)			
c. Revolving Fund (Ksh)			
d. Other (Specify) (Ksh)			
Total (Ksh)			

#### 5. GOVERNANCE AND MANAGEMENT PRACTICES

Compliance with: 20			20		20		
		YES	NO	YES	NO	YES	NO
a.	Procurement Policy and Plan						
b.	Human Resource Management Policy						
	and Plan						
C.	Code of Conduct						
d.	Strategic Plan						
e.	Budget Plan						

f. Wealth Declaration				
g. Board and Supervisory				
h. Others (Specify)				
Number of Concluded Litigations:				I.
a. Between co-operative and the				
member(s) (Number)				
b. Between co-operative and employee(s)				
c. Between co-operative and other co-				
operative(s) (Number)				
Other (Specify)				
Total Court based litigation Expenses (Ksh)				
Total Out of Court settlement expenses (Ksh)				
Number of pending Litigation				
Other (Specify)				
		1		

Mention the challenges that have faced the Co-operative societies' during the year			

# **Annex 5: Data collection template for marketing co-operatives**

#### 1. GENERAL INFORMATION

1.	Give Co-operative	
	Societies' Name	
2.	Co-operative Societies'	
	Registration Number	
	(CS/No)	
3.	Year of Registration	
4.	Physical Address	
5.	Telephone Number	
6.	Email address	
7.	GPS Co-ordinates	
8.	Name of Sub-County	
9.	Name of County	
10.	Year of Audited Account	
11.	Membership	

	Gender	20	20	20
Membership (Numbers)	Male			
, , ,	Female			
	Total			
Management Committee	Male			
(Numbers)	Female			
	Total			
Supervisory Committee	Male			
(Numbers)	Female			
	Total			
Employees (Staff)	Male			
Numbers	Female			
	Total			

#### 3. VOLUME OF PRODUCTION AND MARKETING OF DIFFERENT COMMODITIES

S/No.	Type of	Volumes in units (Specify the			Val	ue in Ksl	ns
	Commodities	unit e.g. kgs, pieces, litres, bales					
		etc)					
		20	20	20	20	20	20
1	Coffee						
2	Dairy						
3	Pyrethrum				A		
4	Sugar						
5	Cotton						
6	Fisheries						
7	Rice						
8	Handicraft						
9	Sand harvesting						
10	Horticulture						Ż
11	Beekeeping						
14	Cereals						
15	Legumes						
16	Industrial Tea						
17	Timber						
18	Multipurpose						
	Agricultural Activity						
19	Other Activity (Specify)						

Item Description	20	20	20
Equity (Ksh)			
a. Share Capital (Ksh)			
b. Retained Earnings & other Reserves (Ksh)		A	
c. Grants & Donations (Ksh)			
Total Assets (Ksh)			
Income (Ksh)			
Expenses (Ksh)			
Surplus/ Profit			
Dividends on Shares (Ksh)			
Employee Salaries/ Wages (Ksh)			
Type of Investments (Ksh)			
a. Land (Acreage)			
b. Value of land (Ksh)			
c. Number of Housing Units for own use (Number)	/		
d. Value of Housing Units for own use (Ksh)			
e. Number of Commercial Units (Number)			
f. Value of Commercial Units (Ksh)			
g. Number of Housing Units for disposal to			
customers (Numbers)			
h. Value of Housing Units for disposal to customers			
(Ksh)			
i. Investment in Financial Securities			
j. Investment in other Co-operatives			
k. Other investments (Specify)			
Total Investment (Ksh)		A	
External Funding (Ksh)			
a. Bank Loans (Ksh)			
b. Loans from other Cooperative Institutions			
(Ksh)			
c. Donation (Ksh)			
d. Grants (Ksh)			
e. Other (Specify) (Ksh)			
Taxes (Ksh)			
Corporation Tax (Ksh)			
Licences Fees (Ksh)			
Levies (Ksh)			
Payment to members			
Gross Payment (Ksh)			
Percentage payment (Payments/Total Sales) x100			

Welfare Support (Management and	00	00	00
Supervisory Committee Members)	20	20	20
a. Benevolent Fund (Ksh)			
b. Health Insurance (Ksh)		A	
c. Revolving Fund (Ksh)			
d. Other (Specify) (Ksh)			
Total (Ksh)			
Welfare Support (Employees)			
a. Benevolent Fund (Ksh)			
b. Health Insurance (Ksh)	A		
c. Revolving Fund (Ksh)			
d. Other (Specify) (Ksh)			
Total (Ksh)			

#### 6. GOVERNANCE AND MANAGEMENT PRACTICES

Compliance with:	20	20	20	20
a. Procurement Policy and Plan				
(Ksh)				
b. Human Resource Management				
Policy and Plan (Ksh)				
c. Code of Conduct (Ksh)				
d. Strategic Plan (Ksh)				
e. Budget Plan (Ksh)				
f. Wealth Declaration (Ksh)				
g. Board and Supervisory (Ksh)				
h. Others (Specify) (Ksh)				
Number of Concluded				
Litigations:				
a. Co-operative and the				
member(s) (Number)				
b. Co-operative and employee(s)				
c. Co-operative and other co-				
operative(s) (Number)				
Other (Specify)				

