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Cooperatives and credit cooperatives in East Africa: from improving the economic welfare of low-income earners to becoming a source of growth

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Abstract

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The paper compares statistics and qualitative observations on development of cooperatives in East Africa and Central and Eastern Europe in seeking ways to transform the understanding of cooperatives as an instrument to improve the economic welfare of low-income earners to a development and growth instrument for the whole economy. A special emphasis is given to the saving and credit cooperatives in East Africa, as they dominate the cooperative population in all East African countries but Ethiopia. The paper proposes several policy-relevant ideas of how to do that.

Keywords: agricultural cooperatives; credit cooperatives; frugal innovation

Introduction

Vast majority of Kenyans rely on cooperatives to earn their living. Bolton (2019) referring to ILO data talks about a 63% share of population. Credit cooperatives in Kenya substitute the lack of availability of banking services. This is a trend in all African countries, where the banking system did not diffuse even close to villages. Ethiopia is aggressively trying to reach the 70% target set out twenty years ago. Several studies suggest that cooperatives in Ethiopia are technically more efficient than independent farmers – viewed through the access to productive inputs (i.e. seeds and fertilizers) and services (i.e. related to food security) (Abate et al., 2014; Abebaw & Haile, 2013). At the same time, studies in Bulgaria suggest that cooperatives are less wide-spread and less-effective than classical incorporated firms (Bachev, 2017; Yalamov et al., 2021). It is expected that more cooperatives will emerge in the coming years, especially around energy presuming (producing and consuming either by the same entity or community in a close proximity).

So, a legitimate general question appears – what determines the prevalence of a given organizational form on a given market? Then, this question is operationalized in a set of more concrete questions: Are cooperatives, as a form of organization of business activity, archaic and fading or modern and rising? Would emergence and sustaining cooperatives be sector-specific or income-specific? What can Eastern African countries learn (regarding cooperatives) from Eastern European countries and vice versa? Are foreign countries (i.e., largest investors) interested in cooperatives or it is a merely internal self-organization matter?

Cooperatives existed for ages and helped societies start the transition from purely feudal towards modern capitalistic economies. Battilani & Schröter (2012) provides well-documented history of cooperative movement with a focus on the most recent times (1950–2010), the reasons and archetypes of its successes and failures (including transitioning to investor-owned businesses). They also state that the diffusion of cooperative movement in Africa during the colonial times was rather top-down than bottom-up and relatively slow. Even though there is a very large share of employment and economic dependence on cooperatives, the value added to the gross domestic product is small. Governments in Africa will still perceive cooperatives as an instrument for improving the wellbeing of low-income earners and not as a source of economic growth. At the same time countries as Switzerland and Sweden would have significant share of GDP contributed by cooperatives (around 20%).

A cooperative is an "*autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise*" as defined by the International Cooperative Alliance (ICA, 1995). The values of cooperative movement are self-help or mutual self-assistance of members (or their families), self-responsibility or self-reliance as a community, democracy or rather democratic participation in decision-making, equality, equity, and solidarity. The legal frameworks for incorporation and activities of cooperatives and availability of entity-level information or aggregated statistics vary substantially from country to country and is heavily path-dependent, hence comparative quantitative studies rarely appear, especially for Africa.

Savings, credit, and insurance cooperatives emerged along with the agricultural cooperatives already in early XIX century. The first consumer cooperative was founded in 1769 in Scotland for collective purchase of food by members of the Fenwick Weavers' Society, established in 1761 as a professional body aiming to maintain high standards of textile produced. It took about 40 years to adopt same principles into the financial domain. In 1810, also in Scotland the first savings cooperative emerged, anchored to a local priest rev. Henry Duncan. In continental Europe the first credit cooperative was established in 1845 in Sobotište (currently in Slovakia) as a farmers' cooperative, which provided cheap loans to members, but also required certain moral standards, including planting two trees annually by cooperative members. May be because of the short-lived cooperative established by Samuel Jurkovic (failed by 1851), the credit unions birth is associated with Schulze-Delitzsch (urban in 1852) and Raiffeisen (rural in 1864).

