

## MEMBER PARTICIPATION IN SAVINGS AND CREDIT COOPERATIVES: BENEFITS AND CHALLENGES

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### ABSTRACT

Members in all cooperatives including Savings and Credit Cooperatives (SACCOs) need to actively participate in activities of their organisations. Participation provides the necessary impetus for not only the growth of SACCOs but also the social and economic development of members. SACCOs should be formed basing on members interests and relevant services should be offered to meet their needs so as to attract active and effective membership participation in terms of governance and involvement in decision making. Active participation is very important because it gives space for members to implement control mechanism in governance more effectively, create a competitive advantage and simplifies the process that could lead to change in a SACCO to provide better benefits to increase the commitment and loyalty of the members. Active participation is based on members trust who share a common bond. When members' needs are not met by the SACCOs' standardized financial services, some members may become inactive participators. SACCOs should adhere to all cooperative principles and values and give a wide range of high-quality products and services in order to boost membership participation.

**Keywords:** Member participation, Cooperative Principles, Cooperative values, Governance and involvement, Commitment and loyalty, Savings and Credit Cooperatives.

### 1.0 INTRODUCTION

Cooperatives, among which are Savings and Credit Cooperatives (SACCOs), are defined by the values and principles under which they operate in pursuit of the objectives and the decision-making process. The Cooperative values are the foundation for Cooperative principles and these principles are detailed applications of the values. The cooperative values should guide the development of the appropriate rules, norms and expected controls of members' behaviors and, are important incentives in strengthening members' sense of cooperative identity in the community (Nilsson, 1996, 2001). The current seven generally accepted cooperative principles (open and voluntary membership, democratic member control, member economic participation/patronage, autonomy and independence, education, training and information to promote members' education and awareness; cooperation among cooperatives and concern for community development) underpin the International

Cooperative Consensus regarding the key governance and organizational features, such as democracy and economic participation. The principles are based on the six cooperative core values of: self-help, self-responsibility, democracy, equality, equity and solidarity.

The cooperative principles are essential for the achievement of the cooperative objectives and are sets of rules which govern the conduct of the members' engagements on behalf of the cooperatives. By practising the cooperative principles which preserve the essential elements of objectivity and uniqueness of the cooperative business, members need to actively participate in these institutions (cooperatives). For example, if you take one of the core cooperative values of "democracy" – it means that regardless of the size of their contribution, in terms of shares, each member is treated fairly; their voices or opinions are heard and respected. All members will be able to make suggestions about improving the services or products. Further, the important principle connected to member participation (principle 3) is member economic participation/ patronage- meaning that members contribute and democratically control the capital of the SACCO. These benefit members in proportion to their business conducted with the SACCO rather than on the basis of the capital invested.

In the same vein, taking another cooperative core value of "self-responsibility", means members are responsible for their actions, responsibilities and duties. A SACCO can function properly only if members take on the responsibilities of their roles. The corresponding principle here would be principle number two "democratic member control". Meaning a SACCO is a democratic organization, controlled by the members, who use its services, actively participate in setting policies and making decisions. Members have equal voting rights. Governance is on the basis of "one member one vote"

Cognizant of the above two examples of the core cooperative values (democracy and self-responsibility) and the corresponding cooperative principles mentioned (member economic participation/ patronage and democratic member control); it is plausible that members in all cooperatives including SACCOs have to actively participate in activities of their organizations. This is also true on the ground that in all cooperatives members are the owners as well as users of their organizations.

This paper looks at the types, benefits and challenges of member participation into SACCOs in Uganda; given that, participation is a key concept of community-wide cooperative development with the final goal of empowering the members and the wider community so as to improve the quality of their lives. It has also been observed that a lower participation rate signals less success in serving the members and potential members (Emmons & Schmid, 1998). Participation provides the necessary impetus for not only the growth of SACCOs but also the social and economic development of members.

