



MINISTRY OF COOPERATIVES AND MICRO, SMALL  
AND MEDIUM ENTERPRISES (MSMEs) DEVELOPMENT  
STATE DEPARTMENT FOR COOPERATIVES



THE CO-OPERATIVE  
UNIVERSITY OF KENYA  
Empowering Communities



# JOINT CO-OPERATIVE CONFERENCE 2025

## THE 3<sup>RD</sup> CO-OPERATIVE MOVEMENT STAKEHOLDERS' ANNUAL CONFERENCE AND THE 8<sup>TH</sup> CUK ANNUAL SCIENTIFIC CONFERENCE

### Theme:

**Co-operatives Build a Better World:  
Re-energizing the Collective Power of Co-operatives in Africa**

## CONFERENCE PROGRAM



### SPONSORS



Website: [www.cuk.ac.ke](http://www.cuk.ac.ke) | Cell: 0724 311 606 |

Email: [enquiries@cuk.ac.ke](mailto:enquiries@cuk.ac.ke) / [coopconference@cuk.ac.ke](mailto:coopconference@cuk.ac.ke)

CUK is ISO 9001 : 2015 Certified

## ARRIVAL: MONDAY, 21<sup>ST</sup> JULY 2025

Time	Activity	Moderator
3PM	Arrival and Conference Registration - <b>Ebony Lounge</b>	Secretariat

## DAY ONE: TUESDAY, 22<sup>ND</sup> JULY 2025

Time	Activity	Speaker(s)	Moderator
7.45 AM - 8.30 AM	Registration of Delegates - <b>Ebony Lounge</b>		Secretariat
8.30 AM – 9.30 AM	1. Kenyan National Anthem 2. Tanzanian National Anthem 3. East African Anthem 4. Prayer 5. Sponsor recognition 6. Welcoming Remarks		Chris Kathoka
9.30 AM – 10.00 AM	Cooperative Movement and Academia in Kenya  (Venue - Ebony Ballroom)	Prof. Wycliffe Oboka, Director, Institute of Co-operative Development, CUK	
10.00 AM – 10.30 AM	HEALTH BREAK		
10.30 AM – 11.00 AM	<b>Keynote Address 1</b>  <b>Topic:</b> The African co-operative movement: retracing our steps  (Venue - Ebony Ballroom)	Dr. Rose Karimi, Regional Director, ICA - Africa	Kennedy Waweru   Rapporteurs: Moses Gweyi, Silas Maiyo, Lucy Ngare
11.00 AM – 11.30 AM	<b>Keynote Address 2</b>  <b>Topic:</b> From Mutual Aid to Modern Impact: 180 Years of Cooperative Evolution in African Communities (Venue - Ebony Ballroom)	Dr. Alphonse Mbuya, MoCU	
11.30 AM – 12.00 PM	<b>Keynote Address 3</b>  <b>Topic:</b> Policy Innovation and Governance Excellence: Creating Enabling Environments for Co-operative Growth  (Venue - Ebony Ballroom)	Hon. Victor Oyegoke, Special Assistant on Co-operatives, Nigeria	
12.00PM – 1.30PM	<b>Plenary Panel Discussion:</b>  <b>Topic:</b> Building Resilient Co-operative Business Models for Sustainable Community Development. (Venue - Ebony Ballroom)  <b>Panelists:</b> Dr. Rose Karimi – ICA Africa; Dr. Alphonse Mbuya, MoCU; Hon Victor Oyegoke, Special Assistant on Co-operatives, Nigeria; Prof. Esther Gicheru, DVC - FPA, CUK; Dr. Amrik Heyer, Senior Research Advisor, FSD Kenya		



