THE CO-OPERATIVE MAGAZINE

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THE CO-OPERATIVE ALLIANCE OF KENYA (CAK) | JULY - SEPTEMBER , 2026 | ISSUE 3

Deputy President, Kithure Kindiki addressing cooperators during the 2026 Ushirika Day celebrations at Uhuru Park, Nairobi.

Your Sacco savings are safe: Mbadi dismisses reports of government takeover.

PG25

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THE CO-OPERATIVE ALLIANCE OF KENYA (CAK) | NOVEMBER-DECEMBER, 2025 | ISSUE 01

EDITORIAL TEAM

WHAT'S IN?

EDITORIAL

THE EDITOR

Happy belated Ushirika Day cooperators! As we reflect on recent developments within the cooperative movement in Kenya, there is every reason for optimism. The sector continues to demonstrate resilience, adaptability and an unwavering commitment to improving the economic well-being of millions of Kenyans.

The past few months have been particularly significant for cooperatives as policymakers, regulators and industry leaders intensify efforts to strengthen governance, improve accountability and position cooperatives as key drivers of national development. These developments come at a time when many households and businesses are navigating economic challenges, making the role of cooperatives more important than ever.

One of the most notable milestones has been the continued push for reforms through the proposed Cooperative Bill and the SACCO Societies Amendment Bill. The reforms seek to modernise the legal and regulatory framework governing cooperatives and SACCOs, ensuring that they remain relevant in a rapidly changing financial and business environment. While discussions around the proposed laws continue, there is broad consensus that stronger governance, enhanced transparency and improved member protection are essential for the sector's long-term sustainability.

The cooperative movement has also continued to register impressive growth. SACCOs remain among the most trusted financial institutions in the country, mobilising billions of shillings in savings and providing affordable credit to millions of members. At a time when access to financing remains a challenge for many small businesses and households, SACCOs continue to fill an important gap by supporting entrepreneurship, home ownership, education and agricultural development.

Cooperatives increasingly emerge as powerful vehicles for economic inclusion across the country, helping farmers access markets, negotiate better prices, adopt new technologies and improve productivity. They are empowering women, creating opportunities for young people and supporting communities that might otherwise be excluded from mainstream economic opportunities.

The celebration of this year's Ushirika Day under the theme, "Cooperatives for a Peaceful World," provided a timely reminder that the cooperative model is about more than economics. At their core, cooperatives promote solidarity, shared prosperity and social cohesion. By bringing people together around common interests and shared ownership, cooperatives contribute to stability and peaceful coexistence within communities.

USHIRIKA DAY

Cooperative movement as the vessel of peace and sustainable prosperity

By Macloud Malonza,
Chairman, Cooperative Alliance of Kenya and President of International Cooperative Alliance Africa

As cooperators across the world celebrated Ushirika Day under the theme, "Cooperatives for a Peaceful World." This was a timely reminder that the cooperative movement is not only an economic model but also a powerful force for peace, social cohesion and sustainable development.

The world today is confronted by multiple crises. Wars and conflicts continue to displace millions of people, disrupt trade and deepen poverty. The war in Sudan, Iran and Ukraine mirror the devastation that comes in a world without peaceful coexistence.

Climate change is threatening food systems and livelihoods, while economic inequality and unemployment are creating social tensions across many societies.

In such times, the world needs institutions that unite people around shared interests and collective prosperity. Cooperatives have always done precisely that, must now do more to deepen peace.

The cooperative movement was built on the principles of self-help, democracy, solidarity and concern for community. These values encourage dialogue, inclusivity and shared responsibility, all of which are essential ingredients for peace. Communities that work together economically are less likely to be divided by political, ethnic or social differences.

Peace is not simply the absence of conflict. It is the presence of economic opportunities, social justice and shared prosperity. Cooperatives create jobs, improve incomes and empower communities, thereby addressing many of the root causes of instability and conflict.

Peace therefore is a fundamental requirement for the growth and sustainability of the cooperative movement. Cooperatives thrive in environments where there is stability, trust and confidence, all of which are anchored in peaceful societies.

At their core, cooperatives are built on the principles of democracy, equality, solidarity and concern for the community. These values encourage people from different backgrounds, ethnicities and beliefs to work together for a common economic purpose. In this sense, cooperatives are natural agents of peace because they bring communities together around shared interests rather than divisive differences.

The relationship between peace and cooperatives is also economic. Cooperatives and businesses cannot flourish in an environment characterised by conflict, political unrest or social instability. When violence erupts, supply chains are

disrupted, markets are closed, investments decline and livelihoods are destroyed. Cooperatives, particularly those involved in agriculture, savings and credit, and trade, are often among the first institutions to feel the impact of insecurity.

For example, agricultural cooperatives depend on peaceful conditions to plant, harvest and transport produce to markets. Savings and credit cooperatives rely on economic stability to mobilise deposits and extend credit to members. Consumer cooperatives and small businesses need secure environments where people can work, trade and invest without fear.

Peace also promotes confidence and long-term planning. Investors are more willing to commit resources in stable societies, and cooperative members are more likely to save, borrow and invest when they are confident about the future. In contrast, periods of political uncertainty and conflict often lead to reduced economic activity, capital flight and lower incomes, weakening the cooperative sector.

As Kenya prepares for another General Election, these values become even more important. Elections should be moments of democratic expression, not periods of division and uncertainty. Cooperatives bring together members from different communities, faiths and political persuasions around common economic interests. They have a unique ability to promote dialogue, tolerance and peaceful coexistence.

By promoting peaceful coexistence among members and communities, cooperatives can help create an environment where businesses can thrive and economic opportunities can flourish. They can become platforms for civic education, reconciliation and community engagement, helping to reduce tensions and strengthen social cohesion.

Ultimately, the success of the cooperative movement depends on the existence of peaceful societies. Peace creates the conditions necessary for production, trade, savings and investment. It enables communities to focus on development rather than conflict and allows cooperatives to fulfil their mission of improving livelihoods and promoting shared prosperity.

I urge all cooperatives in Kenya to become ambassadors of peace by encouraging civic responsibility, rejecting divisive politics and promoting unity among their members. A peaceful environment is essential for businesses to thrive, investments to grow and communities to prosper.

The cooperative movement must continue to remain firmly committed to the global development agenda. The United Nations Sustainable Development Goals call for the eradication of poverty, the promotion of decent work, gender equality, food security and climate action. Cooperatives contribute directly to these objectives through financial inclusion, job creation, agricultural transformation and community development.

However, no discussion about sustainable development can ignore the greatest challenge facing humanity today: the environment.

Farmers are experiencing prolonged droughts, erratic rainfall and declining productivity. Forests are shrinking, water sources are becoming scarcer and biodiversity is under increasing threat. Yet, for us, the environment is the very foundation of life, production and prosperity. Our soils produce the food that feeds our people. Our rivers power industries and irrigate farms. Our forests regulate rainfall, preserve biodiversity and support millions of livelihoods. Without healthy ecosystems, there can be no food security, no sustainable businesses and no inclusive development.

The environment is the foundation upon which our economies and livelihoods are built. Without healthy ecosystems, there can be no food security, no sustainable businesses and no lasting prosperity.

The environment is the foundation upon which our economies and livelihoods are built. Without healthy ecosystems, there can be no food security, no sustainable businesses and no lasting prosperity. Climate change is already affecting agricultural production, increasing food prices and exposing millions of vulnerable households to economic hardship.

This makes environmental stewardship not merely an environmental obligation but a cooperative responsibility. Truth is that, if we don't take care of the environment, Mother Nature will be very harsh on us.

As chair of the International Cooperative Alliance Africa, I envision a cooperative movement that is more united, innovative and responsive to the challenges facing our continent. I see a movement that embraces sustainability, empowers young people and women, and strengthens economic integration across Africa.

Africa possesses enormous opportunities. We have vast arable land, abundant natural resources, immense renewable energy potential and the youngest population in the world. Yet despite these advantages, the continent continues to depend heavily on imports and exports of raw materials.

The future of Africa lies in greater unity and deeper intra-African trade. Through the African Continental Free Trade Area, and other economic blocs, we have an opportunity to create one of the world's largest markets. Cooperatives and savings and credit societies can play a transformative role in achieving this vision by mobilising local savings, financing enterprises and supporting regional value chains.

This region has the resources to be self-sustaining. We can grow our food, process our products and finance our own development if we work together. Cooperatives can become the vehicles through which this vision of economic self-reliance is realised.

I urge African governments, businesses and investors to allocate more resources towards the cooperative models. Investing in cooperatives is investing in inclusive growth, resilient communities and sustainable development.

In Kenya, we have witnessed the transformative power of agricultural cooperatives in the coffee, sugar and dairy sectors. I commend the Government of Kenya for supporting these value chains and for the debt write-offs that have provided much-needed relief to struggling farmers and revived confidence in the cooperative movement.

As we look to the future, I am also encouraged by the ongoing efforts to enact the Cooperatives Bill and the Sacco Societies Bill. These reforms will strengthen governance, improve transparency and position cooperatives and Saccos as even stronger pillars of economic growth and sustainability.

Ushirika Day reminds us that cooperation is about building a better future together. It teaches us that our prosperity is interconnected and that collective action can solve challenges that no individual can overcome alone.

By promoting peace, protecting the environment, strengthening regional integration and investing in inclusive economic models, cooperatives can help build a more prosperous and peaceful Africa. The future of our continent depends on it.

USHIRIKA DAY

Cooperative movement is the engine of inclusive and sustainable development

By Daniel Marube,
Chief Executive Officer, Cooperative Alliance of Kenya

Kenyans joined the global cooperative family in celebrating Ushirika Day, where we were reminded that cooperatives are much more than business enterprises, and that is the reason the movement continues to stand out.

They are not only people-centred institutions built on the principles of democracy, but they also leverage equality, solidarity and shared prosperity. They are a model of development that places people before profit and ensures that no one is left behind.

That is precisely why the world continues to celebrate the cooperative movement.

Unlike many economic models that may exclude people based on income, status or social standing, cooperatives are open to all without discrimination on the basis of sex, creed, religion or ethnicity. They provide opportunities for ordinary people to come together, pool resources and improve their livelihoods through collective action.

In an era marked by rising inequality and economic uncertainty, this inclusivity makes the cooperative model more relevant than ever.

Cooperatives have become powerful vehicles for trade and development because they enable communities to mobilise savings, access affordable credit, improve productivity and enter markets that would otherwise remain beyond the reach of individuals. They bridge the gap between small producers and larger markets, helping farmers, traders and entrepreneurs create wealth and build resilient enterprises.

In Kenya, cooperatives are found in nearly every sector of the economy. They are in agriculture, housing, transport, manufacturing, healthcare, insurance and financial services. Savings and credit cooperatives have become one of the country's most successful models of financial inclusion, enabling millions of Kenyans to save, borrow and invest.

Indeed, one of the greatest achievements of the cooperative movement has been its ability to deepen financial inclusion. Millions of Kenyans who may never have qualified for conventional banking services have found a home in cooperatives and Saccos. Through these institutions, they have been able to own homes, educate their children, start businesses and secure their futures.

At the heart of this success lies one of the movement's most powerful principles: one member, one vote.

Unlike conventional corporations where power is often determined by the size of one's shareholding, cooperatives operate on the principle of equality. Every member has an equal voice regardless of their financial contribution. This democratic model strengthens accountability and ensures that institutions remain focused on the interests of their members.

However, the future growth and sustainability of the cooperative movement depend on one critical ingredient: trust.

Cooperatives are built on trust. Members save their money and invest their futures in these institutions because they believe their resources will be managed prudently and ethically. Without trust, the cooperative movement loses its core principle and its very reason for existence.

Building trust requires good governance, sound leadership and unwavering integrity.

Cooperative leaders have a responsibility to safeguard members' resources through transparency, accountability and ethical conduct. Good governance inspires confidence. Confidence encourages more savings. More savings create more investment opportunities, more wealth creation and ultimately greater economic growth.

For this to happen, strong legal instruments and robust regulatory frameworks are essential. Political goodwill and effective oversight are equally important to ensure that members' resources remain secure and that cooperatives continue to operate sustainably.

The environment is the foundation upon which our economies and livelihoods are built. Without healthy ecosystems, there can be no food security, no sustainable businesses and no lasting prosperity.

Leaders must therefore raise the bar. They must strengthen risk management systems, embrace transparency and ensure that governance structures remain fit for purpose in a rapidly changing economic environment. Kenya has emerged as a continental leader in the cooperative movement and maintaining that position will require institutions that inspire confidence among members and investors alike.

Members, too, have a crucial role to play.

Annual General Meetings are the supreme decision-making organs of cooperatives. They can either make or break an institution. When members fail to attend AGMs, they surrender their right to hold leaders accountable and to elect competent individuals to steer their organisations.

Poor attendance often leads to weak oversight, poor governance and, ultimately, the failure of cooperative institutions. Members must therefore actively participate in AGMs and take an interest in the affairs of their societies.

Leadership in cooperatives and Saccos is not about personal gain. It is about service. It is about making decisions that place the interests of members above individual ambitions and ensuring that institutions remain sustainable for future generations.

As we look ahead, it is also timely to encourage young people to embrace the cooperative movement.

The sector presents enormous opportunities for the youth. Beyond encouraging a culture of savings and investment, cooperatives create employment opportunities across entire value chains, including production, distribution, branding, marketing and value addition.

Young people can also create their own worker cooperatives, where members jointly own and democratically manage enterprises while sharing the benefits of their labour. Such models have the potential to address unemployment and empower young entrepreneurs to build sustainable businesses together.

As we celebrate Ushirika Day, we must also remember that sustainable development cannot exist without environmental stewardship. Every sector of the cooperative movement depends on healthy ecosystems and resilient communities. Protecting our environment is therefore not simply an ecological responsibility; it is an economic necessity.

The cooperative movement has transformed millions of lives in Kenya and across Africa. Its values of inclusion, democracy and collective responsibility continue to offer practical solutions to some of the world's greatest challenges.

By strengthening governance, promoting transparency, embracing sustainability and ensuring that no one is left behind, cooperatives can continue to be engines of trade, financial inclusion and inclusive economic growth.

The future of the cooperative movement depends on trust, participation and responsible leadership. If we uphold these values, cooperatives will remain one of Kenya's most powerful instruments for prosperity and sustainable development.

