



**International Co-operative
Alliance – Africa**
A Region of the International
Co-operative Alliance

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Topic: “Cooperatives Empowering Women and the Family”

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Introduction

The International Co-operative Alliance is an independent, non-governmental organization established in 1895 to unite, represent and serve co-operatives worldwide. The Alliance provides a global voice and forum for knowledge, expertise and coordinated action for and about co-operatives. The members of the Alliance are international and national co-operative organizations from all sectors of the economy. The Alliance has members from over 100 countries, representing close to one billion individuals worldwide.

The world's largest 300 co-operatives and mutuals have grown their turnover by 7.20% to USD \$2.53tn (2,533.1bn). The top 300 co-operatives come from 25 countries and have a combined turnover of USD \$2.53 trillion (2,533bn), an increase of 7.20% from the USD \$2.36tn reported in the 2015 monitor. Over 32% of these operate in agriculture, 39% in insurance, 19% in wholesale and retail trade and 6% in banking and financial services. Some of the top 300 co-ops are also active in the health and social care sector (1%), the industry sector (2%) and other services and activities. The Monitor gathers data on co-operatives across all continents, demonstrating the important role of co-operatives in the world economy. It has become the major global report for analysing the world's co-operative movement, providing information for research into co-operative business enterprises.¹

The International Co-operative Alliance Africa (the Alliance Africa) is one of the regional offices of the Alliance which serves, unites and represents its members in Africa through policy and political dialogue, capacity building and research with the ultimate aim of promoting and strengthening the co-operative movement in Africa. Total current membership in Africa is 35 members across 21 countries.

Africa: In Summary

The 54 countries that make up Africa make it the world's second-largest and second-most-populous continent in the world. With a population of about 1.2 billion people in 2016, it

¹ World Co-operative Monitor, 2016

accounts for about 15% of the world's human population². Africa is projected by the United Nations Population Division to see an acceleration of annual population growth in the immediate future³; by the year 2050, it is projected that annual increases will exceed 42 million people per year and total population will have doubled to 2.4 billion. This comes to 3.5 million more people per month, or 80 additional people per minute. At that point, African population growth would be able to re-fill an empty London five times a year⁴. Using these same projections, this means Africa alone will contribute 54% of the world's population by 2050 and by 2100, Africa will contribute 82% of total growth. Today, Africa has the world's highest fertility rates - on average, women in sub-Saharan Africa have about five children over their reproductive lifetime, compared to a global average of 2.5 children⁵. In addition, there is a high proportion of younger people within the Africa population as a whole, with reports that 41% of the African population is under the age of 15⁶. These statistics have major implications on infrastructure developments, food systems, markets and resource distribution.

A large majority of the world's poorest countries, according to the World Bank, are in Africa; out of the 23 poorest countries in the world, 19 are located in Africa⁷. Sub-Saharan Africa has, however been experiencing relatively rapid economic growth, averaging about 5 percent a year. Characteristic of this growth is the information and communications technology (ICT) revolution in Africa, with over 80 percent of urban Africans having access to cellphones. Thanks to this economic growth, poverty has been declining, with the absolute number of people living on less than \$1.25 a day falling (by about 9 million) in 2014⁸. At the same time, Africa has the lowest human development indicators, with one in 16 children dying before their fifth birthday. Ironically however, the continent is also home to seven of the world's 10 fastest growing economies, among them Côte d'Ivoire, Ethiopia, Kenya, Morocco and Rwanda. Additionally, 17 African countries across the 5 regions have attained medium to high human development –6 in

²<http://worldpopulationreview.com/continents/africa-population/>

³<https://esa.un.org/unpd/wpp/Download/Standard/Population/>

⁴<https://www.theguardian.com/global-development-professionals-network/2016/jan/11/population-growth-in-africa-grasping-the-scale-of-the-challenge>

⁵<https://www.newsecuritybeat.org/2016/04/changing-narrative-fertility-decline-africa/>

⁶<http://worldpopulationreview.com/continents/africa-population/>

⁷<http://www.businessinsider.com/the-23-poorest-countries-in-the-world-2015-7>

⁸<https://openknowledge.worldbank.org/bitstream/handle/10986/13504/9780821396162.pdf?sequence=1>

Southern Africa, 5 in Northern Africa, 4 in Central Africa, 2 in Western Africa, and 5 in Eastern Africa.⁹

The significant strides in Africa's socio-economic progress have helped to grow a vibrant middle class and propel technological advancements at a rapid pace. This mixed bag of statistics indicate the tremendous potential that Africa has to grow out of poverty, and one of the ways this can be done is by harnessing the growth potential in women.