Total Co-operative Tribunal based		
litigation Expenses (Ksh)		
Total Court based litigation Expenses		
(Ksh)		
Total Out of Court settlement		
expenses (Ksh)		
Number of pending Litigation		
Other (Specify)		

#### 7. Challenges

Mention the challenges that have faced the Co-operative societies during the year



# **Annex 6: Data collection template for housing co-operatives**

#### 1. GENERAL INFORMATION

1.	Give Co-operative	
	Societies' Name	
2.	Co-operative Societies'	
	Registration Number	
	(CS/No)	
3.	Year of Registration	
4.	Physical Address	
5.	GPS Co-ordinates	
6.	Telephone Number	
7.	Email address	
8.	Name of Sub-County	
9.	Name of County	
10	. County Code	
11	. Year of Audited Account	

	Gender	20	20	20
General Membership	Male			
(Number)	Female			
	Total			
Management Committee	Male			
Members (Number)	Female			
	Total			
Supervisory Committee	Male			
Members (Number)	Female			
	Total			
Employees (Staff)	Male			
(Number)	Female			
	Total	4		

Item Description	20	20	20
Equity (Ksh)			/ -
a. Share Capital (Ksh)			
b. Statutory Reserves (Ksh)			
c. Retained Earnings & other Reserves (Ksh)		/	
d. Grants & Donations (Ksh)			
Total Assets (Ksh)			
Loans (Ksh)			
Members Deposit (Ksh)			
Total Revenue (Ksh)			
Total Interest Income (Ksh)	A		
Total Expenses (Ksh)	A		
Surplus/ Profit			
Dividends on Shares (Ksh)			
Type of Investments (Ksh)			
a. Land (Acreage)			
b. Value of land (Ksh)			
c. Number of Housing Units for own use (Number)			
d. Value of Housing Units for own use (Ksh)			
e. Number of Commercial Units (Number)			
f. Value of Commercial Units (Ksh)			
g. Number of Housing Units for disposal to customers (Numbers)			
h. Value of Housing Units for disposal to customers (Ksh)			
i. Investments in other Co-operative		A	
j. Investment in Financial Security			
k. Other investments (Specify)			
Employee Salaries/ Wages (Ksh)			
Members Savings (Ksh)			
External Funding (Ksh)			
a. Bank Loans (Ksh)			
b. Loans from other Cooperative Institutions (Ksh)			
c. Donation (Ksh)			
d. Grants (Ksh)			
e. Other (Specify) (Ksh)			
Taxes (Ksh)			
Corporation Tax (Ksh)			
Licences Fees (Ksh)			
Levies (Ksh)			

Welfare Support (Management Committee Members)	20	20	20
a. Benevolent Fund (Ksh)			
b. Health Insurance (Ksh)			
c. Revolving Fund (Ksh)			
d. Other (Specify) (Ksh)			
Total (Ksh)			
Welfare Support (Supervisory Committee			
Members)			
a. Benevolent Fund (Ksh)	2		
b. Health Insurance (Ksh)			
c. Revolving Fund (Ksh)			
d. Other (Specify) (Ksh)			
Total (Ksh)			
Welfare Support (Employees)			
a. Benevolent Fund (Ksh)			
b. Health Insurance (Ksh)			
c. Revolving Fund (Ksh)			
d. Other (Specify) (Ksh)			
Total (Ksh)			

#### 5. GOVERNANCE AND MANAGEMENT PRACTICES

Compliance with:	2	20		20	20	
-	YES	NO	YES	NO	YES	NO
a. Procurement Policy and Plan						
b. Human Resource Management Policy and Plan						
c. Code of Conduct						
d. Strategic Plan						
e. Budget Plan						
f. Wealth Declaration						
g. Board and Supervisory						
h. Others (Specify)						
Number of Concluded Litigations:						
a. Between co-operative and the						
member(s) (Number)						
b. Between co-operative and employee(s)						
c. Between co-operative and other co-						
operative(s) (Number)						
Other (Specify) (Number)						
Total Court based litigation Expenses (Ksh)						
Total Co-operative Tribunal based litigations						
Total Out of Court settlement expenses (Ksh)						
Number of pending Litigation						
Other (Specify)						

6. CHALLENGES	
Mention the challenges that have faced the	e Co-operative societies' during the year

# Annex 7: Data collection template for sub county co-operative office

#### 1. GENERAL INFORMATION

1. Name of sub County	
2. Name of County	
3. County Code	
4. Physical Address	
5. GPS Co-ordinates	
6. Telephone Number	
7. Email address	

#### 2. NUMBER OF CO-OPERATIVE SOCIETIES IN THE SUB COUNTY

Active	Dormant	Cancelled

#### 3. NUMBER OF CO-OPERATIVE SOCIETIES IN THE SUB COUNTY

Primary	Secondary	Tertiary

# 4. NUMBER OF CO-OPERATIVE SOCIETIES IN THE SUB COUNTY UNDER THE FOLLOWING NATURE OF BUSINESS

a.	Deposit Taking Sacco
	Non Deposit Taking Sacco
c.	Marketing
d.	Housing
e.	Consumer
f.	Investments
g.	Transport
h.	Multipurpose
;	Others (Specify)

