WAKENYA PAMOJA SACCO SOCIETY LIMITED

EDUCATION AND TRAINING MANUAL

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“EMPOWERING THE COMMUNITY”

May 2007
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Introduction
Training is an essential part in the development and growth of any institution. Equally important is education which plays a central role in determining staff performance and succession in institutions. It is in this respect that the SACCO has developed this manual.

This manual is just a guideline and is divided into the following parts:-
1. Brief History of the SACCO
2. The purpose of training
3. Identification of training needs
4. Sponsorship
5. Training methodology
6. Organization of Education and training
7. Conclusion

1. History of the SACCO.

Formation and branch network

WAKENYA PAMOJA SACCO Society Ltd came into being in 1976 as a brain child of the Kisii farmers’ Co-operative Union. In 1992, it was registered as an autonomous entity. The SACCO has its head office in Kisii town, Kahawa house, opposite Gudka westend, overlooking Daraja Moja. Its branch network include: - Kisii, Ogembo, Nyamaiya, Nyamarambe, Marani, Kebirigo, Nyamache, Magombo and Keroka. It also has pay points at Nyamusi, Nyamira, Tabaka, Kenyenya and Tombe. Apart from the branches and pay points, the SACCO operates mobile units geared towards bringing services closer to customers.

Membership

Currently, the SACCO has 107,000 members comprising of tea and coffee farmers, public and private sector employees, the business community and institutions. The SACCO has engaged 146 employees in 9 branches to offer the required services to the clientele.

Product Range

The SACCO provides the following range of products:-
1. Savings products e.g. Ordinary savings, fixed deposits, Child Accounts, Shares etc.
2. Credit products classified as long-term loans (e.g, Capital development, Working Capital) and short-term loans (e.g. Advances and Micro-credit).
3. Money transfer services through moneyGram international
Objectives of the SACCO.

1. To encourage thrift among members by affording them an opportunity for accumulating their savings.
2. To create a pool of funds from which members can access credit.
3. To provide an opportunity for members to improve their economic and social status.
4. To disseminate information concerning savings and credit activities.
5. Be a link between the international Agencies, NGOs, and Donor Agencies who may provide funding to assist the small scale farmers and business persons like jua kali, who may not be shareholders and lack securities for their loans.
6. Accept deposits from members who include individual members, registered co-operative societies, educational institutions, women groups and any other legal entities that may be willing to operate a saving account.
7. Participate in community and national effort to combat the effects of HIV/AIDS pandemic.

2. The Purpose of education and training

Education is systematic instruction geared towards the development of character or mental powers while training is the process of teaching or learning a skill.

The purpose of education and training include:-
1. To ensure adequate supply of properly trained personnel at all levels and skills.
2. To ensure employee efficiency in service delivery.
3. To enable the SACCO compete effectively in the financial market.
4. To have high economic returns through fast and efficient service delivery.
5. To enable the management committee, delegates and members (shareholders) understand the cooperative societies act, Rules, the SACCO by-laws, and the operations of the SACCO.
6. To acquire skills to cope with their respective job requirements amid changing technology.

3. Identification of training needs

The Human Resource policy specifies the basic qualification for one to be employed in the SACCO as an 'O' level certificate with a minimum grade of a c+ or Div.3. (Ref. HR manual) The purpose is to ensure that the SACCO has a pool of employees who can be trained and developed to meet various skill requirements. Some of the skills include: - administrative, accounting and finance, credit, marketing, information technology among others.

Identification of training needs is done by the Marketing department and D.G. Manager-Administration and Operations or the person in-charge of personnel. This is through a
comprehensive and focused employee appraisal system carried bi-annually (for junior staff) and annually (for senior staff) by respective departmental heads or immediate supervisors.

Employees who have the relevant qualifications and may need to advance in their career path can also seek admission and present it to the office of the Marketing Manager who upon consideration (together with the D.G Manager-Administration and Operations) presents it before the Education sub-committee for final decision.

The employer can also recommend a given employee for training on specific skill requirement. In this case the employer must access the capacity and ability of the employee being recommended.

The members of the board and delegates as well as members of the SACCO may also be trained according to need from time to time.

4. Training Methodology

The following are the recommended options for employees of the SACCO in terms of education and training:

1. **Attachment/ internship**- an employee undergoing training in a skill is attached to a department (internally or externally) in order to acquire a practical experience a specific period where specific objectives are assessed.

2. **Seminars**-employees attend work related presentations done by pre-selected presenters (this can be internal or external).

3. **Workshops**- employees attend sessions that are work related where they are given specific tasks to handle during the workshops. Workshops are normally task and job specific. Participants are allowed to ask questions and seek clarification on areas and issues they are not conversant with.

4. **Mentoring**-an employee is deployed to work with a senior/ best performing employee on a daily basis for a given period of time during which the attaché is given specific objectives to be achieved. The mentor and the attaché are rewarded if the desired objectives are achieved.