USHIRIKA DAY

Message from the Cabinet Secretary during the 104th Ushirika Day celebrations

Theme: Cooperatives for a Peaceful World

Focus: Peace and Sustainable Development as Key Pillars of the Cooperative Business Model

As we mark the 104th National Ushirika Day, I extend my warmest greetings to all cooperative members, leaders, employees, partners and stakeholders across the country.

Ushirika Day is an important occasion in our national calendar. It allows us to celebrate the contribution of the cooperative movement to Kenya's development and to reflect on the values that have sustained it for more than a century.

This year's theme, **"Cooperatives for a Peaceful World,"** is both timely and significant. It reminds us that peace, inclusion and sustainable development are essential foundations for economic progress and social wellbeing.

The cooperative business model is built on unity, mutual responsibility, democratic participation and concern for community. It brings people together around common needs and shared aspirations. In doing so, cooperatives strengthen trust, promote dialogue and create opportunities for citizens to improve their livelihoods collectively.

Across Kenya, cooperatives remain a powerful expression of what can be achieved when people organise and work together. They support farmers, workers, traders, entrepreneurs, women and young people. They provide platforms for saving, access to finance, production, value addition, enterprise development and community empowerment.

The importance of Ushirika therefore goes beyond the institutions we celebrate today. It is about the millions of Kenyans whose lives and livelihoods are connected to cooperatives. It is about families educating their children, farmers accessing markets, entrepreneurs growing their businesses and communities building a more secure future.

As a Ministry, we recognise that a strong cooperative movement contributes directly to national stability, inclusive growth and shared prosperity. We shall continue to provide policy leadership and work with County Governments, regulators, cooperative organisations and other stakeholders to create an environment in which cooperatives can grow and serve their members effectively.

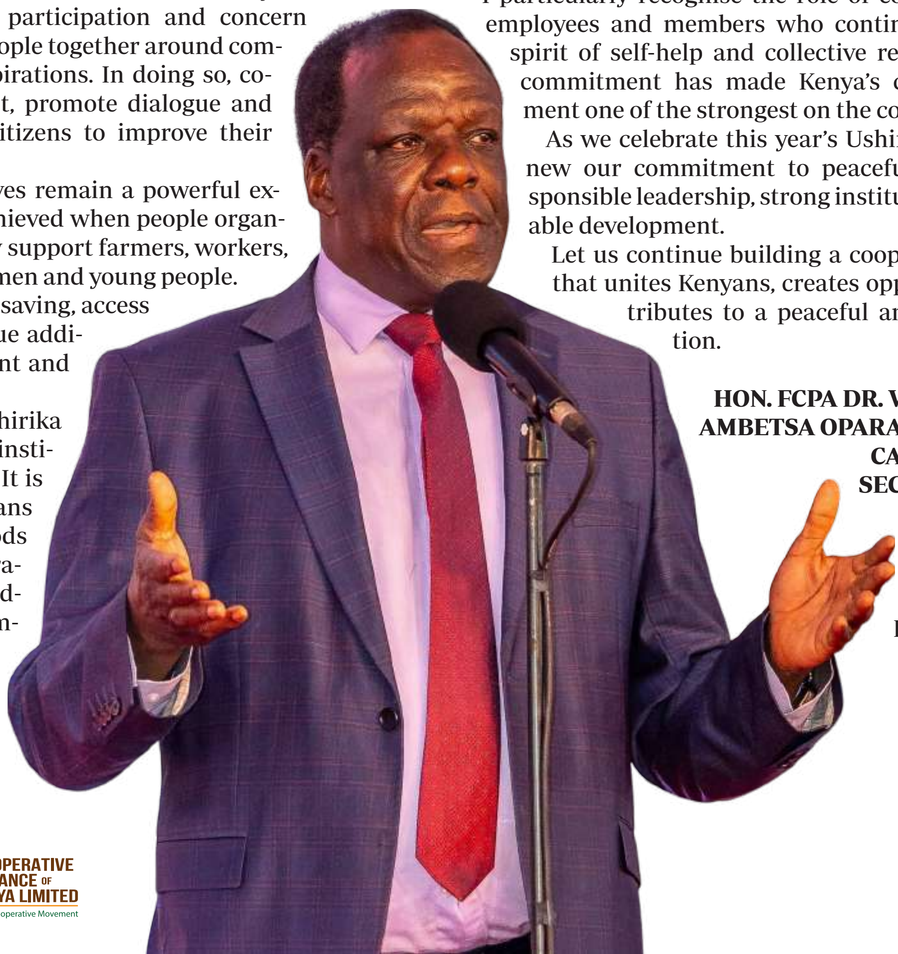
Our shared responsibility is to preserve the values of the movement while strengthening governance, professionalism, accountability and member participation. Cooperatives must remain institutions in which members have confidence and through which communities can pursue their aspirations with dignity.

Sustainable development must also remain central to the future of Ushirika. Cooperative enterprises should continue promoting responsible production, efficient use of resources, resilience and long-term value for their members and communities.

I particularly recognise the role of cooperative leaders, employees and members who continue to uphold the spirit of self-help and collective responsibility. Their commitment has made Kenya's cooperative movement one of the strongest on the continent.

As we celebrate this year's Ushirika Day, let us renew our commitment to peaceful coexistence, responsible leadership, strong institutions and sustainable development.

Let us continue building a cooperative movement that unites Kenyans, creates opportunity and contributes to a peaceful and prosperous nation.



HON. FCPA DR. WYCLIFFE AMBETSA OPARANYA, EGH
CABINET SECRETARY
MINISTRY OF CO-OPERATIVES AND MSMEs DEVELOPMENT

USHIRIKA DAY

Message by Commissioner for co-operative development, state department

As we commemorate Ushirika Day under the theme, ***"Building Bridges: Cooperative Resilience for a Peaceful Future,"*** we celebrate the enduring role of cooperatives in fostering unity, strengthening community resilience, and promoting peaceful coexistence. Through collaboration, mutual support, and shared prosperity, cooperatives continue to build bridges across communities, empower citizens, and contribute to sustainable socio-economic development and a more peaceful future for all.

The cooperative movement continues to advance financial inclusion by providing affordable savings, credit, and investment opportunities to millions of Kenyans. Through cooperatives, members are empowered to mobilize resources, access finance, and invest in productive enterprises that improve their living standards.

Cooperatives are central to agricultural transformation as they strengthen value chains by organizing farmers and improving access to inputs and extension services. They also support value addition and expand market access which enhances productivity, improves food security, and increases household incomes.

As we celebrate this Ushirika Day, I urge the youth to actively embrace the cooperative spirit. Their innovation, skills, and entrepreneurship are vital in modernizing the movement and ensuring its sustainability. The Government remains committed to supporting youth-led cooperatives through capacity building, innovation, and digital transformation.

I further encourage communities across the country to embrace the cooperative model as a pathway to shared prosperity. Expanding cooperatives across all sectors will strengthen local economies, create jobs, and enhance Kenya's competitiveness regionally and globally while positioning the country as a trendsetter in the cooperative movement in Kenya and beyond.

Together, we can build a more inclusive, resilient, and prosperous Kenya through cooperation.

SAVINGS

How Chai DT Sacco plans to break the Sh6b ceiling

In this insightful session, Mr Lameck Migiro, the newly appointed Chairman of Chai DT Sacco, outlines his strategic blueprint to digitize operations, enforce strict governance, and navigate SASRA's regulatory landscape to scale the Tier-1 Sacco to new heights.

Tell us about yourself and the plans you have for the institution that you chair.

My name is Lameck Migiro. I am a seasoned co-operator, having previously served as a board director for eight years before stepping into the role of Chairman this year.

Chai DT Sacco is already classified as a Tier-1 Sacco in Kenya, commanding an asset base of over Sh5 billion. My progressive plan is to steer this institution into a world-class model Sacco through bold structural reforms, modernized operations, and sustainable asset growth that leaves a lasting legacy.

What inspired you to step into the cooperative movement, and what does the concept of 'people-centered finance' mean to your personal vision of success?

I was drawn to the movement by its foundational philosophy: cooperatives are driven by members, for members. It is a powerful socio-economic tool where everyday citizens pool resources to uplift their collective livelihoods.

To me, "people-centered finance" means breaking down barriers so that members can access credit easily and affordably. True success is measured by how effectively we transform our members' standards of living.

Given your experience, what core personal philosophies will shape your leadership approach and decision-making during volatile economic times?

My leadership style anchors on three pillars: teamwork, objective consultation, and a "members first" mindset.

During board sessions, I actively discourage a culture of blind conformity. I champion robust, constructive debate to ensure every decision serves the members' best interests. Furthermore, I believe in strict operational independence—the board must focus on strategic oversight while letting management execute without political interference.

As a leader, what is the single most important transformation you hope to have instilled in this Sacco by the end of your tenure?

The ultimate transformation I want to see is the seamless, affordable access to credit for all our 45,000+ members. I want Chai DT Sacco to be universally recognized as the best-managed and most accessible financial partner among top-tier cooperative institutions in East Africa.

The cooperative movement in Kenya is highly celebrated for its grassroots resilience, yet it faces structural fragility. How can the movement modernize without losing its foundational ethos of mutual aid?

Modernization relies entirely on technology. By shifting away from heavily manual processes, Saccos can bring services directly to members' mobile devices and comfort zones. Leveraging fintech allows us to be highly efficient and competitive without losing the personal touch of mutual aid that sparked our creation.

With the government rolling out sweeping legislative reforms and stricter operational thresholds, how will your organization adapt to these changes while ensuring mem-

bers' savings remain secure?

We are proactively engaging with regulators rather than waiting to react. I was privileged to sit on the 14-member mediation committee alongside the National Assembly's Departmental Committee on Trade to review the draft Co-operative Bill.

By voicing the sector's concerns, we are shaping a progressive, balanced law. Once enacted, these reforms will serve as a massive game-changer, guaranteeing that every single shilling a member saves with us is as secure as money in a premier commercial bank.

With SASRA tightening the leash on non-compliant institutions, how will compliance costs and capital requirements affect mid-tier SACCOs?

The Sacco Societies Regulatory Authority (SASRA) has restored vital sanity and public trust to our movement. For mid-tier Saccos, compliance undoubtedly demands a heavy capital outlay, particularly in robust IT infrastructure.

While these initial budgets will inevitably spike, these regulations are healthy. In the long run, they insulate institutions from internal collapse, creating a safer ecosystem for public savings.

Liquidity management remains a high-wire act, particularly with funds tied up in long-term illiquid assets like land and housing, compounded by delayed employer remittances. How do you intend to manage this cash-flow friction?

To mitigate cash-flow friction, we are rebalancing our portfolio toward short-term, highly liquid financial instruments that generate rapid returns.

Furthermore, historical regulatory guidelines advise Saccos to separate core savings-and-credit operations from speculative real estate ventures. Chai DT Sacco achieved this ten years ago by establishing an independent housing and investment subsidiary. This subsidiary operates under its own strict corporate governance structures, completely safeguarding our core Sacco liquidity.

The median age of the traditional co-op member is rising. How is the sector addressing the slow adoption of products tailored for young professionals, gig workers, and digital natives?

We are actively opening up our "common bond." Chai DT Sacco originally started strictly for employees of the Kenya Tea Development Agency (KTDA). Today, we have diversified into an open bond—welcoming tea, coffee, and dairy farmers, the business community, and young digital professionals.

Our roadmap targets growing our base to 60,000 quality, active members by 2029 by shifting 95% of our products and customer touchpoints to digital formats.

Governance and accountability shortcomings often undermine public trust in SACCOs. What specific internal control frameworks will your organization implement to ensure total transparency?

Public failures in the sector, such as the downfall of Kudheiha or past distress in bodies like Kuscco, point directly to flawed governance. At Chai DT Sacco, we have instituted a comprehensive accountability framework:

- **Board Appraisals:** Implementing formal appraisal tools where I evaluate subcommittee performance based on strategic output.
- **Professionalization:** Enrolling our board members in corporate governance certifications via the Institute of Directors (IoD) and the Co-operative Alliance of Kenya (CAK).
- **Role Demarcation:** Creating a clear boundary between the board's strategic oversight and management's day-to-day execution to eradicate administrative interference.

How do you see your SACCO leveraging fintech and digital shared services to widen member reach and keep operational costs down?

We are migrating our entire architecture toward an end-to-end digital model to fulfill our Service Charter efficiently. To lower operational overheads, we are looking at sector-wide shared infrastructure platforms, such as the Cooptech platform managed via Sacco Central. Pooling technological re-

Modernization relies entirely on technology. By shifting away from heavily manual processes, Saccos can bring services directly to members' mobile devices and comfort zones.

sources allows us to offer premium payment systems and digital wallets without incurring individual, prohibitive development costs.

Looking ahead, what is your strategic roadmap for balancing the regulatory push for compliance with the aggressive need for business growth and higher retained earnings?

The answer lies in digital member capitalization and educational outreach. Traditionally, educating members required expensive, logistically complex physical town halls. Today, we utilize webinars and virtual platforms for financial literacy and product drives. This dramatically slashes administrative costs, driving up institutional efficiency, maximizing retained earnings, and mobilizing high-quality, digitally active savers.

Early Bird Offer: Own a Piece of Prime Kitale Real Estate

Discover Forest Hills Estate — Kitale's New Gated Community just off the main tarmac Kitale-Endebess-Suam road built by the Chinese, only a five-minute drive from Kitale CBD and a 30-minute drive from the Uganda border. Forest Hills Estate offers a rare chance to own prime residential land in one of Kenya's most promising growth areas.

Set on 35 acres, this planned gated community features 103 serviced ¼-acre plots, each fully demarcated with graded internal roads, water, and electricity. A residential-use covenant ensures a peaceful, well-maintained environment where every plot is dedicated to quality homes. Early-bird pricing starts now at KES XXX million per plot, with values expected to rise to KES XXX million as development progresses — including a future shopping centre, nursery school, solar streetlights, a gatehouse, green spaces and tarmacked estate roads.

For larger-scale investors, an adjoining 231-acre parcel positioned directly behind Forest Hills is also available separately. It can be sold in large blocks e.g. 20 acres or as a whole. With direct access to the same major road, neighbouring a planned 20-acre church complex, this land offers versatile potential for further real estate expansion, agriculture, or institutional use for purposes such as schools, universities, hospitals, government offices, and more.