The Status of Women in Africa

Women make up slightly more than 50% of Africa's population; the Africa Human Development Report 2016 states that gender inequality is costing sub-Saharan Africa on average \$US95 billion a year, peaking at US\$105 billion in 2014– equivalent to six percent of the region's GDP – jeopardizing the continent's efforts for inclusive human development and economic growth¹⁰. The report further analyses the political, economic and social drivers that hamper African women's advancement and proposes policies and concrete actions to close the gender gap. These include addressing the contradiction between legal provisions and practice in gender laws; breaking down harmful social norms and transforming discriminatory institutional settings; and securing women's economic, social and political participation. Deeply-rooted structural obstacles such as unequal distribution of resources, power and wealth, combined with social institutions and norms that sustain inequality are holding African women, and the rest of the continent, back. The report estimates that a 1 percent increase in gender inequality reduces a country's human development index by 0.75 percent. Considering the above population statistic, there will be slightly more than 1.2 billion women in Africa by 2050, with the potential economic loss projected to be much higher if gender parity is not actively pursued and attained earlier than later.

African women have always been very active in agriculture, trade, and other economic pursuits, but a majority of them are in the informal labour force. African women are guardians of their

⁹Africa Human Development Report 2016

¹⁰<http://www.undp.org/content/undp/en/home/librarypage/hdr/2016-africa-human-development-report.html>

children's welfare and have explicit responsibility to provide for them materially. They are the household managers, providing food, nutrition, water, health, education, and family planning to an extent greater than elsewhere in the developing world (World Bank 2001). This places heavy burdens on them, despite developments such as improved agriculture technology, availability of contraception, and changes in women's socioeconomic status, which one might think would have made their lives easier. In fact, it would be fair to say that their workload has increased with the changing economic and social situation in Africa. Women's economic capabilities, and in particular their ability to manage family welfare, are being threatened. 'Modernization' has shifted the balance of advantage against women. The legal framework and the modern social sector and producer services developed by the independent African countries have not served women well¹¹. The global statistics show that women are in charge of 60-80 percent of the world's work, and produce 50 percent of the food. Despite the fact that their contribution is significant, they have limited economic advantages and access to productive resources (Lawless et al., 1996; Mayoux, 2009)¹².

Issues of gender equality and women's empowerment are not new development priorities for African countries, indeed, the importance has long been recognized, with the African Union (AU) and its predecessor, the Organization of African Unity (OAU), taking a leading role in espousing the rights of women and girls dating back several decades. The 1995 Beijing Conference focused on closing the gender gap, however deeply rooted gender-based inequalities have continued to date with women in Africa being under-represented in political and decision making processes, in addition to suffering from lack of access to decent, fair-wages, safe employment, and were more likely to work informal and unpaid labour. The AU designated the year 2015 as the Year of Women's Empowerment and Development and followed this on with declaring the year 2016 as the Year of Human Rights, with a focus on Women's Rights. The United Nations' Member states also recognized the need to close the gender gap and included gender equality as a standalone Goal among the 17 Sustainable Development Goals (SDGs)

¹¹<http://archive.unu.edu/unupress/unupbooks/uu37we/uu37we0t.htm>

¹²The Role of Cooperatives in Promoting Socio-Economic Empowerment of Women: Evidence from Multipurpose Cooperative Societies in South-Eastern Zone of Tigray, Ethiopia

Recognizing that women's economic empowerment is a prerequisite for sustainable development, pro-poor growth and the achievement of all the SDGs, while at the same time protecting their rights in order to achieve equitable societies, the *Blueprint for a Co-operative Decade* was adopted by the General Assembly of Alliance in 2012, which set forth key ambitions for the co-operative movement with regards to women empowerment and gender equality. According to the *Blueprint*, one critical area for co-operative development is creating economic opportunities for marginalized populations—especially women. Another key area is to, “elevate participation within membership and governance to a new level”, which entails expanding membership to include more women and further engaging women members in co-operative democratic processes. Despite a push for gender equity in co-operative policy and practice, little evidence has documented whether and in what ways co-operatives affect women's empowerment and gender equity¹³.