## 2.0 MEANING OF PARTICIPATION

Several authors (e.g. Birchall, 2003; Klapper, El-zoghbi & Hess, 2016 and UN, 2006), believe that the degree of centrality on member participation, preparedness for competition and the extent of control, immensely contribute to the cooperative's success worldwide. Their beliefs sound perfectly plausible and indicate the importance of among others, member participation, if cooperatives including SACCOs are to achieve their objectives, grow and

remain sustainable. This paper, however, concentrated on member participation in SACCOs and left out other success factors like preparedness for competition and the extent of government control.

The term participation has its origins from the Latin word "participate" which means "taking part". Several definitions exist on the term participation. For example, the encyclopedia of psychology describes "participation" as meaning to act or take part or involvement in an activity, and greater involvement of persons in policy decisions that affect them directly (Eysenck, 1972). Other authors use the term "engagement" (Dodd, Brummette & Hazleton, 2015). The World Bank learning group defined participation as a process through which stakeholders influence and share control over development initiatives, decisions and resources which affect them (World Bank, 1994, 1996). In this case, participation could be seen as the different levels of shareholders involvement i.e. consultation, shared decision making, collaboration and empowerment (World Bank, 1996, 2014). United Nations Development Program (UNDP) definition of participation focuses on the involvement of the people in decision –making, implementation of decisions, sharing of benefits and an evaluation of development programs (UNDP, 2002). Participation is a concept that varies in its application and definition by different organizations and authors depending on the context in which it occurs. Participation may have a different meaning to different individuals. Participation is one element of members' involvement which in turn becomes one of the three elements of the members' commitment (i.e. loyalty, identity and involvement) (Bijman & Verhees, 2011). This involvement is through the various typology of member participation in the decision making that varies from nominal participation to self-mobilized participation as identified by (Agarwal, 2001; Pretty, 1995) and as illustrated in Table 1. In this paper, the term participation will be used to mean where the behaviour of member participation focuses on governance and social-economic activities of a SACCO. Particularly, participation means doing something extra for the SACCO such as voluntary tasks, involvement includes participation in the decision making of the cooperative (Bijman & Verhees, 2011). Hence, participation is one part of the member involved in their cooperatives. Participation is the involvement of member in goal setting and in decision-making activity of the cooperative as a member in the general assembly meetings, the committee's work or as an elected leader in the executive committees and members involved in the control or evaluation process of their cooperative (Gray & Kraenzle, 1998). Therefore, participation is undisputedly considered as the bedrock of any meaningful growth and development of all cooperatives including SACCOs.

### 3.0 TYPES OF PARTICIPATION IN SAVINGS AND CREDIT COOPERATIVES

Savings and Credit Cooperatives, just like any other cooperatives, are member-centred organizations and, thus, participation which is determined by ownership, control and patronage by members should be emphasized. Classification of member participation mainly focuses on governance, economic activities and social interactions of member participation such as:

- a) Taking part in corporate governance that includes: effective member control and involvement in decision-making rights related to goal setting; governance policies and the democratic aspects of a SACCO by attending meetings; becoming a committee

member and forming sub-committees; having open communication; giving constructive ideas and solutions, etc. To effectively take part in corporate governance, the SACCO should have its own efficient and effective governing and management structures, if it is to achieve its objectives. There is also a need to obtain a good balance between control and empowerment of managers (Bijman, 2016).

- b) Making use of economic activities such as savings, lending and other services, in governance and social interactions representing an activity that both the members and the SACCO provide energy and resources for implementing social utility goals (Birchall, 2012).
- c) Carrying out tasks as a team that furthers the SACCO's aims: including all unpaid activities that members take on voluntarily and democratically (Birchall & Simmons, 2004). The volunteerism spirit keeps the members together and motivated as it continues to provide the best in business (Jussila, 2013).
- d) Taking part in the social life associated with SACCO. Participation has the attraction of being accessible to those who find meetings difficult or unattractive and utilizes skills that members already have in organizing cultural and fund-raising events. Aganval, 2001, 2010; Pretty, 1995, identify various types of peoples participation as illustrated in Table 1.