All plots come with clean title deeds and full legal clarity, so whether you're seeking a family retreat, a secure investment, or a large-scale opportunity, Forest Hills and its surrounding land present unmatched value and a remarkable return on investment in a region poised for growth.

For more information or to schedule a viewing, please contact:

-E-Mail: salesinfo.foresthills@gmail.com
-Mobile: 07

IG (Invest & Grow) Sacco Society LTD
Khalisia Road 3, IG Sacco Plaza
P.o Box 1150- 50100 Kakamega, Kenya.
Telephone: +254 56 2030864,Mobile: +254 726 340 851/ +254 736 333 334
Email: info@igsaccoltd.co.ke, sales@igsaccoltd.co.ke

IG SACCO INVEST & GROW

USHIRIKA DAY: 2025
INTERNATIONAL DAY OF COOPERATIVES

THEME

Driving Inclusive and Sustainable Solutions for a Better World

It is one of the best top managed tier 1 Saccos in the country, registered on 3rd August 1977 with an initial membership of 115. Its area of operation is the republic of Kenya with members spread across the country, though concentrated in the former Western Province. The Sacco currently operates from the head office in Kakamega town with seven (7) Branches spread in Kakamega and Vihiga counties, thus Serem, Luanda and Mbale Branches in Vihiga County, Mumias, Butere, Malava and Lumakanda Branches in Kakamega County. Original members of the Sacco were teachers in Primary and Secondary Schools and KNUT. However, the common bond was opened and the Sacco attracts members across the board e.g. Teachers, civil servants, self-employed persons, corporate entities etc.

Our Vision
Premier Sacco delivering exceptional Financial Solutions.

Our Mission
To enhance the social-economic well-being of members through diversified and innovative financial solutions.

Our Core Values

Commitment
We are dedicated and Loyal to the members of the sacco, striving to provide them with the best possible services and solutions.

Equity
We are fair and impartial, treating all members of the sacco with respect and dignity, regardless of their status or positions.

Professionalism
In all our interactions with members and stakeholders, we seek to uphold the highest ethical standards, accountability and openness.

Team-Work
We foster a collaborative and supportive enviroment that empowers our members and staff to work together towards achieving shared goals.

Innovation
We continously seek new and creative ways to improve our financial products and services to meet the evolving needs of our stakeholders.

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THE YOUTH

The lost saving generation: Why young Kenyans are struggling to build wealth

Personal Finance | High living costs, unemployment and a culture of instant gratification are making saving increasingly difficult for Kenya's young people

For generations, saving money was considered a rite of passage into adulthood. A first job meant opening a bank account, setting aside a portion of one's income and gradually building a financial cushion for the future. Parents taught their children the virtues of delayed gratification, while employers encouraged workers to save through pension schemes and co-operative societies.

Today, that culture appears to be weakening among many young Kenyans.

From Nairobi's bustling central business district to the country's rapidly growing towns, a growing number of young people admit they are living from paycheck to paycheck, with little or nothing left to save at the end of the month. Others are juggling multiple side hustles yet still struggle to build meaningful savings. For many, financial planning has become less about wealth creation and more about day-to-day survival.

The trend has raised concern among financial experts who warn that a generation unable to save risks entering middle age without emergency funds, retirement savings or capital to invest in businesses and property.

Yet blaming young people for failing to save ignores a more complex reality.

Kenya's youth are coming of age at a time of extraordinary economic pressure. While previous generations also faced financial challenges, today's young workers confront a unique combination of unemployment, stagnant wages, rising living costs and changing social expectations.

For many graduates, the first obstacle appears immediately after leaving school: finding a job.

Despite years of education and training, thousands enter a labour market that cannot absorb them fast enough. Many spend months or even years searching for formal employment. Others settle for casual jobs, freelance work or informal sector opportunities that offer irregular incomes and little financial security.

Without a stable income, saving becomes almost impossible.

Even those fortunate enough to secure employment often discover that salaries have failed to keep pace with the rising cost of living. Rent, transport, food, healthcare, internet subscriptions and utility bills consume a significant portion of monthly earnings.

In urban centres such as Nairobi, Mombasa, Nakuru and Kisumu, housing costs alone can absorb a substantial share of a young worker's income. Add rising transport expenses and the cost of basic necessities, and the room for saving quickly disappears.

The pressure has intensified in recent years as inflation and new taxes have increased the cost of everyday life. While official inflation figures may fluctuate, many young people feel that their purchasing power has steadily eroded.

A salary that seemed adequate five years ago now stretches far less.

The result is that many young Kenyans are not choosing between saving and spending; they are choosing between saving and meeting basic needs.

Financial institutions have long encouraged individuals to save a fixed percentage of their income every month. The advice remains sound in principle, but it becomes difficult to implement when incomes are unpredictable and expenses continue to rise.

Another challenge lies in the nature of employment itself.

The traditional career path that once provided predictable earnings and long-term financial stability is becoming less common. Many young people work in the gig economy, taking on freelance assignments, digital jobs, ride-hailing services, online businesses and short-term contracts.

While these opportunities offer flexibility, they often lack the consistency required for disciplined saving.

Income can vary dramatically from one month to the next. During good months, individuals may earn enough to save. During difficult periods, those savings are quickly depleted to cover basic expenses.

Technology has also transformed spending habits.

Mobile money platforms, digital wallets and online shopping have made transactions faster and more convenient than ever before. While these innovations have improved financial inclusion, they have also made spending easier.

A few taps on a smartphone can now secure food delivery, entertainment subscriptions, online purchases or instant loans.

Financial advisers argue that the same technology that enables saving can also encourage impulsive spending. The psychological barrier that once accompanied handing over physical cash has largely disappeared.

Social media has added another dimension to the challenge.

Young Kenyans today are exposed to a constant stream of carefully curated lifestyles. Luxury holidays, expensive gadgets, designer fashion, high-end restaurants and flashy vehicles dominate online platforms.

The pressure to keep up appearances can be immense.

Many young professionals feel compelled to project success even when their finances tell a different story. Some prioritise lifestyle spending to maintain a certain image among peers and followers.

> ***Digital lending platforms have expanded access to credit, particularly among younger borrowers. In theory, credit can help individuals manage emergencies or invest in opportunities.***

The phenomenon, often described as "soft life culture," has become increasingly visible in urban Kenya. While there is nothing wrong with enjoying the fruits of one's labour, financial experts warn that excessive consumption can undermine long-term financial security.

The desire to look wealthy can sometimes outweigh the discipline required to become wealthy.

Debt is another factor complicating the savings equation.

Digital lending platforms have expanded access to credit, particularly among younger borrowers. In theory, credit can help individuals manage emergencies or invest in opportunities. In practice, however, many young people use loans to bridge gaps between income and expenses.

Repeated borrowing creates a cycle where a significant portion of future income is already committed to servicing debt.

Instead of saving, individuals find themselves repaying previous obligations.

Yet it would be unfair to portray Kenyan youth as financially irresponsible.

Many are supporting extended families while simultaneously trying to establish independent lives. Unlike previous generations, they often face expectations to assist parents, siblings and relatives even before achieving financial stability themselves.

A young professional may be paying rent in Nairobi while also contributing to school fees, medical bills or household expenses back home.

These obligations, while culturally important, inevitably reduce the capacity to save.

The reality is that many young Kenyans are carrying financial burdens far beyond their personal needs.

There is also a growing sense of economic uncertainty that influences financial behaviour.

When people are unsure about future employment prospects or economic conditions, they may prioritise immediate consumption over long-term planning. The logic is simple: tomorrow feels uncertain, so today takes precedence.

This mindset is not unique to Kenya. Similar trends have emerged globally among younger generations facing economic volatility.

However, the consequences can be significant.

Without savings, individuals become more vulnerable to emergencies such as illness, job loss or unexpected expenses. They may be forced to rely on expensive borrowing, creating a cycle of financial instability.

The absence of savings also limits opportunities for wealth creation. Starting a business, purchasing property, investing in financial markets or pursuing further education often requires capital.

Those who fail to save risk missing opportunities that could improve their economic prospects.

The challenge, therefore, is not simply encouraging young people to save more. It is creating conditions that make saving possible.

Policymakers must address unemployment and create an environment where economic growth translates into quality jobs. Employers need to offer wages that reflect the realities of modern living costs. Financial institutions must design products tailored to irregular incomes and the realities of the gig economy.

FINANCIAL LITERACY

Saving, borrowing and investing: The three pillars of financial growth

Financial Literacy | How SACCO members can use savings, loans and investments to build lasting wealth

For many people, financial success begins with a simple habit: saving. Whether it is setting aside a portion of a monthly salary, depositing money into a SACCO account or contributing towards a specific goal, saving remains the foundation of personal financial growth.

Yet saving alone is rarely enough to create wealth.

Money kept under a mattress or left idle in an account may provide security, but it does little to increase one's financial position over time. Inflation steadily erodes purchasing power, meaning that money which is not invested gradually loses value. This is why financial experts often emphasize a simple principle: save to invest and invest to grow.

Investment is the process of putting money into an asset, business or venture with the expectation of generating returns in the future. It is what transforms savings into wealth. While saving protects money, investing helps money work for its owner.

This distinction is important, especially in today's economic environment where the cost of living continues to rise and financial needs become more complex.

Many SACCO members understand the importance of saving because it is deeply embedded in the cooperative movement. Members contribute regularly, build deposits and accumulate shares that strengthen both their personal finances and the SACCO itself. These savings create a financial cushion and provide access to affordable credit.

However, the journey should not stop at saving.

The ultimate goal of saving is to create opportunities for investment. Whether it is buying land, starting a business, expanding a farm, investing in education, purchasing rental property or acquiring income-generating assets, investments create future income streams and improve long-term financial security.

One of the biggest misconceptions about investing is that it is only for the wealthy. In reality, investment begins with ordinary people making deliberate decisions about their finances.

A farmer who buys better equipment to increase production is investing. A trader who expands inventory to serve more customers is investing. A parent who finances a child's education is investing in human capital. A SACCO member who purchases rental units is investing in future income.

The common factor is that money is being deployed today with the expectation of generating greater value tomorrow.

The power of investment lies in its ability to create wealth over time. Unlike consumption, where money is spent and gone, investment creates assets that continue to generate benefits long after the initial expenditure.

Consider the difference between spending Sh100,000 on luxury items and investing the same amount in a small business. While the luxury items may provide temporary satisfaction, the business has the potential to generate income for years. The same principle applies to agriculture, real estate, education and many other forms of productive investment.

This is where SACCOs play a crucial role.

For decades, SACCOs have provided members with a reliable pathway to financial empowerment by encouraging savings and providing access to affordable loans. The cooperative model recognizes a reality that many people face: opportunities often arise before sufficient savings have been accumulated.

This brings us to an important but sometimes misunderstood aspect of financial growth—borrowing.

Many people view debt negatively because they associate it with financial distress. While reckless borrowing can indeed create problems, responsible borrowing is one of the most powerful tools for wealth creation.

The key difference lies in how the borrowed money is used.

Borrowing to finance unnecessary consumption may leave an individual with debt but no asset to show for it. Borrowing to invest in an income-generating activity, however, can accelerate financial growth.

Imagine a dairy farmer who wishes to purchase additional cows to increase milk production. Waiting to save the full amount may take several years. During that time, valuable income opportunities are lost. Through a SACCO loan, the farmer can acquire the cows immediately, increase production and use the additional income to repay the loan while improving overall earnings.

The same principle applies to business expansion.

A trader may identify a growing market opportunity but lack the capital needed to increase stock levels. A SACCO loan can provide the necessary financing, enabling the trader to serve more customers and generate higher profits.

In such cases, borrowing is not a sign of financial weakness. It is a strategic decision designed to unlock growth.

This is why economists often refer to credit as the engine of economic development. Businesses, farmers, homeowners and entrepreneurs across the world use financing to expand operations, create jobs and increase productivity.

Without access to credit, economic growth would slow considerably because individuals and businesses would be forced to wait years before accumulating sufficient capital to pursue opportunities.

SACCOs have long understood this principle.

Unlike many commercial lenders, SACCOs are owned by their members and exist primarily to improve members' economic well-being. This allows them to provide loans at competitive rates while maintaining a focus on member development rather than purely maximizing profits.

> ***Savings provide the foundation for accessing credit. Credit provides the resources needed to pursue investments. Successful investments generate income, which in turn enables members to save more and invest further.***

The relationship between saving, borrowing and investing forms a powerful cycle.

Savings provide the foundation for accessing credit. Credit provides the resources needed to pursue investments. Successful investments generate income, which in turn enables members to save more and invest further.

This cycle creates a pathway to financial independence.

However, successful investing requires careful planning. Not every opportunity is a good investment. Members should evaluate risks, conduct proper research and seek professional advice where necessary.

Before borrowing, it is important to ask several questions. Will the investment generate income? Is the expected return greater than the cost of the loan? What risks could affect success? How will repayments be managed if circumstances change?

Responsible borrowing requires discipline and a clear repayment strategy.

Diversification is another important principle. Rather than relying entirely on a single investment, members should consider spreading resources across different opportunities where possible. This reduces exposure to risk and enhances long-term financial stability.

It is also important to recognize that some of the most valuable investments are not always financial.

Investing in education, skills development and professional training can produce significant returns throughout a person's lifetime. New knowledge can open doors to better employment opportunities, increased productivity and higher earnings.

Similarly, investing in health and well-being contributes to long-term economic success. Good health enables individuals to remain productive and pursue opportunities that support financial growth.

As the economic landscape continues to evolve, the importance of financial literacy becomes even greater. Members who understand how to save, borrow responsibly and invest wisely are better positioned to achieve their financial goals.

The cooperative movement was founded on principles of self-help, mutual support and economic empowerment. These principles remain as relevant today as they were decades ago.

For SACCO members, the message is clear: saving is the beginning, not the destination. The true purpose of saving is to create opportunities for investment. And in many cases, strategic borrowing can help accelerate that journey.

Wealth is rarely built overnight. It is created through consistent saving, disciplined borrowing, prudent investment and long-term planning.

By embracing these principles, SACCO members can transform today's savings into tomorrow's prosperity, creating wealth not only for themselves but also for their families, communities and future generations.