The Status of Co-operatives in Africa

The International Co-operative Alliance defines a co-operative as 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 enterprise¹⁴. Co-operatives include non-profit community organizations and businesses that are owned and managed by the people who use their services (consumer co-operatives) or by the people who work there (worker co-operatives) and take on a variety of forms, ranging from officially registered co-operatives to loosely organized groups of neighbors, family, and kin networks. Co-operatives are based on values of self-help, democracy, equality, equity, and solidarity¹⁵. These values, among other aspects of co-operatives, are particularly useful in empowering women through membership. In statements in advance of International Women's Day in early 2013, former President of the Alliance, Dame Pauline Green, (the first female president of the Alliance)¹⁶ said, "*Co-operative businesses have done so much to help women onto the ladder of economic activity. With that comes community respect, political legitimacy and influence.*" Co-operatives allow women who

¹³Advancing gender equality: The co-operative way, 2015

¹⁴<http://ica.coop/en/what-co-operative>

¹⁵<http://ica.coop/en/what-co-operative>

¹⁶<http://monitor.coop/en/media/news/women-power-co-operatives>

might have been isolated and working individually to group together and create economies of scale as well as increase their own bargaining power in the market. Co-operatives help to put women on the path to empowerment; not only financial empowerment, but also socio-political and cultural empowerment that allow women, who are largely left-behind to find themselves, find their voices to express their concerns and influence decisions at household, village, national, regional and even international levels.

Co-operatives are ever-present on the African continent and represent a significant part of the private sector in most African countries. Co-operatives in Africa have gone through a lot of upheavals in the past; but at present they represent a significant number of people, many of whom are poor. Their co-operative, however strong or weak it might be, is more often than not the only institution they can rely on to protect themselves against the hard conditions of the market and society. In some countries, the membership and number of co-operatives have significantly increased in the era of economic liberalization following the revitalization of the previously underperforming cooperatives and the emergence of new ones. It is estimated that seven per cent of the African population reportedly belongs to a co-operative, but some countries like Egypt, Senegal, Ghana, Kenya and Rwanda report a higher penetration rate of over ten per cent (Develtere, Ignace, Wanyama, 2008)¹⁷.

Co-operatives have increasingly been recognized as a critical means for poverty alleviation in Africa, and have thus witnessed significant growth over the last two decades (Develtere, Pollet and Wanyama, 2008). The co-operative model fits very well with the culture of togetherness and solidarity that is evident in women's groups. In fact co-operatives have several common features that are particularly beneficial to women, including ensuring a fair return on work, support for members, safe working conditions, availability of pooled or purchased raw materials, and access to viable markets¹⁸. In instances where the co-operatives go beyond economic empowerment, they have helped to break down traditional and cultural barriers that prevent women from purchasing and owning assets such as land, vehicles, boats etc. and have enabled women to bond over shared experiences and provided social support especially to women who have experienced

¹⁷Develtere P., Ignace P., Wanyama F. (2008), Co-operating out of Poverty: The Renaissance of the African Co-operative Movement, ILO.

¹⁸https://en.wikipedia.org/wiki/Women_in_cooperatives

traumatic incidents such as sexual and gender based violence, losing family members due to serious illness such as HIV/AIDs and so on.

Gender and Co-operatives in Africa

In Africa, as elsewhere, inequalities persist between women and men in terms of access to and control over resources and opportunities. In employment, women are found more often than men in informal and precarious work, with particularly pronounced imbalances in some sectors.¹⁹ The same phenomenon is evident in the co-operative movement in Africa.

Values of self-help, mutual responsibility, equality and equity are held in common by all co-operators, but even though co-operatives may have policies of equity and equal opportunities for both women and men, their practices may differ. True equality may not, in reality, exist. For example, although women contribute significantly to the agricultural sector and hence to the national economy of nearly all countries in the world, the percentage of women members in agricultural cooperatives, compared to men, is notably lower. However, despite of the advantages of the model, women's participation in the co-operatives and leadership position is very low; women membership accounts for less than 30% and their participation declines for upper positions

Recent research from ILO's Co-operatives Unit shows there are indeed strong links between women's involvement in co-operatives and poverty reduction. After becoming involved in co-operatives, women report they perform new and more productive labour activities and earn higher incomes. Women also share that by joining co-operatives increases shared caregiving and their decision making in the household, and improves their participation in community affairs²⁰.