1.00PM — 2.00PM		LUNCH BREAK AND VISIT TO EXHIBITION BOOTHS	
Time	Activity	Speaker(s)	Moderator
2.00 PM – 4.00 PM	<b>Breakout Session 1 (Venue – Ebony Ballroom)</b> <ol style="list-style-type: none"> <li>1. Revolutionizing African Cooperatives through Inclusive Digital Transformation Beyond Hype: A Systematic Review (<b>Beatrice Kimaro; Baltazar Namwata, MoCU</b>)</li> <li>2. African Perspective on Sustainability Transitions: The Role of the Cooperative Business Model (<b>Mary N. Mbugua, CUK</b>)</li> <li>3. Climate Change Mitigation and Adaptation in Financial Cooperatives: A Case of Kenya National Police Deposit-Taking SACCO (<b>Solomon A. Atsiaya - N Police SACCO; Francis J Bwire, UoN</b>)</li> <li>4. Formalisation of Informal Social Media-Based Savings and Lending Associations: A Pathway to Digitally Youth-Led Co-operative Financial Institutions in Tanzania (<b>Alex Ngowi; Noela Msanya; Emanuel Kitururu; Mariam Mbonyo, MoCU</b>)</li> <li>5. Leveraging Green Training Practices to Foster Sustainable Farming Practices in Agricultural Co-operatives in Tanzania (<b>Elisifa Ezekiel Nnko, MoCU</b>)</li> </ol>		<p>Chair: Moses Gweyi</p> <p>(Rapporteur: Mary Mwinuka)</p>
2.00 PM – 4.00 PM	<b>Breakout Session 2 (Venue – Alamanda)</b> <ol style="list-style-type: none"> <li>1. The government-controlled cooperatives, a strong model for cooperative establishment? A re-thinking from African cooperatives; evidence from Tanzania experience (<b>Enock Mosongo, CUK, Gratian Cronery, MoCU</b>)</li> <li>2. Potentials and Challenges for the Growth of Co-operative Societies in Tanzania (<b>Neema Kumburu; Ernest Hizza; Baltazary Namwata; Isaack Kazungu, MoCU</b>)</li> <li>3. Determinants of Women's Willingness to Leverage Agricultural Cooperatives for Healthcare Financing in Kenya (<b>Wycliffe Oboka, Kennedy Waweru, Douglas Anyona, David Obonyo, Cherie Enns, Isaac Nyamongo</b>)</li> <li>4. Cooperative-Led Growth and Institutional Quality: Evidence from the Global North-South Regional Analysis (<b>Godfrey Joachim; Alfred Sife, MoCU</b>)</li> <li>5. Co-operative Development Trajectories in Tanzania: A Systematic Review of Successes and Challenges in four Decades of Economic Reforms (<b>Richard I. Msuya; Christina Mwakabumbe ; Isaac Kazungu, MoCU</b>)</li> </ol>		<p>Chair: Mathias Nkuhi</p> <p>(Rapporteur: Clinton Nyamongo)</p>

Time	Activity	Speaker(s)	Moderator
2.00 PM – 4.00 PM	<b>Breakout Session 3 (Venue – Eugenia)</b> <ol style="list-style-type: none"> <li>1. Role of Cooperative Societies in Promoting Cultural Heritage within the Maasai Community in Kenya (<b>Charles K. Wambu, CUK</b>)</li> <li>2. Demutualization of Cooperative Bank for Sustainable Development: Strategies and Indicators (<b>Damian B. Sambuo, MoCU</b>)</li> <li>3. Determinants of Financial Sustainability in Saving and Credit Co-operative Societies in Tanzania (<b>Gratian Cronery RWAKEZA; Rashid C. Chikoyo and Albert Swai, MoCU</b>)</li> <li>4. Co-operative Members' Perceptions of Health Insurance and the Ushirika Afya Scheme in Babati District, Tanzania (<b>Godamen Naiman; Cyril K. Komba ; Emmanuel Lulandala, MoCU</b>)</li> </ol>		Chair: Monica Nderitu  (Rapporteur: Frank Kinabo)
4.00PM	<b>TEA BREAK AND VISIT TO EXHIBITION BOOTHS</b>		