# 5. NUMBER OF CO-OPERATIVE SOCIETIES IN THE SUB COUNTY THAT ENGAGE IN THE FOLLOWING ACTIVITIES/COMMODITIES a. Handicrafts

a.	Handicrafts	
b.	Sand harvesting	
c.	Coffee	· · · · · · · · · · · · · · · · · · ·
d.	Dairy	
e.	Housing	
f.	Savings and Credit	
g.	Transport	
h.	Fishing	
i.	Horticulture	
j.	Beekeeping	
k.	Cereals	
l.	Legumes	
m.	Industrial	
n.	Tea	
ο.	Cotton	
p.	Pyrethrum	
q.	Timber	
r	Other (Please Specify)	

# 6. NUMBER OF CO-OPERATIVE SOCIETIES IN THE SUB COUNTY THAT BELONG TO THE FOLLOWING COMMON BONDS.

a.	National Government
b.	County Government
c.	State Corporation
d.	Employee based private sector
e.	Community Based
f.	Faith Based
g.	Youth Based
h.	Diaspora
i.	Women
j.	Other (Please Specify)

	Gender	20	20	20
General Membership	Male			
(Number)	Female	A		
	Total			
Management Committee	Male			
Members (Number)	Female			
	Total			
	Male			

Supervisory Committee	Female		
Members (Number)	Total		
Employees (Staff)	Male		A
(Number)	Female		
	Total		

Item Description	20	20	20
Equity (Ksh)			
a. Share Capital (Ksh)			
b. Statutory Reserves (Ksh)			
c. Retained Earnings & other Reserves (Ksh)			
d. Grants & Donations (Ksh)			
Total Assets (Ksh)			
Loans (Ksh)			
Members Deposit (Ksh)			
Total Revenue (Ksh)			
Total Interest Income (Ksh)			
Total Expenses (Ksh)			
Surplus/ Profit			
Dividends on Shares (Ksh)			
Employee Salaries/ Wages (Ksh)			
Members Savings (Ksh)			
Type of Investments (Ksh)			
a. Land (Acreage)			
b. Value of land (Ksh)			
c. Number of Housing Units for own use (Number)			
d. Value of Housing Units for own use (Ksh)			
e. Number of Commercial Units (Number)			
f. Value of Commercial Units (Ksh)			
g. Number of Housing Units for disposal to			
customers (Numbers)			
h. Value of Housing Units for disposal to customers			
(Ksh)			
i. Investments in Financial securities			
j. Inter Co-operative investments			
k. Other investments (Specify)			
Total Investment (Ksh)			
External Funding (Ksh)			
a. Bank Loans (Ksh)			
b. Loans from other Cooperative Institutions (Ksh)			
c. Donation (Ksh)			
d. Grants (Ksh)			
e. Other (Specify) (Ksh)			

Taxes (Ksh)		
Corporation Tax (Ksh)		
License Fees (Ksh)		
Levies (Ksh)	A	

Welfare Support (Management Committee Members)	20	20	20
a. Benevolent Fund (Ksh)			
b. Health Insurance (Ksh)			
c. Revolving Fund (Ksh)			
d. Other (Specify) (Ksh)			
Total (Ksh)			
Welfare Support (Supervisory Committee			
Members)			
a. Benevolent Fund (Ksh)			
b. Health Insurance (Ksh)			
c. Revolving Fund (Ksh)			
d. Other (Specify) (Ksh)			
Total (Ksh)			
Welfare Support (Employees)			
a. Benevolent Fund (Ksh)			
b. Health Insurance (Ksh)			
c. Revolving Fund (Ksh)			
d. Other (Specify) (Ksh)			
Total (Ksh)		E	

#### **10. GOVERNANCE AND MANAGEMENT PRACTICES**

Compliance with:	Compliance with: 20		20		20	
	YES	NO	YES	NO	YES	NO
a. Procurement Policy and Plan						
b. Human Resource Management Policy						
and Plan						
c. Code of Conduct						
d. Strategic Plan						
e. Budget Plan						
f. Wealth Declaration						
g. Board and Supervisory						
h. Others (Specify)						
<b>Total Number of Mentions</b>						
Number of Concluded Litigations:						
a. Between co-operative and the						
member(s) (Number)						
b. Between co-operative and employee(s)						

c. Between co-operative and other co- operative(s) (Number)		
Other (Specify)		
Total Court based litigation Expenses (Ksh)		
Total Out of Court settlement expenses (Ksh)		
Number of pending Litigation (Number)		
Other (Specify)		

#### 11. CHALLENGES

Mention the challenges that have faced the Co-operative societies in your sub county during the year				



#### Annex 8: Data collection template for county co-operative office

#### 1. GENERAL INFORMATION

1.	Name of County	
2.	County Code	
3.	Physical Address	
4.	GPS Co-ordinates	
5.	Telephone Number	
6.	Email address	

#### 2. NUMBER OF CO-OPERATIVE SOCIETIES IN THE COUNTY

Active	Dormant	Cancelled

#### 3. NUMBER OF CO-OPERATIVE SOCIETIES IN THE COUNTY

Primary	Secondary	Tertiary

# 4. NUMBER OF CO-OPERATIVE SOCIETIES IN THE COUNTY UNDER THE FOLLOWING NATURE OF BUSINESS

	Deposit Taking Sacco Non Deposit Taking Sacco_	
	Marketing	
	Housing	
e.	Consumer	
f.	Investments	
g.	Transport	
ĥ.	Multipurpose	
i.	Others (Specify)	