Credit cooperatives are financial institutions controlled and operated by members with the intention of promoting savings and easier access to cheaper credit, are created by people who share certain characteristics (common bonds), such as being employed by the same entity, living in the same area, working in the same profession, or being of the same gender. They may also be those sharing common goals, belonging to the same community, or have some other type of affiliation. Cooperatives and credit cooperatives are encouraged for reasons other than financial gain, such as the advancement of general human progress, the stimulation of individual initiative and motivation, the encouragement of self-reliance and self-development (Shah & Mahmood, 2015).

Thus, they play a significant self-help role in rural and informal settlements; particularly where private businesses hesitate to venture, and the government does not provide basic services to help in reducing poverty and boosting wellbeing (Bee, 2016). Accordingly. working with cooperatives is the key to rural transformations. Notably, cooperatives have played and still play important roles in the socioeconomic development of Central and Eastern Europe (from the time of the first cooperative in current Slovakia) and even in East African countries. Cooperatives and credit cooperatives considerably help to socioeconomic development. They are a crucial tool in development.

The members of cooperatives and credit cooperatives combine their resources to provide loans to one another at fair and amiable interest rates. These members consent to issue loans at fair interest rates and to pool their savings. This enables the members to address their financial issues, which they were unable to do on their own. More specifically, overarching goal of cooperatives and credit cooperatives is to advance their members' social well-being and economic interests by mobilizing and facilitating savings that are only available to its members (Bolton, 2019). The purpose of cooperatives and credit cooperatives is to advance the economic concerns of their members, and also particularly, to encourage thrift by providing members with the chance to accumulate savings and pay appropriate interest without taking any risk with those resources. Accordingly, their members can fund their agricultural functions, businesses, purchase machinery and raw materials, construct homes, and other endeavor. Cooperatives and credit cooperatives are one of the most important sources of financing for rural communities, and in many cases, the local cooperatives and credit cooperatives is the only source of financial services in those areas.

East African countries, like other most developing countries, such as Eastern Europe, Western Europe, have promoted co-operatives in their respective economies (Bee, 2016) In East Africa, co-operatives are highly concentrated mainly at the primary society level especially in areas of finance and agriculture. Coffee and dairy products are two popular industries where cooperatives exist. In this respect credit cooperatives continue to be one of farmers' main development partners in providing farmer-friendly products. Their performances after the trade liberalization have not been very impressive. Many of them have experienced various challenges ranging from limited access to capital, poor governance and management; limited co-operation among themselves; lack critical skills such as entrepreneurship, among others. In the East African region cooperatives could act as the springboard for rural transformation, raising both agricultural and non-agricultural output (Bee, 2016).

The author picks Central and Eastern Europe as a potential benchmark to compare the developments in cooperatives for two major reasons: First, the Eastern Europe has been sort of colonized by the Soviet Union after the World War II and cooperatives have been seen as an instrument of control over the economic activity (Battilani & Schröter, 2012) and second, China has been viewing both regions as important pillars in its strategy of becoming a global leader. Africa and Eastern Europe will continue to be a major battlefield between China (and may be Russia) and the United States (and may be Western Europe) in terms of their geopolitical strategies.

Materials and Methods

The paper is grounded in three major sources of information: literature review and review of presentations of researchers of cooperatives from the University of Cologne in Germany (one of the leading centers on cooperative studies in Europe), data from the International Cooperative Alliance and in-depth interviews conducted with members of cooperatives in Kenya. The methodological approach is rather a constructivist one and interpretative based on over thirty years of experience with Kenyan cooperatives.

The literature on cooperatives with an emphasis on East Africa is growing rapidly. Scholar.google.com has around 6 thousand papers published annually from 2018 to 2021, however there are only 57 papers in Web of Science with a topic of "cooperatives" mentioning East Africa in any of the fields. In the top 10 author countries we can see Kenya with 13 papers (ranked second after USA with 21 papers), Tanzania with 7 papers (ranked 4th together with Germany) and Ethiopia (ranked 7th with 5 papers). Most of the papers are case studies either on sector level or community level. There are no comparative papers between East Africa and Central and Eastern Europe, which the author finds promising for future research.