## DAY TWO: WEDNESDAY 23<sup>RD</sup> JULY 2025

Time	Activity	Speaker(s)	Moderator
7.45 AM – 8.20 AM	Registration of Delegates - <b>Ebony Lounge</b>		Secretariat
8.20 AM – 8.30 AM	1. Opening Prayer 2. Welcoming Remarks		Chris Kathoka
8.30 AM – 8.45 AM	Presentation of key Highlights and resolutions of previous day’s Sessions  (Venue - Ebony Ballroom)	Chairs of Sessions	Moses Gweyi
8.45 AM – 9.15 AM	<b>Keynote Address 4</b> Strategic Partnerships and Global Networks: Strengthening International Cooperation Collaboration.  (Venue - Ebony Ballroom)	Dr. Gregory Roberts, Co-operative College, UK	Wycliffe Oboka  Rapporteurs: Moses Gweyi; Silas Maiyo; Lucy Ngare
9.15 AM – 9.30 AM	<b>Remarks by Sponsors:</b>  Stima SACCO, CIC Group, Co-operative Bank of Kenya, Kenya National Police DT SACCO, Mwalimu National		Chris Kathoka
9.30 AM – 10.30 AM	<b>Official Opening Ceremony</b>  (Venue – Ebony Ballroom)		
<b>10.30AM –11.00AM</b> <b>GROUP PHOTO AND HEALTH BREAK / VISIT TO EXHIBITION BOOTHS</b>			
11.00 AM – 11.30 AM	<b>Keynote Address 5</b>  Co-operatives and Climate-smart Future  (Venue - Ebony Ballroom)	Dr. Gabriel Rugalema, Regional Director, Eastern & Southern Africa, WVC	Baltazar Namwata  Rapporteurs: Enock Mosongo, Monica Nderitu



Time	Activity	Speaker(s)	Moderator
11.30 AM – 12.00 PM	<b>Keynote Address 6</b> <b>Topic:</b> <i>Harnessing the Co-operative Model for Youth Empowerment and Economic Inclusion in Kenya.</i> (Venue - Ebony Ballroom)	Ms. Gloria Wawira, CEO, National Youth Council of Kenya	George Matto  Rapporteurs: Charles Wambu, Monica Nderitu
12.00 PM – 12.30 PM	<b>Keynote Address 7</b> <b>Topic:</b> <i>Digital Transformation and Platform Co-operatives: Leveraging Technology for African Diaspora Economic Empowerment</i> (Venue - Ebony Ballroom)	Prof. Alfred Sife, VC, MoCU	Shem Mbandu  Rapporteurs: Charles Wambu, Beatrice Kamiro, Mary N. Mbugua,
12.30 PM – 1.30 PM	<b>Plenary Panel Discussion:</b> <b>Topic:</b> <i>Global challenges, co-operative solutions</i> (Venue - Ebony Ballroom)  <b>(Panelists:</b> <b>Mr. David Obonyo</b> , Commissioner for Co-operative Development; <b>Dr. Gabriel Rugalema</b> , WVC; <b>Gloria Wawira</b> , National Youth Council of Kenya; Prof. Alfred Sife, MoCU; <b>Ms. Susan Mugwe</b> , Agri-business Specialist, <b>Prof. Esther Gicheru</b> , DVC - FPA)		Wycliffe Oboka  Rapporteurs: Charles Wambu, Monica Nderitu, Victor Wambua
1.30 PM — 2.30 PM	<b>LUNCH BREAK AND VISIT TO EXHIBITION BOOTHS</b>		
2.30 PM – 5.00 PM	<b>EXCUSION</b> <b>(Trip to Olkaria Ecosystem)</b> <b>Register Here:</b>  <a href="https://shorturl.at/g3oKk">https://shorturl.at/g3oKk</a>  <b>Registration Deadline:</b> <b>22<sup>nd</sup> July 2025, 5.00 PM</b>		Anthony Kibunyi  David Mugambi