# 5. NUMBER OF CO-OPERATIVE SOCIETIES IN THE COUNTY THAT ENGAGE IN THE FOLLOWING ACTIVITIES/COMMODITIES

a.	Handicrafts
b.	Sand harvesting
c.	Coffee
d.	Dairy
e.	Housing
f.	Savings and Credit
g.	Transport
h.	Fishing
i.	Horticulture
j.	Beekeeping
k.	Cereals
l.	Legumes
m.	Industrial
n.	Tea
0.	Cotton
p.	Pyrethrum
q.	Timber
r.	Other (Please Specify)

# 6. NUMBER OF CO-OPERATIVE SOCIETIES IN THE COUNTY THAT BELONG TO THE FOLLOWING COMMON BONDS

a.	National Government
b.	County Government
c.	State Corporation
d.	Employee based private sector
e.	Community Based
f.	Faith Based
g.	Youth Based
h.	Diaspora
i.	Women
j.	Other (Please Specify)

	Gender	20	20	20
General Membership (Number)	Male			
	Female			
	Total			
Management Committee Members	Male			
(Number)	Female			
	Total			

Supervisory Committee Members	Male		
(Number)	Female		A
	Total		
Employees (Staff)	Male		
(Number)	Female		
	Total		

Item Description	20	20	20
Equity (Ksh)			
a. Share Capital (Ksh)			
b. Statutory Reserves (Ksh)			
c. Retained Earnings & other Reserves (Ksh)			
d. Grants & Donations (Ksh)			
Total Assets (Ksh)			
Loans (Ksh)			
Members Deposit (Ksh)			
Total Revenue (Ksh)			
Total Interest Income (Ksh)			
Total Expenses (Ksh)			
Surplus/ Profit			
Dividends on Shares (Ksh)			
Employee Salaries/ Wages (Ksh)			
Members Savings (Ksh)			
Type of Investments (Ksh)			
a. Land (Acreage)			
b. Value of land (Ksh)			
c. Number of Housing Units for own use (Number)			
d. Value of Housing Units for own use (Ksh)			
e. Number of Commercial Units (Number)			
f. Value of Commercial Units (Ksh)			
g. Number of Housing Units for disposal to customers (Numbers)			
h. Value of Housing Units for disposal to customers			
(Ksh)			
i. Investments in Financial securities			
j. Inter Co-operative investments			
k. Other investments (Specify)			
Total Investment (Ksh)			
External Funding (Ksh)			

a. Bank Loans (Ksh)		
b. Loans from other Cooperative Institutions (Ksh)		
c. Donation (Ksh)		
d. Grants (Ksh)		
e. Other (Specify) (Ksh)		
Taxes (Ksh)		
Corporation Tax (Ksh)		
Licences Fees (Ksh)		
Levies (Ksh)		

Welfare Support (Management Committee Members)	20	20	20
a. Benevolent Fund (Ksh)			
b. Health Insurance (Ksh)			
c. Revolving Fund (Ksh)			
d. Other (Specify) (Ksh)			
Total (Ksh)			
Welfare Support (Supervisory Committee			
Members)			
a. Benevolent Fund (Ksh)			
b. Health Insurance (Ksh)			
c. Revolving Fund (Ksh)			
d. Other (Specify) (Ksh)			
Total (Ksh)			
Welfare Support (Employees)			
a. Benevolent Fund (Ksh)			
b. Health Insurance (Ksh)			
c. Revolving Fund (Ksh)			
d. Other (Specify) (Ksh)	4		
Total (Ksh)			

#### 10. GOVERNANCE AND MANAGEMENT PRACTICES

Compliance with:	20	)	20		20	
•	YES	NO	YES	NO	YES	NO
Procurement Policy and Plan						
Human Resource Management Policy and						
Plan						
Code of Conduct			A			
Strategic Plan						
Budget Plan						
Wealth Declaration						
Board and Supervisory						
Others (Specify)	A					
Number of Concluded Litigations:						
Between co-operative and the member(s)	A. Carrier					
(Number)						
Between co-operative and employee(s)						
Between co-operative and other co-						
operative(s) (Number)						
Other (Specify) (Number)						
Total Court based litigation Expenses (Ksh)						
Total Tribunal based litigations expanses						
Total Out of Court settlement expenses (Ksh)						
Number of pending Litigation		·				
Other (Specify) (Ksh)						

#### 11. CHALLENGES

Mention the challenges that have faced the Co-operative societies in your County duri	ing the year



#### Annex 9: Data collection template for SASRA and affiliated deposittaking saccos

#### 1. GENERAL INFORMATION

1.	Name of County	
2.	County Code	
3.	Physical Address	
4.	GPS Co-ordinates	
5.	Telephone Number	
6.	Email address	

#### 2. TOTAL NUMBER OF DT SACCOS

	Gender	20	20	20
General Membership	Male			
(Number)	Female			1
	Total			
Management Committee Members (Number)	Male			
	Female			
	Total			
Supervisory Committee Members (Number)	Male			
	Female			
	Total			
Employees (Staff)	Male			
(Number)	Female			
	Total			