INDUSTRY

How soaring bank interest rates are driving borrowers to cooperatives

Finance | As commercial banks remain cautious and credit becomes harder to access, SACCOs are emerging as a lifeline for households, farmers and small businesses seeking affordable loans

Commercial banks have long dominated Kenya's lending landscape, serving as the primary source of credit for businesses, salaried workers and entrepreneurs. Today, however, a shift is taking place in the country's financial sector as more Kenyans turn to Savings and Credit Cooperative Societies (SACCOs) for financing.

The trend is being driven by a combination of factors, including the rising cost of borrowing, stricter lending requirements, economic uncertainty and the growing attractiveness of SACCO loan products. For many borrowers, particularly small business owners and middle-income earners, SACCOs are increasingly offering what banks no longer can—affordable, accessible and member-friendly credit.

The shift comes at a time when access to finance remains one of the biggest challenges facing households and businesses. Although commercial banks have reported strong profits in recent years, many entrepreneurs continue to complain about difficulties accessing credit. Lending standards have tightened, collateral requirements have increased and loan approval processes have become more stringent.

For small and medium-sized enterprises (SMEs), which form the backbone of Kenya's economy, obtaining affordable financing has become increasingly difficult. Many businesses struggle to meet bank requirements, while others find the cost of borrowing too high to support expansion plans.

As banks become more cautious, SACCOs are stepping in to fill the gap. Unlike commercial banks, SACCOs operate on a cooperative model where members are both customers and owners. Their primary objective is not merely to maximise profits but to improve the economic welfare of members. This structure allows them to offer competitive loan products while maintaining a focus on member needs.

The result is that many borrowers now view SACCOs as more responsive and accessible financial partners.

One of the biggest attractions is affordability.

SACCO loan interest rates are generally lower and more predictable than many other forms of credit. Because SACCOs rely heavily on member deposits rather than expensive external funding, they can often lend at rates that are more favourable than those offered by commercial lenders.

For borrowers, even a small difference in interest rates can translate into substantial savings over the life of a loan.

The advantage becomes particularly significant for long-term borrowing such as education loans, housing finance, business expansion and asset acquisition. Lower financing costs improve affordability and reduce repayment burdens.

Another factor attracting borrowers is the relationship-based lending model that SACCOs have perfected over the years.

Banks often rely heavily on formal credit assessments, collateral valuation and strict eligibility criteria. While these safeguards are necessary, they can make it difficult for smaller borrowers to qualify.

SACCOs, on the other hand, possess a deeper understanding of their members' financial circumstances. Through regular savings contributions, salary remittances and long-standing relationships, SACCOs have access to information that helps them assess risk more effectively.

This familiarity often translates into faster decision-making and greater flexibility.

For many members, the process of securing a SACCO loan is less intimidating than approaching a commercial bank. Loan products are typically designed around the needs of specific member groups, whether they are teachers, farmers, civil servants, transport operators or small business owners.

The strength of the guarantor system also continues to make SACCO lending attractive.

Instead of demanding substantial physical collateral, many SACCOs allow members to access loans based on their savings and guarantees from fellow members. This arrangement has enabled thousands of borrowers to secure financing that might otherwise be unavailable through traditional banking channels.

For young professionals and first-time borrowers who may not own significant assets, the guarantor model can provide a crucial pathway to credit.

Technology is further enhancing the competitiveness of SACCO lending. Many SACCOs have invested heavily in digital platforms that allow members to apply for loans, access statements, make payments and manage accounts through mobile phones and online channels. This digital transformation is helping cooperatives compete effectively with banks while preserving the member-centred approach that distinguishes them.

As banks become more cautious, SACCOs are stepping in to fill the gap. Unlike commercial banks, SACCOs operate on a cooperative model where members are both customers and owners.

The adoption of technology has also improved efficiency, reduced processing times and expanded access to financial services beyond major urban centres.

For members living in rural areas, digital SACCO services are reducing the need to travel long distances to access credit.

The appeal of SACCO loans is particularly evident in the housing sector. As home ownership becomes an increasingly important goal for many Kenyans, SACCOs have developed specialised products to support land acquisition, construction and mortgage financing. Some SACCOs now offer housing solutions that rival those available from traditional financial institutions.

Farmers often face unique financing challenges because agricultural income is seasonal and vulnerable to weather conditions and market fluctuations. Many commercial lenders consider the sector high-risk and are therefore reluctant to extend credit.

SACCOs, particularly those rooted in agricultural communities, have developed products tailored to the realities of farming. This enables members to access financing for seeds, fertilisers, machinery, irrigation systems and value-addition projects.

The impact extends beyond individual borrowers. Every loan issued by a SACCO has the potential to stimulate economic activity, create jobs and improve livelihoods. A loan may enable a trader to increase inventory, a farmer to expand production, a family to build a home or a student to pursue higher education.

In this way, SACCO lending contributes directly to local economic development.

The sector's growing influence is reflected in its expanding financial footprint. Over the years, SACCOs have accumulated substantial assets and deposits, making them among the most significant financial institutions in the country. Their ability to mobilise savings and recycle those funds into productive investments continues to strengthen their relevance in the economy.

However, the increasing popularity of SACCO loans also presents challenges. As loan demand rises, SACCOs must maintain prudent lending practices and robust risk management systems. Rapid growth can expose institutions to credit risk if lending standards are compromised.

The confidence that members place in SACCOs is built on transparency, accountability and sound management. Maintaining these principles will be essential as cooperatives continue to expand their role within the financial sector.

Kenya's economic future will depend heavily on access to affordable financing, particularly for SMEs, farmers, youth and households. In an environment where many borrowers feel increasingly constrained by conventional lending channels, SACCOs are uniquely positioned to provide solutions.

Their strength lies not only in competitive interest rates but also in their cooperative philosophy. Unlike institutions driven solely by shareholder returns, SACCOs exist to serve their members.

PICS & CLICKS


USHIRIKA DAY CELEBRATIONS


SHOFCO SACCO
Empowering the Community
Welcomes all to
USHIRIKA DAY
2026 CELEBRATIONS.
Theme: "Cooperatives for a Peaceful World"

PICS & CLICKS


BANDARI DT SACCO LIMITED
104th INTERNATIONAL CO-OPERATIVES DAY
"COOPERATIVES FOR A PEACEFUL WORLD."


mwalimu national
Mwalimu National DT Sacco

Shelloyees SACCO Celebrates National Recognition at the 2026 Ushirika Day Awards

SHELLOYEES SACCO LTD

Celebrating Excellence at the 2026 Ushirika Day Awards

Shelloyees SACCO: Transforming Lives Through Cooperative Excellence

The 2026 Ushirika Day Awards marked another defining milestone for Shelloyees SACCO as the Society earned national recognition for its outstanding performance, sound governance, and commitment to delivering exceptional value to its members. These prestigious awards affirm our dedication to cooperative excellence and reinforce our position as one of Kenya's leading Savings and Credit Cooperative Societies.

2026 Ushirika Day Awards

Shelloyees SACCO was honoured with the following national accolades:

- **2nd Best Overall Non-Withdrawable Deposit-Taking (NWDT) SACCO in Kenya**
- **2nd Best in Deposit Management** – Employer-Based Non-Deposit Taking SACCOs (Large & Medium Category)
- **2nd Best in Credit Management** – Employer-Based Non-Deposit Taking SACCOs (Large & Medium Category)
- **2nd Most Improved** – Employer-Based Non-Deposit Taking SACCOs (Large & Medium Category)
- **3rd Best in Risk Management** – Employer-Based Non-Deposit Taking SACCOs (Large & Medium Category)

These awards recognize the Society's excellence in financial management, governance, operational efficiency, prudent risk management, and its unwavering commitment to serving members with integrity and professionalism.

Our Story

Founded in **1971** by employees of the then Shell and BP Company, Shelloyees SACCO has grown from an employer-based cooperative into a dynamic, member-owned financial institution serving eligible Kenyan residents across all sectors, business communities, corporates, and the diaspora.

For over five decades, the Society has remained true to the cooperative principles of mutual support, shared prosperity, and member empowerment. Through affordable credit facilities, innovative savings solutions, and member-focused financial services, Shelloyees SACCO has enabled thousands of members and their families to invest, grow businesses, acquire homes, educate their children, and improve their overall quality of life.

Today, the Society boasts **total assets exceeding KES 1 billion**, reflecting sustained growth, financial stability, and prudent management. Recognized nationally for excellence in deposit management, Shelloyees continues to embrace industry best practices while delivering sustainable returns and innovative financial solutions to its members.

Our Mission

To provide financially sound solutions that satisfy and improve members' quality of life.

Our Vision

To be the preferred financial partner in providing trusted solutions.

These guiding statements shape every decision we make, inspiring us to continuously innovate, strengthen our governance, and deliver products and services that meet the evolving financial needs of our members.

Creating Lasting Impact

Shelloyees SACCO has consistently provided members with a comprehensive range of financial solutions designed to support every stage of life. Our portfolio includes:

- Flexible savings products that encourage wealth creation and financial discipline.
- Affordable short-term and long-term credit facilities tailored to diverse financial needs.
- Asset financing and home ownership solutions.
- Digital financial services that enhance convenience and accessibility.
- Financial education programmes that empower members to make informed financial decisions.

By combining innovation with personalized service, we continue to help members achieve their financial goals while contributing to Kenya's broader socio-economic development.

Celebrating Our Achievement

Our success at the 2026 Ushirika Day Awards is more than a collection of trophies—it is a celebration of the collective efforts of our members, Board of Directors, Supervisory Committee, Management, Staff, and strategic partners.

These achievements:

- Celebrate our journey of cooperative excellence.
- Showcase the positive impact we continue to make in the lives of our members.
- Strengthen the Shelloyees SACCO brand within Kenya's cooperative movement.
- Demonstrate best practices in governance, financial management, credit administration, and risk management.

- Inspire continuous improvement and collaboration across the cooperative sector.
- Reinforce our commitment to delivering trusted, innovative, and sustainable financial solutions.

Looking Ahead

As we celebrate these remarkable achievements, we remain focused on the future. Guided by our strategic direction and our commitment to **"Transforming Together for a Prosperous Tomorrow,"** Shelloyees SACCO will continue investing in innovation, digital transformation, operational excellence, and member-centric solutions that create lasting value.

We are proud to celebrate this milestone with our members and the wider cooperative fraternity. These awards inspire us to continue raising the bar, strengthening our impact, and remaining a trusted financial partner for generations to come.

Shelloyees SACCO—Pamoja Twajijenga!

LEADERSHIP

Malonza tops vote to head of Africa's cooperative movement

John Otini

Kenya's cooperative movement received a major boost following the election of Harambee SACCO Chairman, Dr. Macloud Malonza, as President of the International Cooperative Alliance (ICA) Africa, a development that elevates Kenya's influence within the continental cooperative sector.

Dr. Malonza's election to the prestigious position is not only a personal achievement but also a recognition of Kenya's long-standing leadership in the cooperative movement, which is widely regarded as one of the most successful in Africa.

His appointment comes at a critical time when cooperatives across the continent are being called upon to play a greater role in promoting financial inclusion, job creation, food security and sustainable economic development.

As President of ICA Africa, Dr. Malonza will spearhead efforts to strengthen the cooperative movement across the continent while championing policies that empower millions of cooperative members in agriculture, finance, housing, health and other sectors.

After securing the unanimous victory to lead Africa's cooperative movement, McLoud Malonza used his first address as Chairperson of the International Co-operative Alliance-Africa (ICA-Africa) to call for stronger regional supply chains and reduced dependence on imports, arguing that Africa's long-term prosperity depends on producing more of what it consumes.

Malonza, who also chairs Co-operative Bank Holdings and the Co-operative Alliance of Kenya (CAK), was elected unopposed after securing all 65 votes cast during elections held in Maputo, Mozambique. He defeated two Nigerian contenders—Lawrence Bales and Ojo Oladayo Aindehinde, both from the Cooperative Federation of Nigeria—in a result that underscored growing confidence in Kenya's cooperative model.

The polls were conducted during a high-level gathering of cooperative ministers, commissioners, regulators, chief executives and movement leaders from more than 20 African countries, including Kenya, South Africa, Ghana, Ethiopia, Rwanda, Tanzania, Uganda, Morocco, Botswana and Zimbabwe.

Founded in 1968, ICA-Africa is the regional arm of the International Cooperative Alliance and represents more than 50 cooperative organizations across 21 African countries. Malonza assumes office at a time when cooperatives are increasingly viewed as key vehicles for addressing unemployment, inequality, food insecurity and financial exclusion.

In his acceptance speech, he said the victory represented a collective mandate for cooperatives to take a more central role in Africa's development agenda.

"Cooperatives remain central to addressing pressing challenges, including youth unemployment, food insecurity, climate change, financial exclusion, and inequality," said Malonza.

He pledged to champion stronger governance, youth participation, inclusive leadership and deeper regional integration through cross-border cooperative enterprises.

His election comes amid growing debate over how African economies can build resilience against recurring global shocks. During the conference, delegates heard concerns that many African countries continue exporting raw materials while importing finished products and essential consumer goods, leaving economies vulnerable to disruptions in global markets.

Recent crises—including Ebola outbreaks, commodity price shocks, the Covid-19 pandemic and the Russia-Ukraine conflict—have exposed weaknesses in African supply chains, contributing to inflation, foreign exchange shortages and rising food prices across the continent.

Cooperative leaders argued that Africa's economic structure remains heavily dependent on exporting unprocessed commodities while importing higher-value manufactured goods, a pattern that limits industrialization and job creation.

"Together we can create a stronger cooperative voice in global policy discussions and ensure that cooperatives become key drivers of inclusive growth, social justice, and sustainable development across Africa," he said.

The election is also a vote of confidence in Kenya's cooperative model, which has emerged as a benchmark for many African countries seeking to leverage cooperatives as vehicles for economic transformation.

Kenya boasts one of the largest and most vibrant cooperative sectors in Africa, with millions of members and assets running into trillions of shillings. The movement plays a critical role in mobilising savings, providing affordable credit and supporting livelihoods across various sectors of the economy.

Dr. Malonza has been at the forefront of promoting cooperative development and strengthening governance within the sector. Under his leadership, Harambee SACCO has continued to expand its footprint, enhance member services and embrace innovation while maintaining a strong focus on member empowerment.

His election therefore reflects the confidence that cooperative leaders across Africa have in his vision, leadership and commitment to advancing the cooperative agenda.