Qualis Cooperationem Disciplina

## DAY THREE: THURSDAY 24<sup>TH</sup> JULY 2025

Time	Activity	Speaker(s)	Moderator
7:45 AM – 8:20 AM	Registration of Delegates - <b>Ebony Lounge</b>		Secretariat
8.20 AM – 8.30 AM	1. Opening Prayer 2. Recognition of Sponsors		Chris Kathoka
8.30 AM - 9.00 AM	Presentation of key Highlights and resolutions of previous day's Breakout Sessions (Venue - Ebony Ballroom)	Session Chairs	Moses Gweyi
9.00 AM – 9.30 AM	<b>Keynote Address 8</b> <b>Topic:</b> Women and Youth in Cooperatives: Catalyzing Gender Equality and Intergenerational Leadership (Venue - Ebony Ballroom)	Mr. Patrick Shatamuka, Director Operations, WEAC, Zambia	Godfrey Kweka  Rapporteurs: Beatrice Kimaro, Silas Maiyo, Dr. Lucy Ngare
9.30 AM – 10.30 AM	<b>Breakout Session 4 (Venue – Ebony Ballroom)</b>  1. Digital Communication Systems Adoption and SACCOS Operational Efficiency in Mwanza Region, Tanzania: A Comparative Analysis ( <b>Erasto G. Luvanda; Odax Manumbu Lawrence, MoCU</b> )  2. The Roles of Universities in Ecopreneurship: A Critical Review Of Literature ( <b>Kennedy Kirima, CUK</b> )  3. Co-operative 5.0: Leveraging the Fifth Industrial Revolution for Sustainable Co-operatives ( <b>George Matto &amp; Ezekiel Mghweno, MoCU</b> )  4. Influencing Factors for Adoption of Digital technologies (MUVU) among Agricultural and Marketing Co-operative Societies in Tabora Region, Tanzania ( <b>Paulin Paul; Angelina Lukas, MoCU</b> )  5. Entrepreneurial Management and Growth of Micro and Small Fish Enterprises in Homa Bay County ( <b>Grace Okello, CUK &amp; Michael Ngala, JOOUST</b> )  6. Unlocking SACCOS' Potential through IoT to Enhance Efficiency, Risk Profiling, and Member Engagement: A case of Kilimanjaro region, Tanzania ( <b>Rodrick P. Payovela; James B. Ngahemelwa; Paul E. Shao; Sarah N. Magoti, MoCU</b> )		Chair: Lucy Ngare  (Rapporteur: Happy Joseph S.)



Time	Activity	Speaker(s)	Moderator
9.30 AM – 10.30 AM	7. Tech-Enabled Community-Based Waste Cooperatives: A Circular Economy Approach to Climate Change Mitigation ( <b>Sarah Magoti, Johansen Mwesigwa, MoCU</b> )		Chair: Lucy Ngare  (Rapporteur: Happy Joseph S.)
9.00A M – 10.30 AM	<b>Breakout Session 5 (Venue – Alamanda)</b>  1. Agricultural Marketing Cooperatives Roles in Enhancing Food Security Resilient in Africa: Evidence from Tanzania Practice ( <b>Gratian Cronery R.; Rashidi C. Chikoyo, MoCU</b> )  2. Response Strategies and Financial Sustainability: How Agricultural Cooperatives Respond to Agricultural Land Conversion Challenges ( <b>Mary N. Mbugua, Wycliffe Oboka; Charles Wambu CUK</b> )  3. Food Loss Management in Rural Tanzania: A Case Study of Agriculture and Marketing Cooperatives in Tabora Region ( <b>Anthony Gikuri N.; Christina Alfred M.; S.M. Motebang, MoCU, UNISA</b> )  4. The gendered cooperative and awareness: A misty in African cooperatives ( <b>John Mwela; Gratian Cronery, MoCU</b> )		Chair: Elisifa Nnko  (Rapporteur: Dr. Wilson Metto, Beatrice Kimaro)
9.00A M – 10.30 AM	<b>Breakout Session 6 (Venue – Eugenia)</b>  1. The Role of Co-operative Joint Enterprises in Enhancing the Sustainability of their Members: A Case of TANCOOP Joint Venture, Lake Zone, Tanzania ( <b>Joyce Mbwambo; Mary Mwinuka; Alex Ngowi; Laurine Kilemwa, MoCU</b> )  2. Evaluating the impact of cooperative training on livelihood capitals of cocoa farmers in Ondo State, Nigeria ( <b>Sofoluwe N.A, Nigeria</b> ) – <b>Virtually</b>  3. Commercial Banking Inside a Cooperative Shell: Identity Snags ( <b>Victor E Shirima; Mathias S Nkuhi, MoCU</b> )		Chair: Michael Ngala  (Rapporteur: Hamza Hussein)
10.30AM - 11.00AM	<b>HEALTH BREAK AND VISIT TO EXHIBITION BOOTHS</b>		
11.00 AM - 1.00 PM	<b>Breakout Session 7 (Venue – Ebony Lounge)</b>  1. Exploring the Usage and Adoption of Financial Technologies by SACCOS Members: A Study of FinTech Deployment in Saving and Credit Co-operatives ( <b>Shadrack S. Madila, MoCU</b> )  2. Cyber Threat Intelligence Sharing: A Survey ( <b>Rufus Mburu, CUK</b> ) - <b>Virtually</b>		Chair: B. Tamilmani  (Rapporteur: Mary Mbugua, Odax Lawrence)