Item Description	20		20		20	20
•	Affiliates	SASRA	Affiliates	SASRA	Affiliates	SASRA
Equity (Ksh) as follows						
a. Share Capital (Ksh)					A	
b. Statutory Reserves (Ksh)						
c. Retained Earnings & other						
Reserves (Ksh)						
d. Grants & Donations (Ksh)						
Total Assets (Ksh)						
Deposits (Ksh)				A		
Loans (Ksh)			A			
Income (Ksh)						
Expenses (Ksh)						
Interest on Deposits (Ksh)						
Surplus/ Profit			A			
Dividends on Shares (Ksh)		A				
Employee Salaries/ Wages (Ksh)		A				
Members Savings (Ksh)						
Members Deposits(Ksh)						
Type of Investments (Ksh)						
a. Land (Acreage)						2
b. Value of land (Ksh)						
c. Number of Housing Units for own						
use (Number)						
d. Value of Housing Units for own						
use (Ksh)						
e. Number of Commercial Units						
(Number)						
f. Value of Commercial Units (Ksh)						
g. Number of Housing Units for						
disposal to customers (Numbers)						
h. Value of Housing Units for						
disposal to customers (Ksh)  i. Investments in Financial securities						
j. Inter Co-operative investments						
k. Other investments (Specify)						
Total Investment (Ksh)						
External Funding (Ksh)						
a. Bank Loans (Ksh)						
b. Loans from other Cooperative Institutions (Ksh)						
```						
c. Donations (Ksh) d. Grants (Ksh)						
e. Other (Specify) (Ksh)						
e. Other (Specify) (KSII)						
Tayos (Koh) as fellows:						
Taxes (Ksh) as follows:						

Corporation Tax (Ksh)			
Licences Fees (Ksh)			
Levies (Ksh)			
Key ratios (Specify below)			
a.			
b.			
C.			
d.			

## 5. WELFARE SUPPORT

Welfare Support	2	20	20		20	
(Management Committee Members)	Affiliates	SASRA	Affiliates	SASRA	Affiliates	SASRA
a. Benevolent Fund (Ksh)						
b. Health Insurance (Ksh)						
c. Revolving Fund (Ksh)						
d. Other (Specify) (Ksh)						
Total (Ksh)						
Welfare Support						
(Supervisory Committee						
Members)						
a. Benevolent Fund (Ksh)						
b. Health Insurance (Ksh)						
c. Revolving Fund (Ksh)					A	
d. Other (Specify) (Ksh)						
Total (Ksh)						
Welfare Support						
(Employees)						
a. Benevolent Fund (Ksh)						
b. Health Insurance (Ksh)			A			
c. Revolving Fund (Ksh)						
d. Other (Specify) (Ksh)						
Total (Ksh)						

Compliance with:		2	0			2	0			20		
•	YE	S	N	0	Y	ES	NO		YI	ES	N	0
	Affiliates	SASRA										
a. Procurement Policy and Plan												
b. Human Resource Management Policy and Plan												
c. Code of Conduct												
d. Strategic Plan												
e. Budget Plan f. Wealth Declaration	1						1					
	+											
g. Board and Supervisory												
h. Others (Specify)												
i. Audited Accounts												
Total Number of												
Mentions												
Number of Concluded												
Litigations:												
		_				_				_		
	Affilia	ites	SASF	RA	Affili	ates	SASI	RA	Affili	ates	SAS	RA
a. Between co- operative and the member(s) (Number)												
b. Between co- operative and employee(s)												
c. Between co- operative and other co-operative(s) (Number)												
Other (Specify) (Number)												
Total Court based												
litigation Expenses (Ksh)		4										
Total Out of Court settlement expenses												
(Ksh)												
Number of pending	†											
Litigation												
Other (Specify)												

## 7. CHALLENGES

Mention the challenges that have faced the DT SACCOs during the year	



# Annex 10: Data collection template for NACHU and affiliated co-operatives

#### 1. GENERAL INFORMATION

1.	Name of County	
2.	County Code	
3.	Physical Address	
4.	GPS Co-ordinates	
5.	Telephone Number	
6.	Email address	

2.	TOTAL	NUMBER	OF HOUSING	CO-OPERATIV	<b>ES AFFILIATED</b>	TO NACHU

2	TOTAL NUMBER	AFTIALICTMA CAAR	EDATIVEC THE NIACLU	<b>U HOUSING SCHEME</b>
-	ICHAI MIIMKER	( ) F H( )     S   N( - ( ( ) ( ) L	FPAIIVES IN NACHI	I HOUSING SCHEME

Number of cooperatives participa	ting
	-
Number NOT participating	

#### 4. MEMBERSHIP

	Gender	20	20	20
General Membership	Male			
(Number)	Female			
	Total			
Management Committee	Male			
Members (Number)	Female			
	Total			
Supervisory Committee	Male			
Members (Number)	Female			
	Total			
Employees (Staff)	Male			
(Number)	Female			
	Total			

## 5. FINANCIAL PERFORMANCE STATISTICS

Item Description	20		20		20	
	Affiliates	NACHU	Affiliates	NACHU	Affiliates	NACHU
Equity (Ksh)				<i>A</i> .		
a. Share Capital (Ksh)						
b. Statutory Reserves (Ksh)						
c. Retained Earnings & other Reserves (Ksh)			A			
d. Grants & Donations (Ksh)  Total Assets (Ksh)		<u> </u>				
Loans (Ksh)						