Speaking after the announcement, sector leaders described the appointment as a proud moment for Kenya and a testament to the country's contribution to the growth of cooperatives on the continent.

> ***Together we can create a stronger cooperative voice in global policy discussions and ensure that cooperatives become key drivers of inclusive growth, social justice, and sustainable development across Africa,***

The Cooperative Alliance of Kenya (CAK) Chairman Daniel Marube hailed the election as a milestone that will further strengthen Kenya's voice in shaping the future of the global cooperative movement.

"Dr. Malonza's election is a recognition of the progress Kenya has made in building a strong and resilient cooperative sector. His leadership and experience will be invaluable in advancing the interests of cooperatives across Africa," he said.

The appointment comes as the cooperative movement globally seeks to position itself as a key player in addressing emerging challenges including youth unemployment, financial exclusion, climate change and sustainable development.

ICA Africa serves as the continental body representing cooperative organisations across Africa and works closely with governments, development partners and international institutions to promote cooperative enterprises as drivers of inclusive growth.

For Kenya, Dr. Malonza's elevation provides a unique opportunity to showcase the country's cooperative success story and share best practices with other African nations.

As he assumes the new role, expectations are high that he will champion stronger governance, innovation, digital transformation and greater collaboration among cooperatives across the continent.

His election is not only a victory for Harambee SACCO but also for Kenya's entire cooperative movement, reaffirming the country's position as a continental leader in cooperative development.

The achievement serves as an inspiration to cooperative leaders and members alike, demonstrating that Kenya's cooperative sector continues to command respect and recognition far beyond its borders.

MAGADI SACCO SOCIETY LIMITED
PAMOJA TUJIJENGE

ABOUT US:

Magadi Sacco Society Ltd is a Deposit Taking Sacco (DTS) registered and regulated by the Sacco Societies Regulatory Authority (SASRA). The Sacco began its operations in 1977 following its registration under the Co-operative Societies Act (Registration No 2664) with the objective of providing a mechanism for the then Magadi Soda employees to save and borrow at low cost in order to meet their Socio-economic needs.

The Sacco's membership has grown from the initial 50 members in 1977 to over 7,000 members in 2022. In the same period, members' deposits have grown from less than Kshs. 50,000 to over Kshs 530 Million while the asset base of the Sacco has grown to over Kshs 700 Million. The membership of the SACCO is open to all.

DEVELOPMENT LOAN

The **Development Loan** is a long term loan that is granted based on member's deposits. One can get up to 3 times their deposits with repayment period of up to 60 months.

FEATURES:

- Repayment period of up to 60 monthly installments
- Loan amount up to 3 times member's deposits
- Interest as low as 12% p.a

QUALIFICATION:

- Applicant must have been a member for at least 6 months
- At least 3 guarantors
- Ability to repay

SAMBAMBA LOAN

The Sambamba Loan is a refinancing loan for members with running Development loans. The loan is granted based on member's deposits. One can get up to 3 times their deposits with repayment period of up to 60 months.

FEATURES:

- Repayment period of up to 60 monthly installments
- Loan amount up to 3 times member's deposits
- Interest as low as 12% p.a

QUALIFICATION:

- Applicant must have been a member for at least 6 months
- At least 3 guarantors
- Ability to repay

EMERGENCY LOAN

The Emergency loan is a quick-save loan product to help you settle urgent medical bills, legal fees and meet funeral expenses for a loved one repayable in 12 months. The loan is granted based on member's deposits. One can get up to 3 times their deposits with repayment period of up to 12 months.

FEATURES:

- Repayment period of up to 12 monthly installments
- Loan amount up to 3 times member's deposits
- Interest as low as 12% p.a

QUALIFICATION:

- Applicant must have been a member for at least 6 months
- At least 3 guarantors
- Ability to repay

SCHOOL FEES LOAN

Personal and family academic development is an investment and empowerment that can no longer be wished away in today's society. We offer the solution by giving you a loan repayable to a maximum of 12 months.

FEATURES:

- Repayment period of up to 12 monthly installments
- Loan amount up to 3 times member's deposits
- Interest as low as 12% p.a

QUALIFICATION:

- Applicant must have been a member for at least 6 months
- At least 3 guarantors
- Ability to repay

SAVINGS

Your Sacco savings are safe: Mbadi dismisses reports of government takeover

National Treasury Cabinet Secretary John Mbadi has strongly dismissed allegations that the government plans to siphon money from SACCOs to fund public infrastructure projects.

Speaking amidst widespread online speculation regarding upcoming cooperative reforms, Mbadi clarified that reports suggesting the state intends to tap into SACCO member deposits are entirely fabricated.

He emphasized that claims suggesting the government plans to borrow over Sh1 trillion from cooperative reserves for the newly proposed National Infrastructure Fund are politically motivated lies.

The National Treasury head warned that such rumors are intentionally designed to create panic among millions of Kenyans who rely on cooperative institutions for financial security.

Mbadi noted that the fabricated stories circulating across social media platforms were orchestrated by malicious actors attempting to provoke unnecessary public outrage against government development agendas.

He assured depositors that SACCO funds remain private property strictly managed by elected board leaders and governed under established regulatory standards.

According to Mbadi, the government lacks both the legal authority and the intention to access or redirect member savings held across registered cooperative societies.

The clarification follows public anxiety over structural changes being introduced through the Kenya Cooperatives Bill and the SACCO Societies Amendment Bill.

Critics had falsely claimed that these legislative measures were structured to give the National Treasury direct access to liquidity pools within deposit-taking SACCOs.

Addressing these concerns, the Cabinet Secretary stated that the pending laws are meant to protect member assets rather than expose them to state borrowing.

The proposed legal framework aims to establish a Deposit Insurance Fund, ensuring that saver deposits are cushioned against potential institutional failures or financial distress.

Mbadi reiterated that financing for the National Infrastructure Fund will be sourced through legitimate fiscal frameworks, including parliamentary allocations, development grants, and asset monetization.

Proceeds generated from selling targeted government assets, such as shares in state corporations, will form part of the capital base for road and energy projects.

The National Treasury confirmed that no public infrastructure funding model relies on forced domestic borrowing from non-bank financial institutions like cooperatives.

State Department for Cooperatives Principal Secretary Patrick Kilemi echoed Mbadi's sentiment, confirming that SACCO management structures operate independently of state fiscal policy.

Kilemi noted that SACCO deposits, which currently exceed Sh1.2 trillion nationally, remain under the strict stewardship of individual society boards and supervisory committees.

The government maintains that ongoing cooperative sector reforms are designed to modernise operations, improve financial governance, and accelerate digital transformation across societies.

These statutory updates are expected to safeguard deposits for over 14 million cooperative members while strengthening financial inclusion targets nationwide.

Mbadi urged members of the public to verify information regarding financial policies through verified ministry channels rather than relying on unvetted online graphics.

He cautioned that spreading false claims about financial institutions risks undermining public confidence in Kenya's vibrant cooperative movement, which serves as a major economic driver.

The Treasury reaffirmed its commitment to maintaining fiscal transparency while pursuing sustainable infrastructure financing models that do not jeopardize public savings.

HIGH YIELDERS

Which are the highest yielding

As Kenya's financial landscape grows increasingly competitive, savvy investors and everyday savers are turning their eyes to the country's cooperative movement to secure returns that comfortably outpace inflation and traditional commercial bank offerings.

As Kenya's financial landscape grows increasingly competitive, savvy investors and everyday savers are turning their eyes to the country's cooperative movement to secure returns that comfortably outpace inflation and traditional commercial bank offerings.

The latest 2025 Top 50 SACCOs Report, compiled from Annual General Meeting declarations and financial disclosures released in 2026, provides a clear roadmap for where smart money should flow. The report reveals a robust sector delivering double-digit returns on both non-withdrawable share capital and liquid member deposits, reinforcing why Savings and Credit Co-operative Societies remain the premier engine for personal wealth creation in the country.

At the very top of the nationwide performance ladder, Tower SACCO has claimed the number one position overall by delivering an unmatched combination of equity and deposit returns. Tower SACCO declared a impressive 20.00 percent dividend on share capital alongside a market-leading 13.00 percent interest rate on deposits. This dual-engine payout underscores the institution's operational efficiency and disciplined credit management, making it a prime destination for investors seeking maximum yield on both long-term ownership shares and everyday savings.

Sharing the prestigious 20.00 percent dividend benchmark are five other top-tier institutions, though their returns on member deposits vary. Port DT SACCO secured the second spot nationally with a 20.00 percent dividend and a 12.50 percent interest rate on deposits.

Tembo SACCO followed closely in third place, pairing its 20.00 percent dividend with an 11.75 percent interest payout. Maisha Bora SACCO and NSSF SACCO tied for fourth and fifth places, both rewarding their members with 20.00 percent on share capital and 11.00 percent on deposits. Balozi SACCO rounded out the elite 20 percent dividend club at sixth place, offering a 9.20 percent interest rate on member deposits.

To navigate this data effectively, investors must understand the vital distinction between dividends on share capital and interest on deposits, as each serves a distinct role in wealth building. Share capital represents an investor's permanent

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saccos for savers right now?

AT A GLANCE

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equity stake in the cooperative. It forms the SACCO's core institutional capital and cannot be withdrawn when a member leaves, though it can be transferred or sold to another member. Because this capital is permanently tied up to cushion the society's balance sheet, SACCOs reward shareholders with higher dividend yields, often hitting the 18 to 20 percent mark.

Interest on deposits, frequently referred to as rebates, applies to the withdrawable monthly savings that members accumulate over time. These deposits double as loan collateral, determining how much a member can borrow—typically up to three or four times their total savings. Unlike share capital, deposit balances are withdrawable upon exiting the society. Consequently, finding a SACCO that offers a high interest rate on deposits is essential for investors who want their working capital to grow aggressively while preserving borrowing power and eventual liquidity.

When evaluating where to place withdrawable savings for maximum cash flow, the report highlights several standouts that rival top-tier fixed deposit accounts. While Tower SACCO and Yetu SACCO both lead the upper rankings with a stellar 13.00 percent interest rate on deposits, the absolute highest deposit return in the report belongs to Nawiri SACCO. Ranked 41 overall with a respectable 15.00 percent dividend on share capital, Nawiri SACCO outperformed every other society in deposit yields by declaring a remarkable 15.00 percent interest rate on member savings.

Other high-yield deposit options include Unison SACCO, which holds ninth place overall with an 18.50 percent dividend and a 12.60 percent interest rate on deposits. Mentor SACCO and Trans Nation SACCO, ranked 39 and 43 respectively, both declared 15.00 percent dividends alongside strong 12.50 percent deposit interest rates. Ollin SACCO also stood out in 15th position, offering an attractive 17.50 percent dividend coupled with a 12.20 percent return on deposits. For savers prioritizing steady, liquid compounding, these mid-tier powerhouses represent exceptionally high-value opportunities.

Investors seeking a balanced middle ground will find plenty of strength in the 17 to 19 percent dividend range. Yetu SACCO took seventh place nationally with a 19.00 percent dividend and a 13.00 percent deposit rate, making it one of the most balanced performers in the country. Airports SACCO sat right behind in eighth place with a 19.00 percent dividend and 11.50 percent interest on deposits. Ndege Chai SACCO secured tenth place with an 18.50 percent dividend and 12.00 percent interest. Meanwhile, established heavyweights such as Nation SACCO, Bandari SACCO, Biashara SACCO, and Mafanikio SACCO all posted solid 18.00 percent dividends, with deposit interest rates ranging between 10.00 percent and 10.75 percent.

Further down the rankings, institutional stability remains high even as dividend rates moderate slightly. The Kenya National Police DT SACCO, Magadi SACCO, Mwito SACCO, Suluhu SACCO, Hazina SACCO, and IG SACCO all maintained strong dividend declarations of 17.00 percent, paired with deposit interest rates hovering between 9.40 percent and 12.12 percent. Even at the lower end of the top 50, societies such as Harambee SACCO, Mhasibu SACCO, and Jamii SACCO declared consistent 14.00 to 15.00 percent dividends, demonstrating the overall strength and reliability of Kenya's regulated cooperative sector.

For an investor crafting an optimal wealth strategy in 2026, the key takeaway from the 2025 Top 50 SACCOs Report is diversification and capital efficiency. Maximizing returns requires a dual approach: building mandatory share capital in top-dividend performers like Tower SACCO or Port DT SACCO to capture 20.00 percent equity growth, while aggressively directing monthly cash savings into high-rebate societies like Nawiri SACCO, Yetu SACCO, or Unison SACCO to lock in deposit rates above 12.50 percent. By aligning personal financial goals with these audited performance metrics, investors can ensure their capital works tirelessly, delivering superior compounding growth and long-term financial security.

FEATURE

Co-ops to the rescue: Can Kenya's movement revive the coffee sector?

Finance | As commercial banks remain cautious and credit becomes harder to access, SACCOs are emerging as a lifeline for households, farmers and small businesses seeking affordable loans

For decades, coffee was Kenya's black gold. The crop built fortunes in rural Kenya, financed education for generations of families and earned the country global recognition for producing some of the world's finest Arabica beans. In the 1980s, coffee was among Kenya's top foreign exchange earners, supporting hundreds of thousands of households and anchoring local economies across Central Kenya, Eastern and parts of the Rift Valley.

Today, however, the story is markedly different. Production has declined sharply over the years, farmers have abandoned coffee for real estate and alternative crops, and many cooperative societies that once powered the sector have struggled with debt, governance challenges and declining membership. The result has been a gradual erosion of an industry that was once considered a pillar of Kenya's agricultural economy.

Yet amid the challenges, a new narrative is emerging. Policymakers, industry players and cooperative leaders increasingly believe that the revival of Kenya's coffee sector may depend on the same institution that helped build it in the first place: cooperatives.

The cooperative movement, which still handles the bulk of coffee produced by smallholder farmers, is being positioned as the engine that could restore productivity, improve farmer earnings and return Kenya to prominence in global coffee markets.

The stakes are high.

Coffee remains one of Kenya's most recognised agricultural exports, fetching premium prices in international markets due to its unique quality and flavour profile. Demand for specialty coffee continues to grow globally, driven by consumers willing to pay more for traceable and sustainably produced beans.

This presents a significant opportunity for Kenya.

However, taking advantage of that opportunity requires addressing the structural problems that have weakened the sector over the years.