Time	Activity	Speaker(s)	Moderator
11.00 AM - 1.00 PM	<ol style="list-style-type: none"> <li>Unlocking Financial Inclusion Through Fintech: Testing a Moderated Mediation Model with PLS-SEM Among Cooperative Members (<b>Hamza Hussein M., MoCU</b>)</li> <li>Worker-Platform Co-operative Taxonomies in Kenya's Gig Economy: A Discrete Choice Experiment of Ride-Hailing Drivers' Preferences (<b>Jared M. Matabi, CUK</b>)</li> <li>Co-operative Education and Intentions to start Co-operative Business: A Quest for Graduates' Employability (<b>Isaac Kazungu; Hamza Hussein; Furaha Kowero; David Mollel, MoCU</b>)</li> <li>In Clean Energy We Trust: Can Energy Co-operatives Bring a New Pathway to Energy Stream in Tanzania? (<b>Bikolimana G. Muhih, MoCU</b>)</li> <li>Value-Added Cooperative model in renewable energy investment: An Analytical Note (<b>Gratian Cronery RWAKEZA and Frank Kinabo &amp;, MoCU</b>)</li> <li>Real or Just Nominal Members? Re-energizing Ownership and Engagement in African Cooperatives: Evidence from Selected SACCOS in Tanzania's Lake Zone (<b>Odax M. Lawrence; Mr. Regan J. Ndosi, MoCU</b>)</li> </ol>		<p>Chair: B. Tamilmani</p> <p>(Rapporteur: Mary Mbugua, Odax Lawrence)</p>
11.00 AM – 1.00 PM	<p><b>Breakout Session 8 (Venue – Alamanda)</b></p> <ol style="list-style-type: none"> <li>Synergy of Path-goal Leadership and Performance: Empirical Evidence on Moderation Effect of Culture in South Sudan's INGOs, (<b>Nelson B. Ojanji; Samson Nyangau P.; Francis J. Bwire, JKUAT</b>)</li> <li>The Historical Development of Co-operatives in Africa: Assessing the Socio-Economic Factors on Membership Growth and Sustainability (<b>Wilson Metto, CUK</b>)</li> <li>Reimagining Rural Development Policies Through a Co-operative Lens: Enhancing Sustainable Economic Transformation in Tanzania (<b>Neema P. Kumburu; Alfred John Nchimbi, MoCU</b>)</li> <li>Re-energizing the Collective Power of Cooperatives in Africa: Addressing Global Challenges through Solidarity and Inclusion (<b>Caroline Serem, CUK</b>)</li> <li>Corporate Governance and the Readability of Sustainability Reports of Listed Companies in East Africa (<b>James Ndegwa, CUK</b>)</li> </ol>		<p>Chair: Shem Mbandu</p> <p>(Rapporteur: Christina Alfred)</p>