Members Deposit (Ksh)		_				
Total Revenue (Ksh)						
Total Interest Income (Ksh)						
Total Expenses (Ksh)						
Surplus/ Profit						
Dividends on Shares (Ksh)						
Employee Salaries/ Wages (Ksh)						
Members Savings (Ksh)						
Type of Investments (Ksh)						
a. Land (Acreage)						
b. Value of land (Ksh)						
c. Number of Housing Units for own use (Number)						
d. Value of Housing Units for own use (Ksh)						
e. Number of Commercial Units (Number) f. Value of Commercial Units (Ksh)						
g. Number of Housing Units for disposal to						
customers (Numbers)						
h. Value of Housing Units for disposal to customers		7/				
(Ksh)     Investments in Financial securities						
j. Inter Co-operative investments						
k. Other investments (Specify)						
Total Investment (Ksh)						
External Funding (Ksh)					1	
a. Bank Loans (Ksh)						
b. Loans from other Cooperative Institutions (Ksh)						
c. Donation (Ksh)						
d. Grants (Ksh)						
e. Other (Specify) (Ksh)						
Taxes (Ksh)						
Corporation Tax (Ksh)						
Licences Fees (Ksh)						
Levies (Ksh)						

#### 6. WELFARE SUPPORT

Welfare Support	2	0	20	)	20_	_
(Management Committee	Affiliates	NACHU	Affiliates	NACHU	Affiliates	NACHU
Members)						
a. Benevolent Fund (Ksh					A	
b. Health Insurance (Ksh)					A. Carlotte	
c. Revolving Fund (Ksh)						
d. Other (Specify) (Ksh)						
Total (Ksh)						
Welfare Support				4		
(Supervisory Committee						
Members)						
a. Benevolent Fund (Ksh)						
b. Health Insurance (Ksh)						
c. Revolving Fund (Ksh)						
d. Other (Specify) (Ksh)						
Total (Ksh)						
Welfare Support						
(Employees)						
a. Benevolent Fund (Ksh)						
b. Health Insurance (Ksh)						
c. Revolving Fund (Ksh)						
d. Other (Specify) (Ksh)						
Total (Ksh)						

Compliance with:		20	)			20				20_	_	
	YES		NO		YES		NO		YES	f.	NO	
	Affiliates	NACHU										
a. Procurement Policy and Plan												
b. Human Resource Management Policy and Plan												
c. Code of Conduct												
d. Strategic Plan												
e. Budget Plan												
f. Wealth Declaration												
g. Board and Supervisory				-A								
h. Audited Accounts												
i. Others (Specify)												
Total Number of Mentions												
Number of Concluded	Affili	iates	NAC	CHU	Affili	ates	NAC	CHU	Affil	iates	NAC	HU
	A	uccs										
a. Between co-operative and the member(s) (Number)	Aiiii											
a. Between co-operative and the member(s)	Aiiii											
a. Between co-operative and the member(s) (Number) b. Between co-operative and employee(s) c. Between co-operative and other co-operative(s) (Number)												
a. Between co-operative and the member(s) (Number) b. Between co-operative and employee(s) c. Between co-operative and other co-operative(s) (Number) Other (Specify) (Number)												
a. Between co-operative and the member(s) (Number) b. Between co-operative and employee(s) c. Between co-operative and other co-operative(s) (Number)												
a. Between co-operative and the member(s) (Number) b. Between co-operative and employee(s) c. Between co-operative and other co-operative(s) (Number) Other (Specify) (Number) Total Court based litigation												
a. Between co-operative and the member(s) (Number) b. Between co-operative and employee(s) c. Between co-operative and other co-operative(s) (Number) Other (Specify) (Number) Total Court based litigation Expenses (Ksh) Total co-operative tribunal-based litigations Total Out of Court												
a. Between co-operative and the member(s) (Number) b. Between co-operative and employee(s) c. Between co-operative and other co-operative(s) (Number) Other (Specify) (Number) Total Court based litigation Expenses (Ksh) Total co-operative tribunal-based litigations												

8. CHALLENGES	
Mention the challenges that have faced housing co-operatives during the year	



# Annex 11: Data collection template for KUSCCO and affiliated saccos

#### 1. GENERAL INFORMATION

1.	Name of County	
2.	County Code	
3.	Physical Address	
4.	GPS Co-ordinates	
5.	Telephone Number	
6.	Email address	

#### 2. TOTAL NUMBER OF SACCOS AFFILIATED TO KUSCCO

Deposit Taking Saccos
Non Deposit Taking Saccos
Total

#### 3. MEMBERSHIP

	Gender	20	20	20
General Membership	Male			
(Number)	Female			
	Total		A	
Management Committee	Male			
Members (Number)	Female			
	Total			
Supervisory Committee	Male			
Members (Number)	Female			
	Total			
Employees (Staff)	Male			
(Number)	Female			
	Total			

## 4. FINANCIAL PERFORMANCE STATISTICS

Ite	m Description 20			20_		20		