Among the biggest challenges has been the declining profitability of coffee farming. For many farmers, rising production costs, ageing trees, unpredictable weather patterns and delayed payments have made coffee less attractive compared to other economic activities.

In some areas, coffee farms have been subdivided into residential plots as land values increased. Younger generations have shown little interest in taking over farms from their parents, preferring urban employment and business opportunities.

The result has been falling acreage under coffee and reduced national output.

This is where cooperatives are expected to play a transformative role.

Historically, cooperative societies enabled small-scale farmers to access markets, aggregate produce, obtain farm inputs and negotiate better prices. They provided an organised structure through which farmers could benefit from econo-

mies of scale that would otherwise be unavailable to individual producers.

Many of these advantages remain relevant today.

Through stronger cooperatives, farmers can access affordable credit, purchase fertiliser and farm inputs collectively, invest in processing facilities and improve bargaining power in local and international markets.

The model has already demonstrated success in other agricultural value chains.

Kenya's dairy sector, for instance, has benefited significantly from cooperative structures that enable farmers to pool resources, access extension services and reach processors more efficiently. Similar approaches could help unlock new growth in coffee.

Government reforms are also beginning to strengthen confidence in the sector.

Recent interventions aimed at restructuring cooperative debt and improving governance have been welcomed by farmers who had lost trust in some institutions. Efforts to streamline coffee marketing and improve payment systems are also intended to ensure farmers receive a greater share of the value generated from their produce.

For many growers, prompt and transparent payment remains one of the most critical factors influencing whether they continue investing in coffee farming.

The cooperative sector's role extends beyond marketing coffee.

Access to finance remains one of the greatest obstacles facing farmers. Coffee requires long-term investment. Trees take years to mature, while ongoing maintenance, fertiliser application and pest control require significant financial resources.

Many smallholder farmers lack the capital needed to sustain these investments.

Savings and Credit Cooperative Societies (Saccos) could help bridge this gap by providing affordable financing tailored to agricultural cycles. Unlike commercial lenders, cooperatives often have a deeper understanding of local farming realities and can design products that meet the specific needs of members.

Affordable credit could allow farmers to rehabilitate ageing coffee trees, invest in irrigation systems and adopt modern farming practices.

Climate change has made such investments increasingly urgent.

Across Kenya's coffee-growing regions, farmers are experiencing erratic rainfall, prolonged dry spells and increasing incidences of pests and diseases. These challenges are reducing yields and increasing production costs.

Cooperatives can help farmers build resilience by facilitating access to climate-smart technologies, extension services and collective investments in water management infrastructure.

In an era of changing weather patterns, organised farmer groups may be better positioned to adapt than individual producers acting alone.

Technology presents another opportunity.

The coffee industry is increasingly being shaped by data, traceability and direct market access. Consumers in Europe, North America and Asia want to know where their coffee comes from, how it was produced and whether farmers received fair compensation.

Cooperatives can help farmers meet these expectations by investing in digital traceability systems and quality management programmes.

Technology can also improve transparency in payments and reduce opportunities for mismanagement, one of the issues that has historically undermined confidence in some cooperative societies.

Digital platforms are already helping some cooperatives communicate more effectively with members, provide financial services and track production.

Such innovations could become increasingly important as younger farmers enter the sector.

Youth involvement remains critical to the industry's long-term sustainability.

The average age of many coffee farmers continues to rise, raising concerns about succession. Unless younger people view coffee farming as profitable and technologically advanced, the sector risks losing the next generation of producers.

Modern cooperatives have an opportunity to change this perception.

By embracing digital tools, promoting value addition and creating stronger income opportunities, cooperatives can make coffee farming more attractive to younger entrepreneurs.

Value addition itself remains one of the sector's biggest untapped opportunities.

Kenya exports much of its coffee in raw or semi-processed form, meaning a significant portion of value creation occurs outside the country. Processing, branding and marketing more coffee locally could increase incomes throughout the value chain.

Cooperatives are well positioned to drive this shift because they aggregate production and already possess organisational structures that can support processing investments.

The potential extends beyond domestic markets.

The growth of specialty coffee shops around the world has created demand for high-quality, traceable coffee varieties—the exact niche where Kenyan coffee has traditionally excelled.

If cooperatives can help farmers consistently produce premium-quality beans while maintaining transparency and sustainability standards, they could capture a larger share of this lucrative market.

The broader economic implications are substantial.

Reviving coffee would increase rural incomes, strengthen export earnings and support employment across processing, logistics and retail segments of the value chain. Communities that once depended heavily on coffee could experience renewed economic activity.

For the cooperative movement, success in coffee would also reinforce its relevance in modern agriculture.

Kenya's cooperative sector has often been described as one of the country's most powerful economic institutions. It mobilises savings, finances businesses and supports millions of livelihoods. A successful coffee revival would demonstrate that cooperatives remain capable of driving large-scale economic transformation.

There are encouraging signs.

Ongoing reforms within the cooperative sector, coupled with proposed legislative changes under the Cooperative Bill and Sacco Societies Bill, are expected to strengthen governance, improve accountability and enhance confidence among members.

Better-governed cooperatives are likely to attract more investment, provide better services and deliver stronger outcomes for farmers.

Cooperatives can help farmers build resilience by facilitating access to climate-smart technologies, extension services and collective investments in water management infrastructure.

Yet challenges remain.

Global coffee prices remain volatile. Climate risks continue to intensify. Competition from major coffee-producing countries is growing. Reviving the sector will require coordinated efforts from government, cooperatives, financial institutions and farmers themselves.

No single intervention will be sufficient.

But if there is one lesson from the history of Kenya's coffee industry, it is that collective action has often delivered the greatest results.

The sector was built on cooperation. Smallholder farmers achieved global success by pooling resources, sharing risks and working together through cooperative societies.

Today, as Kenya seeks to reverse years of decline, that same spirit of cooperation may once again hold the key.

The future of Kenya's coffee industry will depend not only on better prices or favourable weather but also on stronger institutions capable of supporting farmers through a rapidly changing agricultural landscape.

And among those institutions, cooperatives may prove to be the most important of all. Their ability to mobilise farmers, finance production, imrove governance and connect growers to markets places them at the centre of any meaningful recovery strategy.

For a sector searching for a path back to growth, the cooperative movement could become the bridge between coffee's celebrated past and its potentially prosperous future.

POLICY

SASRA moves to contain systemic risk with regulation of secondary saccos

To protect Kenya's Sh1.3 trillion SACCO market from chain-reaction failures, government regulators are moving to lock down oversight on umbrella cooperative lenders.

According to updates shared by the Sacco Societies Regulatory Authority (SASRA), the government is moving forward with the Sacco Societies (Amendment) Bill, 2025. The proposed law aims to bring secondary Savings and Credit Co-operative Societies (SACCOs) under direct, comprehensive oversight to protect funds and improve stability across the entire national financial network.

In an official statement on the matter, the regulator highlighted key points of the proposed legislation: "The Sacco Societies (Amendment) Bill, 2025 proposes that all Secondary SACCOs be fully licensed and regulated by SASRA, with strong government oversight. Participation by primary SACCOs would remain voluntary and subject to approval by members. Better regulation means safer services and stronger protection for members."

To understand why this legislation matters to everyday savers, it helps to break down how the cooperative ecosystem functions. Most people are familiar with primary SACCOs, which are the local credit societies that regular citizens interact with directly, such as groups formed by teachers, farmers, drivers, or office workers. You deposit your personal savings into a primary SACCO, and it offers you personal or business loans.

A secondary SACCO, on the other hand, is essentially a "SACCO for SACCOs." Instead of serving individual human members, a secondary SACCO is formed when several primary SACCOs join together. It acts as a central hub where primary societies can pool their resources, access short-term emergency loans, share expensive technology systems, or clear payments between each other.

Historically, while primary SACCOs have had direct oversight from SASRA, secondary entities operated under broader cooperative rules without specialized financial licensing. The new bill closes this gap by ensuring secondary SACCOs face strict licensing rules, continuous auditing, and financial health requirements set directly by the regulator.

A primary concern raised by cooperative leaders during early discussions was whether local SACCOs would be forced to join these secondary groups. SASRA clarified that participation will remain strictly voluntary. Before any primary SACCO can join a secondary network or commit its funds to these central financial pools, the decision must be formally approved by its own members. This condition protects local governance, ensuring that board members cannot join umbrella systems without the direct consent of the everyday savers who own the cooperative.

The proposed reforms come at a crucial time as Kenya's SACCO sector grows larger and increasingly interconnected. When umbrella institutions process large volumes of institutional loans and shared digital payments, financial trouble at the secondary level could easily spread to dozens of local SACCOs. Under the proposed law, SASRA will actively monitor secondary SACCOs to stop high-risk investments before they put saver deposits in danger, while enforcing clear boundaries to prevent these secondary groups from competing directly with primary SACCOs for everyday retail clients.

By establishing a safer central liquidity system, secondary SACCOs will be better positioned to lend money to primary SACCOs experiencing temporary cash shortages, keeping local branches stable during difficult economic times. The Sacco Societies (Amendment) Bill, 2025 ultimately signals to the market that stronger regulatory oversight will build long-term confidence, ensuring that Kenya's SACCO sector continues to serve as a reliable engine for household wealth and economic growth.

RISK MANAGEMENT

Under digital siege: Why SACCOs must strengthen their cyber defences

Risk Management | As cyberattacks surge across Kenya's financial sector, SACCOs are being urged to strengthen their digital security before criminals exploit vulnerabilities in the cooperative movement

The cooperative movement has long been built on trust. Members entrust SACCOs with their savings, rely on them for affordable credit and look to them as safe custodians of their financial futures. For decades, the greatest risks facing SACCOs came from poor governance, loan defaults, fraud and economic downturns.

Today, however, a new threat is emerging—one that does not require criminals to walk into a branch, forge documents or manipulate accounting records. It can be launched from a laptop thousands of kilometres away and executed in seconds.

Cybercrime has become one of the fastest-growing threats to financial institutions worldwide, and Kenya is no exception.

Recent data from the Communications Authority of Kenya has revealed a sharp rise in cyber threats targeting businesses, government institutions and financial organisations. Millions of cyber threat events are detected every year, ranging from phishing scams and malware attacks to ransomware, identity theft and attempts to gain unauthorised access to sensitive systems.

As SACCOs accelerate their digital transformation through mobile banking platforms, online loan applications, digital payments and internet-based member services, they are becoming increasingly exposed to the same cyber risks that banks have been grappling with for years.

This should concern every cooperative leader, board member and SACCO manager.

The sector has made remarkable progress in embracing technology. Members can now check balances, apply for loans, transfer funds and make payments using mobile phones and digital platforms. These innovations have improved convenience, increased financial inclusion and reduced operational costs.

However, every digital advancement creates a new point of vulnerability. The Communications Authority of Kenya (CA) reported via the National KE-CIRT/CC that it had detected 68.7 million malware threat attempts targeting critical infrastructure, including the financial and banking sector, in the first quarter of 2026.8.5

Cybercriminals are constantly searching for weaknesses in systems, networks and human behaviour. They are becoming more sophisticated, organised and relentless. In many cases, the weakest link is not technology itself but the people using it.

A single employee clicking on a malicious email link can expose an entire organisation to attack. A weak password can provide access to sensitive financial records. An unprotected network can allow hackers to infiltrate systems and steal member information.

For SACCOs, the consequences can be devastating. A successful cyberattack can lead to financial losses, disruption of services, regulatory penalties and reputational damage. More importantly, it can erode the trust that forms the foundation of the cooperative movement.

Trust, once lost, is difficult to regain. Unlike large commercial banks with extensive cybersecurity budgets, many SACCOs operate with limited resources. Smaller institutions may assume that they are unlikely targets because of their size. This is a dangerous misconception.

Cybercriminals often target smaller organisations precisely because they tend to have weaker security systems and fewer resources dedicated to cyber defence.

In fact, many attacks are opportunistic rather than targeted. Criminals use automated tools to scan thousands of organisations looking for vulnerabilities. Any institution with weak security can become a victim.

The growing digitisation of SACCO operations means that cybersecurity can no longer be viewed as an IT issue alone. It has become a governance issue, a risk management issue and a business continuity issue.

Boards and management teams must treat cyber threats with the same seriousness they apply to financial risks.

The first line of defence begins with awareness. Many cyberattacks exploit human error rather than technological weaknesses. Employees who are unaware of cybersecurity risks can unintentionally expose institutions to attack. Regular staff training should therefore become a standard practice across the sector.

Staff members need to understand how phishing emails work, how social engineering tactics are used to manipulate victims and why suspicious links and attachments should never be opened without verification.

Cybersecurity awareness should extend beyond employees to members themselves.

Fraudsters increasingly target SACCO members through fake messages, fraudulent phone calls and counterfeit websites designed to steal login credentials and personal information. Educating members about common scams can significantly reduce risk.

Strong password management is another critical safeguard. Many security breaches occur because users rely on simple passwords that are easy to guess or because the same password is used across multiple systems. SACCOs should implement strong password policies and encourage the use of multi-factor authentication wherever possible.

Multi-factor authentication adds an extra layer of security by requiring users to verify their identity through additional means, such as one-time passwords sent to mobile devices.

Even if a password is compromised, the additional verification step can prevent unauthorised access. System updates and software maintenance are equally important.

Every SACCO should have a cyber incident response plan. Just as organisations prepare for fires, fraud or natural disasters, they should also prepare for cyber emergencies.

Cybercriminals frequently exploit known vulnerabilities in outdated software. Regular updates ensure that security patches are installed and weaknesses are addressed before they can be exploited.

Unfortunately, some organisations postpone updates to avoid disruptions or reduce costs. In cybersecurity, however, delaying updates can prove far more expensive in the long run.

Data protection must also be a top priority because SACCOs hold vast amounts of sensitive information, including identification details, financial records, contact information and transaction histories. This data is highly valuable to cybercriminals.

Institutions should encrypt sensitive information, restrict access to authorised personnel and establish clear data management policies. Regular backups are essential to ensure that information can be recovered in the event of a cyberattack or system failure.

One of the fastest-growing threats globally is ransomware. In a ransomware attack, criminals encrypt an organisation's data and demand payment in exchange for restoring access. Victims often face a difficult choice between paying the ransom or risking permanent loss of critical information.