We include the following countries from Africa in the analysis: Ethiopia, Kenya, Tanzania, Uganda, and Zambia. Mozambique and Rwanda are excluded as there are no data in ICA database, besides qualitative assessment of the legal framework. From Eastern Europe we include Bulgaria, Czech Republic and Poland as examples, as there are no data in the ICA database for the rest. There are more papers on cooperatives and Central and Eastern European countries, especially with the focus on post-socialist transformation of old cooperatives and formation of new ones.

Most of the cooperatives in East Africa are either agricultural cooperatives or savings and credit cooperatives (SACCO) and some of these SACCOs are directly linked with the agriculture value chain entrepreneurs, even if not directly members of agricultural cooperatives.

Results and Discussion

Despite the vast differences between the countries in East Africa and Eastern Europe, namely Ethiopia being 16 times larger in terms of population and 10 times larger in terms of area compared to Bulgaria and only Poland being between Uganda and Zambia in terms of population and between Uganda and Kenya in terms of area size, we believe comparing cooperative development is a worthy effort.

The country with the highest density of cooperative members per 100 citizens is Kenya with 26 persons, which is a rate of participation similar to Poland, which has 21 citizens members of a cooperative per 100 people, followed by Ethiopia by 18. At the bottom are Czech Republic and Bulgaria with 1 and 2 respectively. Only Uganda from East Africa has such low participation rate of 2 persons per 100. Tanzania and Zambia would have 9 persons per 100 (Figure 1).

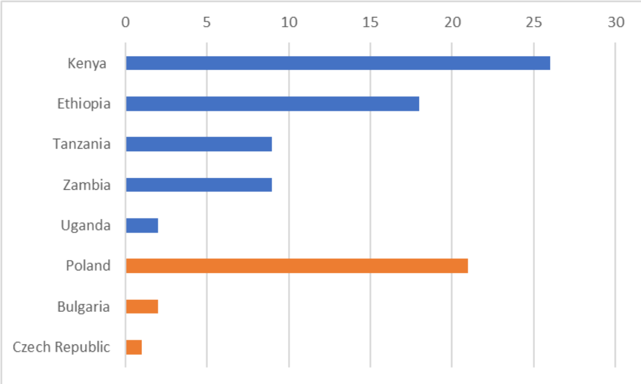

Fig. 1. Participation rate in cooperatives (per 100 inhabitants)
Source: International Cooperative Alliance

In terms of how these members are distributed in cooperatives one needs to analyze the number of cooperatives and the average membership base in cooperatives. As expected East Africa has more cooperatives (actually twice as much) than Eastern Europe measure per 100 000 people. At the top is positioned Ethiopia with 81 cooperatives (close to 93 thousand cooperatives), followed by Zambia with 52 cooperatives per 100 000 people (or a total of 9 500 cooperatives) and Kenya with 47 cooperatives per 100 000 people (a total of 25 000 cooperatives). However, in the Cooperative Alliance of Kenya (cak.coop) participate a little less than 7 900 cooperatives. Bulgaria (28) and Poland (24) are comparable with Uganda (25) (Figure 2).

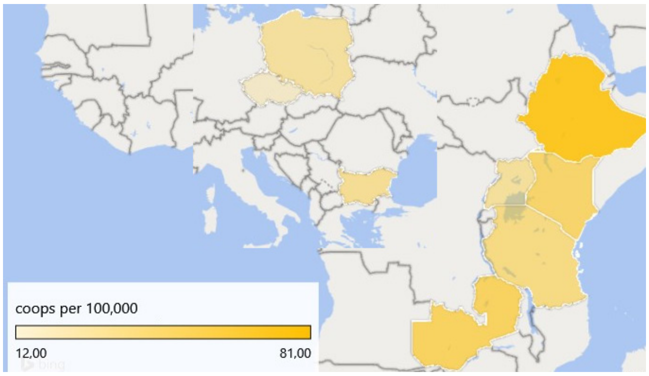

Fig. 2. Number of cooperatives per 100 000 population
Source: Author's calculation based on data from International Cooperative Alliance and Worldometer

At a cooperative level there are also significant differences and similarities among countries. Poland has by large the largest cooperatives with an average of 903 members per cooperative, even though for some cooperatives there is a maximum number of members (i.e. social cooperatives cannot have more than 50 members). The closest to that number is Kenya with 559 members and the next being at least twice smaller – Tanzania with 262 members and Ethiopia with 227 members. The smallest cooperatives are observed in Uganda (69 members) and Bulgaria (77 members).