	•	Affiliates	KUSCCO	Affiliates	KUSCCO	Affiliates	KUSCCO	
Eq	uity (Ksh)							
a.	Share Capital (Ksh)							
b.	Statutory Reserves (Ksh)							
C.	Retained Earnings & other					1		
	Reserves (Ksh)					4		
d.	Grants & Donations (Ksh)							
To	tal Assets (Ksh)							
Lo	ans (Ksh)				A			
Me	mbers Deposit (Ksh)				A			
	tal Revenue (Ksh)							
	tal Interest Income (Ksh)							
	tal Expenses (Ksh)							
	rplus/ Profit							
	ridends on Shares (Ksh)							
	ployee Salaries/ Wages							
(Ks								
Мe	mbers Savings (Ksh)							
	pe of Investments (Ksh)							
a.	Land (Acreage)							
	Value of land (Ksh)							
	Number of Housing Units							
	for own use (Number)							
d.	Value of Housing Units for					A		
	own use (Ksh)							
e.	Number of Commercial				/			
	Units (Number)							
f.	Value of Commercial Units							
	(Ksh)							
g.	Number of Housing Units							
	for disposal to customers							
	(Numbers)							
h.								
	disposal to customers (Ksh)							
i.	Investments in Financial							
	securities		1					
j.	Inter Co-operative							
	investments							
k.	Other investments							
	(Specify)							
	tal Investment (Ksh)							
Ex	ternal Funding (Ksh)			T				
a.	Bank Loans (Ksh)							

b.	Loans from other Cooperative Institutions (Ksh)			
c.	Donation (Ksh)			
d.	Grants (Ksh)			
e.	Other (Specify) (Ksh)			
Tax	res (Ksh)			
Cor	poration Tax (Ksh)			
Lice	ense Fees (Ksh)			
Lev	ies (Ksh)			

Compliance with:		20			20				20		
	Y	ES	N	0	YES		S NO		YES N		NO
	Affiliates	KUSCCO	Affiliates								
a. Procurement Policy and Plan											
b. Human Resource Management Policy and Plan											
c. Code of Conduct											
d. Strategic Plan								4			
e. Budget Plan											
f. Wealth Declaration											
g. Board and Supervisory											
h. Audited Accounts											
i. Others (Specify)											

# 6. CHALLENGES

Mention the challenges that have faced SACCOs affiliated to KUSSCCO during the year



# Annex 12: Data collection template for State Department for Cooperatives

#### **A: DISTRIBUTION OF CO-OPERATIVES IN COUNTIES**

Name of County	County Code	DT SACCOs	Non DT SACCOs	Housing	Marketing	Investments	Consumer	Multi-purpose	Transport	Unions	<b>Others</b>

#### **B: MEMBERSHIP**

Societies' Type	Active	Members		rmant mbers	Total
	Males	Females	Males	Females	
DT SACCOs					
Non-DT SACCOs					
Investment Co-operatives					
Housing Co-operatives					
Marketing Co-operatives					
Consumer Co-operatives					
Multipurpose Co-operatives					
Diaspora Co-operative					

#### **C: EMPLOYEES**

Societies' Type	Active	Members		rmant mbers	Total	
	Males	Females	Males	Females		
DT SACCOs						
Non-DT SACCOs						
Investment Co-operatives						
Housing Co-operatives						
Marketing Co-operatives						
Consumer Co-operatives						
Multipurpose Co-operatives						
Diaspora Co-operative						

#### D. ECONOMIC PARAMETERS OF THE CO-OPERATIVE SOCIETIES

#### 1. VOLUME OF PRODUCTION OF DIFFERENT COMMODITIES BY THE CO-OPERATIVE AS APPLICABLE

S/No.	Type of Activity	Volumes (Units)	Sales Value (Ksh)
1	Coffee		
2	Dairy		
3	Pyrethrum		
4	Rice		
6	Horticulture		
7	Beekeeping		
8	Cereals		
9	Legumes		
10	Cotton		
11	Farm Purchase		
12	Handicraft		
13	Sand harvesting		
14	Housing		
15	Transport		
16	Sugar		
17	Fisheries	A12	
18	Tea		
19	Timber		
22	Other Activity (Specify)		
Total			

#### 2. TYPE AND FUNDING SOURCES

Type of External Funding	Amount (Ksh)
Bank Loans	
Loans from other Co-operative institutions	
Donations	
Grants	
Other (Please Specify)	

#### 3. TYPE OF INVESTMENTS AND VALUE IN KSH OF THE CO-OPERATIVE SOCIETIES

Type of Investment	Value (Ksh)
Land	
Agriculture	
Financial Sector (Shares in NSE, Unquoted shares,	
Debentures etc.)	
Transport	
Manufacturing	

Education	
Health	
Mining	
Other (Specify)	

# 4. THE LEVIES AND LICENCES PAID TO VARIOUS GOVERNMENT AGENCIES BY THE CO-OPERATIVE SOCIETIES AS AT END OF FINANCIAL YEAR.

Name of	National G	overnment	County Governmen			
Levy/License	Levies (Ksh)	Licenses (Ksh)	Levies (Ksh)	Licenses (Ksh)		
		/				

# 5. TYPE OF WELFARE SUPPORT PROVIDED TO MEMBERS BY THE CO-OPERATIVE SOCIETIES

Type of Welfare Support	No. of Participating	Value of the
	Members	Fund (Ksh)
Benevolent Fund		
Health Insurance		
Revolving Fund		
Others (Specify)		
Total		

#### **E: GOVERNANCE ISSUES**

# 1. TYPE OF LITIGATION AND ASSOCIATED COSTS OF THE CO-OPERATIVE SOCIETIES AS AT END OF FINANCIAL YEAR

Type of Litigation	L	egal Fe	es in K	sh	Fines and Penalties				