**Table 1: Form and level of participation**

Participation		Characteristics
Form	Level	
1. Nominal (cooption)	Very low	Merely membership in the group
2. Passive (compliance)	Low	Being informed of decisions ex-post facto, or attending meetings and listening in on decision making, without speaking up
3. Consultative	Medium	Being asked for an opinion on specific matters without guarantee of influencing the decisions
4. Activity specific		Being asked to or volunteering to undertake specific tasks to develop the SACCO (Pretty, 1995)
5. Active function /co-operation	High	Fully expressing opinions, whether solicited or not or taking initiatives of other sorts. It gives space for members to implement control mechanisms in governance more effectively. Creates a competitive advantage over corporations, and thus become value added to member customer participation. It simplifies the process which could lead to changes to the SACCO to provide better benefits to its members and hence, increase the commitment and loyalty of members.
6. Interactive (co-learning/empowering)	Very high	Having voice and influence in the groups decisions (co-learning)

7.	Self-mobilization (collective action)		People participate by taking initiatives independently of external institutions to change systems, hence empowerment. They develop contracts with external institutions for resources and technical advice they need, but retain control over how resources are used. Self mobilization can spread if government and NGOs provide an enabling framework of support. Such self-initiated mobilization may or may not challenge existing distribution of wealth and power (Pretty, 1995). Lastly, this leads to ownership and empowerment when customers have the capacity and willingness to sustain and improve on the initiative started by the program, like a SACCO
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Source: Modified version of the typology presented in Agarwal (2001)

As a matter of principle and practice, the above participation serves both as a means and an end to achieve the broader objective of development (UNDP, 2002). All stakeholders should take part in decision-making in order to extract local knowledge to design an initiative that suits the local needs. Despite the variation in meaning and interpretation, participation includes people's involvement in the decision-making process in the creation, content and implementation or conduct of an initiative or policy design, their sharing in benefits of development and efforts to evaluate such activities to effect or change in their lives (Cohen & Uphoff, 1977).

Participation, therefore, requires recognition and use of local capacities and avoids the imposition of priorities from outside.

### **i). Participation as a means**

Participation as a means describes a way of using economic and social resources pooled as inputs to achieve pre-determined targets. Participation as a means is essentially a static, passive and controllable form, more commonly found in development initiatives. Direct participation of local people benefits the development initiatives leading to compulsory or manipulative participation by the government or other external agencies (Midgley, 1986; Oakely & Marsden, 1984).

### **ii). Participation as an end**

Participation as an end emphasizes participation as a process in the confidence and solidarity among the local people who are built for their involvement and development process in bottom-up perspectives (Nelson & Wright, 1995; Pretty, 1995; World Bank, 1996). This is an active form of participation that responds to local needs and changing situation, associated with development activities outside the formal or government sector. It is concerned with pressure building from below so as to bring about change in the existing institutional

arrangements (Oakely & Marsden,1984). As an end in itself, participation is focused as a process in that members are directly involved in shaping, deciding and taking part in their SACCO development process from the bottom-up perspective (Oakely,1991) and classified participation in three forms, namely as: contribution, organizing and empowering. Participation as the contribution is a contribution to a SACCO that is being planned by others, the contribution may be entirely free, induced or may be enforced. It may be in the form of ideas, judgement, money, materials or in the form of unpaid labour. Participation as organizing is to make members more effectively involved in development works of their SACCO that directly affect their lives. It is assumed that members have greater influence over the affairs when they are organized and this helps in proper utilization and management of resources. Participation as empowerment: Here a SACCO is regarded as a means of empowerment. But to implement empowerment, the SACCO activities must be member-centred (Birchall,2011). The process of empowerment requires communication with and support from outsiders and communication must be in a dialogue form that emphasizes soft inducement, information exchange and response. The three forms of participation are nothing but a mere manifestation of lower and higher levels in means-ends chains of development. As a contribution, it is a means and as empowering it is a high-level end, while as organizing it may be either a means or an end at some level, depending on the perspective applied. It is believed that member participation will immensely result in several benefits.