There are various explanations of the size and density of cooperative membership. For Poland, for instance, a considerable share of cooperatives – 39% is housing (real-estate) cooperatives, where you can not leave it if you own and have the right to dwell the estate. In Kenya the government delegated a lot of functions to cooperatives as a means of decentralization and increasing community responsibility over the course of life. For young people the participation in cooperative life, especially for those who are not studying at urban universities, is motivated by access to continuous training and personal development, access to new technology and getting managerial experience, which later on could serve as a basis for a career elsewhere (Figure 3).

We see that according to each characteristic there is a matching pair of countries similar along it, with one striking difference. There are virtually no financial cooperatives or saving and credit cooperatives in Eastern Europe. Only Poland has such cooperatives but with marginal influence. The law in Bulgaria prohibits cooperatives to operate as a financial institution or a bank and it must have a joint stock status (could be owned or co-owned by cooperatives). Saving and credit unions of workers, once very popular during the socialism, now exist mainly in state owned enterprises and public organizations (universities, municipalities and ministries) – there are about 120 such organizations, which operate under a special order from before the changes in 1989.

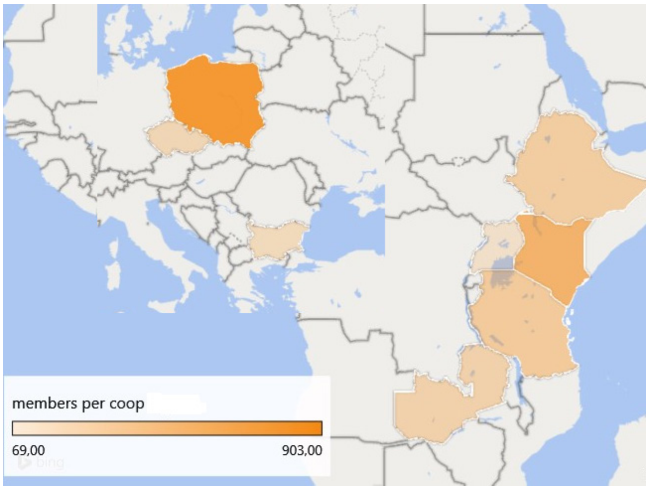

Fig. 3. Membership in cooperatives by country
Source: Author's calculation based on data from International Cooperative Alliance

Kenya is a champion is terms of popularity of saving and credit cooperatives (SACCO) with 58% of all being SACCOs, followed by Uganda with 53% and Tanzania – 44%. According to Financial Sector Deepening Trust (FSDT), while banks serve 14.2% of the population in Kenya, cooperatives and credit cooperatives serve 13.1%, and microfinance institutions (MFI) serve 1.7% of the population (Alliance for Financial Inclusion, 2017). As the majority of population, which is currently not served by anyone lives in locations, where banks have no reach and access to MFI via telecommunication is also difficult (no electricity or signal coverage or even no telephones available) it is expected that the SACCOs would further diffuse and serve more people (Figure 4).

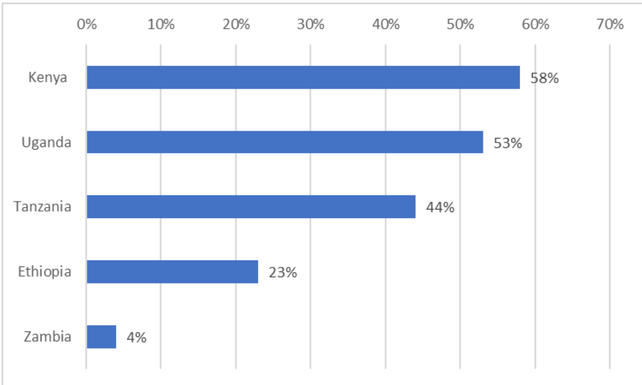

Fig. 4. Share of SACCOs in East Africa
Source: International Cooperative Alliance