Time	Activity	Speaker(s)	Moderator
11.00 AM – 1.00 PM	<ol style="list-style-type: none"> <li>Who wants to get involved? Determinants of Sanya Juu farmers' willingness to participate in a Dairy Co-operative (<b>Lucas Mataba, MoCU</b>) - <b>Virtually</b></li> <li>Cooperative tribalism in Tanzania, unspoken scenario guiding facts (<b>Gratian Cronery, MoCU</b>)</li> <li>Enhancing Food Security Through Agricultural Cooperatives: Discourses of Climate Change and Smallholder Farmers in Africa. A Systematic Review (<b>Consesa R. Mauki, MoCU</b>)</li> <li>From Profit to People: Integrating Human Rights into Cooperative Governance and Practice (<b>Clinton G. Nyamongo, CUK</b>)</li> </ol>		<p>Chair: Shem Mbandu</p> <p>(Rapporteur: Christina Alfred)</p>
11.00 AM – 1.00 PM	<p><b>Breakout Session 9 (Venue – Eugenia)</b></p> <ol style="list-style-type: none"> <li>School-Based Coffee Farming Schemes and Future Youth Co-operators Potential in Mbozi District, Tanzania (<b>Mary Mwinuka; Luka S. Njau, MoCU</b>)</li> <li>Financial Inclusion and Cooperative Banking: Re-Energizing The Collective Power of Cooperatives in Africa (<b>Edna Jemutai; Lucy Ngare, CUK</b>)</li> <li>Financial Literacy and Members' Investment Decisions. A Case of Muungano Kikavuchini Savings and Credit Cooperative Societies in Hai District, Tanzania (<b>NeemaLucy John; Regan Ndos; Richard Ibrahim Msuya, MoCU</b>)</li> <li>The Role of Education on Youth Engagement in SACCOS: A Reflective Approach (<b>Happy Joseph Shayo, MoCU</b>)</li> <li>Youth Engagement in Indian Cooperatives: Institutional Models and Policy Lessons (<b>B. Tamilmani, Gandhigram Rural Institute, India</b>)</li> <li>Social Inclusion in Member Participation, Legislation and Financial Performance of Agricultural Co-operatives in Kenya (<b>Victor Wambua, K. Waweru, C. Wambu, CUK</b>)</li> <li>Integrating Co-operative Education into Stock Market Investment: A Strategic Path for SACCOS in Shinyanga Municipal, Tanzania (<b>Odax M. Lawrence; Christina Alfred M., MoCU</b>)</li> </ol>		<p>Chair: Bikolimana Muhihi</p> <p>(Rapporteur: Mary Mbugua)</p>
<b>1.00PM — 2.00PM</b>	<b>LUNCH BREAK AND VISIT TO EXHIBITION BOOTHS</b>		
2.00PM – 2.30PM	Way Forward (Venue - Ebony Ballroom)		Lucy Kiganane
2.30PM – 3.30PM	Closing Ceremony (Venue - Ebony Ballroom)		

A photograph of the entrance to the Geothermal Spa. The building has a white gabled roof with "Geothermal Spa" written in blue cursive. The facade is decorated with dark, textured stone or lava rock. There are arched doorways and windows. A person in a yellow safety vest is visible near the entrance. A blue car is parked on the right.

# Naivasha Excursion

EXPLORING HELLS GATE AND OLKARIA REGIONS,

## What to enjoy:

- Game drive
- Gorge walk
- Spectacular natural set up
- Experiencing some of volcanic activities
- Visiting hells kitchen, bathroom and toilet.
- Viewing natural pressure steam.
- Swimming in massaging natural pool.

Entrances to hells gate. -ksh. 300 per person.

Swimming charges in geothermal spa- ksh. 400 / person.

Tour leader - 700 ksh per person.



The above charges are only **applicable for Kenyan citizens with Kenyan identity card**. The all activities may take 4 to 6 hours depending on the level of enjoyment. **For non Kenyan citizens**, The charges will be 26 usd per person entrances to hells gate national park. And 1800 ksh per person for swimming in geothermal spar. The rest of the charges will remain the same.