In many African countries women work individually, often isolated, in the informal economy, operating at a low level of activity and reaping marginal incomes. Joining forces in small-scale co-operatives provides them with the economic, social and political leverage they need. A good example of this is the Eudafano Women's Cooperative which is a member of PhytoTrade

¹⁹ ILO, *Legal Constraints to Women's Participation in Cooperatives*, ILO Cooperative Branch, Geneva, 2002

²⁰ http://www.ilo.org/public/english/employment/ent/coop/africa/download/coopafrica_leaflet_iwd2012.pdf

Africa. It is a co-operative of rural women in Northern Namibia that produces Marula oil and has been awarded organic certification that has resulted in the increase in incomes received by harvesters. The aim of the co-operative is to promote the economic and social interests of its member group women by providing effective services to its members according to sound business principles and the requirements of the market. In order to correct these imbalances and ensure the sustainability of co-operatives, it is necessary that gender issues are addressed.

Another example is of a woman, Wanjiku, in Kirinyaga district in rural Kenya who was widowed 16 years ago and left to raise 2 small sons on her own. Wanjiku was a peasant farmer who grew vegetables for mostly home consumption, and relied on her late husband to provide for her and her sons. Upon his death, after several years of struggle, Wanjiku joined a small self-help group popularly known as a *chama* in Kenya where she and several other women in a similar situation got together and started weekly savings that were distributed on a rotational basis enabling the women to meet their basic requirements of food and clothing. This *chama* grew and so did the savings, and today Wanjiku proudly testifies that the *chama* has enabled her to take her sons to the university. In addition to the economic benefits gained by the members of Wanjiku's *chama*, the women have attained solidarity that has enabled them to come up with plans for meeting their housing and funeral expenses, with hopes of doing much more together.

Co-operatives provide women with the setting for collective problem-solving and the articulation of strategic and basic needs. The support and mutual encouragement that a group of entrepreneurs can give each other can also be crucial in helping to maintain or boost their self-confidence. Solidarity, social responsibility, equality and caring for others are among the core values on which genuine co-operatives are based.

Through co-operatives, women can access employment opportunities by facilitating women's access to employment in both directly and indirectly. Co-operatives create employment opportunities by facilitating women's access to business capital and markets; by offering financial, legal and marketing services specifically tailored for women, co-operatives enable women to start and grow their own businesses. For example is the case of Support Girls and Women's Co-ops in Morocco.

The project supports the establishment of a co-operative whose worker-members are 60 women from the rural village TassaOuirgane in the Al Haouz Province. The Co-operative trains women in literacy and business education to promote their socioeconomic advancement. Women learn embroidery and sewing skills in order to produce value-added products that can be sold to sustain the co-operative and generate income for the individual members and their families. Additionally, women also gain access to self-employment, as well as provide jobs to other women (and men) as employees. The higher female earnings and bargaining power reduced domestic violence and translate into greater investment in children's education, health and nutrition, which leads to economic growth in the long term. Indeed for the children, the most important actors in the world are not world leaders or heads of government, but parents and caregivers (mostly mothers) who make crucial household decisions on a daily basis. How members of households decide to use their collective resources determines the levels of nutrition, health care, education and protection that each family member receives.

Barriers to Women's Participation in Co-operatives

In spite of these advantages, the barriers to women's participation in co-operatives are numerous but to just mention a few that are pertinent to women in Africa; includes the following:

- **Inadequate/lack of co-operative education and training.** Many rural farmers are still not aware of the benefits of becoming co-operative members since they have not been reached through outreaches, seminars or meetings. Co-operatives have not being given the status they deserve in the community in reducing poverty among the poor
- **Challenges of land ownership-** women own only 1% of the land they use for farming. This land has been acquired mainly through purchases. The rest of the land is under the control of the men. Where rules governing the operations of co-operatives require ownership of land or agricultural assets, this automatically excludes women who in fact do up to 80% of the work on the land but receive much less in return for this work.
- **Lack of affordable credit.** Up to now, very few farmers are accessing affordable farm credit. Interest rates remain high thus preventing farmers from borrowing. The situation is worse with women farmers who oftentimes do not have requisite collateral in form of

physical assets, or be members of co-operatives; the eligibility criteria for membership may also cut some women out.