According to Mwai's (2016) research, increasing the number of cooperatives and providing more credit cooperatives loans help members build wealth. This aids in provision of working and investment capital. Access to finance by the rural poor encourages and facilitates their productive and income-generating activities. More so, members take out modest loans; less than ten thousand shillings (around 80 euro), and most often to pay for food or tuition, whereas large loans are typically invested in enterprises or farming, which might help such a member escape poverty. Loans taken out for businesses or farming allow members to repay them quickly and become eligible for additional loans. This process not only empowers them personally but also strengthens the community, as the multiplier effect of their growing wealth benefits more inhabitants.

According to Mwai (2016), each member's degree of investment impacts the amount of loan for which that member will be eligible. This implies that a member who has contributed more to the cooperatives will receive a larger loan, which will help him or her end more poverty. In a region where SACCO investment is higher, poverty levels are lower than they would be in a region where investment is low on average. Kassali et al (2013) found that interest on loans accounts for a large portion of savings and credit cooperatives' income.

The make-up of these cooperatives and credit cooperatives loan product portfolio is what determines the amount of credit accessed from them. Traditional long-term loans comprise the standard loans, emergency and school fee loans, and education loan scheme. These loans are issued only for existing members (say after three deposits or more). Members may access optional loans to help them with investment and development needs.

Short-term loans are advances made to members that must be repaid in a short amount of time, such as a few months. Since these loans do not require guarantors, they are typically subject to very high interest rates due to their hazardous nature.

Micro credit loans are credit facilities, business loans, development loans, emergency loans, loans for tuition and other expenses, large loans, and overdraft loans are a few examples of these. Loans, check clearing, safekeeping, bankers' checks, standing orders, and salary advances were all designed by cooperatives and credit cooperatives.

Cooperatives are reducing poverty by enhancing members' economic and social circumstances and granting them access to financial services (Bolton, 2019). Economic impacts focus on are yield, productivity and income. They may encourage inputs and intensive practices which are not beneficial to production quality as evidence by the economic impacts of agricultural cooperatives in Ethiopia, Kenya, Rwanda, Tanzania and Uganda (Bolton, 2019). They also help prevent the exploitation of weak and defenseless members of society at the bottom of the food chain by powerful individuals or institutions by utilizing their own resources to meet their needs. cooperatives and credit cooperatives play a significant role in enhancing financial access by helping to mobilize savings for business and personal development investments. They have a well-known brand and manage approximately 30% of the Kenyan economy. These sentiments were supported by a 2012 study by Odoyo, which found that cooperatives and credit cooperatives help the needy members of society by reducing poverty.

According to the research of Odoyo (2012), cooperatives and credit cooperatives members develop small companies and work in agriculture to earn money to meet their financial and social requirements. With 100% of the members reporting that they borrow to cover their educational expenses, school fees are a primary driver of Sacco financing. 63% of the members obtain funding to launch small enterprises that include running stores, salons, and barbershops as well as selling clothing and other goods. The group members get money for fishing and farming activities like raising animals and growing cotton, maize, and millet. Only 12% of the group's members use money for basic needs.

One of the best methods for raising agricultural output in East Africa has been found to the credit cooperatives. Large quantities of farm inputs are acquired, traded, and distributed with their assistance. By supporting the production and distribution of agricultural goods, they also assist members in realizing industrial growth in rural areas. 25% of cooperatives in Kenya are agricultural. Additional 4.4% is in transport, but the goods transported are agricultural products and food. Dairy and the coffee industries are two well-liked industries in Kenya (SASRA, 2020). The majority of farmers are dairy farmers or they grow cash crops including sugar cane, coffee, tea, pyrethrum, and coffee. These cooperatives have created goods that cater to the particular requirements of its members and coincide with the growing season. In example, only after the crop is harvested are coffee producers expected to repay their loans. Practically all agricultural production in Ethiopia is done through cooperatives. In Zambia less than 1% of cooperatives are industrial.

Credit cooperatives have also stepped forward to help farmers build processing facilities (Alliance for Financial Inclusion, 2017). Farmers have benefited from loans in other ways as well, such as by enabling them to buy insurance to guard against crop failure or animal loss due to drought.