	Below 100,000	100,000 – 500,000	500,001 – 1,000,000	Over 1,000,000	Below 100,000	100,001 – 500,000	500,001 – 1,000,000	Over 1,000,000	
Between Members and their Co-operative Societies									
Between Co- operatives and their staff (Industrial disputes)									
Land disputes Others (Specify)									

# 2. STATUS OF MANAGEMENT COMMITTEES/BOARDS IN YOUR CO-OPERATIVE SOCIETIES BY POSITION, AGE AND EDUCATION LEVEL.

Management Member	Position in the Management e.g. Chairman	Gender		Gender Age (Years)			Education Level and Number			d	
		Male	Female	Below 35	36-50	51-65	Above 66	Primary	Secondary	College	University
Total											

3. SUPERVISORY COMMITTEE MEMBERS IN YOUR CO-OPERATIVE SOCIETIES BY NAME, POSITION, AGE AND EDUCATION LEVEL.

Name of Member	Position in the	Gender		Age (Years)			Education Level				
	Committee	Male	Female	Below 35	36-50	51-65	Above 66	Primary	Secondary	College	University
Total											



# Annex 13: Data collection template for CAK and affiliated co-operatives

#### 1. GENERAL INFORMATION

1.	Name of County	
2.	County Code	
3.	Physical Address	
4.	GPS Co-ordinates	
5.	Telephone Number	
6.	Email address	

#### 2. TOTAL NUMBER OF HOUSING CO-OPERATIVES AFFILIATED TO CAK

#### 3. MEMBERSHIP

	Gender	20	20	20
General Membership	Male			
(Number)	Female			
	Total			
Management Committee	Male			
Members (Number)	Female			
	Total			
Supervisory Committee	Male	A		
Members (Number)	Female			
	Total			
Employees (Staff)	Male			
(Number)	Female			
	Total			

## 4. FINANCIAL PERFORMANCE STATISTICS

Item Description	20	<u> </u>	20_	<b>.</b> –	20_	_
	Affiliates	САК	Affiliates	САК	Affiliates	CAK
Equity (Ksh)						
a. Share Capital (Ksh)						
b. Statutory Reserves (Ksh)		A				
c. Retained Earnings & other Reserves (Ksh)						
d. Grants & Donations (Ksh)						
Total Assets (Ksh)						
Loans (Ksh)						
Members Deposit (Ksh)						
Total Revenue (Ksh)	A					
Total Interest Income (Ksh)						
Total Expenses (Ksh)						
Surplus/ Profit						
Dividends on Shares (Ksh)						7
Employee Salaries/ Wages (Ksh)						
Members Savings (Ksh)						
Type of Investments (Ksh)						
a. Land (Acreage)						
b. Value of land (Ksh)						
c. Number of Housing Units for own use (Number)						
d. Value of Housing Units for own use (Ksh)						
e. Number of Commercial Units (Number)						
f. Value of Commercial Units (Ksh)						
g. Investments in Financial securities						
h. Other investments (Specify)						
Total Investment (Ksh)	A					
External Funding (Ksh)						
a. Bank Loans (Ksh)						
b. Loans from other Cooperative Institutions (Ksh)						
c. Donation (Ksh)						
d. Grants (Ksh)						
e. Other (Specify) (Ksh)						
Taxes (Ksh)						
Corporation Tax (Ksh)						
Licences/ Fees (Ksh)						
Levies (Ksh)						

# 5. WELFARE SUPPORT

Welfare Support	20	0	20		20_	_
(Management Committee	Affiliates	CAK	K Affiliates CAK		Affiliates	CAK
Members)						
a. Benevolent Fund (Ksh						
b. Health Insurance (Ksh)						
c. Revolving Fund (Ksh)						
d. Other (Specify) (Ksh)						
Total (Ksh)						
Welfare Support						
(Supervisory Committee						
Members)						
a. Benevolent Fund (Ksh)						
b. Health Insurance (Ksh)						
c. Revolving Fund (Ksh)						
d. Other (Specify) (Ksh)		A				
Total (Ksh)						
Welfare Support						
(Employees)						
a. Benevolent Fund (Ksh)						
b. Health Insurance (Ksh)						
c. Revolving Fund (Ksh)						
d. Other (Specify) (Ksh)						
Total (Ksh)						

Compliance with:	20				20				20			
	YES		NO		YES		NO		YES		NO	
	Affiliates	CAK	Affiliates	CAKI								
a. Procurement Policy and Plan								N.				
b. Human Resource Management Policy and Plan												
c. Code of Conduct						/						
d. Strategic Plan												
e. Budget Plan												
f. Wealth Declaration												
g. Board and Supervisory												
h. Audited Accounts												
i. Others (Specify)												
Total Number of Mentions											A	
	ı						1		1			
Number of Concluded Litigations:	Affiliates		CAK		Affiliates		CAK		Affiliates		CAK	
a. Between CAK and the member(s) (Number)     b. Between CAK and												
employee(s)												
c. Between co-operative and other co- operative(s) (Number)												
Other (Specify) (Number)												
Total Court based litigation					A							
Expenses (Ksh)												
Total co-operative tribunal-												
based litigations												
Total Out of Court												
settlement expenses (Ksh)												
Number of pending												
Litigation												7
Other (Specify)												

# 7. CHALLENGES

Mention the challenges that have faced CAK Members during the year