## 4.0 BENEFITS OF PARTICIPATION

SACCOs as social capital based enterprises show public participation playing a vital role in the development of the community. Member participation is a significant determinant of a successful SACCO through the philosophy, principles, values and ethics shared by the members (Choi,Choi, Jang & Park, 2014; Wanyama,2012). Effective member participation is a function of the alignment of their interests and the provision of their interests and the provision of services that are required by them (Wanyama,n.d). There are numerous benefits that members active participation can generate for a SACCO including the following:

- a) Promotes efficiency by lowering implementation costs through mobilization and optional use of financial and other resources (Karl,2000)
- b) Gives space for members to implement effective control mechanisms in governance and ensure SACCO effectiveness in achieving its objectives (Karl,2000; Oakley,1995; Osterberg & Nilsson,2009)
- c) It simplifies the process that could lead to changes in the SACCO to promote equitable benefit distribution to its members, increase their commitment and loyalty to ensure member rights and better coverage (Morfi, Okila, Nilsson, Feng & Karantininis, 2015).
- d) Ensures the use of local resources, thereby creating a sense of belonging, local ownership, responsibility and control over the development process leading to sustainability of the SACCO (Oakley,1991)
- e) Member active participation acts as a pressure mechanism to ensure SACCO's adherence to cooperative principle and put values and ethics into practice, which leads management to focus on members' needs.

- f) Empower the members and the wider community by granting a sense of independence, awareness, self-confidence and consequently inclusive growth (Karl,2000)

SACCOs are voluntary and open membership enterprises, governed on the principle of democratic member control. Policies and rules are approved by members at the Annual General Meeting (AGM). For SACCOs to remain democratic and responsive, they have to emphasize member participation in their activities. The success of SACCOs in Uganda will depend on whether they are founded on the peoples' interests and provide relevant services to the peoples' needs to attract active and effective member participation. (Wanyama,2012). A SACCO is worthless without member participation. The purpose of a SACCO is the development of member participation, namely: in governance and involvement in decision-making process that rests upon collective participation, the balance of countervailing powers, cohesion among members as distinctive characteristics (Gray & Kraenzle,1998; Hendrikse & Bijman, 2002).

## 5.0 CHALLENGES OF EFFECTIVE MEMBER PARTICIPATION

To attract active and effective membership participation, it is important that SACCOs are founded or formed on the basis of members' interests and providing relevant services to them. If this is done the SACCO is likely to register a number of benefits some of which are mentioned above. However, despite the many benefits likely to be registered, there are a number of barriers here called the challenges, that may reduce or prevent members to participate including the following:

**a) The crucial issue of free-rider** (not active in the operations or governance of the SACCO but one is only interested in the benefits derived from the SACCO or apathy attitude). Most researchers are more focused on social factors as strong determinants towards participation in a SACCO (Deng & Hendrikse,2014;Ruben & Heras 2012) but as (Kadri, Idris & Omar, 2016) observe this is not sufficient to explain participation behavior. Other studies have shown that the individual factor considered as the social capital stock increases voluntary participation and has a positive influence on participation in the collective action (Birchall & Simmons,2004 b). In the same vein, (Liang, Huang, Lu & Wang,2015; Ruben & Heras, 2012) also aver that social capital can increase the level of participation, productivity and socio-economic membership and address the issue of free-riders in a SACCO. As a cooperative association, a SACCO needs a high social capital stock in creating a unity of members, to successfully achieve their shared goals. In the context of participation in the governance of a SACCO, the character of social capital is similar to the philosophy, values and principles of cooperatives. It allows participants to act together more effectively to achieve the common objectives in cooperation (Deng & Hendrikse,2013; Dodol et.al., 2015).

**b) Lack of common Bond (interests) and trust among members of a SACCO.**

In Uganda, SACCOs are legally required to be formed by members who share a common bond or interests of occupation or association or belong to groups within a well-defined area, community, etc. In certain cases, SACCOs have heterogeneous membership (i.e with different occupations). For example, farmers, business persons, workers, Artcraft persons, etc. Members of certain occupation may feel that they deserve more priority or have more

rights to access services than others that lead to a conflict of interests (Anonia & Gikuri,2015). Members may be intimidated by SACCO facilities or unfair treatment which may cause members distrust and loss of confidence in the SACCO. They may leave or may not leave the SACCO, but consequently, their participation may not be there at all. Moreover, financial relationship and more so active participation is based on trust which is difficult to establish if members perceive a wide gap between themselves and the providers.