The best defence against ransomware is preparation. Secure backups, network segmentation and incident response plans can significantly reduce the impact of such attacks.

Every SACCO should have a cyber incident response plan. Just as organisations prepare for fires, fraud or natural disasters, they should also prepare for cyber emergencies. The plan should clearly outline responsibilities, reporting procedures, communication protocols and recovery measures.

When an attack occurs, rapid response can make the difference between a minor disruption and a major crisis.

Third-party service providers also require careful scrutiny. Many SACCOs rely on external vendors for software, cloud services, payment systems and technology support. While these partnerships offer significant benefits, they can also introduce vulnerabilities if vendors fail to maintain adequate security standards.

Before engaging service providers, SACCOs should assess their cybersecurity practices and ensure that appropriate safeguards are in place.

Regulatory compliance is becoming increasingly important as well. Kenya's Data Protection Act places obligations on organisations to safeguard personal information and respond appropriately to data breaches. Failure to comply can result in legal and financial consequences.

For SACCOs, compliance should not be viewed merely as a regulatory requirement but as an essential component of member protection.

Cybersecurity must become part of strategic planning and enterprise risk management. Boards should receive regular updates on cyber risks, security measures and emerging threats. Investments in cybersecurity should be viewed not as expenses but as protection for member assets and institutional reputation.

The cooperative movement has successfully navigated numerous challenges throughout its history. From economic crises and regulatory reforms to changing market conditions, SACCOs have consistently demonstrated resilience and adaptability.

Cybersecurity represents the next major challenge. The digital transformation that is reshaping financial services offers enormous opportunities for growth, efficiency and member convenience. Yet those opportunities can only be fully realised if accompanied by strong security measures.

DIGITAL TECHNOLOGY

Digital or Disappear: Why SMEs and Saccos must embrace technology to survive and thrive

The future of Kenya's small businesses and cooperative movement will not be determined by who has the most branches, the largest workforce or even the biggest balance sheet. It will be determined by who adapts fastest to technology.

Small and Medium Enterprises (SMEs) and Savings and Credit Cooperative Societies (Saccos) have been the backbone of Kenya's economy with SMEs accounting for more than 90 per cent of businesses and provide employment to millions of Kenyans. Saccos on the other hand have grown into one of the country's most successful financial inclusion stories, mobilising over Sh1 trillion in assets and serving millions of members.

This is as both sectors face unprecedented disruption. A rapidly digitising economy, changing consumer behaviour, growing competition from fintechs, artificial intelligence, digital payments and e-commerce platforms are transforming how business is conducted. Institutions that fail to adapt risk becoming irrelevant.

The message is becoming increasingly clear: digitise or be left behind, and the shift is already visible across Kenya's financial sector. A decade ago, Kenyans queued at banking halls and Sacco offices to deposit money, apply for loans or request statements. Today, customers expect financial services to be available instantly through smartphones.

Mobile money has fundamentally changed customer expectations. The success of M-Pesa demonstrated that convenience often matters more than physical presence. Fintech companies have taken the concept further by offering digital lending, savings products and investment opportunities at the click of a button.

This has created a new competitive environment where Saccos are no longer competing only against other Saccos or banks. They are competing against technology companies.

For many Saccos, the challenge is existential. A younger generation of members is emerging. These are digital natives who rarely visit physical offices and expect services to be available 24 hours a day. They want instant loan approvals, digital onboarding, mobile account management and seamless integration with payment systems.

"Institutions that cannot meet these expectations risk losing relevance among the very demographic that represents their future growth,: says Lameck Migiro, Chair DT Sacco chairman.

Fortunately, many Saccos are beginning to recognise this reality. Across the country, leading institutions are investing heavily in mobile applications, digital banking platforms and automated service delivery systems. Members can now apply for loans remotely, access account balances instantly and conduct transactions without visiting branches.

Digital platforms significantly reduce operating costs. Processing transactions electronically is cheaper than serving customers through traditional branch networks. Automation also improves efficiency, reduces paperwork and minimises human error.

For Saccos operating in an increasingly competitive market, these efficiencies can make a substantial difference to profitability and member satisfaction.

Technology is equally important for SMEs who are among top clients of Saccos. Small businesses have traditionally faced numerous barriers to growth, including limited access to markets, financing challenges and high operating costs. Digital tools are helping to break down many of these barriers.

A small retailer in Kisumu can now sell products nationally through e-commerce platforms. A farmer in Meru can access market prices in real time through a smartphone. A manufacturer in Nairobi can use social media to reach customers across East Africa without spending millions on advertising.

Technology has effectively democratised access to markets. This is particularly important at a time when Kenya's economic environment remains challenging.

Consumers are becoming more price-sensitive. Competition is intensifying. Traditional growth strategies are becoming less effective. Businesses therefore need smarter ways to improve productivity and reach customers.

Digital solutions offer precisely that opportunity. What was once available only to large corporations is now accessible to small enterprises.

In today's economy, data has become a strategic asset. Businesses that understand customer behaviour, spending patterns and market trends are better positioned to make informed decisions.

Technology allows SMEs and Saccos to collect, analyse and utilise information in ways that were previously impossible.

For Saccos, data analytics can improve credit assessment and risk management. Rather than relying solely on traditional lending criteria, institutions can use member transaction histories and behavioural patterns to make more accurate lending decisions.

This can help reduce non-performing loans while expanding access to credit.

> ***Digital platforms significantly reduce operating costs. Processing transactions electronically is cheaper than serving customers through traditional branch networks.***

For SMEs, customer data can reveal purchasing trends, identify growth opportunities and improve inventory management. The result is better decision-making and stronger financial performance.

Artificial intelligence is likely to accelerate these changes even further. While AI may seem like a technology reserved for large corporations, its applications are increasingly becoming relevant to smaller organisations.

The success of technology adoption ultimately depends not only on the tools themselves but also on the people using them.

This is where cooperative institutions such as Cooperative Alliance of Kenya and Cooperative University play an important role.

Saccos have historically served as vehicles for financial education and empowerment. They are well positioned to help members understand digital financial services, online security and technology-driven business opportunities.

By integrating digital literacy into member education programmes, Saccos can strengthen both their own competitiveness and the success of the SMEs they finance.

The relationship between Saccos and SMEs is becoming increasingly important. Small businesses remain the largest source of employment in Kenya, yet many continue to face difficulties accessing affordable credit from commercial banks. As banks increasingly focus on government securities and lower-risk lending opportunities, many entrepreneurs are turning to alternative sources of finance.

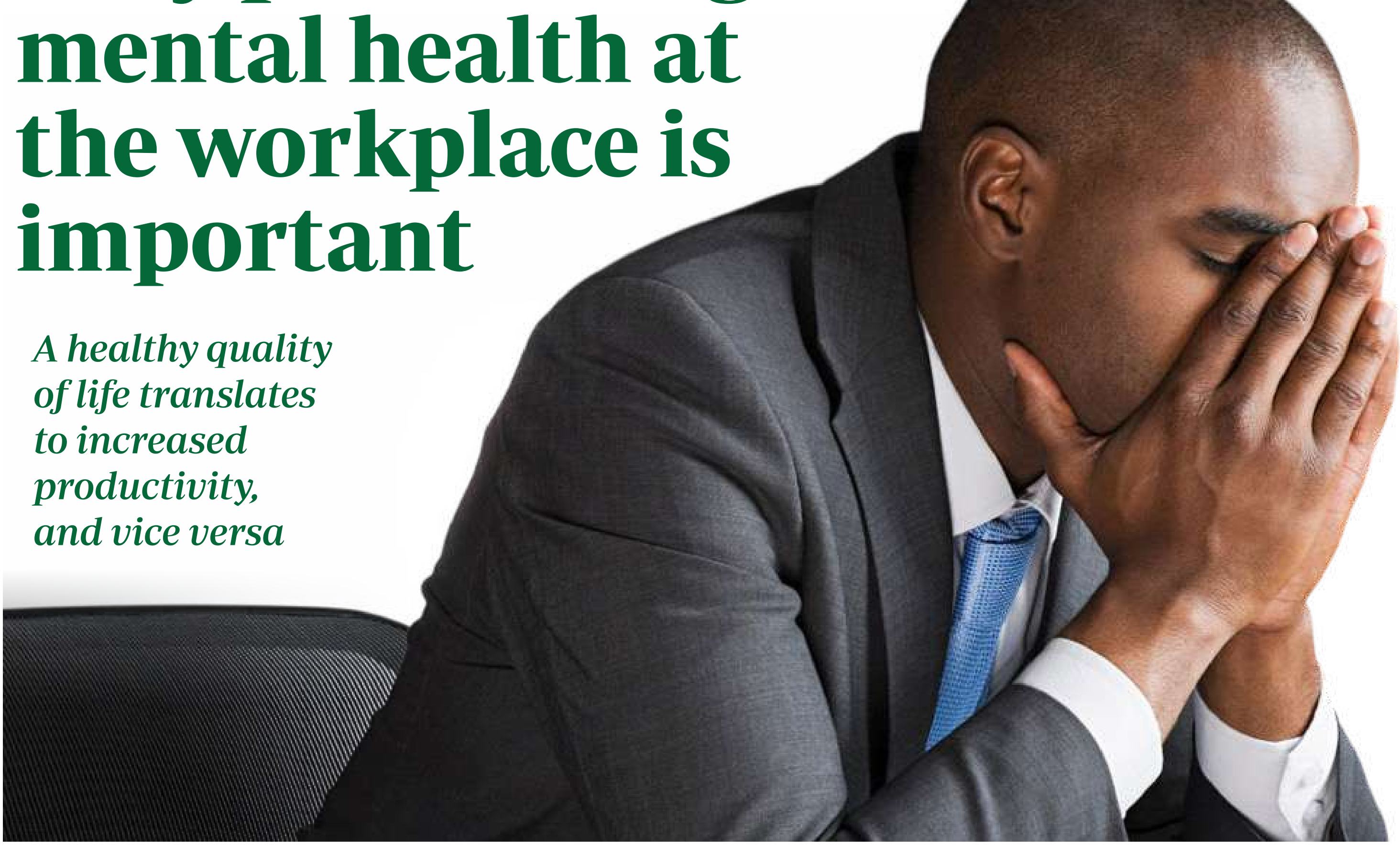
Saccos have an opportunity to fill this gap. Technology can help them do so more effectively. Digital lending platforms, automated credit assessments and data-driven risk management systems can reduce the cost of lending while improving access to finance for SMEs.

This creates a virtuous cycle. Stronger Saccos provide more financing to SMEs. Stronger SMEs generate more savings and business opportunities for Saccos. Both sectors grow together. The opportunities become even greater when viewed through the lens of regional integration.

MENTAL HEALTH

Why prioritizing mental health at the workplace is important

A healthy quality of life translates to increased productivity, and vice versa



The average person will spend 90,000 hours at work over a lifetime, a third of their lives.

What this means is that your job, no matter what it is, can make a huge impact on your quality of life.

A healthy quality of life translates to increased productivity, and vice versa.

Research from the World Health Organization (WHO) estimates that depression and anxiety cost the global economy approximately US$1 trillion each year in lost productivity.

As awareness of mental health grows globally, organizations are increasingly recognizing that supporting employees' psychological well-being is not just beneficial but essential to organizational growth.

So what does mental health mean in the workplace context?

"Mental health at the workplace is about how we feel, how we think, and how we act while we perform our roles. It is about the confidence that we have to do what we do every day, regardless of what is going on around us, and how the organization we are in supports our mental health," said Sharon Waga, Health and Well Being lead at Safaricom.

Nkirote Mworia Njiru, Group Head of Human Capital at Old Mutual conquers with Sharon, adding that, "Many people think that mental health is really about the illness and treatment of an illness, but actually, mental health at work is about whether people are able to bring their full selves to work."

While many organizations are expressing commitment to workforce mental health, the matter is still hush-hush in some organizations, with many employees still facing the fear of stigmatization.

"The conversation is becoming real, and we are beginning to talk more about mental health at the workplace. Why? Because we are actually seeing situations arising at the workplace that have to be addressed.

> ***To support employees and make them feel safe to share their struggles, companies are actively creating spaces that are mental health friendly and empowering leaders to support their direct reports.***

But are we doing enough? Is it being discussed enough? No Why? Because there's still a lot of stigma around mental health," said Sharon.

To support employees and make them feel safe to share their struggles, companies are actively creating spaces that are mental health friendly and empowering leaders to support their direct reports.

"About a year ago, we were able to launch the Safaricom mental health policy. So what that does is it governs everything that we do in our mental health space. Recently, we have also launched a program that we are calling Tustawi pamoja. What Tustawi pamoja is seeking to do is to remove mental health from being a discussion out there to being our daily living," said Sharon.

"We've trained our managers on issues of mental health so that they can accommodate people who are struggling with this mental health issues at workplace," said Dr. Yusuf Saleh, HR officer, Business Registration Service.

With the evolving nature of the work place, mental health is going to be a strategic pillar of success going forward.

"I don't think there will be an organization that will be able to be successful, if it will not have taken into consideration mental health, because we are first and foremost human beings, and then employees," said Sharon.

NUTRITION

6 Easy swaps to help you avoid ultra-processed foods

Ultra-processed foods (UPFs) are in more foods you might realise. These tasty recipes will help you avoid them. When we buy ice cream, we tend to expect a delicious, fat-rich base – such as cream or milk – and some kind of flavouring, such as chocolate. But many of the versions for sale in local supermarket also contain ingredients one would never add, and certainly don't have in kitchen cupboards: guar gum, carrageenan, sunflower lecithin, carotenes.

These are typical ingredients found in ultra-processed foods (UPFs) – products which have been through more processing than usual, often on an industrial scale.

Today it's widely known that diets rich in UPFs are bad for our health. They have been linked to a range of adverse health conditions, including obesity, cancer and type 2 diabetes, all of which can lead to an early death. And yet, they are not easy to avoid. From supermarket bread to readymade sauces, on average UPFs account for over 50% of an adult's energy intake in the US. They tend to be cheaper and more convenient than healthier alternatives, and are potentially addictive.