- **Consequences of climate change.** The effects of climate change have been experienced in different forms, the worst being the frequent droughts which seriously affect both harvesting and cattle breeding. This is of course worsened by the fact that most of the smallholder farmers' production entirely depends on weather information. The rain patterns have changed and confusing the rural farmer who reads the sky for signs of rain. Lack of an effective weather forecast system makes it difficult for such farmer to plant his/her crops at the right time.
- **Limited on-farm value addition.** The majority of the women farmers continue to sell their produces without any added value. This is the major cause of the low earnings they get from selling.
- **Illiteracy,** inadequate knowledge and education, lack of confidence in women themselves have led to low participation among women of the SACCOS
- Bad image of co-operatives portrayed by the mass media also cause some women and men not to join cooperatives

Way forward

- Encourage women to form and join more self-help groups and co-operative organizations
- **Promotion of value addition.** Appropriate arrangements should be put in place to enable organized farmers' groups to access the agro-processing funds designated for small scale farmers. Maize Shellers, Rice Hullers and Cassava Mills should be given priority.
- **Climate Change mitigation and adaptation.** Special attention needs to be put in mitigating the effects of climate change and addressing all possible adaptation measures. Water harvesting techniques should be promoted and sizeable investment should be put into promoting irrigation.
- **Improvement in the marketing system.** Farmers should be encouraged and supported to market collectively. Those that belong to groups (SACCOs) should be supported to put up good storage facilities through which they can link up to the Warehouse Receipt Systems.

- We should join hands as civil society organizations to foster and laws and policies **promoting women participation in income generating activities** and taking up leadership positions
- Monitoring the implementation of the different government policies and giving feedback to government. Building capacity of farmers women/members through training in areas where there are gaps is also a possible way forward.

The Alliance Africa Commitment to curb the barriers Identified above

The Alliance Africa, together with the Alliance Africa Gender and Research Committee and members and stakeholders present agreed during the just concluded 2nd Africa Co-operative Conference held in Kigali, Rwanda on 30 October 2016 agreed that using the evidence available that co-operatives in Africa do indeed enable women to look after their children, educate and feed them as well as attain health care, and social insurance, as well as also break down economic, social and cultural barriers, advocate with a stronger voice for gender parity across the leadership and structures of co-operatives in Africa.

The Alliance Africa calls upon co-operators, governments and policy makers, researchers, donors, civil society and all people of good will to work together to attain the commitment they have made towards inclusion of marginalized people, particularly women. These commitments among others include:

- Carry out in-depth research to identify women's needs and design programmes, courses and policies that respond to these needs.
- Education institutions to have gender integration in all courses offered so that awareness about the critical need for gender parity is achieved.
- Governments will go beyond policy making and ensure enforcement of gender parity rules in order to support women's participation in leadership.
- Men as duty bearers will actively support women to aspire for leadership positions, financial inclusion and gender equality.
- All duty bearers will support the bonding, bridging and linkages necessary that allow women to network, find markets and engage in lucrative trade and industry.

Conclusion

The issue of women's participation in development activities can no longer be considered merely as a matter of welfare. There is recognition among development experts that women are central participants in the socio-economic development process. There is therefore a growing consensus that greater involvement of women in all aspects of development is extremely important for the rational utilization of development resources which has hitherto remained under estimated and neglected. A lot therefore remains to be done in order to involve women effectively into co-operative development, and the opportunities for improving women's position and the potential for co-operatives to contribute to such a process do exist.

This call to action is further buttressed by this message by the current ICA President, Monique Leroux in a video address in which she shared the Alliance's enthusiasm for the United Nation's 50/50 gender equality program during the International Women's Day on March 08, 2016. President Leroux called for cooperative members to close the gender gap, stating that *"The UN has made equality a full part of the sustainable development goals. This is because equal chances for women are part of the solution to achieve global, sustainable growth. Co-operatives are a powerful lever to create these equal opportunities, because co-operatives are based on self-help, participation, education and inclusion. Co-operatives are schools of emancipation. Indeed, by voting and voicing their opinion, women learn to take charge. But, to take charge, women need access to finance. And, again, co-operatives provide accessible financial services. Financial co-operatives and mutual serve the world's most remote regions, where big business doesn't have franchises. Work opportunity and conditions for women have improved over the decades, but considerable distance remains to be covered."*