### **c) Limited institutional capacity.**

Some SACCOs lack the strategic vision, leadership and internal capacity to innovate and develop services for new markets or increase member values. Have a weak governance structure and deficient risk management systems. SACCOs, therefore, end up in poor business practices, such as weak leadership is experienced, internal controls suffer from a lack of capacities of executive committee members. The reporting structure between management and executive committees is weak. No evidence of meetings and management information system which makes monitoring of performance very difficult. These weaknesses and many others in SACCO corporate governance create inefficiency and lack of effective capacity to initiate and lead the change towards its expectations in providing services to members. Such services end up accessible only by few, misunderstandings within the SACCO and even low members' participation in meetings, savings and borrowing activities.

### **d) SACCO's weak value proposition for members.**

When members needs are not met by the SACCO's standardized financial services (i.e savings and credit), some members may become inactive participators and instead turn to use informal financial associations. SACCOs should add value to the members in terms of reliability, accessibility, flexibility and cost. SACCOs need to recognize the diversity of their member's needs, who depend on a range of livelihoods and require financial services not only for productive investment but also for their daily life-cycle needs.

### **e) Inadequate Cooperative education training and information.**

This fifth corporate principle is a commitment to make membership effective in democratic control and transparency within the SACCO. Cooperative education enables members and the local community to learn about the business world and operate in a democratic system of practical ethical concerns (Levi & Litwin,1986). Lack of information and inadequate training, make it difficult for members to detect malpractices like misappropriation of funds, falsified documents, understanding the financial position of their SACCO and analyzing of various financial reports (Anania & Gikuri,2015). Lack of cooperative education, training and information consequently leads to low participation of members in SACCO activities.

### **f)Non- adherence to cooperative values and principles.**

All cooperatives including SACCOs have unique characteristics and regulations that are adhered to, namely: the cooperative values and principles (ICA,2015). Violation of these core values and principles, for instance, voluntary and open membership, democratic member control and education training and information principles, end up with uninformed membership that does not participate in SACCO activities. The executive committee and managers should not exercise full control of SACCOs instead of members against democratic member control principle (Anania & Gikuri,2015)



## **g) Limited Range and low-quality products and services offered.**

Anania & Gikuri,(2015), aver that types and quality of products have an influence on members participation in accessing and using SACCO services. Financial services have changed significantly since credit unions, were established in the 1950s, and with innovative fintech and mobile solutions emerging all the time. They are set to change even more into the future (Jones, Money & Swoboda,2017). SACCOs in Uganda offer a limited range of services and products through channels that cannot match the speed and responsiveness of the competition (Jones et.al.,2017). This is in terms of timely delivery of services in making savings, processing loan applications and accessing loans, lack of Auto-teller machines (ATMs). All these are limiting efficiency and effectiveness of service provision in SACCOs (Anania & Gikuri,2015). There is a need for innovations and diversification of financial products and services in order to meet members demands and their participation in SACCO activities.

## **6.0 CONCLUSION**

Membership participation is a very important aspect of successful SACCOs. SACCOs should be formed basing on members interests and relevant services should be offered to meet their needs so as to attract active and effective membership participation in terms of governance and involvement in decision-making. Active participation is very important because it gives space for members to implement control mechanisms in governance more effectively, create a competitive advantage and simplifies the process that could lead to change in a SACCO to provide better benefits to increase the commitment and loyalty of the members.

As a Cooperative association, a SACCO needs a high social capital stock in creating a unity of members to successfully achieve their shared goals. Active participation is based on member trust who shares a common bond. When members needs are not met by SACCO's standardized financial services some members may become inactive participators. Lack of information and inadequate training make it difficult for members to participate. Finally, SACCOs should adhere to all cooperative principles and give a wide range of high-quality products and services in order to boost membership participation. It is important to emphasize member participation in SACCOs which will serve as a panacea to their social-economic problems. The social-economic problems call for different strategies and activities for them to be ameliorated.

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