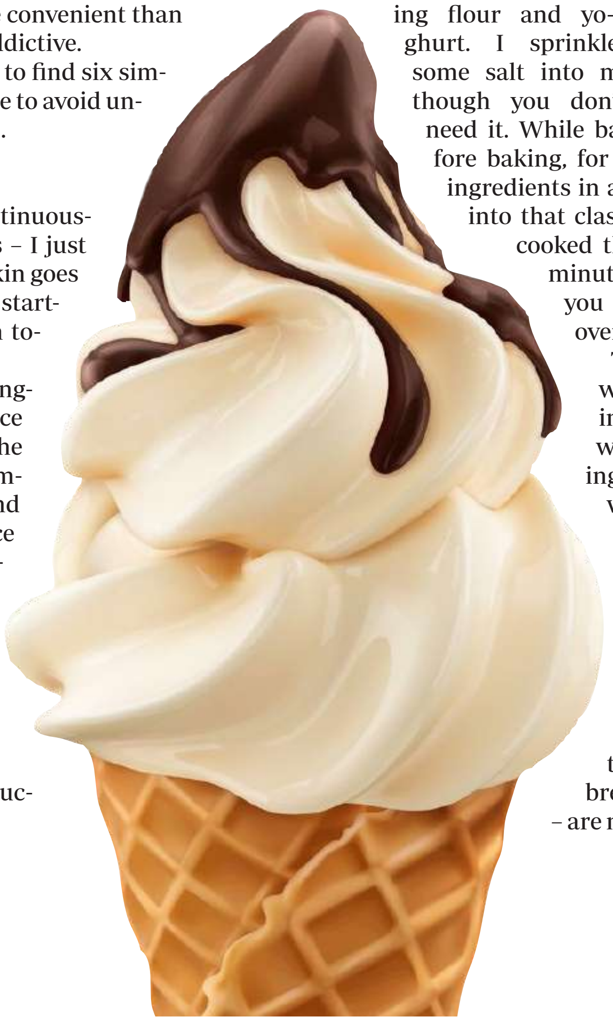
But it doesn't have to be this way. I set out to find six simple, inexpensive swaps you can make at home to avoid unnecessary UPFs, from stir-fry sauce to crisps.

1. Ice cream

This summer my freezer has continuously been filled with overripe bananas – I just can't seem to eat them before their skin goes black. So, when the temperatures rose and I started craving ice cream, I tried blending them together with unsweetened cocoa powder.

It may sound worthy, but it was surprisingly rich and had the normal consistency of ice cream, without the numerous additives. The cocoa powder has the bonus of beneficial compounds such as flavanols (an antioxidant) and theobromine (a compound that can reduce inflammation). Next time, I'll try adding peanut butter for extra creaminess.

Another method I tried was freezing yoghurt and then blending it with fresh or frozen fruit. Again, I made mine sweeter by blending in some of my stash of overripe bananas. But you could cook down any fruit you happen to have in the fruit bowl – strawberries, peaches, etc – to add a hit of fructose.



2. Bagels

I love bagels for a quick lunch but, as with many foods, shop-bought ones can be full of additives and other things I don't want in my bread, such as extra sugar.

I tried making my own recently using only two simple ingredients, self-raising flour and yoghurt. I sprinkled some salt into mine, though you don't really need it. While bagels are usually boiled before baking, for this recipe I combined the ingredients in a mixing bowl, shaped them into that classic bagel shape and simply cooked them in the air fryer for 20 minutes at 180C (356F) – though you can also bake them in the oven.

These home-made bagels were both delicious and rich in calcium, as well as protein, which is important for keeping our bones strong. They weren't a perfect shape but I was quite happy with my knobbly creations. To save time in the future, you could freeze some dough first – I've now used the same recipe for a simple pizza base too.

It's important to note that many shop-bought breads – like some other UPFs – are not necessarily unhealthy for us when eaten as part of a balanced diet. However, they tend to form a relatively high proportion of the food we eat today in many western countries.

For a recipe to follow try this one from BBC Food.

3. Tomato sauce

Instead of shop-bought tomato sauce, I fried some onions and garlic on a medium heat until they were brown, then added passata (you could use tinned tomatoes) and fresh herbs (dried ones would be fine too). Then I left it to simmer for 10-20 minutes on the hob. In my opinion it tasted better than a ready-made jar of sauce and avoided the added sugar that is often found in shop-bought sauces.

If you don't fancy cooking your own, it's worth noting that simple shop-bought tomato sauce made with just tomatoes, oil, salt, and herbs is not a UPF. But if it includes thickeners, preservatives or high-fructose corn syrup, it might be.

Many packaged foods are "loaded with dietary emulsifiers" to extend shelf life, says Benoit Chassaing, an expert in microbiota-gut interactions at Institut Pasteur in Paris, France. As an overall rough guide, he says, the fewer ingredients a product has, the less likely it is to be a UPF.

4. Stir-fry sauce

My favourite healthy dinner is a quick stir fry. But it has always struck me as odd to take freshly cooked vegetables and protein, then coat them with a packet sauce that's not only high in salt and sugar, but many other obscure UPF-style additives I don't particularly want to eat. One ready-made sauce I found in my local supermarket had over 20 ingredients.

I think the healthiest way to approach your diet is to think, 'what can I add in?' Because naturally that will displace some of the less healthy food – Sarah Berry

So, I tried experimenting with flavourings I can concoct myself. The winning combination included mixing soy sauce, honey, sesame oil and garlic. While soy sauce is high in sodium, lower salt versions are available and some small studies show health benefits, such as reducing symptoms in people with allergies and improving digestion.

5. A salty snack

Many crisps are not inherently ultra-processed. Simple salted ones, for example, really are often just oil, potatoes and salt.

Sarah Berry, a professor in the department of nutritional sciences at King's College London, says a good rule of thumb when it comes to snacking is to choose foods that resemble the produce they have originally came from. Look at cheese puff crisps for instance and think how little they look like corn. "I do think if it has lots and lots of added chemicals and lots of names that you don't recognise, then yes, I'd be a little bit more cautious," she adds.

But traditional, deep-fried crisps are still very high in fat and salt, of course. With this in mind, I have been eating homemade popcorn. It's low in fat and high in fibre, which is important for lowering the risk of heart disease. Popcorn is also rich in polyphenols, an antioxidant which has been linked to better digestive health. To make popcorn, simply mix the kernels with a small quantity of fat (oil or butter), if desired, and heat them on the hob or in the microwave on a medium-high heat. Don't forget to add a lid. Cook them until the popping sound slows to a stop, and either serve plain or with a little salt. Just note that health authorities strongly advise against ever giving popcorn to children under five years old, because it is a potentially deadly choking hazard.

6. Oat bars

Though there are an overwhelming number of protein and granola bars on the shelves, not all of them are as healthy as you might think. But there is an easy fix. It's simple to knock together your own version, and the best part is that you might end up using some of the ingredients languishing at the back of your cupboards.

To make your own, simply mix oats with chopped up dried fruit and nuts. To bind them together and add extra sweetness, you could use honey, peanut butter, or my favourite: yes, you guessed it, mashed bananas. These can be baked in the oven for 18-20 minutes at 180C (356F) or simply set in the freezer.

Rolled oats are whole grain, fibre-rich and could reduce blood pressure and LDL, or "bad" cholesterol. The nut butter and chopped nuts provide extra protein. Almonds are my go-to option and are full of healthy monounsaturated fats and vitamin E. Regular consumption has been linked to a lower risk of "bad" cholesterol and improved heart health.

For a more detailed recipe, try this one from BBC Food.

Shifting our taste perception

It's likely difficult to remove every UPF completely from your diet, and you may not want to anyway. If we do want to eat something ultra-processed, it helps to focus on quality over quantity, and pair it with something healthy, says Berry. "I think the healthiest way to approach your diet is to think, 'what can I add in?' Because naturally that will displace some of the less healthy food," she says.

DEMENTIA

When memories fade: The growing challenge of dementia in modern society

Health & Wellness | Understanding a condition that affects memory, identity and millions of families worldwide

For many people, memory is what gives life its continuity. It is the thread that connects childhood to adulthood, loved ones to shared experiences, and individuals to their sense of identity. But for millions around the world living with dementia, that thread gradually begins to unravel, taking with it memories, independence and, in many cases, a person's connection to the world around them.

The disease often begins quietly. A misplaced set of keys, a forgotten appointment or difficulty recalling a familiar name can easily be dismissed as part of the normal ageing process. Yet for some individuals, these seemingly harmless lapses mark the beginning of a progressive neurological condition that affects memory, thinking, behaviour and the ability to perform everyday activities.

Dementia is not a single disease but rather a general term used to describe a group of symptoms associated with a decline in cognitive function severe enough to interfere with daily life. The most common form is Alzheimer's disease, which accounts for the majority of cases worldwide. Other forms include vascular dementia, Lewy body dementia and frontotemporal dementia, each with its own characteristics and progression patterns.

According to global health estimates, tens of millions of people are living with dementia, and the number is expected to rise sharply as populations age. Improvements in healthcare have enabled people to live longer than previous generations, but longer life expectancy has also increased the prevalence of age-related illnesses, including dementia.

The condition poses one of the greatest health and social challenges of the 21st century because it affects not only those diagnosed but also families, caregivers, healthcare systems and entire communities.

One of the most difficult aspects of dementia is that it changes the very essence of how a person experiences the world. In the early stages, individuals may notice subtle changes in memory and concentration. They may struggle to find the right words during conversations or have difficulty following complex instructions.

As the disease progresses, the challenges become more pronounced. People may lose track of time, forget familiar routes, become confused about places they have known for years or fail to recognize friends and family members. Everyday tasks such as cooking, dressing or managing finances can become overwhelming.

For families, watching a loved one experience these changes can be heartbreaking. Many describe dementia as a "long goodbye" because the person they know seems to gradually disappear even though they remain physically present.

The emotional toll extends beyond memory loss. Individuals living with dementia often experience anxiety, depression, frustration and fear as they struggle to understand what is happening to them. In some cases, personality changes can occur, leading to behaviours that family members find difficult to understand.

Despite its devastating effects, dementia is often misunderstood. Many people mistakenly believe it is a normal part of ageing. While ageing increases the risk of developing dementia, the condition itself is not an inevitable consequence of growing older.

Scientists have identified a range of factors that may increase the likelihood of developing dementia. These include advancing age, family history, cardiovascular disease, diabetes, high blood pressure, obesity, smoking, excessive alcohol consumption and physical inactivity.

Research increasingly suggests that what is good for the heart is often good for the brain. Conditions that damage blood vessels can reduce blood flow to the brain, increasing the risk of cognitive decline. As a result, maintaining cardiovascular health has become a key component of dementia prevention strategies.

While there is currently no cure for most forms of dementia, experts emphasize that certain lifestyle choices may help reduce risk and delay the onset of symptoms.

Regular physical activity is among the most effective measures. Exercise improves blood circulation, supports cardiovascular health and may help protect brain cells. Even moderate activities such as walking, swimming or cycling can contribute to long-term brain health.

Diet also plays an important role. Nutritionists often recommend eating patterns rich in fruits, vegetables, whole grains, fish, nuts and healthy fats. Diets inspired by Mediterranean eating habits have been associated with better cognitive outcomes in several studies.

Mental stimulation is another protective factor. Activities that challenge the brain, such as reading, learning new skills, solving puzzles or engaging in meaningful social interactions, may help build cognitive reserve. This reserve can provide the brain with greater resilience against age-related decline.

Social connections are equally important. Loneliness and social isolation have been linked to increased risks of cognitive impairment. Maintaining strong relationships with family, friends and community groups can contribute to emotional and mental well-being throughout life.

For those already living with dementia, early diagnosis can make a significant difference. Recognizing symptoms in the initial stages allows individuals and families to plan for the future, access support services and begin treatments that may help manage symptoms.

Although medications cannot cure dementia, some drugs can temporarily improve memory and cognitive function or slow symptom progression in certain patients. Healthcare professionals may also recommend therapies designed to enhance quality of life and maintain independence for as long as possible.

Managing dementia requires a holistic approach that addresses both medical and practical needs. Creating a supportive environment is often one of the most effective ways to help individuals navigate daily life.

Simple adjustments can reduce confusion and improve safety. Clear labelling of rooms, maintaining consistent routines, removing household hazards and ensuring adequate lighting can help people remain comfortable and independent. Familiar surroundings often provide reassurance and reduce anxiety.

Communication also becomes increasingly important. Experts advise speaking calmly and clearly, using simple sentences and allowing extra time for responses. Correcting or arguing with someone experiencing memory difficulties can lead to frustration. Patience, empathy and reassurance are often more effective than attempting to force recollection.

Caregivers play a central role in the lives of many people with dementia, yet they frequently face immense emotional and physical demands. Looking after someone with the condition can be exhausting, particularly as symptoms worsen and constant supervision becomes necessary.

Many caregivers report experiencing stress, burnout, sleep deprivation and feelings of isolation. Health professionals therefore emphasize the importance of caregiver support. Seeking assistance from family members, support groups, healthcare providers or community organizations can help ease the burden and improve outcomes for both caregivers and patients.

In many African countries, including Kenya, dementia remains underdiagnosed and underreported. Limited awareness, cultural misconceptions and inadequate access to specialized healthcare services often delay diagnosis and treatment.

Families may interpret symptoms as normal ageing or attribute behavioural changes to other causes. As a result, many individuals do not receive the support they need until the disease has advanced significantly.

The growing ageing population across Africa means that dementia is likely to become a more prominent public health issue in the coming decades. Healthcare systems will need to prepare for increasing demand for diagnosis, treatment and long-term care services.

Public education will be critical. Greater awareness can help communities recognize symptoms earlier, reduce stigma and encourage individuals to seek medical advice when concerns arise. Just as societies have made progress in understanding conditions such as diabetes, cancer and mental illness, a similar effort is needed to improve understanding of dementia.

Technology is also offering new possibilities. Researchers are exploring innovative approaches ranging from advanced brain imaging and blood-based diagnostic tests to artificial intelligence tools capable of identifying early warning signs. Although breakthroughs remain a work in progress, scientists are optimistic that future treatments may slow, prevent or even halt some forms of cognitive decline.

Until then, compassion remains one of the most powerful tools available.

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CO-OPERATIVE ALLIANCE OF KENYA LIMITED

The National Apex for Kenya's Co-operative Movement

The Co-operative University of Kenya (Karen) CAK building, Ushirika road:
: P.O. Box 27162 - 00100 Nairobi, Kenya, : +254 202516537 / +2540114041252,
: info@cak.coop, cak.coop2@gmail.com : www.cak.coop