Farmers can now join cooperatives and credit cooperatives that did not originally include them in their membership by purchasing common bonds. In remote locations where farmers may obtain banking services, several credit cooperatives have opened branches.

There is a wide-spread consensus that Africa will drive the next economic growth – both because of resources and population, but also it is less threatened by the climate changes and rising levels of the world ocean. China is well advancing the European Union and United States in working on the ground and investing in infrastructure (roads and rail) in most of the Eastern African countries, strengthens mutual economic ties with South Africa and so on. However, there seems no particular interest to work with existing cooperatives, unlike Japan, who is focusing on cooperation between cooperatives (i.e., in Kenya). Similar strategy is witnessed in the partnership between China and countries from Western Balkans (preference over infrastructure and big state projects versus many small ties).

Particularly in Kenya, Chinese investors are interested in several service cooperatives and have bought large plots of unused land in Kenya and some other countries (Congo for instance), viewing the land as infrastructure. It is still to be seen if these investments would result in a major change of agriculture production in short-run, or they would just stay as a longer-term investment and power-game. China now owns between 7% and 10% of African land.

Conclusions

Credit cooperatives in East Africa filled a financial vacuum of lack of credit – from simple transactions and overdrafts on accounts, through operative credit linked with the agricultural production cycle to long-term investments in machinery and equipment. Still, both previous studies like Bee (2016) and the author's interviews suggest that existing and new cooperatives could serve as a springboard for rural transformation and levelling-up both agricultural and food processing outputs. Many young people would see scenarios for cooperative development along the value adding line of agricultural products to the restaurants and groceries situated in urban areas, following the example of bio-products value chains starting from new bio-cooperatives observed in Bulgaria.

While it is a good practice to fund education of farmers kids with loans from the credit cooperatives, they often choose to stay in the cities thus reducing the human resource pool in rural areas, which threatens the sustainability of both the agricultural and credit cooperatives. The small size of cooperatives additionally negatively affects their sustainability (Ademba, 2013). One plausible scenario of organic growth of communities with young people being educated far away from home could be to open restaurants and cafes abroad, which will sell the product of the cooperative with the aim to create a diaspora of potentially interested tourists and voluntarists (tourists who would be volunteers to help with the community building in local communities in exchange of authentic living within it).

Despite the fact that cooperatives have proved to be efficient instruments for innovation diffusion in Eastern Africa, the rate of this diffusion is still not satisfactory and there are tremendous differences among countries in East Africa (Ethiopia and Kenya being more advanced in this perspective).

The rate of new cooperatives formation is still very low and not engaging in new sectors. The technological advancement, for instance through block-chains, could assist creation of cooperatives with higher value-added jobs. The author found a promising Bulgarian start-up called Comrade Cooperative, which could be of high value to East Africa. Already a Bulgarian company called Software Group have substantial impact on microfinancing and micropayment institutions in Kenya and the region.

Last, but not least, Thimm et al. (2021) suggest that regional development could be achieved through sensible development of cooperatives even in developed countries like Germany. So, governments in East Africa should engage in collaborative foresight thinking to envisage scenarios and mechanisms for leapfrogging through cooperatives. Frugal innovation is potentially the innovation, which could give a boom to developing countries by reduced price and reduced functionalities of the innovation. Frugal innovation in agriculture could be developed in partnership with academic institutions in Eastern Europe. Recent study suggested that firms, which cooperate with academic institutions during crisis are more innovative (Yalamov, 2021). And as the trend for cooperation between academia and society further develops starting from UK and USA and gradually diffusing in continental Europe, including Bulgaria (through UniverCity project), one can expect similar partnerships across the continents. Additional rationale for that is that Eastern European countries as new Member states to the European Union are obliged to spend funds as Official Donor Assistance. So, innovative projects between academia in Eastern Europe and agricultural cooperatives in Eastern Africa could serve to all ends. Additionally, East African countries might cooperate with East European Countries under the 16+1 initiative (or those who will remain in it) in partnership with China, as both regions seems to be central for China's geopolitics.

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