5. **Shadowing**-a trainee works alongside an experienced employee

6. **In-house or internal** – internally organized training sessions where the trainers can be other employees or sourced from outside. Such trainings are normally short term.

7. **Institutional or external** – these are usually long term and full-time trainings. An employee undergoes training in a recognized institution of learning such as a college, polytechnic, institute etc.

8. **Orientation** – Is a special training to new employees or employees deployed to new departments.

9. **Barazas and Meeting** – information is disseminated to masses at the same time.
The marketing department will develop a training calendar on an annual basis. This does not mean that the department will not use training calendars of other institutions like the calendar of the co-operative college.

The table below gives a summary of the targeted beneficiaries of a given training method.

<table>
<thead>
<tr>
<th>Method</th>
<th>Target</th>
</tr>
</thead>
<tbody>
<tr>
<td>Orientation, Induction or re-orientation</td>
<td>- New employees</td>
</tr>
<tr>
<td></td>
<td>- Old employees on new products and services</td>
</tr>
<tr>
<td></td>
<td>- New members.</td>
</tr>
<tr>
<td>Skill/technical development</td>
<td>- Technical staff</td>
</tr>
<tr>
<td>meetings/ barazas</td>
<td>- Members</td>
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<tr>
<td></td>
<td>- Delegates</td>
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<td></td>
<td>- Management committee</td>
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<tr>
<td>Short and full time courses</td>
<td>- Members of staff</td>
</tr>
<tr>
<td>Study tours</td>
<td>- Management committee</td>
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<tr>
<td></td>
<td></td>
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<tr>
<td>Refresher courses</td>
<td>- Staff</td>
</tr>
<tr>
<td>Attachment, seminars, workshops,</td>
<td>- Staff</td>
</tr>
<tr>
<td>institutional or external, shadowing,</td>
<td></td>
</tr>
<tr>
<td>mentoring</td>
<td></td>
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</tbody>
</table>

5. Sponsorship

The SACCO will prefer employees who pursue self sponsored courses to do so through “Distant learning”, weekend and/or evening classes. Note that the SACCO will not sponsor employees for degree courses.

In some instances, the employer can reimburse an employee for expenses pertaining to the acquisition of reading materials. Such payments will only be made to the employee.

Terms of sponsorship

1. Sponsorship will only be given to employees who are top performers and of good conduct. However, the employer may wish to develop low performers.
2. Sponsorship will be given for professional courses considered relevant for career development.
3. The sponsorship applies to only regular full-time employees, provided that their plan of study does not interfere with their work schedule (exception for employees sponsored by the employer).
4. The eligible employees must have completed five years of continuous service with the SACCO before starting the training.
5. Sponsorship will be granted to an eligible employee upon obtaining a vacancy in an accredited institution only.
6. The course of study must be relevant to the needs of the employer.
7. An employee will be sponsored on a cost sharing basis. The employers will Carter for 70% of the tuition costs.
8. On completion of the training, the sponsored employee will be bonded for a minimum of 2 years or pay back the cost incurred by the organization. If the employee resigns before the expiry of the bond but having worked for one year, he/she will reimburse 50% of the cost incurred in training. If the staff is sacked, the office will enter into legal proceedings to recover the cost outstanding.
9. An employee who fails in a sponsored programme will reimburse the employer the costs. Incase he/she fails part of the course, he/she will be given time off to redo the course at his/her cost. The time off will be accredited to his/her annual leave.

6. Organizational chart of Education and Training
The following is the organizational structure of the department

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Education Sub-Committee

Training and Marketing Manager

Assistant Marketing & Training Manager
Assistant Marketing & Training Manager

Training Assistants
Training assistants
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7. The Education Committee
There will be an education committee comprising of four members where the marketing manager/training manager is the secretary. This Committee will meet at quarterly or as need will arise.

**Roles**
1. Recommends training budget for approval.
2. Recommends application of staff that wants to further their education in a credited institution.
3. Recommends to the management committee any refund to part-time, further training/education by a member of staff.
4. Reports any training/education needs to management committee.
5. Recommends educations to members

8. The Marketing/Training Manager

The duties of the Education and training manager will be:-

1. Plan and organise training programs.
2. Oversee the upgrading of the professional skills of staff by ensuring that training needs of all staff are identified.
3. Review in conjunction with the D.G General Manager - Administration and operations and the education committee the comprehensive training programs of the SACCO and ensure that they are implemented effectively.
4. Monitor and control of the training budget.
5. Ensure the timely preparation, publication, procurement (according to procurement code) and supply of appropriate literature and teaching aids and equipments.
6. Evaluate the trainees during and after training.
7. Liaise with the transport manager to ensure that transport facilities are available during workshops and seminars.
8. Organize workshops and seminars for members and staff.

The Assistant Marketing /Training Manager

Deputizing the Marketing and Training manager.

9. Evaluation

Evaluation and feedback of employees on training will be carried out from time to time by departmental heads. This can be done through observation, appraisal and on job tests.

10. Conclusion

On successful completion of training the employee may be considered for promotion or be rewarded (Refer the human resource manual).